

Disclosures and Fee Schedule

Edward Jones

Trust Company

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Who We Are

A Letter from the President

Dear Friend of the Trust Company:

Thank you for your interest in Edward Jones Trust Company. We are honored to share with you the important information within this document, including our structure, services overview, operating guidelines, privacy policies and fee structure.

As part of our commitment to you, we want to provide open, transparent communication. We hope you will find this annual disclosure mailing readable and digestible. If you have questions as you read through the document, please contact us at 800-445-7224, or reach out to your financial advisor.

We also want to take this opportunity to thank you. It is an honor and a privilege to serve you, and we truly value the opportunity.

Best Regards,

A handwritten signature in black ink, appearing to read "J. Stuerman", is centered on a light gray rectangular background.

Jeffrey A. Stuerman, *President*

A Look Back

In the mid-1990s, Edward Jones began recognizing an unmet need. Many clients had enjoyed the accumulation of assets or had inherited assets, and had begun thinking about the next generation. These clients needed wealth and trust management services and naturally looked to their Edward Jones Financial Advisor, with whom they had a long-term relationship.

Therefore, in 1995, Edward Jones purchased Boone National Savings and Loan in Columbia, Mo., to respond to those clients' needs. As a federally chartered savings and loan association, Boone National had nationwide Trust Company powers that were never exercised. We activated the trust charter and began serving clients as Edward Jones Trust Company in 1996.

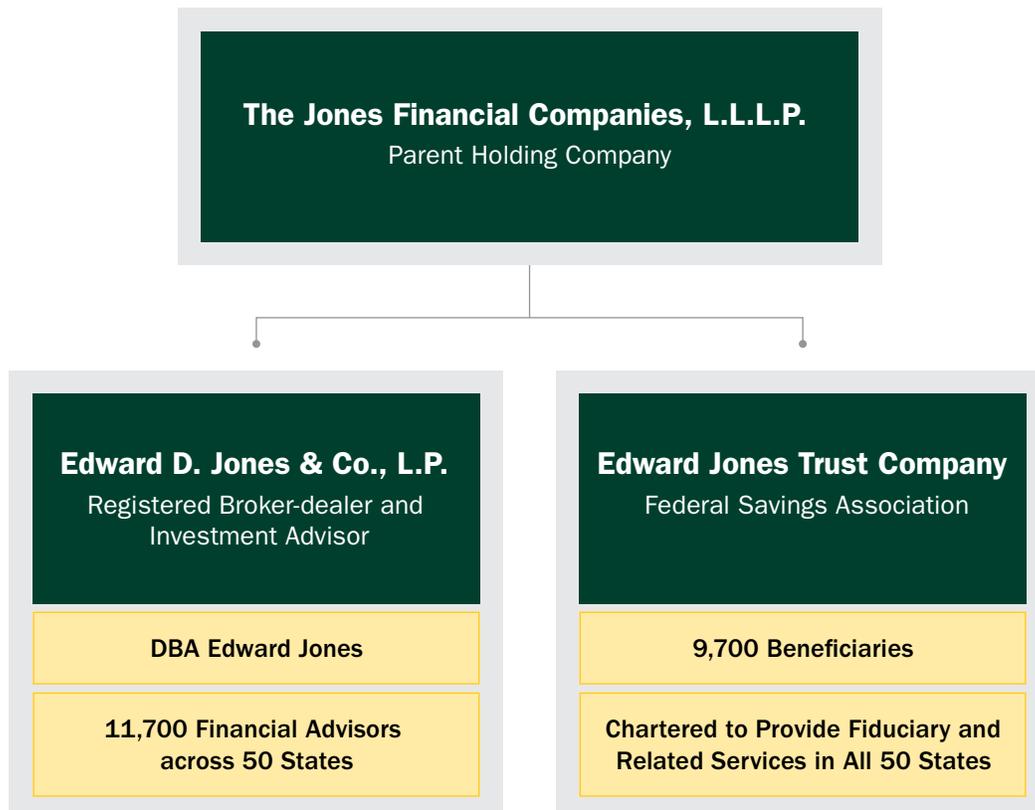
Building upon the unique business model of the local financial advisor, the Edward Jones Trust Company adds a dedicated Portfolio Manager and Trust Officer to the client's service team. This unique approach of personal service and dedicated trust resources has fueled our steady growth over the past 16 years.

Within 10 years, Edward Jones Trust Company had achieved over \$1 billion in client assets under management. Today we manage over \$2.5 billion in client assets and provide wealth and trust management services to more than 9,700 beneficiaries.

Our commitment to providing long-term tailored solutions will continue to shape and drive our growth.

Corporate Structure

Selected Corporate Affiliates of Edward Jones



What We Do

Edward Jones Trust Company provides trust, investment advisory and custody services to individuals, businesses, charitable organizations and private foundations.

We offer a full range of personal trust and investment management services, including portfolio management, administrative services, beneficiary assistance, and reporting and performance review.

Portfolio Management

While serving as trustee or investment agent, we manage assets according to the account's investment objective. In addition to traditional investments, we also assume responsibility as a trustee for a variety of special assets such as real estate, agriculture and business interests.

Administrative Services

We perform a variety of administrative duties on your behalf. We will pay household, nursing home and medical bills according to your and your trust's direction. As part of the administrative service, we provide periodic statements that summarize receipts, disbursements and the value of assets within the account.

More about Portfolio Management

Strategic, Objectives-based Approach

As trustee or investment agent, we will develop an investment objective for each account. When establishing the investment objective, we consider a number of factors, including income needs, risk tolerance, your tax situation, provisions of the governing document and applicable law. We then manage the investments to that objective. Our investment philosophy reflects that of Edward Jones, which includes a long-term, buy-and-hold strategy, with an emphasis on diversification and quality investments.

Beneficiary Assistance

Edward Jones Trust Company will make asset distributions according to the terms of the governing instrument and offer budgeting and distribution planning assistance to beneficiaries.

Reporting and Performance Review

We provide monthly or quarterly statements as well as periodic conference calls to review your portfolio's performance.

Account Review and Reporting

Following an initial review of your portfolio, formal investment reviews are conducted every calendar year. More frequent informal reviews occur based on changes in your needs, objectives or tax situation.

We provide recurring statements plus comprehensive annual statements. The information includes a reporting of all account assets, debits, credits and other transactions.

In terms of oversight, the Trust Investment Committee is responsible for overseeing the review of assets and/or investment processes of all discretionary accounts. The Committee consists of Trust Company and Edward Jones employees.

Types of Securities and Special Assets

Common stocks, mutual funds and fixed-income securities are the primary investment vehicles for most accounts. Life insurance policies are the primary investments in irrevocable life insurance trusts. When serving as trustee, we assume responsibility for a variety of assets that we would not purchase in our normal course of business. These special assets include real estate, limited partnerships, annuities, savings bonds, private stock and private bonds. These assets are managed according to the terms of the governing document, applicable law and Trust Company policies.

Investment Discretion

As trustee or investment agent, we have discretion over account investments. This discretionary authority comes under the governing document and applicable law. For investment agency services, discretionary authority is outlined in your account agreement.

Best Execution Practices

Best execution refers to well-informed trade execution decisions made with the intention of helping to enhance the value of client portfolios under the particular circumstances at the time. Equity and fixed-income transactions are typically made through our affiliate, Edward Jones. As a fiduciary, we monitor to verify Edward Jones' best execution practices, including price, reliability, service, speed of execution and delivery.

How We Operate

Code of Ethics

Edward Jones Trust Company has adopted a Code of Ethics that governs securities trading by our employees. In summary, we have a fiduciary duty to each trust client. All employees are expected to place the needs and interests of clients ahead of their personal interests. The Code of Ethics also covers compliance with applicable securities regulations, policies and procedures surrounding the protection of client information and is reviewed annually by all employees. A complete copy of our Code of Ethics is available upon request. Please contact your Trust Officer or write to us at:

Edward Jones Trust Company
1245 JJ Kelley Memorial Drive
St. Louis, MO 63131

Account Acceptance

We accept accounts based on our ability to deliver quality fiduciary services at a reasonable profit without undue risk. The Account Acceptance Committee develops and maintains account acceptance guidelines. Edward Jones Trust Company commences as trustee or investment agent upon formal account acceptance; we assume no fiduciary responsibility unless we have formally received and accepted the account's assets.

The factors we use in considering accounts include:

- Identity, residency and capacity of the parties
- The character of the assets, including their nature and location and any conditions that would hinder efficient management, such as the size of the account

- Any conflicts of interest in administering the account or undocumented needs of the beneficiaries
- The adequacy of the fee in relation to the time and effort for administration, as well as the risk of litigation among beneficiaries
- The adequacy of the powers and directions in the governing document
- Any factors that would affect our duties as fiduciary, such as state law or provisions, duties, restrictions or obligations of the governing document
- Whether co-trustees can work together to serve the grantors and beneficiaries

Custody Activities

We serve as custodian for certain Edward Jones Traditional and Roth IRA Advisory Solutions accounts. As custodian, the Trust Company is responsible for the safekeeping of client assets. We may delegate some or all of our custodial duties to Edward Jones.

We also maintain a small number of accounts for which our duties are limited to the custody and safekeeping of certain securities. We charge a fee for these services. Transactions are placed through Edward Jones financial advisors upon direction of the client. Commissions on the transactions are paid by the client to the Edward Jones financial advisor placing the trade.

Customer Identification Program

To help in the fight against terrorism, and in accordance with federal law, the Trust Company or Edward Jones will obtain and verify information that identifies each person who opens an account. To open a Trust Company account, clients must provide information including, but not limited to, name, address, date of birth and Social Security number.

Safekeeping of Fiduciary Assets

The safekeeping of fiduciary assets occurs through our depository relationships with SEI Private Trust Company and our affiliate, Edward Jones. The depositories include Depository Trust Clearing Corporation (DTCC), the Federal Reserve Bank and the Bond of New York (BONY).

In unique situations, the Trust Company's fiduciary assets are held in Edward Jones' deposit account. Examples would include assets that are not transferable, limited partnerships that are in the process of liquidation and assets that are in the process of estate redemption. Physical securities that are not depository-eligible are maintained in a secured vault under dual control at either the Trust Company or Edward Jones. In limited circumstances, mutual funds or sub-accounts of insurance contracts are held in unissued share form at the fund company. The Trust Company's primary custodians are:

SEI Private Trust Company

1 Freedom Valley Drive
Oaks, PA 19456

Edward Jones

12555 Manchester Road
St. Louis, MO 63131

Proxy Voting

As a fiduciary, Edward Jones Trust Company retains an unaffiliated third-party proxy voting agent to analyze, recommend and execute proxy votes. The use of third-party voting guidelines serves to prevent proxy votes from conflicts of interest involving the Trust Company or its affiliates. Proxies will be voted in accordance with the best interests of the beneficiaries.

Ending Our Relationship

Investment agency or managed IRA relationships may be terminated at any time by written request. The termination of trust account relationships is considered and determined based on consistency with our trustee duties and applicable law.

Our Fee Structure

Trust Services, Managing Agent, Managed IRA

When serving as trustee, co-trustee or managing agent, we provide you and your beneficiaries with personalized asset management and fiduciary services coordinated through the financial advisor.

Account fees are a combination of an annual base charge and a tiered scale according to assets under management:

- The annual base charge differs according to account type as follows: Trustee or Co-trustee is \$1,200 per year; Managing Agent is \$600 per year; IRA is \$300 per year.
- The tiered scale is calculated by a percentage of the assets under management. At increasing intervals of assets under management, the fee percentage decreases (see chart and example below). Accounts of \$5 million or more are charged a flat percentage fee.

While we do not have a minimum account size, the minimum annual fee is \$6,000 for the first account and \$3,000 for each additional account.

EXAMPLE OF A \$2,000,000 TRUSTEE ACCOUNT

| Annual Base Charge | |
|--|-----------------|
| Trustee or Co-trustee | \$1,200 |
| Managing Agent | \$600 |
| IRA | \$300 |
| PLUS | |
| Fair Market Value of Assets under Management | |
| First \$500,000 @ 1.50% | \$7,500 |
| Next \$500,000 @ 1.15% | \$5,750 |
| Next \$1,000,000 @ 0.75% | \$7,500 |
| Total FMV | \$20,750 |
| Total Annual Fees | \$21,950 |

SCHEDULE OF ACCOUNT FEES

| Annual Base Charge | |
|--|-------------------|
| Trustee or Co-trustee | \$1,200 |
| Managing Agent | \$600 |
| IRA | \$300 |
| PLUS | |
| Fair Market Value of Assets under Management | |
| First \$500,000 | @ 1.50% |
| Next \$500,000 | @ 1.15% |
| Next \$2,000,000 | @ 0.75% |
| Next \$2,000,000 | @ 0.50% |
| Total Annual Fees | Base Charge + FMV |
| Accounts of more than \$5 million are charged a flat percentage fee. | |

Real Estate Services

For trusts that include real estate, such as residential, commercial and agricultural property, these specialty assets require different management and additional fees from traditional investments. Third parties may be used for certain real estate services, such as insurance, appraisals or inspections, third-party management or the sale of property. Fees from outside professionals will be charged to the trust.

REAL ESTATE SERVICES

| Service Provided | Annual Fee Assessed |
|------------------------------|-----------------------------|
| Title Transfer Fee (No Sale) | \$1,500 per occurrence |
| Sales Fee | \$3,750 per occurrence |
| Property Administration Fee | \$750 per year per property |

Tax Preparation Services

Trust Company employees oversee and manage the preparation and filing of federal and state fiduciary income tax returns. To assist in that process, we may retain third-party accounting firms. In such cases, the outside firms may be referenced as a paid preparer on the tax returns. We may allocate some of the tax preparation fee to the third-party accounting firm for their services. Any excess portion is retained.

TAX PREPARATION SERVICES

| Service Provided | Annual Fee Assessed |
|-----------------------------------|---------------------|
| Agency 1099 | No charge |
| IRA 1099-R | No charge |
| Grantor Trust Tax Return | \$300 |
| Charitable Remainder Trust Return | \$600 |
| Private Foundation Return | \$600 |
| Irrevocable Trust Return | \$500 |
| Estate Income Tax Return | \$600 |

ILIT Services

Edward Jones Trust Company administers and provides investment oversight for clients' irrevocable life insurance trusts (ILITs).

ILIT TRUSTEE FEES

| Service Provided | Annual Fee Assessed |
|-------------------------------|-----------------------------|
| ILIT Administration Fee | \$1,000 |
| Multiple Insurance Policies | \$250 per additional policy |
| 3 or More Beneficiary Notices | \$100 per additional notice |

When collecting and distributing the proceeds of a life insurance policy, fees are based on the regular published trustee fee schedule.

If necessary, Edward Jones Trust Company may access the cash value of a life insurance policy held by the trust to pay fees and expenses.

Trust Settlement and Distribution Services

Edward Jones Trust Company provides final administration and distribution of trust assets. Services can include trust settlement and distribution, the services of a personal representative or executor, administration and distribution of real estate, and tax preparation services related to the estate settlement. Our fees for those services are as follows:

TRUST SETTLEMENT AND DISTRIBUTION SERVICES

| Service Provided | Annual Fee Assessed |
|---------------------------------------|---|
| Trust Settlement and Distribution Fee | \$12,500 (one-time charge at account opening) |
| Personal Representative/Executor Fee | \$3,000 (in addition to above settlement fee) |

Other Notes about Fees

- Third-party service providers may assist Edward Jones Trust Company with the review of ILIT insurance policies. A portion of the ILIT fees may be allocated to them. Any excess portion is retained.
- An additional one-time fee of \$3,000 is charged for estate administration services. These services may include filing estate tax returns, preparing real property for sale, and collecting and distributing personal and other property.
- Brokerage commissions and other transaction costs are generally included.
- Related accounts may be grouped for fee calculation at our discretion.
- No less than one year of fees will be charged for accounts.
- Certain assets may be excluded for fee calculation purposes.
- Unless otherwise noted in the terms of the governing document, all fees are charged based upon the rates in this document.
- Unless otherwise noted in the governing document or applicable law, all fees are charged monthly in arrears. Half (½) the fee is charged to the principal, and half (½) the fee is charged to the income of the account.

- Account fees are reviewed periodically and are subject to change upon client notification.
- When unusual or extraordinary services are requested or required, reasonable additional fees will be charged corresponding with the duties performed.
- The Trust Company may outsource the performance of specialized services, and the expense will be paid by the account.
- An additional fee may be charged and allocated among any individual co-trustees. In the absence of a specific agreement, the fee is one-quarter of the Trust Company's trustee fee.

Affiliate Transactions

Edward Jones Trust Company is a wholly owned subsidiary of The Jones Financial Companies, L.L.L.P. (Jones Financial). We are a separate entity from Edward D. Jones & Co., L.P. ("Edward Jones"), a registered broker-dealer and also a subsidiary of Jones Financial.

Edward Jones Trust Company's published fee schedule provides a listing of the fees for our services. We may use Edward Jones and our other affiliates for account-related services. We typically use Edward Jones to act as a broker-dealer for security transactions within our accounts. The commissions for these transactions are typically included in our fees, but additional fees for other services by our affiliates may be charged to your account. You will be notified of any change to our published fee schedule.

Financial Advisor Compensation

Unless otherwise determined by state law, the Edward Jones financial advisor who assists with the account receives a portion, not to exceed 35%, of the fee charged by us. The assistance may include identification of clients in need of fiduciary services, collection of account or client information, and communication to clients. We remain solely responsible for all fiduciary services, including administrative and investment decisions.

Financial advisors may also participate in a bonus program sponsored by Edward Jones that will allocate a credit of \$0.54 for every \$1,000 under management at Edward Jones Trust Company. Under this program, financial advisors may

receive production awards, trips and other incentives. Additional information with respect to financial advisor compensation can be found on the Edward Jones website (www.edwardjones.com/disclosures).

Compensation paid to financial advisors may be adjusted from time to time. We may or may not reimburse Edward Jones for some or all of the compensation they pay to the financial advisor. Any such payments to the financial advisor or Edward Jones will not result in additional charges to the account.

The financial advisor does not receive direct allocation of the fees that we collect in our capacity as trustee of an irrevocable life insurance trust. However, those fees may be considered by Edward Jones when calculating bonuses paid to financial advisors.

Mutual Fund Fee Information

When acting as trustee or in other fiduciary capacities, we may hold or invest clients' assets in mutual funds, money market funds, annuities or other pooled investments. Such funds are generally bought and sold at net asset value, resulting in no direct sales charge to the account. The fund management companies and their affiliates charge various commissions or management fees for their services as described in their prospectuses. Those commissions or fees are separate from and in addition to the fees paid to Edward Jones Trust Company.

RULE 12b-1

A portion of the commissions or fees charged by the fund management companies or their affiliates may be paid to Edward Jones Trust Company, Edward Jones or our third-party service providers for administrative services. Such payments are governed by Rule 12b-1 of the Investment Company Act of 1940, as amended. Generally, the fees (known as "12b-1 fees") are less than 1.00% of the average annual share value of the fund shares.

When 12b-1 fees arise from mutual fund assets held in accounts in which Edward Jones Trust Company has discretionary authority, which includes those accounts in which we serve as trustee, we will provide a Fee Offset in an amount approximately equivalent to the 12b-1 fees received by us or our third-party providers. The Fee Offset will be applied to our account fees and will show on the account statement.

When 12b-1 fees arise from assets held in the subaccounts of annuities, life insurance policies or other similar products, they may be retained or credited to us or our providers. In these cases, a Fee Offset will not be applied to the account fees.

Additional information concerning the calculation of 12b-1 fees is set forth in a fund's prospectus relating to the mutual fund or a pooled investment and is available upon request.

Preferred Fund Families

The Edward Jones Trust Company Trust Investment Committee reviews and maintains a list of permitted mutual fund holdings for trusts and other accounts for which we have investment discretion. The list may include mutual funds on Edward Jones' "preferred family" list. Edward Jones exclusively promotes the mutual funds within the preferred fund families. A significant portion of the mutual fund assets held for client accounts at Edward Jones Trust Company are invested in mutual funds that are designated as preferred funds by Edward Jones.

Neither Edward Jones Trust Company nor any of our affiliates provides, directly or indirectly, investment advisory services or investment management services to mutual funds, pooled investments or their affiliates.

REVENUE SHARING

Our affiliate Edward Jones receives payments, known as "revenue sharing," which are payments made by the fund's management or distribution company. The revenue sharing payments may also be received from companies of mutual funds not included in the preferred fund families.

Such revenue sharing payments may be based on the average asset value, as is the case with the 12b-1 fees, or based on sales of fund shares during certain time periods. As a result of such payments, Edward Jones and its representatives and affiliates, including Edward Jones Trust Company, may have a direct or indirect incentive to choose or recommend investments in mutual funds that are members of the preferred fund families.

Additional information with respect to revenue sharing may be found in the mutual fund prospectuses and on the Edward Jones website (www.edwardjones.com/disclosures).

TRAINING AND EDUCATION SEMINARS

In addition to fees paid to Edward Jones Trust Company and our affiliates, mutual fund management companies and distributors for the preferred fund families and other funds may provide Edward Jones and its affiliates training and education seminars for its personnel, clients and potential clients. This may take place in connection with recreational activities, recognition events and "due diligence" meetings regarding the funds. The employees of Edward Jones Trust Company or our affiliates may receive noncash items or benefits from such activities.

Additional Information

If you have any questions or concerns regarding this fee disclosure, please contact Edward Jones Trust Company at 800-445-7224.

The Privacy of Your Information

Edward Jones Trust Company takes the privacy of your information seriously. On the following page is an industry standard table to help communicate our privacy practices. If you have questions, please contact us at 800-445-7224.

EMAIL COMMUNICATION

Email can be a very efficient and effective method to communicate about your account. However, because email is not typically a secure means of communication, it is important that you not include confidential information (e.g., account numbers and Social Security numbers) in messages you send to the Trust Company. If you need to communicate confidential information to the Trust Company, please do so via telephone, fax or traditional mail.

If you choose to communicate with the Trust Company via email, you will be solely responsible for preventing unauthorized access to your computer and email account (including user names and passwords). The Trust Company will treat all correspondence originating from your email account as initiated by you and will not be responsible for damages when acting on instructions and requests communicated by unauthorized persons using your email account. For your protection, disbursement or transfer instructions that you communicate to us by email must be verified by a Trust Company employee (typically by phone or in person) before the request will be processed.

Privacy Notice

| | |
|--------------|--|
| FACTS | What Does Edward Jones Do with Your Personal Information? |
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li style="display: inline-block; width: 45%;">• Social Security number <li style="display: inline-block; width: 45%;">• Investment experience <li style="display: inline-block; width: 45%;">• Income <li style="display: inline-block; width: 45%;">• Risk tolerance <li style="display: inline-block; width: 45%;">• Assets <li style="display: inline-block; width: 45%;">• Account transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Edward Jones chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Edward Jones share? | Can you limit this sharing? |
|---|--------------------------|-----------------------------|
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes – to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes – information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes – information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions? Call 800-803-3333 or go to www.edwardjones.com/privacy

WHO WE ARE

| | |
|--------------------------------------|--|
| Who is providing this notice? | Edward Jones: Edward D. Jones & Co., L.P, and Edward Jones Trust Company |
|--------------------------------------|--|

WHAT WE DO

| | |
|---|---|
| How does Edward Jones protect my personal information? | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Access to personal information is granted to our branch-office and home-office associates only to provide investments and services to customers or to serve another legitimate business need.</p> |
| How does Edward Jones collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Give us your contact information • Seek advice about your investments • Tell us about your investment or retirement portfolio • Enter into an investment advisory contract <p>We also collect your personal information from credit bureaus, affiliates or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

DEFINITIONS

| | |
|------------------------|--|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with an Edward Jones name, financial companies such as Edward D. Jones & Co., L.P, and Edward Jones Trust Company. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Edward Jones does not share with nonaffiliates so that they can market to you. |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include a company that offers Edward Jones-branded credit cards. |

**Contact Your Local Edward Jones Financial Advisor
or Edward Jones Trust Company at 800-445-7224**

Edward Jones

Trust Company

Trust and related services are provided by Edward Jones Trust Company, an affiliate of Edward D. Jones & Co., L.P. (Edward Jones), a registered broker-dealer. Edward Jones Trust Company and Edward Jones are subsidiaries of the Jones Financial Companies, L.L.P. Edward Jones Trust Company may use Edward Jones or other affiliates to act as a broker-dealer for transactions or for other services. Payments of such services generally will be charged as an expense to the trust and will not reduce the amount of fees payable to Edward Jones Trust Company.