

## ■ Fixed Annuities

### What is a fixed annuity?

A fixed annuity is an insurance contract that is issued by an insurance company, that will repay your principal investment at a fixed interest rate for a predetermined period of time subject to the insurance company's conditions and ability to meet obligations.

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 service?

The insurance company pays Edward Jones a commission at the time you pay the premium (initial investment). Typically you do not pay any sales charges or annual operating expenses when you purchase a fixed annuity.

### How is your financial advisor compensated?

Your financial advisor receives a percentage of the 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.