

## ■ Guaranteed Investment Certificates (GICs)

### What is a GIC?

GICs are savings instruments issued by banks, loan and trust companies, and credit unions. When you buy a GIC, you lend the bank, loan and trust company, or credit union a set amount of money, which the bank, loan and trust company, or credit union may use to invest in securities or loans. At maturity, the bank, loan and trust company, or credit union will return the principal plus interest earned over the life of the GIC, subject to their conditions and ability to meet obligations. GICs offer a variety of maturities and interest payment options.

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### How are we paid for our services?

#### Newly-issued GICs

We offer GICs at face value. We receive a selling fee, which is incorporated into the price. You will see the selling fee displayed as Edward Jones' Compensation in the trade confirmation.

#### How is your financial advisor compensated?

Your financial advisor receives a percentage of any commissions or charges for GICs. Our revenue affects Edward Jones' overall profitability and thus may affect any branch bonus your financial advisor receives.