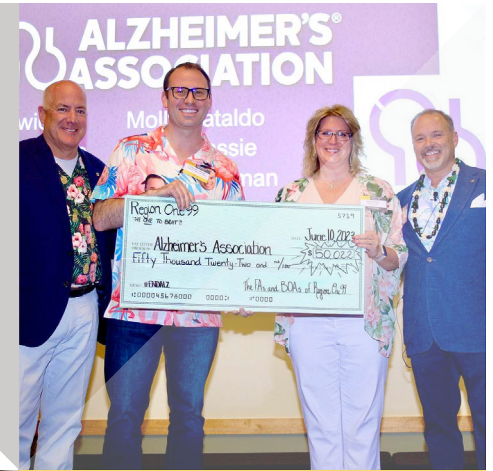




# Growing our impact



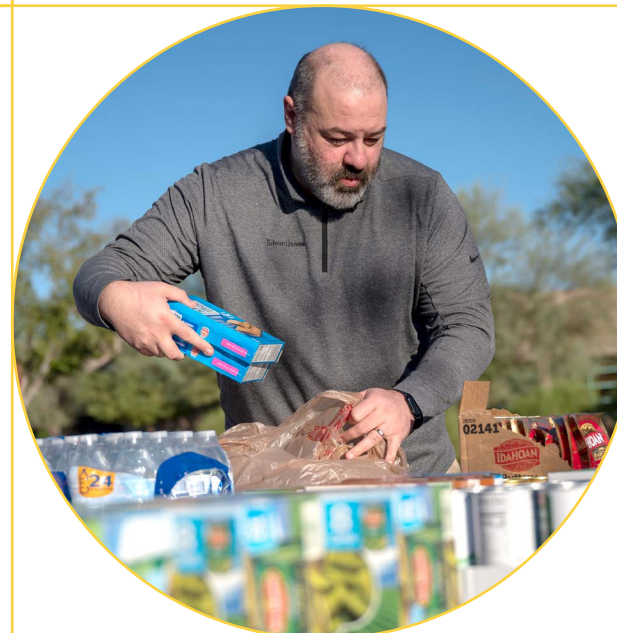
# Our purpose: To partner for positive impact to improve the lives of our clients and colleagues, and together, better our communities and society.

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## About this report

Edward Jones is a leading financial services firm in the U.S. and through its affiliate in Canada. As of Dec. 31, 2023, the firm's more than 19,000 financial advisors served more than 8 million clients with \$1.9 trillion in client assets under care. Edward Jones' purpose is to partner for positive impact to improve the lives of its clients and colleagues, and together, better our communities and society. Through the dedication of the firm's approximately 54,000 associates and its branch presence in 68% of U.S. counties, the firm is committed to serving more clients more completely to make a greater impact for generations of families and communities. The Edward Jones website is [edwardjones.com](https://edwardjones.com), and its recruiting website is [careers.edwardjones.com](https://careers.edwardjones.com). Member SIPC.

In its sixth edition, the Purpose, Inclusion and Citizenship Report highlights the many ways Edward Jones brought its purpose to life during 2023 in pursuit of its business and community impact.



# A letter from Penny Pennington,

Managing Partner

## Welcome to our 2024 Purpose, Inclusion and Citizenship Report

At Edward Jones, the work we do is an extension of our purpose, which is to partner for positive impact, to improve the lives of our clients and colleagues, and together, better our communities and society. That purpose guides our actions and informs the decisions we make. It's present in the work our branch teams do each day, building deep, personal relationships with our clients and delivering comprehensive planning and advice.

As a business that seeks to make a positive difference in the world through the work we do, we are addressing some of the most pressing challenges of our time in three areas where the skills and passions of our talented colleagues intersect with our ability to make the greatest impact. We call these our Purpose Impact Areas.

The first, **Partnering for Lasting Financial Strength**, is a reflection of our belief that strong financial foundations are built upon an understanding of finance and deep, personal relationships that help us understand what's most important to our clients. One of the ways we help people grow their financial knowledge is through the Edward Jones Financial Fitness program, which provides guidance and tools to students and adults to raise their confidence and help them make that next right financial decision. Through year-end 2023, we reached more than 848,000 learners since 2020 — well on our way toward our goal of educating 1 million people by the end of 2025.

The second of our Purpose Impact Areas, **Promoting Healthier Futures**, is fueled by our desire to help our clients, colleagues and communities achieve well-being and lead enriching lives. We have too often seen the impact pervasive health issues can have on people's families, purpose and finances. It's one of the many reasons we've been the National Presenting Sponsor for the Alzheimer's Association Walk to End Alzheimer's® for eight years. Through year-end 2023, we've raised \$5.9 million in the fight to end Alzheimer's. That brings our total since 2016 to \$45 million — one step closer to our pledge to raise \$50 million for research, care and support programs.

Our strategic alliance with the Arbor Day Foundation is another important way we promote healthier futures. Since 2022, we've planted 36,250 trees through community planting and reforestation projects throughout the U.S. This effort continues our firm's long history of conservation, which traces its roots back to Ted Jones, our founder's son and one of my predecessors as managing partner of Edward Jones. Ted and his wife, Pat, were both instrumental in the establishment of the Katy Trail, the longest hiking and biking trail in the U.S., and we continue to honor their legacy to create a more sustainable future for all.

Finally, we are **Advancing Inclusive Growth** because we believe every person deserves the opportunity to thrive, personally and professionally. At Edward Jones, our overarching goal is to be a place where every client and colleague feels valued, respected, seen, and heard. We believe if Edward Jones is seen as the place where clients and our colleagues know they belong, we will be a provider and employer of choice for millions of clients and tens of thousands of talented professionals. Rooted in our purpose, we support individuality, we celebrate differences and we're here to make a positive impact on as many lives as possible.



As a business that seeks to make a positive difference in the world through the work we do, we are addressing some of the most pressing challenges of our time in three areas where the skills and passions of our talented colleagues intersect with our ability to make the greatest impact.

I am excited about the opportunities ahead, including delivering for clients the experience they desire and deserve, from needs that may be more straightforward, to some of the more complex.

And, we are supporting community organizations that are helping to advance inclusive growth. In 2023, we contributed more than \$46 million through firm, Edward Jones Foundation and associate philanthropic support to over 5,000 organizations across a wide variety of causes. In addition, more than 8,200 of our associates served more than 6,000 community organizations throughout North America.

With a physical presence in 68% of the counties in the U.S. and all provinces in Canada, Edward Jones' home offices and nearly 16,000 branch locations have a tremendous impact on national and local economies in both countries. In our most recent economic impact assessment, more than 163,000 jobs were supported by Edward Jones in the U.S. and Canada, translating into \$18.7 billion of labor income. This labor income, together with indirect taxes and other income from Edward Jones' business, contributed \$25.4 billion to our nations' gross domestic product (GDP).

With this impact comes a responsibility to leave people and places better than we found them. In our 102nd year, we are creating a bold new future, fueled by our purpose, energized by our culture, guided by our strategy, and activated by decisive execution.

If we are to fully achieve the impact we seek through our purpose, to truly be a force for good in our society, we must go beyond just keeping up with the industry to being a standard setter in our industry, while staying true to our deeply rooted values and focus on relationships, local presence and trusted advice.

To move from having one good way to serve clients to having many good ways to serve clients, we doubled down on our commitments in 2023, investing significantly in tools, resources and capabilities that enable us to make a greater impact for generations of families and communities. The strides we made are accelerators of the impact we know we need to make for those we serve and hope to serve.

I am excited about the opportunities ahead, including delivering for clients the experience they desire and deserve, from needs that may be more straightforward, to some of the more complex. With a massive intergenerational wealth transfer underway,

we're now serving five generations of clients, meeting them where they are with the products, services and experiences they uniquely need. We're learning from them every day and have an opportunity to harness the collective wisdom from across our firm to help others. And, we're already beginning to invest in innovation to build prosperity through financial wellness, one idea and one relationship at a time.

We hope you'll read more in our 2024 Purpose, Inclusion and Citizenship Report, and be inspired by our commitments and our actions to improve the lives of our clients, colleagues and communities.

Together, we are making a difference.



**Penny Pennington,**  
Managing Partner, Edward Jones



# At a glance

## Partnering for Lasting Financial Strength

**\$16.8 billion**

in assets under care in 529 education savings plans; No. 1 in the industry, based on new investments, and No. 2 in the industry based on assets under care (as of Dec. 31, 2022)<sup>1</sup>

**Nearly \$535 million**

invested by clients in the Edward Jones Charitable Gift Fund since inception, with more than \$90 million granted to charities in 2023

**>848,000 learners**

reached in person and online through Edward Jones Financial Fitness educational programs — including more than 206,000 high school students — since the program began in 2020

**\$25.4 billion**

contributed to gross domestic product (GDP) in U.S. and Canada



## Promoting Healthier Futures

**Approximately \$242,000**

in disaster relief distributed to more than 40 associates and families from associate, retiree and Edward Jones Foundation contributions

**36,250 trees planted**

with the Arbor Day Foundation since 2022

**\$45 million**

contributed to the Alzheimer's Association since 2016



## Advancing Inclusive Growth

**23.1%**

of our financial advisors are women, progress toward our diverse representation goals

**12**

Business Resource Groups — firm-sponsored, associate-led affinity groups that contribute to DEI objectives in key areas

**>\$46 million**

contributed through corporate, Edward Jones Foundation and associate philanthropic support to over 5,000 organizations

**9.6%**

of our financial advisors are people of color, progress toward our diverse representation goals

# Activating our purpose

The lives of our clients, our colleagues, our communities, and our other stakeholders are at the center of our purpose and will help us guide our strategic priorities.

To better understand the needs of our stakeholders, in 2022 we conducted an assessment with our critical internal and external stakeholder groups including clients, advisors, branch associates, other community members and organizations, suppliers and product partners, as well as regulatory advisors. This assessment enabled us to understand the topics that our stakeholders deem most important for our firm to focus on to make a positive impact on society. When shortlisting potential focus areas from a broad universe of engagement topics, we considered forward-looking trends in our industry as well as relevant frameworks and reporting guidance including the United Nations Sustainable Development Goals (SDGs) and Global Reporting Initiative (GRI™).

Our stakeholders' feedback provided us with a set of prioritized focus areas to guide decision-making on strategic objectives, risk management and resource allocations. This resulted in our commitment to nine purpose outcomes to strive for Partnering for Lasting Financial Strength, Promoting Healthier Futures and Advancing Inclusive Growth.

**Our purpose:** To partner for positive impact to improve the lives of our clients and colleagues, and together, better our communities and society.

| Purpose Impact Areas                             | United Nations Sustainable Development Goals                                                                        |                                                                                                                               | Edward Jones' focus*                                                                                                                                                                                                                                            |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Partnering for Lasting Financial Strength</b> | <br>4 QUALITY EDUCATION          | <br>8 DECENT WORK AND ECONOMIC GROWTH      | <ul style="list-style-type: none"> <li>Meeting our clients' needs</li> <li>Protecting client data</li> <li>Governing our firm</li> <li>Developing our colleagues</li> <li>Contributing to the economy</li> <li>Improving our communities' resilience</li> </ul> |
| <b>Promoting Healthier Futures</b>               | <br>3 GOOD HEALTH AND WELL-BEING | <br>13 CLIMATE ACTION                      | <ul style="list-style-type: none"> <li>Offering our clients investments with impact</li> <li>Supporting our colleagues' well-being</li> <li>Improving community health</li> <li>Protecting the environment</li> </ul>                                           |
| <b>Advancing Inclusive Growth</b>                | <br>10 REDUCED INEQUALITIES     | <br>11 SUSTAINABLE CITIES AND COMMUNITIES | <ul style="list-style-type: none"> <li>Representing diversity and inclusiveness</li> <li>Supporting community equity and equality</li> <li>Educating communities</li> </ul>                                                                                     |

## Aligned with our Purpose Impact Measures:

| Client Confidence                                                                    | Commitment to Colleagues                                                                                                                        | Community Care                                                                                                                                                            | Firm Stewardship                                                                             |
|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Our clients are confident in their financial future by partnering with Edward Jones. | Our colleagues are able to bring their authentic selves to work and thrive in careers that are meaningful and tied to their individual purpose. | We make a positive impact by serving our clients and their families, fueling long-term growth and prosperity in communities across North America for generations to come. | We continue to grow sustainably so we can do good for those we serve for the next 100 years. |

# Ethics and conduct

Trust is the bedrock of Edward Jones' business. Eight million clients entrust the firm's more than 19,000 financial advisors with their savings — their hopes, dreams and challenges. This is something no one takes for granted at Edward Jones. It is the responsibility of all wealth management professionals to operate with the upmost integrity. That starts with a strong ethics and conduct program within a culture of compliance.

As a registered investment adviser, Edward Jones is required by the Securities and Exchange Commission (SEC) to adopt and maintain a Code of Ethics. As a part of this rule, U.S. associates are required to review and acknowledge receipt of the firm's Investment Adviser Code of Ethics (the "Code"). The Code sets forth standards of business conduct requiring adherence to applicable securities laws, reporting and review of personal securities transactions of access persons, and reporting of Code violations. Edward Jones distributes the Code to U.S. associates, all of whom must acknowledge receipt; maintains a list of access persons; obtains personal holdings reports from access persons; and completes surveillance of access person trading.

Ethics and conduct training is required annually for all associates through our Continuing Education program and includes topics such as conflicts of interest, privacy and security, compliant communications, protecting clients, and other regulatory topics.



## Core values:

At Edward Jones, we abide by four core values:

**Our clients' interests come first.**

**We believe in a quality-oriented, long-term investment philosophy.**

**We value working in partnership.**

**Individuals and their contributions are valued and respected.**

Our core values come to life through our mindsets and behaviors, such as our culture of compliance.



# Culture of compliance

Edward Jones has established and adheres to policies designed to ensure compliance with applicable legal and regulatory requirements. Regular audits and assessments are performed to assess compliance.

As a part of this effort, the Culture of Compliance Team at Edward Jones was created to champion a strong culture of compliance among colleagues. The Culture of Compliance program is a component of the firm's overall ethics and conduct framework, which helps to protect retail investors and clients. The team leads the development and implementation of compliance strategies and activities to empower branch teams to consistently deliver outcomes that model the firm's core values and exhibit the highest professional and ethical standards; and proactively bring compliance data, insights, resources, and education to branch team leadership to mitigate compliance risks within the regions.

## More than 600 Culture of Compliance Financial Advisor Leaders and Culture of Compliance Client Support Team Professionals (CSTPs) across the U.S. and Canada

### Compliance Symposium

The Compliance Symposium is a semiannual program created to provide insight and education regarding our primary core value — our clients' interests come first. The program also covers topics impacting our regulatory environment and issues within the securities industry. These learning experiences bring compliance and legal professionals together with financial advisors, CSTPs and headquarters associates to discuss ways to stay compliant with new or changing regulations and implement best practices for training colleagues on ethical decision-making.

This year, more than 570 associates attended all or a portion of a Compliance Symposium titled *The Right Outcomes, The Right Way*, which featured presentations, panel discussions with internal and external participants, and breakout sessions, including segments addressing "Continuous Learning in a Highly Regulated Environment," "Assessing Our Growth Mindset" and "New Technologies and Compliance Impacts."

### Culture of Compliance Development Series

The Culture of Compliance Development Series offers Culture of Compliance Leaders and CSTPs strategies that help preserve and strengthen their regions' culture of compliance. Topics for the series are developed based on industry trends, regulatory updates and the education and development needs of our colleagues.

### Overall ethics and compliance framework

Our Culture of Compliance is sustained through several other components of the firm's overall ethics and conduct framework, including but not limited to:

- The Ethics Hotline serves as a mechanism for associates to raise concerns anonymously. The firm also maintains the BOA Ombudsman program, an independent, neutral and confidential resource for CSTPs to ask questions and discuss issues. The firm has subject matter expert teams in Compliance, Human Capital and Security Services who are responsible for investigating reports made through these channels in a timely, fair, thorough, and confidential manner.
- Protecting Your Practice is a series of compliance-led interactive discussions with branch teams on common investor protection topics, such as protecting seniors from fraud.
- Field Supervision is responsible for the daily supervision of branch activity, including a dedicated Senior Client Protection team that actively identifies clients who may be at risk for fraud and assists with reviewing cases of potential abuse or exploitation.





# Enterprise risk management

The firm employs a three-lines-of-defense risk management model, which defines the roles and responsibilities for the parties involved in the firm's risk management framework design, governance, execution and assessment.

## 1st Line of defense

Responsible for identifying risk, considering risk in decision-making, implementing controls and appropriately mitigating risk.

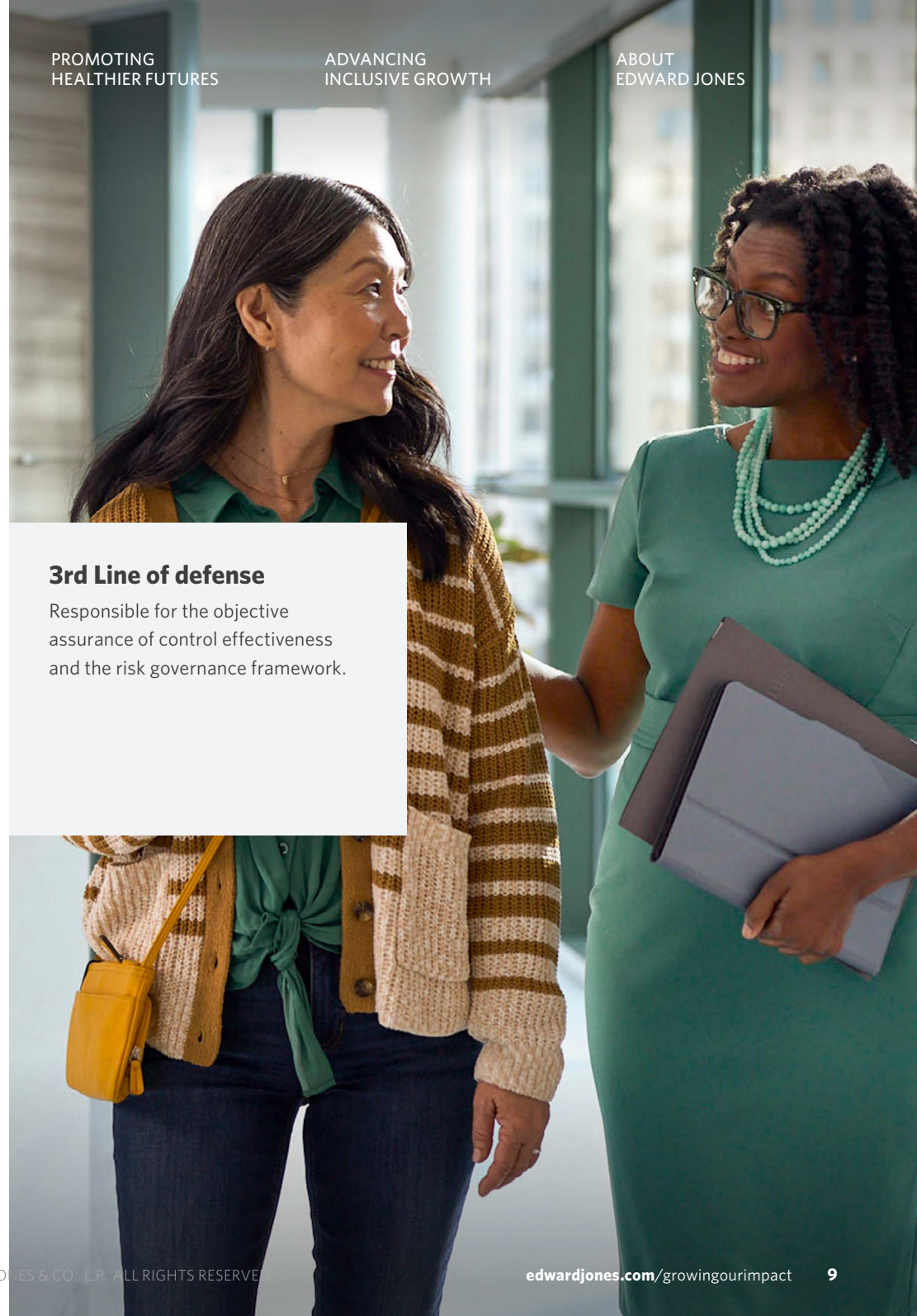
## 2nd Line of defense

Responsible for designing and implementing enterprise risk management standards and risk governance framework and oversight of the 1st Line's execution of the standards and framework.

## 3rd Line of defense

Responsible for the objective assurance of control effectiveness and the risk governance framework.

In addition, the firm has an Enterprise Risk Management Committee responsible for guiding the development and maintenance of the Partnership's enterprise-wide risk management framework (including risk identification, assessment, management, monitoring, and reporting), reviewing reports on the Partnership's material risks and risk exposures, and assisting and collaborating with other governance and supporting committees to operate its enterprise-wide risk management framework.



# Safeguarding personal information

## Protecting our clients' security and confidentiality

We take steps to safeguard the personal protected information (PPI) of our clients. To maintain the security and confidentiality of client information, we only collect and maintain client information that is necessary to understand our clients; to provide appropriate products, services and recommendations; and to comply with applicable laws and regulations. Clients are told how the information will be used, and access to client information is limited to those individuals who need to know. We work diligently to keep client information accurate and complete, and only use that information consistent with our legal obligations.

When required to disclose client information to Edward Jones vendors and product partners, we obligate them to protect the confidentiality of that information and use it for specifically permitted purposes only.



Edward Jones has dedicated financial crime prevention, privacy and digital security teams focused on monitoring for current and future threats, and the firm's home office associates and branch teams receive regular training on cybersecurity, privacy protection, and fraud detection and prevention.

### Efforts include:

- 24/7/365 monitoring of systems and information
- Restricted access to sensitive information
- Regulatory compliance with strict security standards
- Digital access controls, including the use of multi-factor authentication and data encryption
- Physical access controls, such as badged access to home office real estate
- Performing due diligence and monitoring on service providers that process or store personal information
- System protections, such as firewalls, intrusion detection/prevention systems and vulnerability management

## Strengthening senior client protection

Financial exploitation can take many shapes, ranging from scams to family members and caregivers taking advantage of their position of trust. Unfortunately, older adults are common targets of these schemes, as they are likelier to have access to assets and may be experiencing cognitive decline.

We are committed to supporting our clients' changing needs as they age. We strive to maximize our senior clients' potential to achieve their financial goals and use or preserve their wealth in a manner consistent with their wishes.

In response to the growing threats and complexity of matters facing this population, the firm has an established team in Field Supervision fully dedicated to senior client protection. The group works in partnership with internal stakeholders, such as the firm's Legal and Fraud Investigation departments, as well as external community-based resources such as Adult Protective Services (APS) and law enforcement agencies, to protect senior clients. Leaders from this group regularly engage with industry groups and regulators to share best practices and collaborate on future strategies to strengthen senior client protection across the firm.

## Over 4,200 total senior client protection cases in 2023

# We're Partnering for Lasting Financial Strength

We believe in the power of financial knowledge and confidence and a personal, needs-based approach to build long-lasting financial strength. That's why we create deep relationships and provide tailored resources to educate and support people seeking to create intergenerational wealth for themselves and their families.

This Purpose Impact Area includes our work to deliver better financial outcomes and improve intergenerational mobility for our clients, helping people establish, grow, pass on, and give away their wealth; an overview of the full suite of financial resources and benefits we offer colleagues; and the work we're doing to create greater access to financial resources, education and guidance in our communities.

Initiatives aligned with partnering for lasting financial strength support Goal 4: Quality Education and Goal 8: Decent Work and Economic Growth of the United Nations Sustainable Development Goals.





# Welcome from David Chubak

Principal, Head of U.S. Business Unit

At Edward Jones, we are eager to serve more clients more completely through deep personal relationships and comprehensive planning and advice. With more than 19,000 financial advisors and nearly 16,000 branch offices, we are well-positioned to be the firm where North Americans go for personal advice.

Today, we serve more than 8 million clients, and we believe millions more families in North America could benefit from the value we provide. Our hope is to continue growing our impact among our clients, our colleagues and in our communities. We believe we have an obligation to ensure people in the U.S. and Canada have access to the comprehensive advice and guidance they desire and deserve.

It's an exciting time to be in our industry. Our current and future clients have a broader set of considerations as they establish, grow, pass on, and give away their wealth. We're committed to deeply understanding our clients and what they want and need.

As we continue to seek new ways to serve more people, we are also growing as a firm. As we look to the future, our hope is to continue to add talented people to our team. We want to be the best place to start and grow your career as a financial advisor and to retire from.

One of the things we pay particular attention to is the importance of technology in growing our impact and our business. That's why, in 2023, we introduced new tools, including MoneyGuide and Salesforce, to some of our U.S. branch teams. We believe the combination of these industry-leading tools and the depth of knowledge of our financial advisors are critical to delivering personalized, comprehensive advice and a more holistic planning experience.

The dedication of our branch teams is what makes all of this possible. I am proud that in addition to their commitment to serving our clients, our financial advisors continue to pursue new opportunities for learning and development, with more than 2,400 financial advisors in the U.S. and 55 in Canada pursuing professional designations this year. Increasing their acumen in this way is crucial to our being able to serve more people more completely. We continue to evolve and grow roles within our branches, too. By the end of 2023, we had more than 500 registered branch associates, including those in training. In addition to creating growth opportunities for our associates, this also enables us to more deeply serve our clients.

And in our communities, we are continuing our work to help build financial strength and resilience through our Edward Jones Financial Fitness program, creating free in-person and online learning opportunities that build essential skills, knowledge and confidence. In 2023, we brought financial education and access programs to all 50 states in the U.S. and five provinces in Canada.



Today, we serve more than 8 million clients, and we believe millions more families in North America could benefit from the value we provide. Our hope is to continue growing our impact among our clients, our colleagues and in our communities.

The action:  
Delivering better  
financial outcomes

The impact:  
Improving economic  
inclusion

### A goals-based approach

We believe that our goals-based approach helps more people in more communities to thrive, and that's what really matters.

Goals-based advice helps individuals take a proactive approach toward their financial future and make informed decisions that are aligned with their unique goals and circumstances.

At Edward Jones, goals-based advice is defined by three things: discovering what's most important to our clients and why, establishing and creating personal strategies, and then implementing those strategies. In 2023 we continued to build out our advice and guidance in key areas such as personal finance, retirement income, estate planning, and protection. In addition, we made progress in new training, tools and partnerships designed to offer an experience for our clients, inclusive of saving, spending, borrowing, and investment strategies.

### Mindset, skill set and toolset

As we continued building the mindset and the skill set to serve our clients more completely through deep personal relationships and comprehensive planning and advice, we introduced two new toolsets in 2023 to certain U.S. branch teams.

**MoneyGuide** gives our financial advisors the ability to intimately understand a client's life — their values, goals, needs, wants, and wishes — and respond with smart strategies across health, family, purpose, and finances.

**Salesforce** will be providing a high-tech relationship management solution that pulls client data from multiple sources, making it easy for branch teams to get a full view of their clients. Over time, this integration with technology helps build capacity, allowing for deeper discovery and greater focus on client relationships.

These industry-leading tools, together with our branch teams' trusted relationships and insights, enhance the Edward Jones experience.



"I am having deeper discovery conversations with clients than I've ever had before — helping them to dream even bigger."

**Seth Asbill**

Financial Advisor, Wake Forest, N.C.



Purpose Impact Measure: **Client Confidence**

# Providing more comprehensive planning and advice

## Innovating to build prosperity

As we continue innovating for the future of our clients across their health, family, purpose, and finances, we are taking a new approach — creating a strategic investment and new business incubation initiative, Edward Jones Ventures. Designed to collaboratively develop bold new solutions, Edward Jones Ventures will enable the firm to source, analyze and evolve ideas in ways that it could not do before, and, as a result, deliver more advice to more people in new and different ways.



## Piloting financial planning services

As we progress in our transformation to serving our clients more completely and more deeply, we will have an expanded level of choice and flexibility in how we work with our clients. One of the ways we plan to expand our services is by offering clients financial planning.

In 2023, we began testing elements of our financial planning offerings with a small number of clients served by our home office and plan to expand the pilot to some branch teams by the end of 2024.

## Setting our ambition

Edward Jones has a comprehensive, enterprise-wide strategy in place to guide its goals for 2030 and maintain and grow its strong position. This includes delivering for clients the experience they desire and deserve; seamlessly serving five generations of clients; harnessing the collective intelligence and experience of the firm through data and insights; and continually innovating to meet the complex and ever-changing needs of increasingly diverse investors and clients — one idea and one relationship at a time.

We aspire to improve financial wellness for millions of long-term investors throughout North America by providing access to professional advice and comprehensive, personalized planning as the most client-focused, digitally enabled firm. By helping clients establish, grow, pass on, and give away their wealth, we will leave people and places better than we found them.



Purpose Impact Measure: **Firm Stewardship**



# Optimizing retirement at every stage

At Edward Jones, we understand retirement looks different for everyone, and we offer many types of retirement solutions. We work with clients to help them understand their options, and to develop and implement a strategy based on their individual financial goals and investing mindset, throughout their retirement savings years and when living in retirement.

## Retirement planning, by the numbers:

Advisor to

**261,000**

workplace retirement plans  
with \$84.9 billion in assets  
under care for more than  
1 million plan participants

Helped

**47,000**

business owners start  
new retirement plans in  
the past three years

**\$853.9  
billion**

in 7.2 million Individual  
Retirement Accounts



## Edward Jones and Age Wave uncover new retirement trends

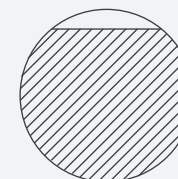
Nearly all retirees (93%) agree that preparation, flexibility and willingness to adapt are keys to success in retirement, according to a 2023 study from Edward Jones and Age Wave involving representative surveys with more than 12,000 North American adults across five generations. The research report, "Resilient Choices: Trade-Offs, Adjustments and Course Corrections to Thrive in Retirement," explored more than 50 individual and impactful course corrections and other tips to thrive across the four pillars of the new retirement: health, family, purpose, and finances.

The Edward Jones Age Wave Study found that post-pandemic, today's retirees and pre-retirees are showing increasing resilience and a willingness to make changes and set boundaries to improve their own well-being in their longer retirements. Six in 10 Americans who plan to retire (59%) said they believe they can afford a comfortable and secure retirement lasting more than 10 years, and today's retirees are approaching retirement with general optimism and enthusiasm. Two-thirds of retirees (67%) and almost as many pre-retirees (62%) reported feeling confident in their ability to handle the unexpected; however, many are eager to learn about the full range of options available to them and how much control they have over improving their lives.



**6 in 10**

Americans who plan to retire (59%)  
said they believe they can afford a  
comfortable and secure retirement  
lasting more than 10 years



**93%**

of retirees said that preparation,  
flexibility and willingness to adapt  
are keys to success in retirement



**Learn more about the new retirement  
and the Edward Jones Age Wave study**

# Keeping education affordable

There have been many economic challenges over the past year, including rising inflation and higher interest rates, yet the need for education has remained just as important. In our 12th annual Edward Jones' education savings awareness survey conducted with Morning Consult, 55% of Americans said they value a four-year college education. Survey respondents' plans to contribute to education expenses have also increased.

At Edward Jones, we work with our product partners and strategic product partners to offer 21 plans for 529s for our clients.

## More than 863,000

accounts participate in 529 plans

## \$16.8 billion

in assets under care in 529 plans

## No. 2 ranking

in the industry based on assets under care (as of Dec. 31, 2022)<sup>2</sup>



**Learn more about 529 education savings plans**



## Bringing financial education to the workplace

Before Alicia McGovern, financial advisor in Belleville, Mich., joined Edward Jones, she worked in other industries where she saw firsthand the misconceptions people had about money and personal finances. She sought to change this by making financial education and literacy a central part of her work as a financial advisor.

Using the tools and resources available to her through Edward Jones, Alicia has done just that, hosting seminars for business clients to help educate their employees on topics from 401(k)s to budgeting, credit and estate planning. As a result, McGovern has educated many people, grown her own practice and referred countless clients to other financial advisors within the firm.

She believes educating people on the processes, fees, long-term goals, and short-term market volatility that affect retirement planning is essential to growth and success.



"Whether they are Edward Jones clients or not, we have a responsibility to educate people and to be transparent with them. I am passionate about this."

**Alicia McGovern,**  
Financial Advisor, Belleville, Mich.

# Creating opportunities for our associates to grow

We are investing in our associates' training, learning and growth through programs that contribute to career development. We provide e-training and in-person experiential learning that advance industry knowledge and help us serve clients more completely. We launched a new professional development platform in 2023 called "Ed" to help associates set their learning goals, apart from required training, and enhance their knowledge on a range of topics. We now offer support for 20 different industry designations, including the CFP® and ChFC® designations for financial advisors, and the FPQP® designation specifically for client support team professionals (CSTPs).



## 41

average hours of training  
per year per associate



## >1,600

Edward Jones financial advisors and client support team professionals in new practice models; this includes multi-financial advisor offices, financial advisor teams and associates in or training for new roles for financial advisors and client support team professionals



## 19

recognized industry designations for financial advisors, including the CFP® and ChFC® designations

## 1

additional recognized industry designation positioned specifically for CSTPs, the FPQP®



## >300

Associate Financial Advisors  
(including in training)

## >500

Registered Branch Associates  
(including in training)

The College for Financial Planning Institutes Corp. owns the service marks Financial Paraplanner Qualified Professional<sup>SM</sup>, FPQP® and the FPQP logo and the certification marks Financial Paraplanner Qualified Professional TM, FPQP® and the FPQP logo.

## Building community and encouraging continuous learning

The Continuous Learning Academy 2023 was a 2.5-day, in-person event at the St. Louis home office for financial advisors who experienced virtual onboarding during the COVID-19 pandemic. The Academy was designed for financial advisors to experience our culture firsthand while enhancing their understanding of goals-based advice.

The academy is hosted by home office professionals and leaders from across the firm and includes a financial advisor day host. The event covers a variety of topics important to helping build acumen and improve client communication skills.

### During the program, financial advisors:

- Build community with other financial advisors, home office partners and associates
- Strengthen their value proposition to create a competitive advantage in their market
- Share best practices and learnings from peers, field leaders and home office partners
- Understand the principles of portfolio construction and core wealth offerings
- Practice articulating the value they bring to clients

Post-event surveys indicated an increase in understanding of goals-based advice among participants and positive sentiments around connection to the firm, its purpose and sense of belonging.





# Supporting regulatory and industry organizations

Edward Jones is a member, or has representatives on the boards, of several regulatory and industry organizations, including the Federal Reserve Bank of St. Louis, the Securities Industry and Financial Markets Association (SIFMA), Money Management Institute (MMI), Investment Company Institute (ICI), Insured Retirement Institute (IRI), and Nicsa, a global asset and wealth management trade association. These organizations assist in creating guidance for the industry and financial service professionals, enabling best practice sharing, learning experiences and advocacy on important issues impacting retail investors. Additionally, these organizations provide opportunities for our leaders to give back, contributing their time and talent through board service and committee volunteer work.



## The value of professional designations

We've long known the value our financial advisors provide our clients. But a recent study by the Financial Planning Standards Board found that people who work with a certified financial planner (CFP®) enjoy life more, have a better understanding of their finances and are also more confident about their finances. Results found that while more than half (55%) of clients with financial planners are highly satisfied with their wealth, nearly nine in 10 (87%) feel financially secure, with a similar proportion (86%) feeling better off. By comparison, approximately 2 in 5 (41%) consumers who are unadvised are highly satisfied with their wealth.

## More than 3,600

Edward Jones Financial Advisors have earned the CFP® designation as of 48 Dec. 31, 2023<sup>3</sup>

## Approximately 1,000

Edward Jones Financial Advisors earned the CFP® designation in 2023

CFP Board owns the marks CFP®, Certified Financial Planner™ and CFP® (with plaque design) in the U.S.

# Finding and filling gaps in financial education

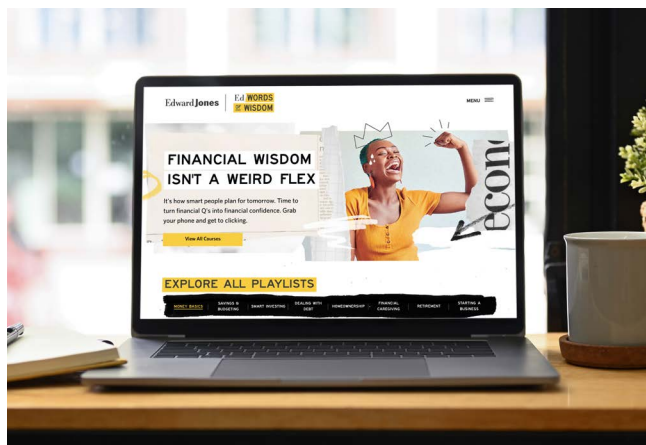
According to a 2023 Edward Jones study conducted with Morning Consult, only 20% of respondents reported learning about financial education in school.

The survey also revealed that more than a quarter of respondents (28%) say they lack confidence in their financial knowledge as adults.

“Developing greater financial knowledge and confidence has to start earlier in school,” said Vanessa Okwuraiwe, Principal, Diversity, Equity and Inclusion at Edward Jones. “Our data demonstrates that knowledge builds confidence — for example, roughly 60% of respondents believe they would be more confident in their financial situation with a better understanding of debt management — so, it’s our goal to empower individuals to secure their financial futures.”

The survey found that there is an opportunity for earlier and more extensive education about personal finance. Nearly half of respondents (44%) were 25 years or older when they gained the majority of their education on the topic. Meanwhile, 18% never learned about financial literacy at any age.

Thirty-seven states are trying to change that by requiring or recommending education for high school students on personal finance topics prior to graduation.



## Spreading Words of (financial) Wisdom

To educate young adults, we introduced the Ed Words of Wisdom (EdWOW) campaign and platform. EdWOW is a simple and smart way to learn the basics of money management, with a look and feel that’s easy to digest. With a simple click-learn-grow model, we’re making it easier to be confident about money at an early stage of life. Courses and videos include “Money Basics,” “Savings and Budgeting,” “Dealing with Debt,” “Smart Investing,” “Homeownership” and more.



Visit EdWOW to experience Edward Jones for the next generation

## Building knowledge and confidence early through Edward Jones Financial Fitness

The Edward Jones Financial Fitness program, in collaboration with EVERFI from Blackbaud, the leader in powering social impact through education, provides high school students and learners of all ages with the tools to build their financial knowledge and confidence through a digital education platform. Since 2020, the Edward Jones Financial Fitness program has educated more than 848,000 learners — working toward the firm’s goal to reach 1 million learners by the end of 2025.

In 2023,  
**over 144,000**  
students were reached through the Edward Jones Financial Fitness program in more than 3,000 high schools, 53% of which are high need in the U.S.

On average, students who completed the program in 2022-23 increased their financial knowledge assessment score by  
**24%**



Access free financial education on a range of topics, from creating a budget to buying a home

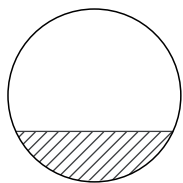


Purpose Impact Measure: **Community Care**

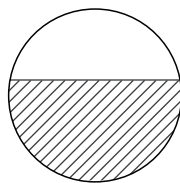
# GenNext: The face of the future

The majority of Americans ages 18 to 34 (80%) currently view themselves as struggling or merely surviving in life, but are optimistic about their future, according to 2023 research from Edward Jones. In partnership with NEXT360 Partners and MarketCast, Edward Jones set out to learn more about this age group numbering more than 76 million Americans — ‘GenNext’ — and what matters most to them in all aspects of their lives.

GenNext represents a life stage known as ‘emerging adulthood’ — the next generation of workers, heads of households, consumers, and investors with significant decisions to make about their future. The study found a resilient and optimistic group, despite their having experienced heavy life challenges that began with early memories of their families’ experiences during the Great Recession and expanded to include more recent events such as the COVID-19 pandemic, rising inflation and job transitions.

**27%**

Less than a third  
have life insurance

**57%**

only about half have  
health insurance

**Approximately  
1 in 10**

(13%) have paid off college debt

GenNext cited a short-term mindset when it comes to finances, focusing on everyday expenses, budgeting and saving for large purchases over other financial matters.

To thrive, those in this life stage could benefit from financial education and professional advice, but only 22% go to a financial advisor to discuss their finances. However:

**Though more than three-quarters (78%) of GenNext do not currently work with a financial advisor, 41% of those who don't say they plan to someday and 54% view financial advisors as a sounding board for ideas**

**66% of GenNext prefer in-person interactions with their financial advisors when discussing financial goals, concerns and values**



Recognized on

**FORTUNE Magazine's  
World's Most Admired  
Companies list**

2023 Fortune World's Most Admired Companies list, published February 2023, in partnership with Korn Ferry, data as of November 2022. Compensation provided for using, not obtaining, the rating.



# Giving our time, talent and treasure

## Edward Jones Foundation and associate philanthropic support

Giving back to our communities has, and will continue to be, a core part of who we are. In 2023, we contributed more than \$46 million through corporate, Edward Jones Foundation and associate philanthropic support to over 5,000 organizations representing a wide variety of causes. In addition to this critical financial support, more than 8,200 associates served more than 6,000 community organizations across North America. We anticipate giving approximately \$200 million between 2020 and the end of 2025 in communities we serve throughout the U.S. and Canada. We will continue to evolve our work to address the most pressing challenges of our time, anchored by our purpose and business principles.



## Edward Jones' economic impact

With a presence in 68% of the counties in the U.S. and all provinces in Canada, Edward Jones' home offices and nearly 16,000 branch locations have a tremendous economic impact on national and local economies in both countries. In our recent economic impact assessment through year-end 2023, we estimate:

**\$25.4 billion**

contributed to our nations' GDP (\$24.9 billion in the U.S. and \$529 million in Canada)

**\$18.7 billion**

in labor income

**163,835**

jobs supported by Edward Jones in the U.S. and Canadian markets

For every job Edward Jones directly creates as an employer, another

**1.8 jobs**

are created in the community





## A Spirit of Caring

Neal Norton & Rebecca Daniels, Plano, Texas

Whether it's packing food for kids in need, volunteering at church, taking care of animals, or raising money for the arts, the desire to give time, talent and treasure to causes that matter is something that resides deep in Neal Norton and Rebecca Daniels. When Rebecca was hired to be Neal's Client Support Team Member in 2019, this common purpose was simply coincidence. When the two were selected in 2023 to receive the Spirit of Caring Award, it could only be described as a perfect fit.

Together, they stand tall as leaders in their region, ready to help at a moment's notice for anyone in their community of Plano, or their connected community of associates across the Edward Jones network. Neal credits the culture of Edward Jones for the work he does in the community: "I think back to an Edward Jones TAP (Travel Award program) trip I participated in back in 2011. A group of us installed water filtration systems

while on a TAP trip to Belize. It was part of Ted Jones' vision to always pay it forward. It's something that stuck with me."

Rebecca sees helping anyone — or any donkey — in need as a central part of her many roles as colleague, mom, wife, friend, and citizen. When she's not with her kids giving their time at a nearby donkey rescue, she's packing food at LovePacs, or volunteering through her church. For Rebecca, there's no distinction between the service she and Neal provide as stewards of money and what they do for their community beyond the office walls. "We are here to help, anytime, anywhere. Financial resiliency can only happen in our community when everyone's needs are met."

**Branch location:** Plano, Texas

**Client support team:** Sr. BOA Rebecca Daniels

**Number of households served by the branch:** 115

**Percentage of clients deeply served<sup>7</sup>:** 77%



View Neal & Rebecca's spirit of caring  
video to learn more

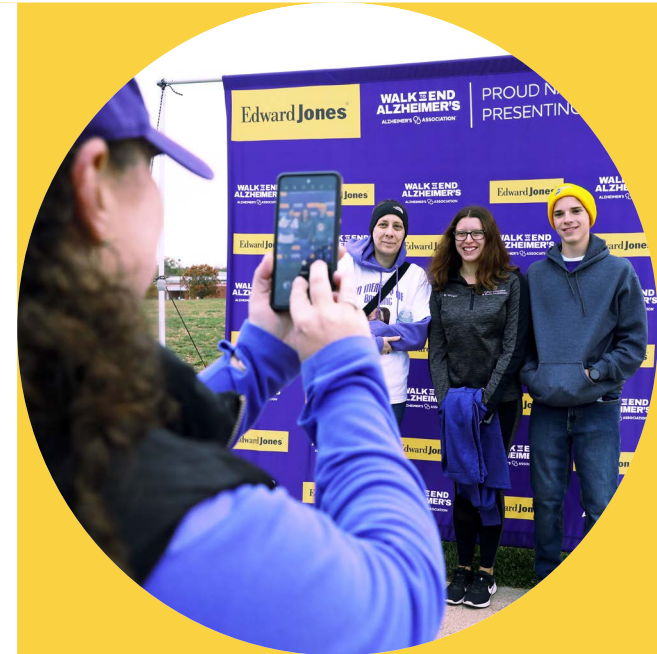


# We're Promoting Healthier Futures

We believe pervasive health issues stand in the way of people building, maintaining and enjoying wealth in life. That's why we work to promote the financial, physical and emotional well-being of those impacted by health issues, so each person can live an enriching life.

For us, this includes offering sustainable products and services tailored to our clients' holistic goals, needs and values; providing health and wellness tools to our colleagues to support their physical, mental, emotional, financial, and social well-being; and partnering and advocating for greater wellness and sustainability in communities.

Initiatives aligned with promoting healthier futures support Goal 3: Good Health and Well-being and Goal 13: Climate Action of the United Nations Sustainable Development Goals.





# Welcome from Suzan McDaniel

Chief Human Resources Officer

At Edward Jones, we have an opportunity — really, an obligation — to challenge each other to grow our impact in new and exciting ways. It starts with our purpose, where we seek out new ways to care for and improve the lives of our clients, colleagues and communities.

For our clients, this means offering them opportunities to pursue their own personal purpose, whether it's helping them prepare to live out the retirement of their dreams or providing them with opportunities to invest in ways that align with their values.

For our colleagues, we are investing heavily in their holistic well-being. In 2023, we developed an expansive well-being strategy designed to provide even more programs to support our associates' physical, mental, emotional, financial, and social health. Our new Well-being Center of Excellence prioritizes a comprehensive annual calendar of events, experiences and learning opportunities anchored to the five pillars of well-being and has streamlined our health insurance premium discount strategy to focus on associates' highest-impact well-being activities. These efforts help our colleagues increase resiliency, reduce absenteeism and presenteeism, and should contribute to attracting and retaining talent while reducing costs from health insurance claims.

And for our communities, we continue to seek to promote healthier futures by growing our impact with the Alzheimer's Association in the U.S. and The Terry Fox Foundation in Canada. To date, the firm and its associates have raised \$45 million for the fight to end Alzheimer's disease. Our continued support of the Alzheimer's Association helps to enhance their care and support programs, provide educational materials, fund critical research, and impact early detection.

In Canada, our efforts support The Terry Fox Foundation's mission to find a cure for cancer by funding outstanding research. But it doesn't stop there. Our associates are bringing our purpose to life in their communities each and every day, contributing their time, treasure and talent to hundreds of nonprofit organizations.

Suzan



Our continued support of the Alzheimer's Association helps to enhance their care and support programs, provide educational materials, fund critical research, and impact early detection.

# Putting our colleagues' well-being first

## A more strategic approach to growing our impact

Growing our impact starts with the care and support we provide our associates to address their own physical, mental, emotional, financial, and social well-being. In 2023, Edward Jones created a comprehensive well-being strategy intended to improve the overall health of all associates and build a more resilient workforce, which is crucial to the firm's ability to navigate uncertainty and change. New components include communication and education, and premium discounts aligned to highest-impact well-being activities that can benefit associates and reduce healthcare spending.

We offer associates and their enrolled spouse/domestic partner convenient access to well-being resources, including team challenges and contests; personalized well-being content; nutrition, fitness support, sleep support, and stress management programs; social feeds and community features; activity tracking; and encouragement, feedback and motivation.



## Financial accelerators help establish wealth for associates

As the firm supports its clients in creating, building and preserving wealth, it is also helping its own associates and their families tap into financial accelerators such as 401(k), HSA contribution and firm profit-sharing. As a privately held partnership, we have the ability to offer Limited Partnership (LP) offerings to our associates that help us retain, attract and motivate associates. In fall 2023, Edward Jones made LP offers to over 600 qualifying financial advisors — offering more than \$6 million in LP interests issued in January 2024. This was in addition to the \$568 million of partnership interests issued to approximately 28,000 eligible financial advisors, client support team professionals and home office associates in January 2023. Edward Jones Financial Fitness resources are also available to our associates and their families for free and provide gamified learning on a range of topics including emergency savings, home ownership, budgeting, and credit.

**94%**

of associates contributed to their retirement through the firm's profit sharing and 401(k) plan

**>28,000**

of eligible associates contribute to an HSA

**8%**

average associate contribution to 401(k)

**44**

modules of free financial learning at [edwardjones.com/financialfitness](https://edwardjones.com/financialfitness)

## Disaster Relief Fund

Whether they're wildfires, hurricanes, floods, or global pandemics, federally declared disasters are why the Edward Jones Disaster Relief Fund was created. The Fund helps our associates and their families recover with resilience when the unexpected strikes.

**Approximately \$242,000  
in disaster relief  
assistance distributed  
to more than 40  
associates and families  
from associate, retiree  
and Edward Jones  
Foundation contributions**

## Caring for our colleagues with comprehensive benefits

Edward Jones makes a significant investment in associates' well-being and total rewards, including comprehensive benefits for associates and their families. Investing in healthier futures includes a total rewards package of physical, mental, emotional, financial, and social benefits, including health care coverage, counseling, nutrition and fitness resources, paid time off and leave options, profit sharing, and 401(k) matching for eligible associates.

Home office and branch compensation and benefits expenses increased 16% to \$2.3 billion in 2023, due to an increase in the number of associates to support the Partnership's long-term growth objectives, higher average wages and increases in health care costs.

Edward Jones offers associates and their enrolled spouses or domestic partners convenient access to well-being resources, including team challenges and contests; personalized well-being content; nutrition, fitness support, sleep support, and stress management programs; social feeds and community features; activity tracking; and encouragement, feedback and motivation.

## The firm's benefits include:

- Parental leave policy, including up to 16 continuous weeks of paid leave for eligible primary caregivers
- Premium discounts for lifestyle activities, preventive screenings, volunteerism and more
- Online tutoring available to associates and their families
- Flexible work policies
- Financial education resources for associates and their families
- 401(k) and HSA contribution (eligible branch team support professionals and home office associates only)
- Firm profit-sharing contribution (eligible financial advisors, client support team professionals and home office associates only)

Purpose Impact Measure:  
**Commitment to Colleagues**





# Helping our clients grow their impact

## Leaving a legacy through donor-advised funds

The Edward Jones Charitable Gift Fund is helping clients leave a legacy through donor-advised funds (DAFs). A DAF is a charitable giving tool that allows clients to make an irrevocable contribution to a fund and potentially receive an immediate tax deduction.

Over time, clients can make a lasting impact by requesting grants be made to 501(c)(3) public charities. A DAF can be a powerful tool for maximizing charitable impact, helping clients invest their contributions and grow their charitable gifts over time, tax free.

### In 2023:

## Nearly \$535 million

of assets under care invested by Edward Jones clients in the Edward Jones Charitable Gift Fund

## More than \$90 million granted to charities

supporting causes and communities advised by donors' recommendations



## Choices for investing based on their values

Part of deeply serving<sup>7</sup> our clients means offering ways to align their investment portfolios with their unique personal values. We seek to provide options to meet these needs, offering mutual funds and exchange-traded funds (ETFs) so that clients who choose to do so can invest their money in values-based and socially conscious ways as a part of their financial strategy.

## 143

sustainable and values-based mutual funds and ETFs offered at the end of 2023 to clients and investors<sup>4</sup>

## \$1.1 billion

invested by clients in sustainable and values-based mutual funds and ETFs (as of December 31, 2023)<sup>4</sup>

In addition, we support our financial advisors and clients by sponsoring the CSRIC® (Chartered Socially Responsible Investment Counselor) and CAP® (Chartered Advisor in Philanthropy) designations.

## Faith-based resources

The Certified Kingdom Advisor® designation (CKA®) is the leading professional designation for financial advisors in the Christian financial industry. It is broadly recognized by the financial services industry and granted by Kingdom Advisors. The CKA® training process offers step-by-step training to help financial advisors deliver biblical financial advice to individuals who are interested.

Edward Jones has an Interfaith Business Resource Group (BRG) with the mission to celebrate, support and foster understanding and acceptance of all faiths, people of non-faith and spiritual diversity among our associates.

## 25

faith-based mutual funds and ETFs at the end of 2023

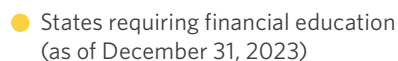
## Approximately 15

financial advisors attended the 2023 CKA® conference in February 2023

Edward Jones had, at the end of 2023,

## >25 financial advisors

who had earned the Certified Kingdom Advisor® designation, with approximately 80 in training



In May 2023, the Edward Jones Grassroots Taskforce met with U.S. legislators for their 38th year in Washington, D.C. The Grassroots Task Force is our voice for the individual investor in our nation's capital. It is the securities industry's only volunteer advocacy organization that travels to Washington to speak on policy issues of importance to individual investors. The Task Force is made up of more than 100 Edward Jones financial advisors and client support team professionals from all 50 states. In 2023, the Task Force focused on supporting the Edward Jones Financial Fitness program and the SECURE 2.0 retirement savings act, as well as previewing new policy proposals to help caregivers save for a secure and dignified retirement.



# Giving when, and where, it matters most

## United Way support

Edward Jones remains committed to partnering with stakeholders like the United Way, who share the firm's purposeful intention to make a difference in people's lives. We believe that by working together to leverage the expertise of our organizations, we can come up with integrated solutions that make a difference for individual families, providing equity in terms of access to information, financial capability and all the ways families can recognize the possibilities in their own lives.

One of the many ways we come together to bring our purpose to life is through our annual Core Cause campaign. In 2023, the campaign benefited the United Way of Greater St. Louis and Valley of the Sun United Way in Phoenix.

## Raised \$8.2 million

in 2023 through firm match and individual associate and retiree contributions to benefit the greater Phoenix and St. Louis communities, helping United Way support hundreds of organizations and impact millions of lives

## #MauiStrong

Words can't begin to describe the terror that struck the island of Maui on Aug. 8, 2023. But in the face of total destruction, and deep pain among residents, Edward Jones associates responded as they have countless times before.

Within a matter of hours, a team was created to organize donations to be sent to Maui, without even realizing the scope of the devastation. Several branches on Oahu, Kauai and the Big Island transformed from Edward Jones offices to donation collection points. Through contributions and donations from our Hawaii associates, clients and members of the community who wanted to join our grassroots efforts, food, water, clothing, and other necessities were shipped in support of our colleagues, clients and the general Lahaina community.

In addition, while attending a 2023 TAP (Travel Award program) trip to Maui, more than 160 financial advisors and guests volunteered their time with three local organizations: Hope Chapel, Maui Humane Society and South Maui Disaster Relief (also known as CoconutLine). Work included sorting clothing, creating a watering hole for a massive Sulcata Tortoise, distributing food, and more to care for the people of Maui recovering from the devastating fires.

"I hope we've been able to shine at least a small light to our 'ohana in Lahaina. The support we've gotten from Edward Jones associates across the country and Canada has been phenomenal," said Christopher Lee, financial advisor in Pearl City, Hawaii. "The spirit of Aloha is being felt from far beyond our shores. We will support this community now and through what will be a long recovery process. No matter how long it takes, we will stand with them."





## Supporting East Valley youth

Edward Jones branch teams and associates from the Tempe home office came together to support ICAN, a free, out-of-school time program that serves East Valley youth, in the summer of 2023. The firm collected 336 pairs of new sneakers to be distributed to ICAN youth as part of a back-to-school drive. In addition, more than 100 adults and young people attended an Edward Jones night celebration. Adults in attendance received a Financial Fitness presentation on “The Power of Budgeting” delivered by general partner and regional leader Scott Nance and financial advisor Jake Nance.



## Dollars for Doers and Charitable Match program

In 2023, we proudly introduced a new program to our giving toolbox. Dollars for Doers provides a giving option to associates who donate their time to eligible 501(c)(3) organizations or Canadian designated charitable organizations. The Edward Jones Foundation will match eligible associate volunteer hours and donations up to \$500 CAD/USD annually between Dollars for Doers and the Charitable Matching program.

The firm deployed more than \$2 million through the Dollars for Doers and Charitable Match program in 2023.



## Training Magazine, Apex Awards ranked No. 14 in 2023

2023 Training Magazine Training Apex Award, published February 2023, data as of September 2022, an application fee was required for consideration.



# Supporting research and care for widespread diseases in our communities

## Walking to end Alzheimer's disease

Since 2016, Edward Jones has proudly served as a National Presenting Sponsor for the Alzheimer's Association Walk to End Alzheimer's, the world's largest fundraiser for Alzheimer's care, support and research. Since then, more than 111,000 participants have walked under the Edward Jones banner. The firm and its associates have raised \$45 million for the fight to end Alzheimer's disease.

2023 marked the third year of our renewed, five-year strategic alliance with the Alzheimer's Association. Our continued support will enhance its care and support programs, provide educational materials, fund critical Alzheimer's research, impact early detection, and enhance care and access to Alzheimer's resources for underserved individuals and communities.

As a firm, we prioritized the Alzheimer's Association Walk to End Alzheimer's as our first national community sponsorship for a multitude of reasons and have pledged to raise \$50 million with an estimated 150,000 Walk to End Alzheimer's participants by the end of 2025.





## As a firm, we have pledged to raise \$50 million with an estimated 150,000 Walk to End Alzheimer's participants by the end of 2025



Join us in the fight against Alzheimer's disease.



### Working together to advance health equity

Underrepresented and underserved communities are disproportionately impacted by Alzheimer's and dementia, and yet are less likely to be diagnosed, less likely to be recruited to participate in research, and less likely to have access to care and support services.

In our first diversity, equity and inclusion roundtable, leaders from Edward Jones and the Alzheimer's Association came together to review research on the impact of Alzheimer's disease on diverse populations. We brainstormed ways to work together to reach these groups by building trust within the communities we serve, and supporting equity in the research, care and treatment of those living with Alzheimer's and other dementia.



Dr. Carl V. Hill, chief diversity, equity and inclusion officer of the Alzheimer's Association, and Edward Jones Principal Vanessa Okwurawe participated in speaking events together throughout the year, including a fireside chat at the Association's annual Community Leaders Summit in San Diego.



# Committed to a cure in Canada



For the past three years, we have been proud to support The Terry Fox Foundation in Canada. Our contribution of more than 258,000 CAD in 2023, raised through corporate and associate giving, supports the organization's mission to find a cure for cancer by funding outstanding research.

Terry Fox was 18 when he was diagnosed with osteosarcoma (a form of bone cancer) and forced to have his right leg amputated in 1977. On April 12, 1980, Terry dipped his artificial leg in the Atlantic Ocean and began his Marathon of Hope, a cross-country run with the ambitious goal of raising \$1 from every Canadian (\$24 million). After 143 days and 3,339 miles, Terry stopped running outside Thunder Bay, Ontario. His cancer had spread to his lungs, and he tragically passed away nine months later.

Today his legacy lives on, and in 2023, The Terry Fox Foundation invested more than 29 million CAD in cancer research, representing 352 funded cancer researchers and 92 cancer research projects.



## Walk It Out Wednesday

After a client shared that her doctor encouraged her to exercise more, Chad Smith, a financial advisor in Newnan, Ga., had an idea. With his new branch opening right near the LINC Trail, Chad invited his client to join him to walk on Wednesday mornings, and "Walk It Out Wednesday," a 40-minute roundtrip walk, was born. Chad's client support team member, Crystal Dean, joined then a few more clients joined and a movement — quite literally — was underway. "This really started as a way to help one client, and then became so much more. This walk is just the beginning of a community-centered office," Chad said.





# Promoting environmental stewardship

Edward Jones has a long history of environmental stewardship dating back to Ted Jones, son of Edward Jones Sr., and his work establishing the Katy Trail, the country's largest recreational rail trail, in 1990. Today, Ted Jones' spirit lives on, driving the firm's ongoing work to positively impact the environment.

As we further develop our approach to sustainability, we continue to evaluate the risk of environmental factors on our business, both now and in the future. A dedicated team of associates is collaborating with internal and external stakeholders to formulate and implement environmental stewardship strategies, programs and policies to help protect and sustain our environment for future generations. This includes establishing mechanisms to track and measure our environmental footprint.

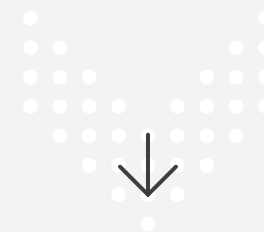


## Emissions management

Tracking our greenhouse gas emissions is a vital part of our commitment to sustainability. Understanding the sources of our emissions provides us with insight into potential opportunities for energy efficiency and carbon best practices.

Edward Jones conducted discovery of, began tracking the sources of and leveraged cloud-based software to begin calculating its Scope 1 and 2 greenhouse gas emissions. The firm has begun establishing a greenhouse gas inventory management plan.

**We are working toward the establishment of an efficient process for generating emissions data to create baselines and facilitate future reporting to our communities and regulators**





# Prioritizing sustainable solutions

## Implementing environmentally friendly programs and initiatives

As a firm, we are constantly challenging ourselves to operate in a more sustainable manner. Examples include:

- **LED Retrofit program** — In 2023, by proactively installing LED light bulbs in more than 750 branches, the firm reduced wattage by 62% in those branches. In addition, the firm kept more than 20,000 pounds of waste out of landfills.
- **Sustainable sourcing** — By purchasing 1.5 million square feet of carbon-neutral flooring, the firm avoided 1,365 metric tons of carbon dioxide, the equivalent of the emissions from a car driving nearly 3.5 million miles.
- **Recycling and repurposing furniture and carpet** — In 2023, the firm recycled more than 800,000 pounds of furniture and carpet and repurposed an estimated more than 135,000 pounds worth.



## Expanding a habitat for native plants and wildlife

After demolishing four buildings on its North Campus in St. Louis in 2023, the firm is in the process of expanding 11 acres into its existing native Missouri prairie. While establishing a prairie takes three to five years, upon completion the area will include a mix of three native grasses and approximately 15 different flowers, selected to offer varying bloom times.

In addition to beautifying the North Campus, the prairie will provide a habitat for pollinators, increase biodiversity and improve erosion and run-off. This will also enable long-term cost savings for the firm, reducing expenses for mowing, fertilization and irrigation.



## Driving the development of green spaces

In June, associates joined Managing Partner Penny Pennington for the groundbreaking and planting of native grasses near a new biking and walking trail at the Ted and Pat Jones-Confluence Point State Park in West Alton, Mo.

Funded by a gift from the Trust of Pat Jones, the new bike path runs on the levee along the Mississippi River at Confluence Point. The Trustees of Pat's estate — retired partners Dan Burkhardt, Bill Broderick and Larry Sobol — have been working with Missouri State Parks since Pat's passing in 2018 to create this first-ever Trailhead area and bike path at the Confluence.





# Creating opportunities to reduce and reuse

## Reducing paper consumption

We're continuing our commitment to mitigating waste through advancements in our digital strategy to reduce paper consumption. In 2023, Edward Jones saved nearly 7 million pounds of paper, promoting an avoidance of more than 62 million pounds of CO<sub>2</sub> emissions<sup>5</sup>. The firm's paper reduction saved the equivalent of more than 59,000 trees.<sup>6</sup>



## Lifecycle technology management

Edward Jones' efforts to reduce waste, recycle and reuse as much as possible also extend to its technology assets. In 2023:

**>19,000**

technology devices refurbished/resold

and

**Nearly 63,000**

devices recycled

for a total of:

**>82,000**

total devices diverted from landfill

**Nearly 752,000**

e-waste poundage diverted from landfill

**Nearly 99%**

of all retired hardware was sustainably disposed

## Educating associates through a Sustainability Speakers Series

To further educate its financial advisors and client support team professionals on sustainability topics, Edward Jones partnered with the Julie Ann Wrigley Global Futures Laboratory at Arizona State University (ASU) on a six-part Sustainability Speakers Series. The sessions, which were available to internal audiences only — including Edward Jones financial advisors and ASU students, faculty and staff — provided perspectives from business, nonprofit and academic thought leaders on topics ranging from social governance to sustainable investing.



Photo credit: ASU

[edwardjones.com/growingourimpact](https://www.edwardjones.com/growingourimpact)

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# Planting for positive impact

In 2022, Edward Jones launched an alliance with the Arbor Day Foundation to strategically plant trees in forest ecosystems of great need. Building on the success of the program, in 2023, the firm planted 25,000 trees through reforestation and distribution projects throughout the U.S. These trees will provide ecological benefits such as CO<sub>2</sub> sequestration, air quality improvements and stormwater runoff reduction for years to come.



Learn more about how we're  
planting for positive impact



## 25,000

trees planted in 2023

## >2 million

gallons of avoided water runoff

## 71 tons

of air pollutants removed

## 15,140 metric tons

of CO<sub>2</sub> sequestered

*Estimated cumulative benefits of 40 years,  
as provided by the Arbor Day Foundation*





A portrait of Jasmine Butler, a woman with dark curly hair, wearing a light gray blazer over a white top, smiling and standing with her arms crossed.

## A Spirit of Caring

**Jasmine Butler, Tampa, Fla.**

"They say home is where you choose to live, and Tampa is my home. I love it here." This sentiment is common among the connections Edward Jones associates have with their communities, but it's particularly powerful for financial advisor Jasmine Butler. Although a native of central Florida, Jasmine has called the coastal city home for more than 10 years and values the people and organizations who make it special.

That's why Jasmine feels so moved to give her time and talent back to the people she calls neighbors. Most recently, she's spent her time sitting with unhoused members of the community served by Feeding Tampa Bay, learning about their stories over a good meal. She describes the humanity she can provide when she's giving her time with the organization: "It gets really hot down here, and for people to be able to come in off the streets, sit in the air conditioning, and just eat in comfort, talk and connect, is really important."

When not connecting with community members at Feeding Tampa Bay, or mentoring women through the process of small business ownership, Jasmine has given much of her time to a cause very dear to so many across Edward Jones: the Alzheimer's Association Walk to End

Alzheimer's. In addition to serving on the Walk Planning Committee for the local chapter, Jasmine has led community education classes about personal and financial protection of Alzheimer's patients for more than five years. She experienced the disease firsthand through her grandpa. "I've seen up close what 'all-hands-on-deck' can mean for families of Alzheimer's," Jasmine said. "To be able to offer resources and education for families is invaluable. I've been through it with my family, and with my clients. I know how big of a toll it can take."

Her spirit of caring is a deeply personal one, but she knows the energy and knowledge she can provide other families is crucial. "This journey's hard enough without the resources. Let me show you the financial, legal and emotional tools that can help you."

**Branch location:** Tampa, Fla.

**Client support team:** BOA Steve Holloman

**Number of households served by the branch:** 232

**Percentage of clients deeply served<sup>7</sup>:** 88%



**View Jasmine's spirit of caring  
video to learn more**



# We're Advancing **Inclusive Growth**

We believe every person deserves the opportunity to thrive — regardless of where they start. That's why we invest to lift all people and communities, including the underserved, by equipping more people to fully participate in the economy and build the future they want.

Our focus on diversity, equity and inclusion (DEI) starts within our firm and extends into our local communities. We're working to address a wider set of needs, income levels and backgrounds for our current and potential clients, creating a more diverse, equitable and inclusive organization for our colleagues in the process. We seek to affect long-term societal change through investing in equitable access to economic opportunities within our communities.

Initiatives aligned with advancing inclusive growth support Goal 10: Reduced Inequalities and Goal 11: Sustainable Cities and Communities of the United Nations Sustainable Development Goals.



# Welcome from Jennifer Kingston

Head of Diversity, Equity and Inclusion

At Edward Jones, our goal is to be a place where every colleague feels valued, respected, seen, and heard. Rooted in our purpose, we seek to make a positive impact on as many lives as possible by supporting individuality and celebrating differences.

Our better together approach applies not just to our diversity, equity and inclusion work but to client and colleague engagement as well. We learn from and with each other through the trusted personal relationships we build each day. That's what helps us deliver our vision for ONE Edward Jones.

I spent much of 2023 visiting with hundreds of colleagues, listening, learning and sharing, because I believe that meaningful, authentic connection is an important part of leading inclusively. I also reflected on our firm's impactful diversity, equity and inclusion work and look forward to sharing the highlights of how we are advancing inclusive growth.

Programs like our immersive DEI 365 events, Courageous Conversations and annual Diversity, Equity and Inclusion Conference helped our colleagues share their authentic stories and exhibit more empathy and compassion toward our clients and colleagues during challenging times.

Our 12 Business Resource Groups are helping all of us be better prepared to meet the changing world around us. And, our Accountability Scorecard is ensuring we have the systems and processes in place to drive equitable progress. Our leaders are actively attracting and retaining the very best talent inclusive of all perspectives, experiences and backgrounds. Recognizing we have great ambitions, I am also incredibly proud of our progress.

Being a firm for all is both our legacy and our future, and I have been proud to lead this innovative work as Edward Jones' head of Enterprise Diversity, Equity and Inclusion since 2021. Ted Jones established our firm's history of serving the underserved and we are now creating our future together. Edward Jones continues to view diversity, equity and inclusion as a business imperative. We remain committed and are transparent that we have more we want to do. Building a legacy is not just about leaving a mark, but about shaping a foundation for those who will come after us.

We hope you enjoy learning about our journey.

Jennifer



Thank you for taking the time to better understand the important work we're doing. The examples and stories in these pages continue to represent the best of us and the promise of what we can accomplish as ONE Edward Jones.



# Being a firm for all is our legacy and our future

Our firm was built on Ted Jones' insight that there was an innovative opportunity to serve underserved markets, which at the time was rural communities. To continue Ted's legacy, we are building a firm that positively impacts the lives of people across communities and demographics.

Our work plays an important role in fostering financial inclusion and helping people who haven't previously been engaged by our firm, whether having been previously excluded from the industry or having been served by another firm.



Purpose Impact Measure:  
**Commitment to Colleagues**



## Advancing our five-point commitment

We know progress doesn't just happen. It only happens through our collective hard work and the authentic actions of our associates. Our commitments to diversity, equity and inclusion — including a five-point commitment in the U.S. and a four-point commitment in Canada — talent representation goals, and our everyday ways of working are all important to building a truly inclusive culture at Edward Jones.

### Our five-point commitment includes:

- Giving everyone a voice
- Equitable hiring, training, promotional practices and policies
- Continuing racial-equity training and anti-racism personnel policies
- Supporting organizations and programs important to our clients, colleagues and communities
- Three Community Courageous Conversations

## Readying ourselves to serve a more diverse client base

With changing demographics and a massive wealth transfer underway, there is an urgency to provide greater, more personalized service to our current and future clients who expect more inclusive experiences and cross-cultural understanding.

We are continually working to better meet each client's individual needs, whatever they may be, so we can serve millions more clients in ways that are meaningful to them. We are a firm that is welcoming to all, and this spirit of belonging — attracting, serving and supporting people of different lived experiences — will drive incredible growth for clients, for each other and for the communities we serve.

Our colleagues are our greatest asset in serving our clients. We need to attract and retain the most talented people of all perspectives, beliefs and backgrounds to continue to succeed. Building a bigger table provides more seats for us to grow our increasingly diverse talent pipeline. That's how we'll meet changing client expectations, and we'll be better for it.

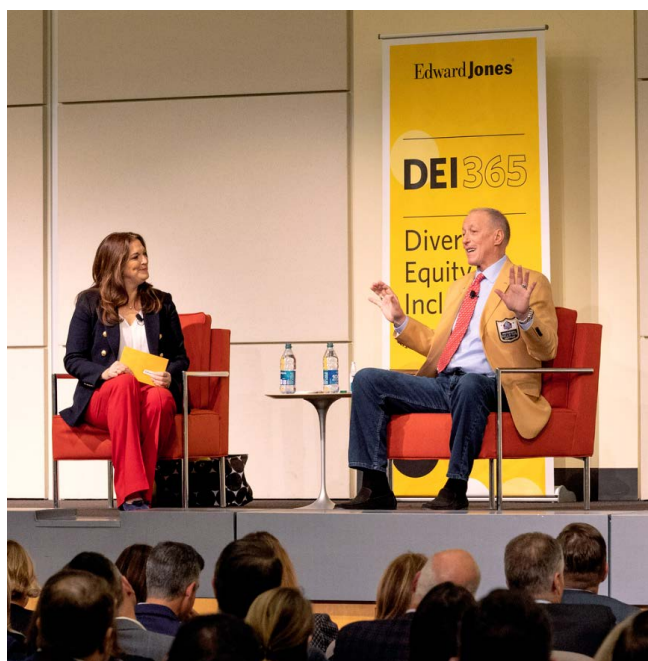
## Our overarching goal is to be a place where every colleague feels valued, respected, seen, and heard

# Creating an authentic connection for all

## DEI 365

DEI 365 is our overarching strategic approach to strengthen cross-cultural understanding through a yearlong calendar of learning opportunities, programs and experiences. These moments that matter strengthen our culture of inclusion and encourage cultural awareness and empathy for all.

This program seeks to broaden the understanding that diversity, equity and inclusion are for everyone — branch teams, home office associates, our clients, and our communities. Our DEI 365 program featured monthly content and activities as varied as closing the wealth gap, sharing Asian Pacific Islander cultural narratives, men's leadership and allyship, and urgency of the multi-generational wealth transfer.



*In 2023, DEI 365 hosted a conversation with Pro Football Hall of Fame Quarterback Jim Kelly. During the session, Jim shared the story of his triumphs and troubles while bringing to life the intersection of his many identities.*

**More than 38,000  
views of DEI 365 events  
between January 2021  
through December 2023**

## Courageous Conversations

We recognize that our approach to diversity, equity and inclusion requires commitment and learning, and we want to support every associate where they are, so all have more opportunities to thrive. Our Courageous Conversations for our colleagues and communities have been a catalyst for growth and connection since they were introduced in 2020. They offer an environment where people can engage in honest dialogue and share authentic experiences on a range of subjects to deepen empathy and understanding.

As an active signatory and participant of the CEO Action pledge, in 2017 Edward Jones committed to hosting a series of Courageous Conversations for associates. As part of its five-part commitment in 2020, the firm added Courageous Conversations for the community.

## Approximately 10,500 participants

attended at least one Courageous Conversation  
since June 2020

## 10 Community Courageous Conversations

since 2020 with hundreds of business leaders  
across the country



# Advancing disability inclusion

Edward Jones’ disability inclusion program leads efforts to weave disability inclusion and accessibility concepts into processes, technology and culture throughout the firm.

The firm’s goal is to be a place where clients and colleagues with disabilities — both apparent and non-apparent — feel welcomed, valued and empowered to fully achieve their career and financial goals.

## General disability inclusion programs include:

- **Branch access:** Ensuring all clients and branch teams have the access they need when visiting and working in our branch offices
- **Client experience:** Equipping branch teams with disability inclusion information, resources and tools to deeply serve all clients
- **Digital accessibility:** Focusing on technical accessibility requirements that improve the digital experience for users with apparent and non-apparent disabilities
- **Community impact:** Driving community engagement activities that benefit people with disabilities



## Increasing diverse representation

We have underscored the importance of being a diverse, equitable and inclusive firm by setting ambitious representation goals to increase the number of people of color and women among leadership and financial advisors in the U.S. and Canada by the end of 2025. For many years, we have been progressing toward these goals through hiring as well as through development, advancement and retention:

|                                                                              | Current |   | 2025 Goals |
|------------------------------------------------------------------------------|---------|---|------------|
| U.S. and Canadian financial advisors of color:                               | 9.6%    | ▶ | 15%        |
| Female U.S. and Canadian financial advisors:                                 | 23.1%   | ▶ | 30%        |
| People of color in leadership* in the firm’s U.S. and Canadian headquarters: | 19.2%   | ▶ | 20%        |
| Female leadership* in the firm’s U.S. and Canadian headquarters:             | 49.3%   | ▶ | 50%        |
| General partners of color in U.S. and Canadian headquarters:                 | 15.9%   | ▶ | 15%        |
| Female general partners in U.S. and Canadian headquarters:                   | 34.9%   | ▶ | 40%        |

\*Leaders include leaders of leaders and leaders of associate roles. All percentages are as of Dec. 31, 2023.

## Annual DEI Conference

The annual Edward Jones DEI Conference brings together financial advisors, client support team professionals and home office associates to collaborate, learn and celebrate individual and organizational accomplishments. In 2023, more than 400 associates qualified for the DEI Conference, where associates came together in recognition of their efforts to help create more inclusive experiences for our clients and colleagues. Attendees spent time learning from one another, hearing from senior leaders and participating in workshops and networking sessions ranging on topics as varied as the power of career sponsorship, maneuvering a multigenerational workforce and the impact health can have on lasting financial strength.

**1,100 colleagues qualified  
for annual DEI conferences  
since established in 2021**



*The DEI Conference offered attendees an opportunity to tailor the experience to their specific interests through elective sessions, facilitated peer conversations and presentations from speakers, including Geena Davis, Academy Award-winning actor, author, founder and chair of the Geena Davis Institute on Gender in Media. Geena shared insights into why representation matters and the impact prioritizing inclusivity can have on society.*



## Business Resource Groups (BRGs)

Our 12 BRGs are firm-sponsored, associate-led affinity groups that contribute to our DEI objectives in key areas such as attraction, retention, development, and community engagement. They provide a space to celebrate shared passions and cultures by co-hosting learning workshops and events year-round. We know that when we come together as a trusting and authentic community, we feel more connected to one another, to our firm and to our purpose and society.

**12**

Firmwide BRGs celebrating a variety of races, ethnicities, lived experiences and interests, such as Interfaith, Military-Veteran, LGBTQ+ and Allies, Remote Connections, and Green

**Approximately  
5,000**

BRG members





# Providing more opportunities and more access

## Recruiting from a more diverse pool of professionals

With a goal of increasing diverse representation, Edward Jones hosted 16 diverse recruiting events with the local chapters of NABA, Inc. (formerly National Association of Black Accountants), the National Black MBA Association (NBMBA), Prospanica (The Association of Hispanic MBAs & Business Professionals) and Ascend (a global network for Pan-Asian business professionals across North America). These events provided our market leaders and branch teams with opportunities to meet talented career changer professionals from nontraditional backgrounds and experiences and discuss financial advisor opportunities. The firm is looking to continue this program in 2024.



## Driving inclusive growth

NABA, Inc. is a nonprofit membership association dedicated to bridging the opportunity gap for Black professionals in accounting, finance and related business professions. Representing more than 10,000 Black professionals in these fields, NABA advances people, careers and its mission by providing education, resources and meaningful career connections to professionals and student members.

In June 2023, Edward Jones collaborated with NABA to host a networking and recruiting event for members in Atlanta, Ga. The two-hour event attracted nearly 50 guests and potential financial advisor candidates, who had the opportunity to meet and network with Edward Jones representatives.



## Driving accountability and progress through our Accountability Scorecard

One way in which we ensure the systems and processes we have in place are driving equitable progress is with our Accountability Scorecard, which includes expectations that our leaders are actively attracting and retaining the best talent inclusive of all perspectives, experiences and backgrounds, and applying an inclusive lens throughout our talent processes and practices.

### This leadership accountability is carried forward in our review process, and is modeled around three key considerations:

- Continuous learning to encourage people to engage in spaces and conversations they wouldn't always find themselves in
- Inclusive leadership to measure the impact leaders have across the firm
- Diverse representation to gauge fidelity to outcomes in the hiring and retention processes

The scorecard is shared with the firm's Enterprise Leadership Team and general partners to demonstrate the firm's commitment to creating a place of belonging for all.

Our colleagues are our greatest asset in serving our clients. Our overarching goal is to be a place where every colleague feels valued, respected, seen, and heard.

## Expanding client access in Delmar DivINe®

2023 saw the opening of a branch office in a portion of the community space known as Delmar DivINe, a high-impact real estate initiative for community development, social improvement and collaboration in the St. Louis area. In addition, the firm announced a pledge to the challenge grant from the Berges Family Foundation to support the programming and operation of the Community Multipurpose Room (CMP), which will be the primary point of contact between Delmar DivINe and communities north of Delmar Boulevard.

Delmar DivINe is an innovative, multi-use project that provides co-location opportunities for nonprofit organizations and professionals alongside a range of shared support services for tenants and the broader St. Louis community, as well as below market-rate housing to serve diverse, early career nonprofit professionals. Edward Jones' branch presence in the Delmar DivINe will enable the firm to serve historically underrepresented constituents and help future clients live and achieve their financial goals.

"Advancing inclusive growth reinforces our belief that every person deserves an opportunity to thrive," said Laura Ellenhorn, an Edward Jones principal responsible for the firm's community impact efforts. "Face-to-face financial advice, quality products and services, and access to affordable credit are important strategies to help close wealth gaps. We want to do our part to provide economic opportunity to more families and revitalize historic neighborhoods."



**PEOPLE® Companies that Care**  
ranked No. 6 in 2023\*

## HRC Equality 100 Award

Leader in LGBTQ+ Workplace Inclusion\*\*

\* 2023 PEOPLE Companies that Care, published PEOPLE magazine August 2023, research by Great Places to Work®, data as of August 2022. Compensation provided for using, not obtaining, the rating.

\*\* Equality 100 Award; Leader in LGBTQ+ Workplace Inclusion in Partnership with the Human Rights Campaign Foundation, published Equity Magazine November 2023, data as of June 2023





# A Spirit of Caring

**Kim Winn, Westminster, Colo.**

When we talk about fostering a place of belonging for everyone at Edward Jones, we think about inclusive experiences, diverse perspectives and equitable solutions. For Kim Winn, financial advisor and leader in her region in Westminster, Colo., two words rise above all the rest.

"Belonging, to me, is about authenticity and vulnerability," Kim shared. "It's important to take time to really get to know someone. It doesn't have to be deep, but it does have to be real." Kim takes her role as a financial advisor with a great deal of honor and humility, because she knows there are few more vulnerable topics than money.

"I've always felt very humbled to be asked into the most honest conversations that we as humans have. When you talk about finances and dreams, you start to uncover things and evoke emotions that aren't expected. It's sacred, and something I could never take for granted."

While admitting it's sometimes a challenge, Kim is grateful for the opportunity to bring her personal, authentic perspective and vulnerability to work every single day. She credits Edward Jones for fostering an environment where our ability to build trusted

relationships with people of different demographics, experiences, beliefs, and backgrounds helps make lives better. Specifically, she mentions her colleagues Nancy Clark, Danielle Patnode and Amy Norder within her region, all of whom continue to guide, support and teach her. She describes her appreciation for these women this way: "My heart is not unique. They are invaluable to my growth."

**Branch location:** Westminster, Colo.

**Client support team:** Sr. BOA Stephanie Campbell

**Number of households served by the branch:** 313

**Percentage of clients deeply served<sup>7</sup>:** 74%



**View Kim's spirit of caring  
video to learn more**



# About Edward Jones

Edward Jones is a leading financial services firm in the U.S. and through its affiliate in Canada. As of Dec. 31, 2023, the firm's more than 19,000 financial advisors serve more than 8 million clients with \$1.9 trillion in client assets under care. Edward Jones' purpose is to partner for positive impact to improve the lives of its clients and colleagues, and together, better our communities and society. Through the dedication of the firm's approximately 54,000 associates and our branch presence in 68% of U.S. counties, the firm is committed to serving more clients more completely to make a greater impact for generations of families and communities. The Edward Jones website is [edwardjones.com](https://edwardjones.com), and its recruiting website is [careers.edwardjones.com](https://careers.edwardjones.com). Member SIPC.



## Our purpose

We partner for positive impact to improve the lives of our clients and colleagues, and together, better our communities and society.

## Our home office locations

St. Louis, Mo.; Tempe, Ariz.;  
Mississauga, Ontario, Canada

## Our impact

**>8 million**

clients, with 72% of client relationships  
deeply served in our regions<sup>7</sup>

**Nearly 16,000**

branch locations throughout North America

**Approximately 54,000**

associates

**Approximately 25,000**

full-time and part-time client support team professionals

**>19,000**

financial advisors

**\$1.9 trillion**

in assets under care

**\$13,798 million**

annual net revenue

## Firm governance and leadership

Having an efficient governance structure aids in Edward Jones' desire to deliver more value to more clients and families in more communities. The firm's principal governance committee is its **Enterprise Leadership Team (ELT)**. The ELT:

- Provides counsel and advice to the Managing Partner
- Sets firmwide purpose and vision
- Establishes enterprise multi-year strategies
- Monitors enterprise measures
- Approves major capital allocations
- Constitutes executive officers of the firm

**Edward Jones' Operating Committee** drives strategic direction for the firm, reinforces strategic priorities to achieve the firm's multi-year ambitions, measures and monitors ongoing performance and health of the firm's daily operations, and leads effective resource management and workforce planning.

**The firm's Audit Committee** is charged with overseeing of the integrity of the Partnership's financial statements and accounting and financial reporting processes; the qualifications, independence and performance of the Partnership's external auditors; the empowerment, resourcing and performance of the Partnership's internal audit function; and the effectiveness of the Partnership's system of policies, procedures and controls over financial reporting.



# A history of innovation



## 1960s

Expanded the firm's growth beyond Missouri, opening offices out West and connecting them all with a telegraph wire that eventually stretched 1,500 miles from St. Louis, Mo., to Pueblo, Co.



## 1979

Introduced the first computers into all our branches — a huge transition from paper and manual processes to pixels and automated processes.



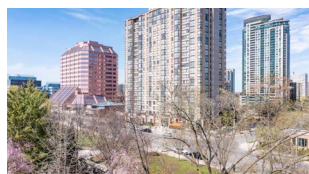
## 1985

Established the Grassroots Task Force to be the voice for the individual investor in our nation's capital.



## 1990

Invested in satellite technology, and at one point had the largest satellite network in the securities industry. The new system gave the firm the foundation to grow as fast as it did — to more than 8,000 branches. The satellite was replaced in 2006 with high-speed connectivity and desktop computers.



## 1994

Expanded operations into Canada to continue our rapid pace of growth.



## Mid-90s

Delved into the internet and by 1997 had one of the largest client/server systems on the web, and each Edward Jones office had its own homepage.



## 2007-09

Made it through the Great Recession without laying off a single associate when most competitors were laying off tens of thousands of employees and in some cases, going out of business; also opened our 10,000th branch office during this time.



## 2016

Won the Technology category for large broker/dealers at the 2016 WealthManagement.com Industry Awards for being the first large financial services firm to introduce two-way texting with clients that met industry regulations, a challenge some in the industry assumed insurmountable.



## 2017

One of the first companies to sign the CEO Action for Diversity and Inclusion pledge to support open dialogue on complex — and often difficult — conversations about diversity, equity and inclusion.



## 2020

At the onset of the COVID-19 pandemic in 2020, shifted nearly 50,000 associates to a digitally remote environment without interruption to operations.

| Partnering for Lasting Financial Strength                                                                                       | 2020                                                                                                                                     | 2021            | 2022              | 2023              | page |
|---------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------|-------------------|------|
| Meeting our clients' needs                                                                                                      |                                                                                                                                          |                 |                   |                   |      |
| Client relationships deeply served in our regions <sup>7</sup> (% of client relationships)                                      | *                                                                                                                                        | 73%             | 73%               | 72%               | 48   |
| Education preparedness (# of 529 plans)                                                                                         | *                                                                                                                                        | 21              | 21                | 21                | 16   |
| Protecting client data                                                                                                          |                                                                                                                                          |                 |                   |                   |      |
| Privacy and fraud prevention — senior clients (# of cases)                                                                      | *                                                                                                                                        | 726             | 1,372             | >4,200**          | 10   |
| Client data stewardship                                                                                                         | (Edward Jones obligates vendors and product partners to protect client confidentiality and use information for permitted purposes only.) |                 |                   |                   |      |
| Developing our colleagues                                                                                                       |                                                                                                                                          |                 |                   |                   |      |
| Training (average # of hours per associate)                                                                                     | *                                                                                                                                        | *               | 104               | 41                | 17   |
| New branch roles (# of RBAs)                                                                                                    | *                                                                                                                                        | *               | 200               | >500              | 12   |
| Contributing to the economy                                                                                                     |                                                                                                                                          |                 |                   |                   |      |
| GDP contribution                                                                                                                | *                                                                                                                                        | \$20B           | *                 | \$25.4B           | 21   |
| Community jobs supported                                                                                                        | *                                                                                                                                        | approx. 140,000 | *                 | 163,835           | 21   |
| Improving our communities' resilience                                                                                           |                                                                                                                                          |                 |                   |                   |      |
| Financial contributions (\$ of Edward Jones corporate, Foundation and associate giving)                                         | \$24.4M                                                                                                                                  | >\$26M          | >\$34.3M          | \$46M             | 23   |
| Learners reached through Edward Jones Financial Fitness educational programs (cumulative since inception)                       | 191,000*                                                                                                                                 | 365,700*        | 436,000*          | >848,000          | 5    |
|                                                                                                                                 |                                                                                                                                          |                 |                   |                   |      |
| Promoting Healthier Futures                                                                                                     |                                                                                                                                          |                 |                   |                   |      |
| Offering our clients investments with impact                                                                                    |                                                                                                                                          |                 |                   |                   |      |
| Sustainable investing: Total sustainable mutual funds and ETFs (# of funds)                                                     | *                                                                                                                                        | 117             | 133               | 143               | 27   |
| Donor-advised funds: amount invested by Edward Jones' clients in the Edward Jones Charitable Gift Fund (\$)                     | *                                                                                                                                        | \$225M          | approx. \$350M    | approx. \$535M    | 27   |
| Donor-advised funds: amount granted to charities supporting causes or communities, advised by donor's recommendations (\$)      | *                                                                                                                                        | \$7M            | >\$57M            | >\$90M            | 27   |
| Supporting our colleagues' well-being                                                                                           |                                                                                                                                          |                 |                   |                   |      |
| Associate benefits: percentage of associates contributing to their retirement through the firm's profit sharing and 401(k) plan | *                                                                                                                                        | 94%             | 94%               | 94%               | 25   |
| Associate benefits: average associate contribution to 401(k)                                                                    | *                                                                                                                                        | 7.92%           | 8.04%             | 8%                | 25   |
| Disaster relief assistance distributed to associates in need (\$)                                                               | *                                                                                                                                        | \$328,000       | approx. \$200,000 | approx. \$242,000 | 3    |
| Improving community health                                                                                                      |                                                                                                                                          |                 |                   |                   |      |
| Alzheimer's Association (\$ raised)                                                                                             | approx. \$3.5M                                                                                                                           | approx. \$6M    | approx. \$6M      | \$5.9M            | 3    |
| The Terry Fox Foundation giving (\$ raised for cancer research)                                                                 | *                                                                                                                                        | >200,000 CAD    | >180,000 CAD*     | >258,000 CAD      | 33   |
| Protecting the environment                                                                                                      |                                                                                                                                          |                 |                   |                   |      |
| Forestation (# trees planted)                                                                                                   | *                                                                                                                                        | *               | 11,250            | 25,000            | 37   |
| Reduction of consumption (# of pounds of paper saved)                                                                           | *                                                                                                                                        | 7.2M pounds     | 10.1M pounds      | approx. 7M pounds | 36   |

\* Data was not published in or has been updated since the prior year's report.

\*\* Criteria for a senior client protection case expanded in 2023.



**Advancing Inclusive Growth****2020****2021****2022****2023****page****Representing diversity and inclusion**

|                                                                            |   |     |     |       |    |
|----------------------------------------------------------------------------|---|-----|-----|-------|----|
| U.S. and Canadian financial advisors of color (%)                          | * | 9%  | 9%  | 9.6%  | 43 |
| Female U.S. and Canadian financial advisors (%)                            | * | 22% | 23% | 23.1% | 43 |
| People of color in leadership in firm's U.S. and Canadian headquarters (%) | * | 17% | 19% | 19.2% | 43 |
| Female leadership in firm's U.S. and Canadian headquarters (%)             | * | 49% | 49% | 49.3% | 43 |
| General partners of color in U.S. and Canadian headquarters (%)            | * | 12% | 14% | 15.9% | 43 |
| Female general partners in U.S. and Canadian headquarters (%)              | * | 31% | 32% | 34.9% | 43 |

**Supporting community equity and equality**

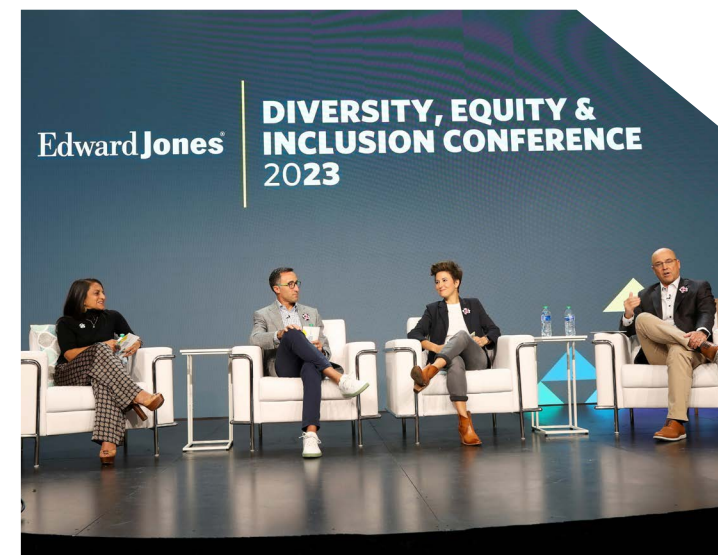
|                                                   |     |     |     |          |    |
|---------------------------------------------------|-----|-----|-----|----------|----|
| Organizations contributed to (# of organizations) | 366 | 259 | 319 | >5,000** | 21 |
| Number of Business Resource Groups                | 17  | *   | 12  | 12       | 5  |

\* Data was not published in or has been updated since the prior year's report.

\*\* Includes associate philanthropic support.

**Forward-looking statements**

This report contains forward-looking statements within the meaning of the U.S. federal securities laws. You can identify forward-looking statements by the use of expressions that predict or indicate future events and trends that do not relate to historical matters. You should not rely on forward-looking statements because they involve known and unknown risks, uncertainties and other factors, some of which are beyond the control of Edward Jones and its parent, The Jones Financial Companies, L.L.P. (the "Partnership"). These risks, uncertainties and other factors, including those described in the Partnership's filings with the U.S. Securities and Exchange Commission, may cause the actual results, performance or achievements of the Partnership to be materially different from the anticipated future results, performance or achievements expressed or implied by the forward-looking statements contained herein.





# Thank you for helping us make a positive impact on the lives of our clients, colleagues and communities.

[edwardjones.com/growingourimpact](https://edwardjones.com/growingourimpact)  
[careers.edwardjones.com](https://careers.edwardjones.com)

<sup>1</sup>As ranked by ISS Market Intelligence for Financial Advisor sold 529 plans.

<sup>2</sup>As ranked by ISS Market Intelligence for Financial Advisor sold 529 plans. Tax issues for 529 plans can be complex. Please consult your tax advisor about your situation. Edward Jones, its financial advisors and associates cannot provide tax or legal advice.

<sup>3</sup>Value of Financial Planning Report, Financial Planning Standards Board, October 2023.

<sup>4</sup>Mutual fund and exchange-traded fund investing involves risk. Your principal and investment return will fluctuate in value. Your investment, when redeemed, may be worth more or less than the original cost. Mutual funds and exchange-traded funds are sold by prospectus. The prospectus contains more complete information, including investment objectives, risks, and charges and expenses, as well as other important information that should be carefully considered. Your financial advisor can provide a prospectus, which should be read carefully before investing.

<sup>5</sup>Source for CO2 avoidance. Environmental impact estimates were made using the Environmental Paper Network Paper Calculator Version 4.0. For more information, visit [www.papercalculator.org](https://www.papercalculator.org).

<sup>6</sup>Source for Tree Reduction (Environmental Paper Network).

<sup>7</sup>Deeply served is a measure of the depth of client relationships that includes documenting client goals, risk tolerance and portfolio performance, and then implementing tailored solutions by way of suitable investments, insurance and/or services.