

## ■ Employer-sponsored Retirement Plans

### What is an employer-sponsored retirement plan?

They consist of:

- Group RRSP (Group Registered Retirement Savings Plans)
- DPSP (Deferred Profit Sharing Plan)
- DCRPP (Defined Contribution Registered Pension Plan)

For more information, please see:

<https://www.edwardjones.ca/ca-en/investment-services/solutions-business-owners/employee-retirement-plans>

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### How are we paid for our services?

We use external mutual fund companies and insurance providers to manage our clients and their employees' company retirement plans. You are charged transaction fees when you buy or sell investments within your plan account. Other fees may apply for transferring or closing accounts. For more information, please see <https://www.edwardjones.ca/ca-en/disclosures/account-fees>

### How is your financial advisor compensated?

Your financial advisor's branch receives a percentage of the compensation generated by each transaction, an annual recurring fee, and at times a transfer fee when assets are being transferred from one financial institution to an insurance provider. Our revenue affects Edward Jones' overall profitability and thus may affect any branch bonus your financial advisor receives.