

Relationship Disclosure

At Edward Jones, our approach to financial services is different. By living and working in your community, our advisors meet with you personally to discuss investment strategies and help you achieve your goals. One of our core values is that our clients' interests come first, and we're providing this disclosure to you, our client, because we want you to understand the material facts about your relationship with us, including:

- The capacity in which we will act;
- Details and resources about the material fees and costs you will incur in your account;
- The type and scope of the services we will provide, including any material limitations related to products, our investment philosophy and general risks; and
- Material facts related to conflicts of interest associated with our recommendations.

Throughout this document, we have included links to more detailed information. We encourage you to review the referenced links and disclosures on (www.edwardjones.ca), as well as any applicable statements, trade confirmations, prospectuses, statements of additional information, offering statements, annuity contracts, insurance policies or plan information. Your advisor will discuss and explain this document with you. If you have any questions, please speak with your advisor.

Accounts, Products and Services

Edward Jones is registered as an investment dealer under provincial securities laws and is a member of the Investment Industry Regulatory Organization of Canada ("IIROC"). As such, we offer a broad range of products and services to meet your financial needs, including:

Advisory Accounts. If your account is an "advisory account", your advisor can make recommendations but cannot make investment decisions for you ("Advisory Accounts"). When making recommendations, your advisor provides an appropriate standard of care, provides suitable investment recommendations, and provides unbiased investment advice. These accounts are managed on a non-discretionary basis and include our traditional brokerage accounts and our Edward Jones Guided Portfolios® ("Guided Portfolios"). Traditional brokerage accounts are commission-based so you pay a commission when you buy or sell investments (see Investment Expenses section below for expenses related to each investment type), whereas Guided Portfolios are fee-based so you pay a monthly program fee based on the assets in your account(s). Either type of account can be registered or non-registered. The terms for traditional brokerage accounts are set out in your Edward Jones Account Agreement (the "Account Agreement") and the terms for Guided Portfolios are set out in your Client Agreement and in your Edward Jones Account Agreement (together, the "EJGP Client Agreement").

Guided Portfolios – additional information

Guided Portfolios are designed to assist clients in developing investment portfolios within parameters recommended by Edward Jones. These investment portfolios can hold various securities including, but not limited to, certain mutual funds, segregated funds, exchange traded funds, individual stocks, bonds and guaranteed investment certificates. Guided Portfolios can also hold a series of mutual funds only offered to Guided Portfolios ("Guided Portfolios Series (GPS) Mutual Funds"). The ability to hold these and other securities may change at the discretion of Edward Jones. Mutual funds and other securities with trailing commissions, which are payments made by mutual fund companies to advisors for selling their products, or deferred sales charges, cannot be held in Guided Portfolios. The purchase of new issues of securities are generally not eligible for Guided Portfolios as such securities normally include compensation paid to the dealer. There are account minimums to enter into and maintain a Guided Portfolios account.

Additionally, certain mutual funds, such as Guided Portfolios Series (GPS) Mutual Funds, may not be transferred out of a Guided Portfolios account into an account with another dealer or another non-Guided Portfolios account with Edward Jones. If you switch from one series of Guided Portfolios Series (GPS) Mutual Funds into another series of Guided Portfolios Series (GPS) Mutual Funds within the same fund family, any gains realized on the sale transaction will be taxable unless held in a registered or non-taxable account. If you have a Guided Portfolios account, further terms applicable to such account are set out in your EJGP Client Agreement with Edward Jones.

Managed Accounts. Edward Jones Portfolio Program® ("Portfolio Program") is a fee-based program so you pay a monthly program fee based on the assets in your account(s), and can include registered or non-registered account types. If you are in the Portfolio Program, you can choose between different model portfolios that are carefully constructed and maintained with a basket of mutual funds. Portfolio Program accounts are "managed accounts", which means that once you select the investment model that best suits your risk profile, investment needs, and investment objectives, the account will be managed on a discretionary basis with investment decisions being made and executed for you ("Managed Accounts"). These investment decisions, made by Edward Jones (or a third-party advisor), will be made in accordance with the standard of care and other terms as set out in your Managed Account Agreement and in your Edward Jones Account Agreement (together, the "Managed Account Agreement"). The Managed Account Agreement also sets out further terms applicable to Portfolio Program accounts, including the investment minimums required to enter into and maintain a Portfolio Program account.

Your Instructions

Any instructions by you on account transactions in Advisory Accounts or Managed Accounts must be made by telephone or orally to your advisor or other authorized representative of Edward Jones. Edward Jones does not generally accept trade instructions via electronic mail, text message, voice mail, or any other electronic medium.

Account Type

Advisory Accounts and Managed Accounts can be cash investment accounts and only Advisory Accounts can be margin accounts. Other account types are:

- U.S. dollar accounts (Advisory Accounts and Managed Accounts)
- Retirement plan accounts (Advisory Accounts and Managed Accounts)
- Tax-free savings accounts (Advisory Accounts and Managed Accounts)
- Group retirement plans (traditional brokerage accounts only)
- Education savings plans (traditional brokerage accounts only)
- Disability savings plans (traditional brokerage accounts only)

Please note that Edward Jones does not accept cash deposits.

Investment Products

Advisory Accounts and Managed Accounts can hold a variety of investment products:

- Listed stocks
- Fixed income (e.g., bonds, debentures, zero-coupon bonds, guaranteed investment certificates ("GICs"))
- Mutual funds

- Exchange traded funds
- Segregated funds

We offer only mutual funds, ETFs and segregated funds for additional purchase that have undergone an extensive and thorough internal review process. These investment products have been approved by Edward Jones after careful consideration. To limit conflicts of interests, we do not offer any proprietary products, including investment products that are managed by an affiliate or subsidiary of ours.

Generally, the securities that we recommend to you for investment or allow your account to invest in will be able to be readily liquidated or resold. Any exceptions will be explained to you by your advisor prior to purchase, and either noted in your account statement or in the applicable disclosure document that is provided to you.

In addition to Advisory Accounts and Managed Accounts, Edward Jones offers the following financial services:

- Research on equities, mutual funds and ETFs
- Goals-based financial assessments
- Cash management services (mortgage referrals, premier interest accounts)
- Investment recommendations
- Portfolio reviews
- Online Account Access
- Electronic delivery of statements, trade confirmations and tax documents

Insurance products from our product partners are offered through our affiliated insurance agencies, Edward Jones Insurance Agency and, in Québec, Edward Jones Insurance Agency (Québec) Inc.:

- Term Life
- Universal life
- Whole life
- Critical illness
- Insurance GICs
- Disability
- Long-term care
- Payout annuities
- Segregated funds (variable annuities)
- Combination Insurance Products ("Hybrids")

Please discuss with your advisor which products and services are appropriate for you. Products and services offered by Edward Jones to its clients may be added or deleted from time to time.

Edward Jones and your advisor will not provide any of the following services:

- Legal advice (including advice as to the drafting of wills, designation of beneficiaries and creditor protection) – You are encouraged to consult with a lawyer for such advice.
- Tax advice – Edward Jones and your advisor can provide general information with respect to the tax treatment of products and services provided, but will not provide you with specific advice as to the impact of federal or provincial income tax laws and regulations on your personal situation, the structuring of your affairs, or the tax implications of your investment decisions. You are encouraged to consult with a tax professional for such advice.
- Tax return preparation – Edward Jones and your advisor will not prepare income tax returns for you.

Suitability Determination

Before we can open an account and provide you with financial services, your advisor will ask you a series of questions to understand how best to meet your particular needs. This “Know-Your-Client” (or “KYC”) process ensures your advisor is familiar with various factors before making investment recommendations. Your advisor is also required to have a strong understanding of investment products recommended to you, known as “Know-Your-Product” (or “KYP”). In determining suitability of the investments in your account, we will consider various factors including your personal and financial circumstances, investment knowledge, investment needs and objectives, investment time horizon and risk profile (your “KYC Information”), as well as the current portfolio composition and risk level of your account.

As a result, we reserve the right to decline to accept orders to purchase securities if, in our opinion, they are not suitable based on your KYC Information. Upon opening your account, your advisor will request information from you related to your KYC Information, which will be used to assess the suitability of investments recommended and orders accepted. When we provide you with a recommendation or make investment decisions for you, we act in your best interest and put your interests first, and ensure that any investment action taken, or recommendation made to you, is suitable for your investment portfolio, including when:

- securities are received into or delivered out of your account by way of deposit, withdrawal or transfer;
- we become aware of a change in your KYC Information that could result in your account not meeting the suitability determination requirements;
- we become aware of a significant change in a security in your account that could result in your account not meeting the suitability determination requirements;
- we conduct our periodic review of your KYC Information; and
- there is a change of the advisor responsible for your account.

For Managed Accounts, additional ongoing suitability is provided as part of the managed account services in accordance with the Investment Policy Statement that is included in your Managed Account Agreement.

Your advisor will review your KYC Information for Managed Accounts and Guided Portfolios no less frequently than once every 12 months, and for traditional brokerage accounts, no less frequently than once every 36 months. Other events, such as significant market fluctuations, may not result in a review of the suitability of your existing investments. Please contact your advisor if you wish to review the suitability of your investments at any time.

You will be provided with a copy of your KYC Information with the Account Authorization form. Please review these documents carefully to ensure that all of the KYC Information recorded is accurate before signing the form. After your account has been opened, you will also receive a letter from our home office verifying the information that has been recorded in our client account records with respect to your KYC Information. Please review this letter carefully and advise us promptly if any of the KYC Information is not accurate.

If there is a significant change to your KYC Information – such as your employment status, income or financial resources, investment objectives, investment time horizon or risk profile – at any time after you open your account, please tell your advisor about these changes so that we can update our records and continue to provide suitable advice. If you do not tell your advisor about these changes, we cannot ensure that any further recommendations made to you or orders accepted from you will be appropriate for you. If there is a significant change in your KYC Information that results in a change to the information that we have on record, we will send you another letter verifying these changes. Please review this letter carefully and advise us promptly if any of the information is not accurate.

It is important to know that the value of individual securities (unless specified) is not guaranteed, the value of securities and your investment portfolio as a whole can fluctuate, and you could lose part or all of the value of any investment. Unlike bank accounts or GICs, your stocks, bonds, mutual funds, ETFs and segregated funds are not covered by the Canada Deposit Insurance Corporation or another deposit insurer. The Canadian Investor Protection Fund (“CIPF”) covers losses of clients of IIROC member firms resulting from the insolvency of a member firm, within specified limits, but the CIPF does not insure against investment losses resulting from loss of value of securities.

Trusted Contact Person and Temporary Holds

When you open an account (other than a business account) with us, we will ask you for the name and contact information for a trusted contact person and your consent to contact the trusted contact person in certain circumstances. A trusted contact person is generally someone we can contact to confirm or make inquiries about possible financial exploitation, or if we have concerns about your mental capacity as it relates to your ability to make financial decisions ("Trusted Contact Person"). Financial exploitation generally means the use or control of, or deprivation of the use or control of, a financial asset through undue influence, unlawful conduct or another wrongful act. We may also contact your Trusted Contact Person to confirm your current contact information if we cannot reach you after multiple attempts, or to confirm the name and contact information of a legal guardian, if any. You can replace or revoke your Trusted Contact Person at any time.

If we reasonably believe that you are in a vulnerable position and are being financially exploited or that you are experiencing diminished mental capacity which may affect your ability to make financial decisions relating to your account(s) with us, we may place a temporary hold on a particular transaction. A vulnerable position includes where an illness, impairment, disability or aging-process limitation places you at risk of financial exploitation. If we place a temporary hold on a particular transaction, we will provide you with notice, either written or verbal, explaining our reasons for the temporary hold, and at least every 30 days thereafter until the temporary hold is revoked. We may also contact your Trusted Contact Person about a temporary hold.

Investment Expenses

In the course of making, holding and disposing of investments in securities in an account other than a Guided Portfolios account or a Portfolio Program account, you may incur the following expenses:

Stocks: When buying or selling stocks that trade on a marketplace, you will normally be charged a commission for our services as agent in the transaction. Your advisor can provide you with our current equity commission schedule upon request, and can also provide you with an estimate of the commission that will be applicable on any specific trade. Commissions applied to trades will be confirmed at the time of the trade and included on your trade confirmation.

Bonds: When you purchase a bond or similar fixed-income security, we are normally selling the security to you from our inventory, that is, we are acting as principal in the transaction. The price that you pay for the security normally includes a markup from the price that we paid for the security when we purchased it from another dealer. Likewise, if you wish to sell a bond that you hold in your account, the price that we offer to you will normally be less than the price that we anticipate we could sell it for in trading with other dealers. In each case, the markup or markdown represents the revenue that we earn from effecting the transaction. Where a spread is charged on a transaction, the trade confirmation we provide you will disclose the spread we receive.

GICs: When you purchase a GIC from us, we may be paid a commission by the issuer of the GIC. There is no direct cost to you for the purchase of a GIC.

Mutual funds and exchange traded funds: Mutual funds and ETFs (whose securities are listed on an exchange) carry built-in operating expenses and ongoing management fees. These are described as being the "management expense ratio" or MER of the fund. The built-in management fees and operating expenses are not charged directly to you but are important because they will be deducted from the returns of the fund and therefore will affect your returns on your investment for so long as you own the fund. For mutual funds, fund managers pay us a portion of their management fee called a trailing commission for the ongoing services we provide to you. As an example, if you have invested \$10,000 in a fund, a trailing commission of 1% would pay us \$100 annually. ETFs generally do not have a trailing commission (similar to stocks) but have upfront commissions and ongoing fees, and all future transactions to rebalance or liquidate an investment are charged a commission.

Details of these charges are outlined in a fund's prospectus and in the Fund Facts or ETF Facts document, as applicable. You will receive the Fund Facts or ETF Facts, as applicable, before a purchase of a fund. Both of these documents are available from your advisor, from the fund company's website or on the SEDAR website (www.sedar.com). When you get information about the value of your investment in a fund, the fees and expenses of the fund have already been taken into consideration. Your advisor can help you evaluate internal costs and fees and their impact on what you earn from mutual fund and ETF investments. Segregated funds: Segregated funds are insurance contracts which provide added protections to your investment compared to mutual funds or ETFs. Segregated funds carry built-in operating

expenses and ongoing fees that may be paid by the fund manager to Edward Jones. The built-in operating expenses and ongoing fees costs and expenses are not charged directly to you but will be deducted from the returns of the segregated fund and therefore will affect your returns on your investment for so long as you own the segregated fund. Examples of these include investment management fees (which are taken from the fund as a percentage of its total assets) and insurance fees.

Details of these charges are outlined in a fund's information folder and contract and in the Fund Facts document. Both of these documents are available from your advisor or from the fund company's website. Your advisor can help you evaluate internal costs and fees and their impact on what you earn from segregated fund investments.

Edward Jones Guided Portfolios®: If your account is a Guided Portfolios account, there will be no commission charges to buy or sell stocks within this account, no markup or markdown upon the purchase or sale of bonds in this account, and no compensation will be paid to Edward Jones by the issuers of GICs. Mutual funds, ETFs and segregated funds purchased within this account will have neither an upfront charge or a deferred sales charge, and no trailing commissions will be paid to Edward Jones for these funds. You will pay Edward Jones a monthly program fee, based on the average daily value of the account as set forth in your EJGP Client Agreement. If your account holds Guided Portfolios Series (GPS) Mutual Funds, you will also pay the manager(s) of the mutual fund(s) a monthly fee that includes the management fee and operating expenses of the applicable fund, based on the value of the Guided Portfolios Series (GPS) Mutual Funds units held in your account as set forth in the information sheet received from Edward Jones. Applicable taxes will also be charged on such fees. If you hold mutual funds (other than Guided Portfolios Series (GPS) Mutual Funds), ETFs or segregated funds in this account, the fund manager will charge its expenses for the management and administration of the fund to the unit holders of the fund and these charges will be deducted from the value of the fund. Fund managers may also assess charges for short-term trading or switching.

Detailed information regarding the fees and expenses associated with Guided Portfolios accounts are set out in your EJGP Client Agreement.

Edward Jones Portfolio Program®: If your account is an Edward Jones Portfolio Program® account, no mutual funds held will have an upfront charge or a deferred sales charge, and no trailing commissions will be paid to Edward Jones for these funds. You will pay Edward Jones a monthly program fee. You will also pay the portfolio manager(s) of the applicable model portfolio(s) a monthly investment management fee. Such fees are based on the average daily value of the account as set forth in your Managed Account Agreement. Applicable taxes will also be charged on these fees. Your account will also indirectly bear the fund operating expenses incurred by the applicable mutual funds held in your managed account which reduce the value of the funds. Short-term trading or switching charges may also apply.

Detailed information regarding the fees and expenses associated with Managed Accounts are set out in your Managed Account Agreement.

Account Service Fees and Charges

Please refer to the Schedule of Fees in your Account Agreement for a description of service fees and charges that may apply to your account.

Impact of Investment Expenses, Fees and Charges on Your Returns

The fees and charges described above under the headings "Investment Expenses" and "Account Service Fees and Charges" reflect the value of our advice and services, and will affect the returns on the investments in your account by reducing such returns in proportion to such fees and charges. Over time, similar to the compounding effect of performance returns, the compounding effect of these fees and charges will affect how your portfolio grows.

Advisor Compensation

Your advisor is an employee of Edward Jones, and all compensation to the advisor will be paid, directly or indirectly, through Edward Jones. The advisor will not bill clients directly for any services. All payments for investments to be purchased must be made payable to Edward Jones and not to the advisor. The compensation received by your advisor may include one or more of the following:

- A base salary
- A share of fees and commissions earned on various securities and insurance products
- A share of trailing commissions earned on certain products such as mutual funds and insurance policies
- A share of referral fees paid by some product partners
- Bonuses and incentives paid by Edward Jones based on the profitability of the advisor's branch, or based on achieving certain goals (for example, Travel Award Trips)

- A share of profits generated by Edward Jones and its affiliated entities if the advisor is a limited partner or general partner of The Jones Financial Companies, L.L.P.
- A share of profits generated by Edward Jones and its affiliated entities deposited to the firm's deferred profit sharing plan.

Account Documentation

Upon opening your account, you will receive copies of the following documents from your advisor:

- Account Authorization form – If you have opened a retirement account, your Account Authorization Form will include information about the registered plan, including beneficiary designation if applicable, and the Declaration of Trust for such plans
- Account Agreement and Other Disclosures, which includes this Relationship Disclosure document • If you open a margin account, a margin agreement
- If you open a Guided Portfolios account, a Client Agreement
- If you open a Managed Account, a Managed Account Agreement
- If you purchase strip bonds, a strip bond disclosure statement
- An IROC-approved brochure describing the complaint handling process

Best Execution of Client Orders. Edward Jones has established policies and procedures reasonably designed for achieving best execution when executing client orders. Edward Jones has prepared policies to help clients understand how Edward Jones executes debt market and equity security orders, so that clients can make an informed investment decision based on their personal circumstances. These policies can be found on Edward Jones' website at (www.edwardjones.ca/ca-en/disclosures/account-features-service-terms).

Account and Activity Reporting

You will receive an account statement from us after the end of each month when there has been any activity in your account (other than interest or dividend entries) during the month. You will receive an account statement after the end of each quarter, whether or not there has been any activity in your account, if you have held any cash or investments in your account during the quarter. You will also receive a trade confirmation each time you purchase or sell a security, other than transactions resulting from systematic plans such as dividend reinvestment or pre-authorized purchases or sales of securities on a systematic basis. If you enroll in our electronic account access, you may view your statements, trade confirmations and tax documents through our website (www.edwardjones.ca). If you enroll in electronic account access, you may also elect to receive monthly statements, trade confirmations and tax reporting documents through electronic delivery, if you prefer. Please review all statements and trade confirmations carefully and advise us promptly if you believe there are errors or if you did not authorize any of the transactions reported.

Note we act as a self-clearing broker providing custody, clearing, settlement and record-keeping services, such as transaction records, to our clients. We also execute, settle and report all of your trading activity to you. Investment industry regulations require that all fully paid and excess margin securities held by us on your behalf must be kept separate and easily identified (or segregated) from the total assets of Edward Jones.

Cost and Performance Reporting

Your monthly or quarterly statement will show the adjusted cost base of securities held in your account. If the securities were purchased elsewhere and transferred into your account, the cost base shown will be based on the

information, if any, provided when the securities were received by us, and we cannot guarantee the accuracy of that information.

You will receive quarterly performance reports with respect to the performance of your account, including account percentage return information, together with your quarterly account statements. In addition, you will receive an Annual Report on Charges and Other Compensation and an Annual Investment Performance Report which includes annual account percentage return information.

You may assess the performance of your investments by comparing them to an investment performance benchmark. Benchmarks show the performance over time of a select group of securities. There are many different benchmarks. When choosing a benchmark, it is important to select one that reflects your actual investments. For example, the S&P/TSX 60 Index follows the share prices of the largest companies listed on the Toronto Stock Exchange. This index would be a good benchmark for assessing the performance of a Canadian equity fund that invests only in large Canadian companies. It would be a poor benchmark if your investments are diversified in other products, sectors or geographic areas.

We do not provide benchmark comparisons in our client account reporting, as each client account is unique and many clients do not hold a combination of investments that are directly comparable to a benchmark. Also, clients often deposit money to, or withdraw money from, their accounts over the course of a year, making comparison to a benchmark, which does not account for those changes, less meaningful.

If you invest in managed products such as our Portfolio Program, or in a mutual fund, the managers of those funds may measure the performance of those funds against one or more benchmarks based on the specific investment mandates of the funds. However, the performance of your account may vary from the performance of the manager as a result of deposits to or withdrawals from your account over the course of a year.

Please speak with your advisor if you have questions about the performance of your portfolio or which benchmark(s) might be appropriate for you.

Conflicts of Interest Disclosure Statement

This conflicts of interest disclosure statement describes the material conflicts of interest that arise or may arise between Edward Jones and our clients, and between our registered representatives and our clients. Canadian securities laws require us to take reasonable steps to identify and respond to existing and reasonably foreseeable material conflicts of interest in a client's best interest and tell clients about them, including how the conflicts might impact clients and how we address them in a client's best interest.

What is a Conflict of Interest?

A conflict of interest may arise where (a) the interests of Edward Jones or those of its representatives and those of a client may be inconsistent or different, (b) Edward Jones or its representatives may be influenced to put Edward Jones' or our representatives' interests ahead of those of a client, or (c) monetary or non-monetary benefits available to Edward Jones, or potential negative consequences for Edward Jones, may affect the trust a client has in Edward Jones.

How Does Edward Jones Address Conflicts of Interest?

At Edward Jones, our first core value is "our clients' interests come first". Edward Jones and its representatives always seek to resolve all material conflicts of interest in the client's best interest. Where it is determined that Edward Jones cannot address a material conflict of interest in the client's best interest, Edward Jones and its representatives will avoid that conflict.

Edward Jones has adopted policies and procedures to assist it in identifying and controlling any conflicts of interest that Edward Jones and its representatives may face.

Material Conflicts of Interest

A description of the material conflicts of interest that Edward Jones has identified, the potential impact and risk that each conflict of interest could pose, and how each conflict of interest has been or will be addressed, is set out below.

Nature and extent of the Conflict of Interest	Potential impact on and risk that the Conflict could pose	How the Conflict is addressed
<p>Compensation and incentive-related conflicts – we earn compensation by selling you products and services</p>	<p>The potential risk to the client is that a recommended action, such as an account type or particular trade, is motivated by the compensation that the advisor or the firm might receive rather than what we believe is right for the client</p>	<ul style="list-style-type: none"> • We make it our priority to understand our client's goals, objectives, needs and investment profile • We make sure that any recommendation or action is in the client's best interest • We do not manufacture our own proprietary products, nor do we trade in, or advise on, any securities that are related or connected to us • Our compensation structure does not incentivize one product or service over another • We impose limits on the gifts and entertainment that can be exchanged with mutual fund and insurance companies • We encourage and incent our advisors to increase assets rather than solely incenting on commissions • All client and account activity is supervised by qualified individuals who do not receive commissions generated
<p>Compensation and incentive-related conflicts – we earn third party compensation, such as trailing commissions, by selling you products such as mutual funds</p>	<p>The potential risk to the client is that a recommended trade is motivated by the additional compensation that the advisor or the firm might receive rather than what we believe is right for the client</p>	<ul style="list-style-type: none"> • We make it our priority to understand our client's goals, objectives, needs and investment profile • We make sure that any recommendation or action is in the client's best interest • We do not manufacture our own proprietary products, nor do trade in, or advise on, any securities that are related or connected to us • Our compensation structure does not incentivize one product or service over another • We impose limits on the gifts and entertainment that can be exchanged with mutual fund and insurance companies • We encourage and incent our advisors to increase assets rather than solely incenting on commissions • All client and account activity is supervised by qualified individuals who do not receive commissions generated
<p>Personal financial dealings between branch associates of Edward Jones and clients</p>	<p>The potential risk to the client is that the branch associate puts their own interests over the interests of the client</p>	<ul style="list-style-type: none"> • Personal financial dealings between branch associates and clients is strictly prohibited at Edward Jones • We prohibit personal loans between clients and branch associates except between immediate family members • We prohibit branch associates from being a power of attorney, trading authority, executor or trustee for a client, except where the client is an immediate family member • We generally do not permit branch associates to be beneficiaries on client accounts except where the client is an immediate family member • We have gifts and entertainment limits between branch associates and clients • Personal financial dealings requests for scenarios involving family members are reviewed and supervised by qualified individuals
<p>Personal trading by branch associates or an associate of Edward Jones</p>	<p>The potential risk to the client is that our employees could use non-public information about you, and the securities in your account, for their direct or indirect personal benefit.</p>	<ul style="list-style-type: none"> • Our policies and procedures ensure that our employees act in accordance with applicable laws and that they do not engage in personal securities transactions that are prohibited, such as insider trading • Our employees are restricted from accessing

		<ul style="list-style-type: none"> non-public information of our clients We place securities on a “restricted list” to prevent trading when we have non-public information We review on a regular basis securities transactions made in our employees’ personal securities accounts
Outside activities – where an advisor is involved in a non-Edward Jones business activity or association	The potential risk to the client is that the outside business activity negatively impedes the advisor’s ability to service clients or incents the advisor to recommend certain products over others	<ul style="list-style-type: none"> We limit the types of outside activities in which advisors are able to engage All permissible outside activities must be approved by a qualified supervisor All approved activities are reviewed and reassessed annually
Referral arrangements – where Edward Jones and/or an associate of Edward Jones receives a referral fee for referring a client to another company or a non-Edward Jones person or where Edward Jones and/or an associate of Edward Jones gives a referral fee for receiving a potential client referral from another company or a non-Edward Jones person	The potential risk to the client is that the referral is given or received based on the referral fee and not because of a benefit to the client	<ul style="list-style-type: none"> All referral arrangements are reviewed and approved at the head office to ensure clients’ interests are the primary reason for the arrangement and that the referral fee is appropriate and does not encourage undue incentives The details of any referral arrangement must be disclosed to the client We will ensure that the other party has the appropriate qualifications to provide applicable services to you under the referral arrangement
Proprietary products – products manufactured by the dealer or manufactured by a company related to the dealer	The potential risk is that the proprietary product is recommended or sold because of the additional benefits to the dealer	<ul style="list-style-type: none"> We do not manufacture our own proprietary products, nor do we trade in, or advise on, any securities that are related or connected to us
Supervisory personnel – the designated Supervisor has responsibility for supervising the activity of advisors	The potential risk is that the Supervisor’s compensation is tied to the sales or revenue generation of the firm or the advisor they supervise	<ul style="list-style-type: none"> Supervisors do not receive commission Supervisors do not receive a portion of an advisor’s commission or compensation
Fee based accounts	The potential risk is that the firm or the advisor receive additional compensation, other than the fee charged to the account, from securities that have trailing commissions	<ul style="list-style-type: none"> We do not permit securities that have a trailing commission in our fee-based accounts

We will notify you of any significant changes to this Conflicts of Interest Disclosure Statement by notifying you and posting an updated version on our website at (www.edwardjones.com/canadadislosures) or mailing them to you. You can also obtain a current version of the Conflicts of Interest Disclosure Statement at any time from your advisor. If you have any questions about this Conflicts of Interest Disclosure Statement, please speak with your advisor.

Complaint Handling Procedures

If you have a problem or concern regarding the handling of your account, there are several options available to resolve such issues.

- In the first instance, please contact your advisor to discuss any problems or concerns regarding your account.
- If you are not able to resolve an issue directly with your advisor, please contact our Client Relations Department at 877-370-2627. Our Client Relations Department will generally be able to review and resolve any service-related issues regarding your account.
- If your complaint involves possible misconduct or violation of industry rules, the Client Relations Department will refer the matter to our Legal Department for further investigation. Alternatively, in such cases, you may submit a written complaint directly to our Legal Department at the following address:

**Legal Department
Edward Jones
Suite 902
90 Burnhamthorpe Rd. West
Mississauga, ON L5B 3C3**

Or you may submit your complaint via email at the following address:
canadacomplaints@edwardjones.com.

Any complaints to be investigated by our Legal Department will be acknowledged in writing, and you will be advised of the name and contact information of the individual reviewing the complaint. We will endeavour to provide you with a substantive response to the complaint within 90 calendar days from the date that we receive it, along with details of alternative courses of

action available if you are not satisfied with that response. If we are unable to provide you with a substantive response within that time, we will advise you of that and provide you with an estimate of the time for completion.

Risks of Borrowing Money to Invest

Borrowing money to finance the investments in your account involves greater risks than an investment using your cash resources at hand. If you borrow money to make an investment in your account, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of your investments in your account declines. You can discuss your intention to borrow money to invest with your Advisor, however Edward Jones takes no responsibility for your decision to so borrow and take on the risks associated with such borrowing.

Investment Risks

You should understand that all investing has risks and the investments in your account may not meet your investment objectives. Different types of investments have different risks associated with them. For example, fixed income securities, including bonds and certain preferred shares, will decrease in value when interest rates rise and increase in value when interest rates decline. The value of fixed income securities is also affected by the risk of default in the payment of interest and principal and price changes due to such factors as general economic conditions and the issuer’s creditworthiness. The value of equity securities changes with the financial condition of the issuer of the security, and can be affected by general market conditions and the state of the economy as a whole. The value of equity securities of certain companies or companies within a particular industry may fluctuate differently than the value of the overall stock market because of changes in the outlook for those individual companies or the particular industry. Your advisor will discuss the risks associated with the investments in your account with you on your request or as part of the annual review of your account with you. You can also refer to your applicable disclosure documents for more information about risks, such as the Fund Facts document for mutual fund purchases.

Changes to Relationship Disclosure

If there are significant changes to this Relationship Disclosure, we will notify you and we will post them on our website at edwardjones.ca/canadadislosures or

we will mail them to you. You can also obtain a current version of the Relationship Disclosure at any time from your advisor.

Your Relationship with Us

It is important that you actively participate in your relationship with Edward Jones and your advisor. In particular, we encourage you to:

- Keep us fully and accurately informed regarding your personal circumstances, and promptly advise us of any change to information that could reasonably result in a change to the types of investments appropriate for you, such as a change to your employment status, income or financial resources, investment objectives, investment time or risk profile.
- Review the documentation and other information we provide to you regarding your account, transactions conducted on your behalf and the holdings in your portfolio.
- Ask questions of and request information from us to address any questions you have about your account, transactions conducted on your behalf, the holdings in your portfolio, or your relationship with us or anyone acting on our behalf.