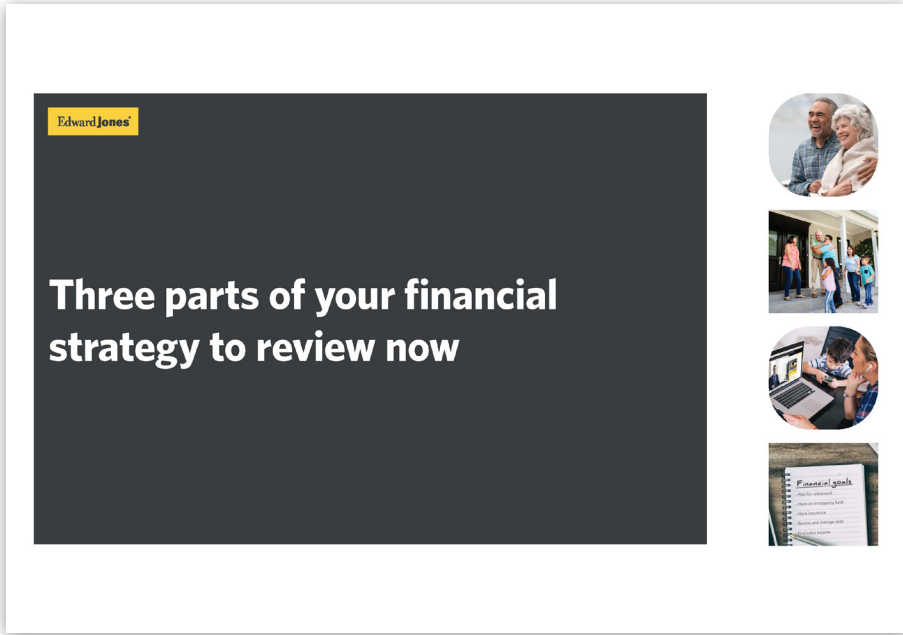


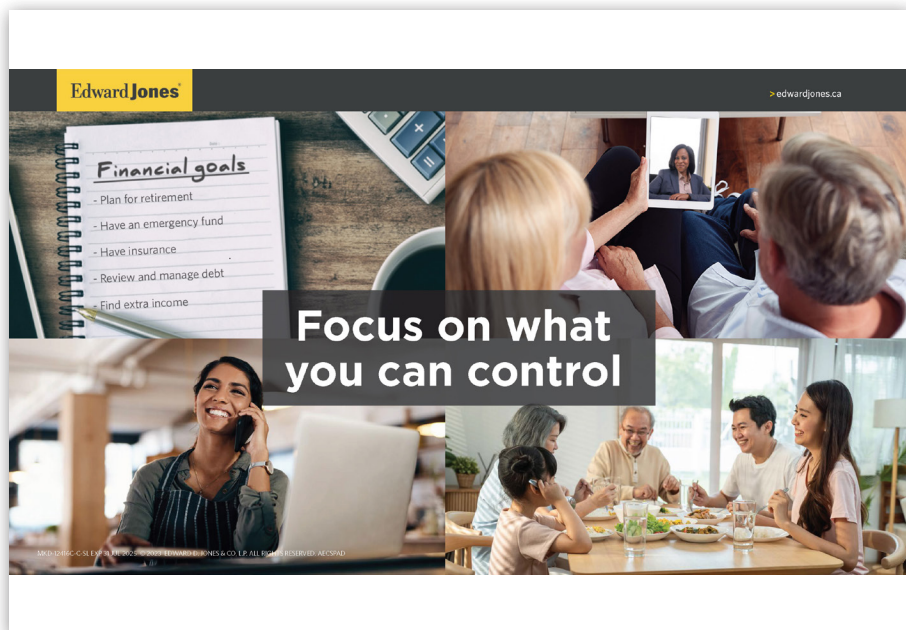
Three parts of your financial strategy to review now



Edward Jones®

Three parts of your financial strategy to review now

- Image of an elderly couple embracing.
- Image of a family walking outdoors.
- Image of a person working on a laptop.
- Image of a document titled 'Financial goals' with a list of items.



Edward Jones®

edwardjones.ca

Focus on what you can control

- Image of a 'Financial goals' list with items: Plan for retirement, Have an emergency fund, Have insurance, Review and manage debt, Find extra income.
- Image of a woman smiling on a phone call.
- Image of a family sitting at a table eating.

Three parts of your financial strategy to review now

Edward Jones > edwardjones.ca

Three parts of your financial strategy to review now

- Part 1:** Estate planning - More than meets the eye
- Part 2:** Real estate and your financial strategy - Market uncertainty
- Part 3:** Debt and investing - Balancing goals and maximizing opportunity

© 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AICSPND


Edward Jones > edwardjones.ca

Three parts of your financial strategy to review now

- Part 1:** Estate planning - More than meets the eye
- Part 2:** Real estate and your financial strategy - Market uncertainty
- Part 3:** Debt and investing - Balancing goals and maximizing opportunity

© 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AICSPND


Three parts of your financial strategy to review now



Estate planning:
More than meets the eye

- A Will, Powers of Attorney and appropriate life insurance form the foundation of many estate plans
- However, estate planning goes beyond that:
 - Beneficiary designations
 - Titling of assets
 - Trusts and In-Trust accounts
 - Marriage contracts (or lack thereof)
 - Shareholder's agreements

MKD-SUBIC-C-SL EXP 18 JUL 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AECSPAD



Estate planning:
More than meets the eye

Preparing for the unexpected

- Life insurance
- Disability and Critical Illness insurance
- Financial decisions that can affect your estate plan

MKD-SUBIC-C-SL EXP 18 JUL 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AECSPAD

Three parts of your financial strategy to review now

Edward Jones > edwardjones.ca

Case study 1:
Planning your estate

Meet Alex and his daughter, Bailey

- Alex is in his late 70s and has three children
- He needs help paying the bills and asked his 40-year-old married daughter, Bailey, to help
- Alex wants to add Bailey as an account holder on bank and investment accounts – he’s heard joint accounts can be a great way to “keep things easy”
- Unfortunately, this financial decision may have unintended consequences for Alex’s estate plan and for Bailey

Edward Jones, its employees and financial advisors cannot provide legal advice. You should consult your lawyer or qualified tax advisor regarding your situation.

Edward Jones > edwardjones.ca

Risks and considerations

- Potential for immediate tax consequences
- Exposure to claims by Bailey’s creditors, including family law claims
- Risk of Bailey predeceasing Alex and her spouse making a claim against the assets
- Legal disputes between Bailey and Alex’s other children about whether assets in the joint accounts pass on Alex’s death to Bailey by right of survivorship, or are held in trust by Bailey for Alex’s estate

Edward Jones, its employees and financial advisors cannot provide legal advice. You should consult your lawyer or qualified tax advisor regarding your situation.

MKD-DIRSC-C-SI-EXP-31-JUL-2025 © 2023 EDWARD D. JONES & CO. L.P. ALL RIGHTS RESERVED. AICSP04

Three parts of your financial strategy to review now

Edward Jones® > edwardjones.ca

Other common financial decisions with estate planning implications

- Lending or gifting money to an adult child
- Naming beneficiaries
- Blending finances with a new spouse
- Investing an inheritance

Naming Beneficiaries

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your lawyer or qualified tax advisor regarding your situation.

MKD-12416C-C-SL EXP 30 APR 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AECSPAD

Edward Jones® > edwardjones.ca

Three parts of your financial strategy to review now


Part 1: Estate planning - More than meets the eye

Part 2: Real estate and your financial strategy - Market uncertainty

Part 3: Debt and investing - Balancing goals and maximizing opportunity

MKD-12416C-C-SL EXP 30 APR 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AECSPAD

Three parts of your financial strategy to review now




Edward Jones® > edwardjones.ca

Real estate:
Part of your financial strategy

- Direct and indirect impacts

Edward Jones, its employees and financial advisors serve clients in all 50 states, the District of Columbia, Puerto Rico and Canada. © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AIC3910



Edward Jones® > edwardjones.ca

Real estate:
Part of your financial strategy

- Comfort with risk
- Reliance rate
- Diversification

MKD-12416C-C-NS EXP 30 APR 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AIC3910

Three parts of your financial strategy to review now

Edward Jones > edwardjones.ca

Three parts of your financial strategy to review now

- Part 1:** Estate planning - More than meets the eye
- Part 2:** Real estate and your financial strategy - Market uncertainty
- Part 3:** Debt and investing - Balancing goals and maximizing opportunity

MKD-12416C-C-SL EXP 30 JUL 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. ACSI3910

Edward Jones > edwardjones.ca

**Debt and investing:
Balancing goals**

- \$2.8 trillion - total amount of Canadian household debt (Q3 2022)
- \$2.07 trillion - mortgage debt
- \$722 billion - non-mortgage debt
- \$1.83 of debt for every \$1 of disposable household income

MKD-12416C-C-SL EXP 30 JUL 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. ACSI3910

Three parts of your financial strategy to review now



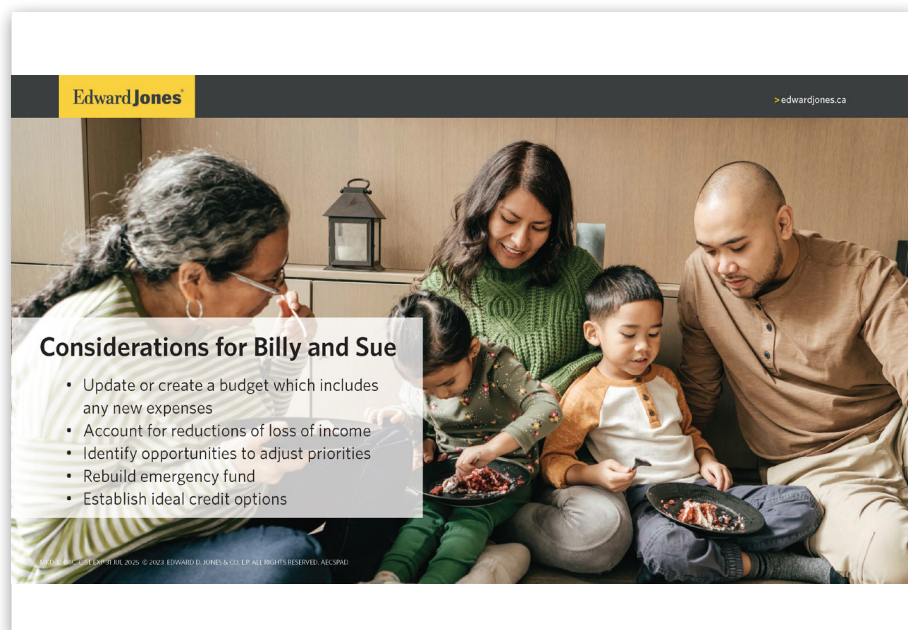
Edward Jones® > edwardjones.ca

Case study 2:
Preparing for retirement

Meet Billy and Sue Wang:

- Billy and Sue have been married for 13 years.
- Two young children: Zander (10 years old) and Emily (6 years old)
- Age: Early 40s and working full-time
- Dual income family, professionals with a considerable mortgage balance

MKD-12416C-C-NS EXP 30 APR 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AICP/04



Edward Jones® > edwardjones.ca

Considerations for Billy and Sue

- Update or create a budget which includes any new expenses
- Account for reductions of loss of income
- Identify opportunities to adjust priorities
- Rebuild emergency fund
- Establish ideal credit options

MKD-12416C-C-NS EXP 30 APR 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AICP/04

Three parts of your financial strategy to review now

Edward Jones® > edwardjones.ca

Case study 3: Living in retirement

Meet Jack and Diane Campbell

- Jack and Diane are married and living in retirement
- Age: Jack is 73 and Diane is 70 years old
- No dependents living with them
- They want to access the equity in their home to fund their lifestyle in retirement, including borrowing to invest

MKD-12416C-C-NS EXP 30 APR 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED.

Edward Jones® > edwardjones.ca

Considerations for Jack and Diane

- Recent house values impacting funding retirement
- Emergency savings strategy
- Retirement income strategy from investments
- Estate/wealth transfer goals

MKD-12416C-C-NS EXP 30 APR 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED.

Three parts of your financial strategy to review now

Edward Jones® > edwardjones.ca

Getting started

- Understand what's important to our client
- Use an established process to create personalized strategies
- Partner throughout life to help keep them on track.




MKD-12416C-C-5E EXP 30 APR 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AICSPRD

Edward Jones® > edwardjones.ca

A team approach

Key members of your team

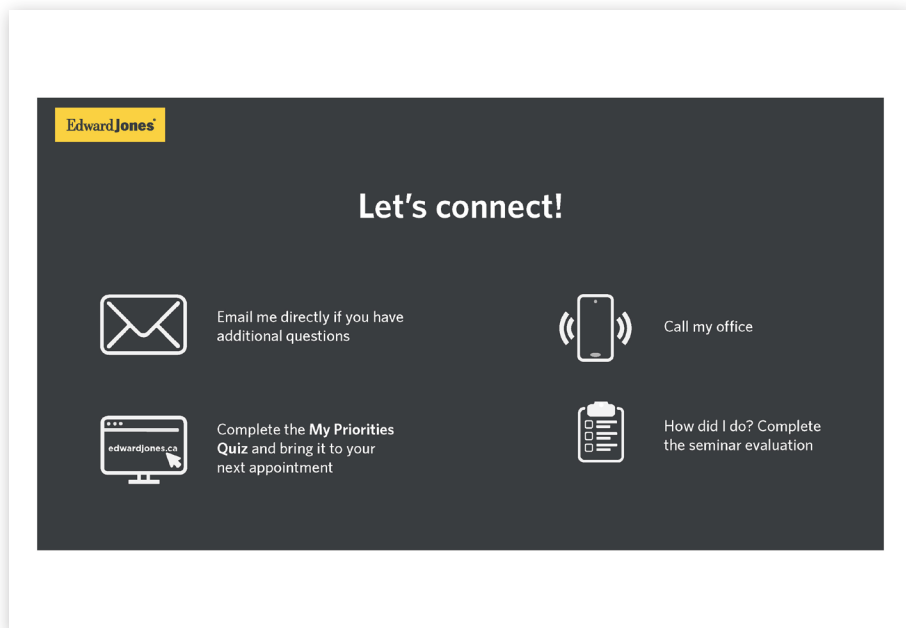
- Your Edward Jones branch team**
 - Financial Advisor
 - Branch Office Administrator
- Your Edward Jones home office team**
 - Research Strategists and Analysts
 - Client Consultation Group
 - Senior Insurance Specialist Team
- Your legal and tax professionals**
 - Accountant
 - Attorney



MKD-12416C-C-5E EXP 30 APR 2025 © 2023 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AICSPRD

Three parts of your financial strategy to review now





Three parts of your financial strategy to review now

Edward Jones

Thank You

Please complete your evaluation now

The contents of this presentation are for informational purposes only. While the information is believed to be accurate, it is not guaranteed and is subject to change without notice. Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate planning lawyer or qualified tax professional regarding your situation.
