

## ■ Disability Insurance

### What is disability insurance?

Disability insurance is a form of insurance that insures your earned income. The policy is issued by an insurance company on the earned income of the insured. The policy owner agrees to pay a stipulated premium amount, for a defined monthly benefit from the insurance company in the event of a client's disability.

Insurance and annuities are offered by Edward Jones Insurance Agency (except in Quebec). In Quebec, insurance and annuities are offered by Edward Jones Insurance Agency (Quebec) Inc.

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### How are we paid for our services?

Typically, the insurance company pays Edward Jones a commission at the time you pay the premium for the disability insurance policy. The commission may vary depending on the insurance company issuing the policy, the type of coverage provided by the contract, and the amount of premium paid. The amount of premium you pay depends on the options and level amount of coverage you select, your age, gender, health, occupation and other factors.

In most cases, a commission is based on a fixed percentage of your first-year premium and includes a bonus as well. Edward Jones also receives annual renewal commissions for a certain period of years.

### How is your financial advisor compensated?

Your financial advisor receives a percentage of the total commissions/bonus and renewal commissions the insurance company pays to Edward Jones. Our revenue affects Edward Jones' overall profitability and thus may affect any branch bonus your financial advisor receives.