

■ What is the Mortgage Referral Program?

This program was established to help you with your mortgage needs through a referral program. Due to the mortgage broker legislation, Edward Jones is not licensed to provide mortgage solutions or advice to our clients. The referral program allows us to refer you to a third party consultant to assist you with your mortgage needs.

How are we paid for our services?

Our third party agreement will compensate the firm for every successful mortgage referral. Edward Jones will be paid a one-time up-front referral fee that is 0.25% based on the advance amount when you fund a mortgage through the referral program. Each year following the activation of the account, the firm will receive a monthly fee of 0.08333% on the outstanding account balance. From time to time our mortgage provider may provide marketing allowances to promote the service.

How is your financial advisor compensated?

Your financial advisor receives a portion of the one-time fee and a portion of the annual fee, paid on a monthly basis. Our revenue affects Edward Jones' overall profitability and thus may affect any branch bonus your financial advisor receives.