

## ■ Individual Registered Accounts

### What is an RRSP, RRIF, TFSA & FHSA?

An RRSP is a Registered Retirement Savings Plan (Spousal RSP also available)

A RRIF is a Registered Retirement Income Plan (Spousal RIF also available)

Locked-in Accounts:

- LIRA (Locked-in Retirement Account)
- LIF (Life Income Fund)
- LRIF (Locked-in Retirement Income Fund)
- PRIF (Prescribed Retirement Income Fund)

An FHSA is a First Home Savings Account which allows you to invest and make withdrawals for a qualifying home in a tax-advantaged manner.

A TFSA is a Tax-Free Savings Account which allows you to invest and make withdrawals in a tax-advantaged manner throughout your lifetime.

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### How are we paid for our services?

The fees for your accounts are listed in our Edward Jones Account Agreement form. For more information, please see: <https://www.edwardjones.ca/ca-en/disclosures/account-agreements>

### How is your financial advisor compensated?

Your financial advisor's branch receives a Profit and Loss (P&L) credit for the full amount of the Registered Account charges less the trustee expense. As a result, your financial advisor's eligibility for a bonus will be positively impacted. Your financial advisor also receives a share of commissions or other fees arising from investment of the account assets. Our revenue affects Edward Jones' overall profitability and thus may affect any branch bonus your financial advisor receives.