

# How We Work Together: Using Our Advice & Guidance

When it comes to investing, what do you value? A strategy designed for your situation? An advisor who truly understands you and what you're trying to achieve and will partner with you over the long term to help keep you on track? What about disciplined, objective guidance?

When you work with an Edward Jones advisor, you get all of that and more. He or she will work with you to create a personalized investment strategy with the advice, tools and resources to help you reach your goals.

Your advisor delivers this value in three important ways:

## 1 Understanding What's Important to You

Your investment strategy should be personalized to you. So before we recommend any strategy, we first work closely together to understand the things important to you, including:



**Your goals** - By fully understanding what you are trying to achieve (like being able to live the retirement you've envisioned and making sure your money lasts you through that retirement), we can develop a plan to help get you there.



**Your comfort with risk** - A solid strategy is one you can stick with through the inevitable ups and downs in the market. We'll discuss your desired level of risk and incorporate that in a plan that's realistic and appropriate to reach your goals.



**Your choices for how you'd like to work with us** - Do you want to be more hands-on with your investment decisions, or do you prefer some things, like rebalancing, to happen automatically? We have several options for how you prefer to work with your advisor, allowing you to select the approach that best aligns with the things you value most.

## Experienced Team Working for You

You work closely with your advisor and the team at your local branch - but he or she is not alone. Supporting your advisor is a team of investment professionals and strategists in our home office who are dedicated to developing the advice and guidance designed to help you reach your goals.

**Investment Policy Committee** - Senior leaders and strategists who continually evaluate the investment environment to assess the firm's outlook, identify risks and opportunities, review strategies and guidelines.

**Product Review** - A team responsible for conducting unbiased and objective analysis and review of all new and existing investment types to ensure that each meets certain quality standards.

**Research Analysts** - A team that performs ongoing due diligence and research on specific investments, developing recommendations on stocks, bonds and mutual funds.

## 2 Using an Established Process

Our advice is based on a disciplined, established process that centres around you. As such, you benefit from the one-on-one relationship with your advisor who is supported by a team of specialists in our home office.

**Strategies Personalized to You** – Your advisor uses our established 5-step process, with you at the centre, incorporating what we understand about you and your specific goals, to develop a personalized strategy using our advice, guidance and advanced tools. As part of this ongoing process, your advisor will partner throughout your life to help you stay on track, including how to adjust for changes along the way.

Your advisor is supported by a team of specialists in our home office who work in partnership with you, your tax and legal professionals, as needed, to help you achieve success. Together, we help ensure the guidance you receive is current, comprehensive, and tailored to your total financial picture.



### In-depth Research and Analysis –

Edward Jones' investment philosophy and our approach to evaluating investments help us take the tens of thousands of securities available and select those we believe are best-suited for long-term success. Our experienced team of analysts and strategists continually assess shifting conditions and conduct rigorous analysis to help your advisor identify appropriate investments for you.

### Sound Portfolio Construction

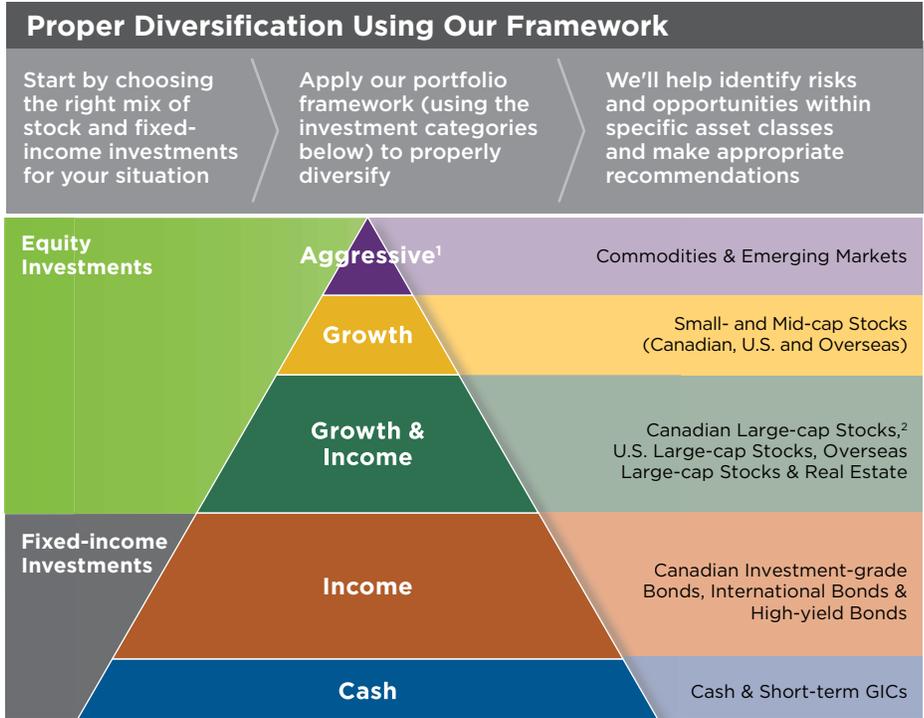
**Framework** – Our investment pyramid, illustrated on the next page, serves as the framework for building your diversified portfolio. Using this framework, we develop portfolio objectives that include a recommended mix of investments based upon objectives, time horizons and comfort with risk. You and your advisor can use these portfolio objectives to then personalize your portfolio with quality investments in the appropriate proportions that align with your goals.



### 3 Partnering to Help Keep You on Track

Markets, interest rates and life's priorities may change – but our relationship and commitment to helping you achieve your goals won't. Here's how we make sure we're with you every step of the way:

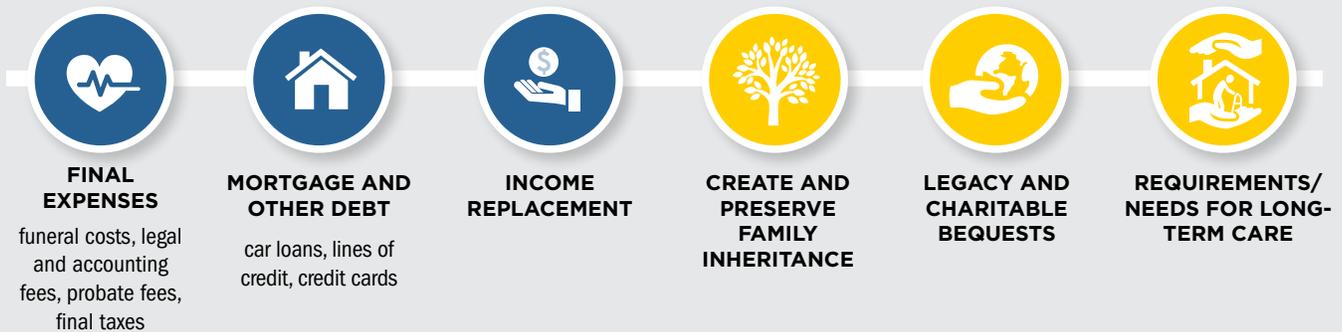
**Identifying timely risks and opportunities** – While we take a long-term approach to investing, we also evaluate shifting conditions and compare them with our broader outlook to identify when adjustments are appropriate, providing diversification and other recommendations as needed.



1. Alternative Investments and Stocks trading less than \$4 align with the aggressive investment category, but they are not recommended.  
 2. Large-cap stocks that do not pay a dividend are in the Growth investment category.

**Preparing for the unexpected** – Achieving your financial goals involves more than your investment portfolio. We look at your big picture to help you prepare for unexpected events such as an untimely death, serious illness or injury, and the associated expenses. We will help you design a comprehensive financial strategy and tailor protection solutions to help keep you and your family on track even when life throws you a curve.

Regardless of where you are in life, there are some “foundational” risks that can affect even the best-laid plans. Your advisor can work with you to put protection strategies in place to help you prepare for:



### 3 Partnering to Help Keep You on Track (continued)

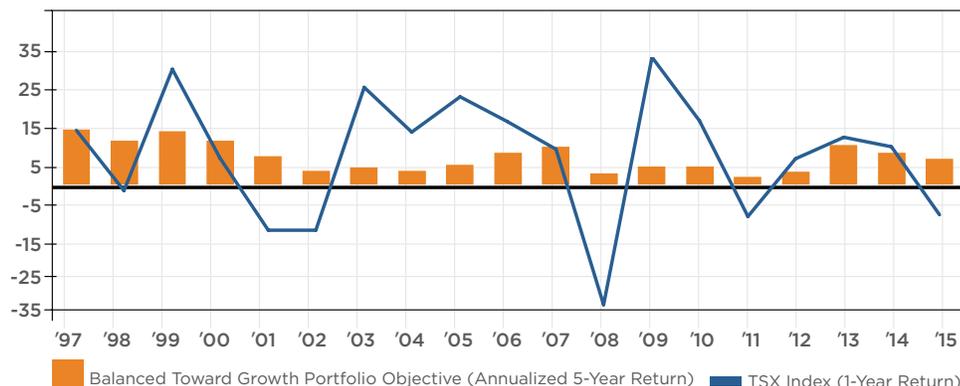
#### Regular reviews and updates –

Your advisor regularly reviews the foundation of your strategy, including your goals, family or personal situations, and your view toward risk to consistently measure and update you on your progress.

In addition, to help you stay on track, we monitor your portfolio to help you rebalance when necessary. Identifying when parts of your portfolio have drifted from your strategy allows us to recommend appropriate adjustments along the way, which helps reduce risk and/or capitalize on opportunities. Regular rebalancing can help you reduce your risk to market downturns while also providing a process for capitalizing on attractive opportunities when they arise.

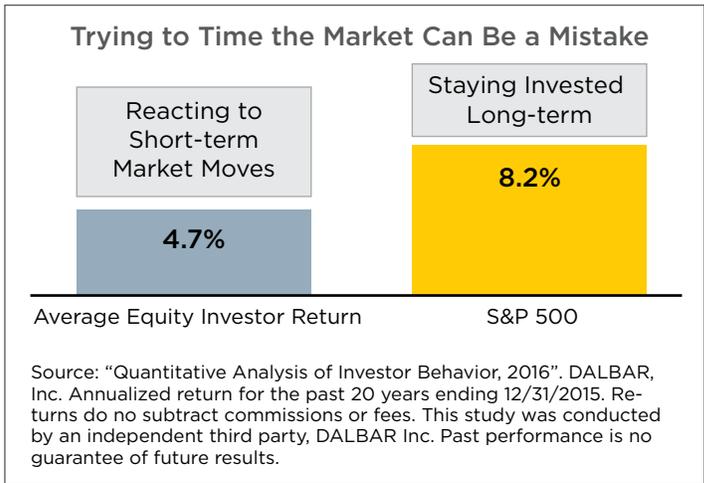
Compare the blue line to the yellow bars: The stock market has seen wider fluctuations than the smoother track of a well-diversified portfolio that is regularly rebalanced and measured over a more appropriate time frame (5 years).

#### Proper Diversification, Rebalancing and a Long-term Perspective Help Smooth Your Investment Journey



Source: Morningstar Direct, 12/31/2015. The Balanced Toward Growth Portfolio Objective was constructed with the following indexes: Barclays Global Aggregate Index (3%), Barclays HY Canadians Index (4%), FTSE TMX Canada Cdn Trsy Bill Index (5%), FTSE TMX Canada Universe Bond Index (23%), MSCI EAFE Index (10%), MSCI EM Index (3%), Russell 2500 Index (3%), S&P 500 Index (13%), S&P Canada REIT Index (5%), S&P Developed Ex US Small Index (1%), S&P/TSX Completion Index (8%), S&P/TSX Composite Index (22%). For periods prior to 1/31/2000, the S&P/TSX Composite Index was used as a proxy for the S&P/TSX Completion Index. For periods prior to 12/31/2000, the FTSE NAREIT All Equity REITs Index was used as a proxy for the S&P Canada REIT Index. All performance data is reported in Canadian Dollars. Performance data assumes all dividends were reinvested. Investment indexes are unmanaged and are not available for direct investment.

**Keeping Your Emotions in Check –** One of the biggest obstacles to reaching our goals isn't the market, it's our own actions – buying investments that recently performed well and selling when things get rough. We work with you to not only develop a strategy that is aligned with your objectives and comfort with risk, but also to help you stick with it through the inevitable ups and downs along the way. Together we can work to prevent the biggest risk of all – not reaching your long-term goals.



#### Partnership and Process

At Edward Jones, our goal is to help you achieve your goals. That means we focus on delivering value where you need it most – using our established process to build your personalized strategies and helping you stay on track by partnering together over the long term.