

Edward Jones Online Access Terms and Conditions

These terms and conditions ("Terms") govern your access to and use of Edward Jones Online Access including the services and information contained therein ("Online Access"). In these Terms, "Edward Jones" refers to Edward Jones, an Ontario limited partnership. The parties have expressly requested that this agreement be drawn up in English. *Les parties ont expressément exigé que ce contrat soit rédigé en anglais.* In Quebec, our advisors are known as investment advisors. Outside of Quebec, our advisors are known as financial advisors. To use Online Access, you must agree to these Terms. By continuing to use Online Access, you further confirm your agreement to these Terms. These Terms are in addition to, and do not change or modify, any other agreement between you and Edward Jones, including but not limited to any Edward Jones account agreement for accounts you hold while using Online Access ("Account Agreement").

Edward Jones may amend these Terms to reflect changes in law, regulatory requirements, or the services provided. We will provide you with written notice describing material changes and their effective date through Online Access, email, post, courier, or statement inserts. If you do not agree to those changes, you must stop using Online Access.

You agree that (a) nothing in Online Access constitutes an offer to sell a security, or a solicitation of an offer to buy a security; (b) you have read these Terms in their entirety, understand them and agree to be bound by them; (c) Online Access does not provide or constitute investment, tax or legal advice, and you will not use it or the information provided within it for those purposes; (d) Edward Jones and its employees, representatives, and agents can record (in any form), retain and use any communication or information transmitted between you and Edward Jones in Online Access; and (e) certain services within Online Access have additional terms and conditions located on Online Access, and your use of such services constitutes your agreement to these additional terms and conditions.

1. Online Access

(a) Online Access provides you with electronic access to services and information relating to Edward Jones's relationship with you and allows you to communicate electronically with Edward Jones. You agree not to use electronic communication to transmit (i) any instructions affecting your account(s) (including orders to purchase or sell a security); or (ii) personal credit information (including credit card numbers).

(b) You are responsible for the selection, installation, maintenance and operation of any hardware or software you use to access or use Online Access. Edward Jones is not responsible for any errors, failures, or malfunctions of your computer or software. Edward Jones reserves the right to change the system requirements for using Online Access.

(c) You acknowledge and agree that (i) the email address you have provided in Online Access or to your financial advisor is valid; (ii) you will maintain a device with internet access which is capable of accessing Online Access and viewing and printing PDF files; (iii) you have the ability to view and print information through electronic means; (iv) it is your responsibility to periodically log on to Online Access and view your information and notify Edward Jones if any such information is inaccessible, incomplete, incorrect, or unreadable; (v) notwithstanding your consent to receive

information via Online Access, and Edward Jones may at any time and for any reason instead deliver such information in paper form via Canada Post or otherwise.

2. User ID and Password

(a) You will either be provided with a unique user ID or create one for yourself. You will create your own password. You can change your user ID and password (collectively, "Login") within Online Access. Your Login is for your personal use only.

(b) You are responsible for keeping your Login confidential and agree not to share your Login with a third party. If you fail to take reasonable measures to maintain the secrecy of your Login, you accept responsibility for the actions of others who access Online Access using your Login.

(c) You agree to notify Edward Jones immediately if you (i) believe your Login has been lost or stolen; (ii) believe the confidentiality of your Login has been compromised; or (iii) learn of a possible or actual unauthorized use of your Login.

(d) Edward Jones may suspend or revoke your Login without notice when it is reasonably necessary for security, legal, regulatory, or operational purposes.

3. Electronic Delivery of Communications

If you agree to the electronic delivery of communications when you enroll in Online Access or if you have selected it within Online Access, you agree to the following:

(a) You consent to receive documents electronically through Online Access or email that would have otherwise been sent to you through Canada Post or by other means. Those documents include (but are not limited to): tax documents, account statements, trade confirmations, voluntary corporate action notices, prospectuses and other offering documents, and other important accountholder information.

(b) The email address you provide Edward Jones when you join Online Access will be used to notify you of new communications for your review on Online Access if you have chosen the electronic delivery of communications. Edward Jones may also use email to communicate information to you which may not be available on Online Access. Edward Jones will continue to use that email address for these purposes unless you change your email address either within Online Access or by notifying your financial advisor. When you provide a new email address, you agree to validate it promptly to ensure the continuity of electronic delivery of communications. Invalid email addresses may result in suspension or termination of Online Access, limitation of the services provided, and the resumption of delivery of communication without the electronic delivery of communications.

(c) You may request a paper copy of any information delivered electronically by contacting your Edward Jones financial advisor.

(d) You will contact us immediately if you have any difficulty accessing your information electronically or if you have any questions about the delivery of information through Online Access.

(e) You may cancel your electronic delivery of communications within Online Access or by contacting your financial advisor. Changes to your enrollment will be processed within a reasonable period of time.

(f) Your cancellation of electronic delivery of communications will discontinue the transmission of communications through Online Access and email which had historically been communicated by post or other means. Cancellation will not discontinue communications we normally provide electronically (for example, emails and text messages from your financial advisor).

(g) If you have discontinued the electronic delivery of documents close to the time that you expect the delivery of information, or you do not receive paper communications you expect following such discontinuation, you must request a paper copy of that information (for example, tax slips) from your financial advisor.

(h) You acknowledge that risks exist with electronic communications, including but not limited to unauthorized access, systems outages, and disruptions in telecommunications services. Email is not private or secure. Emails sent by Edward Jones are not encrypted. Electronic communications may contain private or sensitive information, and you agree to safeguard your access to your email to help prevent others viewing your private information.

(i) You will not reply by email to emails sent by Edward Jones except those sent to you directly from your financial advisor or an individual from their branch. Edward Jones is not responsible for reading, replying, or taking any action relating to emails you send, including the fulfilment of any instructions. If you are concerned about the security of a particular communication, please speak with your financial advisor about secure methods of transmission.

(j) If you hold a joint account, you will receive the electronic delivery of documents if any of the accountholders requests the electronic delivery of documents. Electronic delivery of documents for the joint account will be discontinued if any of the account holders discontinues that service. You will ensure that your enrollment in or cancellation of the electronic delivery of communications is coordinated among your fellow joint account holders.

4. Limitation of Liability

You release from liability Edward Jones, its principals, associates, employees, affiliates, vendors, licensors and agents from any loss or damages arising from your unauthorized use of Online Access or your failure to safeguard your Login, except to the extent caused by our negligence, misconduct, or failure to comply with applicable law. To the extent permitted by law, we are not liable for indirect or consequential damages. Nothing in this section excludes or limits liability where such exclusion or limitation is prohibited under applicable law.

5. Restrictions on Use of Online Access

(a) All Online Access content is the property of Edward Jones or its licensors and is protected by applicable copyright, patent, trademark or other intellectual property law. You may not reproduce, transmit, sell, display, distribute, publish, broadcast, circulate, modify, disseminate or commercially exploit any Online Access content without Edward Jones' written consent. You also agree not to use any Online Access content for any unlawful purpose.

(b) Online Access is being provided for your personal, non-commercial use and display. You may print a hard copy of Online Access information for your personal reference, provided you agree not to remove any copyright or other notices.

(c) Although Online Access may include material about the investment process generally as well as research commentary relating to specific securities, Edward Jones is not providing personal investment advice through Online Access and does not represent that any such securities are suitable for you. You agree to make your own independent evaluation of the investment merits and suitability for you of any such securities. The information provided to you reflects the author's analysis as of the published date. The accuracy, completeness and timeliness of that information cannot be guaranteed and is subject to change. The price of any security listed on Online Access may differ from the current market price of that security. Further, the price for any security contained in any section of Online Access may differ from the price for that security contained in any other section of Online Access. Neither Edward Jones nor any third-party provider is under an obligation to update information in Online Access to reflect circumstances that may occur after the date first appearing on Online Access. Some asset categories may not be included in Online Access.

(d) Statements and trade confirmations are your official records of your accounts. Information provided through Online Access is not authoritative except when those documents are delivered to you through Online Access because you have selected the electronic delivery of communications. In the event of any discrepancy, the official books and records maintained by Edward Jones will prevail, subject to applicable law or regulation.

(e) Transmission or use of any material in violation of these Terms, any applicable law, rule or regulation, or the rights of any third party is prohibited. This includes but is not limited to material that is copyrighted; protected by trademark, trade secret or patent; defamatory, threatening, obscene, lewd or indecent; or material that results in an invasion of privacy.

(f) You may not use Online Access in any manner that would impair the service to you or others or cause harm to or breach of Edward Jones' systems, software, or data. You may not use any means of systematic retrieval of data or other content from Online Access. You may not obtain, or attempt to obtain, access to any material or information on Online Access through any means not expressly authorized by Edward Jones. You may not use another person's login information to access or use Online Access.

(g) You may not frame or embed any Online Access content in another website, interface, or app. You must obtain Edward Jones' consent before creating a hyperlink or similar connection to Online Access.

6. Privacy

Edward Jones and its service providers implement safeguards designed to protect the confidentiality, security, and integrity of your personal information, in accordance with Edward Jones' Client Information Privacy Notice. While we take reasonable steps to protect your information, you acknowledge that information transmitted or accessed through internet-based services may be subject to risks beyond our control. As a result, although we strive to protect your

personal information, we cannot guarantee its absolute security. Edward Jones will use reasonable precautions to maintain the confidentiality of your account and the information you provide in connection with your use of Online Access. Because such information can be accessed through the internet, you hereby acknowledge and agree that there can be no assurance that any information provided by you or to you through Online Access will remain secure.

7. Sharing of Information

You consent to the disclosure of information provided by you through Online Access for the purposes of providing Online Access and related services, complying with legal and regulatory requirements, and as otherwise described in Edward Jones' Client Information Privacy Notice, including disclosure to service providers (which may be located outside Canada), regulatory authorities, and other authorized parties.

8. Service Providers

Edward Jones retains responsibility for aspects of Online Access which are fulfilled by third parties contracted by Edward Jones. Third party service providers are required to maintain a level of protection for your information which is comparable to the standard Edward Jones provides. Personal information may be processed or stored in jurisdictions outside Canada and may be subject to the laws of those jurisdictions.

9. Governing Law

These Terms are governed by the laws of the province or territory where the Edward Jones branch office that services your account is located, and the applicable federal laws of Canada. Nothing in these Terms limits any rights you may have under applicable consumer protection or securities laws.

10. Termination

You agree that Online Access is a supplemental service provided by Edward Jones and it is not essential to hold and manage accounts at Edward Jones. Edward Jones may terminate your access to Online Access for security, legal, or business reasons. We will provide reasonable notice where practicable, except where immediate action is required. If your access to Online Access is terminated, and you had chosen the electronic delivery of communications, documents delivered electronically through that service will resume delivery through post or other means. All other information available through Online Access will be available by contacting your financial advisor.

11. Miscellaneous

(a) Edward Jones' failure to insist at any time upon strict or timely compliance with these Terms, or its delay or failure to exercise any power or right, shall not waive Edward Jones' later exercise of that power or right.

(b) If any provision of these Terms is unlawful, void or unenforceable, the remaining provisions shall remain valid and in effect to the fullest extent possible.

(c) In the event of a conflict between these Terms and your Account Agreement, the Account Agreement shall take precedence.

(d) Online Access may contain links to third-party sites or materials. These third-party sites and materials may be subject to different privacy and security policies and settings than Online Access and, by accessing or using these third-party sites and materials, you consent to each third party's terms of access and use.

(e) If you are using Online Access as an authorized party of an Edward Jones account owner, you acknowledge that you must obtain your own unique Login, and you represent that you are authorized by the account owner to access information related to them and their account.

(f) Online Access may not always be available due to maintenance, system outages, or other events beyond our control.

12. Indemnification

You agree to indemnify and hold Edward Jones harmless from any cause of action, claims, expenses, or liabilities that might be asserted by you or any third party against Edward Jones to the extent they directly arise from your breach of these Terms, your misuse of Online Access, or your violation of applicable law or the rights of any person.