

Our Rates at a Glance

January 17, 2023

Whatever your specific income needs, Edward Jones can help determine which investments may be right for you. Below are some examples of the many income investments Edward Jones offers.

FDIC-insured Certificates of Deposit ¹	
Term	APY
3 months	4.20%
6 months	4.45%
9 months	4.55%
1 year	4.65%
2 years	4.40%
3 years	4.35%
4 years	3.90%
5 years	N/A
Maturities and/or rates may not be available in all states.	

Treasury Bills, Notes & Bonds ²		
3-month	4.15%	YTM ¹⁰
6-month	4.30%	YTM ¹⁰
1-year	4.43%	YTM ¹⁰
2-year	3.97%	YTM ¹⁰
5-year	3.46%	YTM ¹⁰
10-year	3.40%	YTM ¹⁰
30-year	3.53%	YTM ¹⁰

Government-sponsored Enterprise Notes ³				
Fannie Mae, Freddie Mac, TVA	3.48%	to	4.69%	YTM ¹⁰

Corporate Bonds ⁴				
Investment Grade	3.11%	to	5.22%	YTM ¹⁰

Tax-free Bonds ⁵				
AAA	1.53%	to	3.84%	YTM ¹⁰
AA	N/A	to	N/A	YTM ¹⁰
A	2.20%	to	4.08%	YTM ¹⁰

Updated as of market close January 17, 2023. Rates and Yields shown are subject to availability and change without notice. Rates are provided for informational purposes only and should not be deemed a solicitation for any specific investment.

Please see page 2 for important disclosure information.

Suzy W Myers
Financial Advisor

Consumer Price Index (YOY)	
6.50%	Rate effective: December 31, 2022

Prime Rate	
7.50%	Rate effective: December 15, 2022

Personal Line of Credit ⁶	
Pricing Group Assets Under Care	Rate
Less Than \$100,000.00	9.50%
\$100,000.00 to \$249,999.99	9.25%
\$250,000.00 to \$499,999.99	8.75%
\$500,000.00 to \$999,999.99	8.25%
\$1,000,000.00 to \$2,499,999.99	7.00%
\$2,500,000.00 to \$4,999,999.99	6.75%
\$5,000,000.00 to \$9,999,999.99	6.50%
\$10,000,000.00 and over	6.25%
Rates effective: December 15, 2022	
The margin interest rate is variable and is established based on the higher of a base rate of 4.00% or the current prime rate.	

Insured Bank Deposit ⁷		
Effective Date of the INSD Rate		1/17/2023
Insured Rate Tier	Pricing Group Range	Interest Rate
1	Less than \$250,000	0.80%
2	\$250,000 to \$499,999.99	1.50%
3	\$500,000 to \$999,999.99	1.50%
4	\$1,000,000 to \$9,999,999.99	2.00%
5	\$10,000,000 and above	2.00%

Interest on Uninvested Cash Balances ⁸	
Retirement	0.85%
Non-retirement	0.85%

Edward Jones Money Market Fund ⁹	
7-day Current Yield	
Taxable Money Market Fund	
Investment Shares	3.57%
Retirement Shares	3.58%
Rates effective: January 13, 2023	

1 Certificates of Deposit – Annual Percentage Yield (APY), effective October 25, 2022.

APY interest cannot remain on deposit; periodic payment of interest is required. Certificates of deposit (CDs) offered by Edward Jones are bank-issued and FDIC-insured up to \$250,000 (principal and accrued interest accrued but not yet paid) per depositor, per depository institution, for each account ownership category. Please visit www.fdic.gov or contact your financial advisor for additional information. Subject to availability and price change. CD values are subject to interest rate risk such that when interest rates rise, the prices of CDs can decrease. If CDs are sold prior to maturity, the investor can lose principal value. FDIC insurance does not cover losses in market value. Early withdrawal may not be permitted. Yields quoted are net of all commissions. CDs require the distribution of interest and do not allow interest to compound. CDs offered through Edward Jones are issued by banks and thrifts nationwide. All CDs sold by Edward Jones are registered with the Depository Trust Corp. (DTC).

2 Treasury Notes and Bonds – These are exempt from state income tax and backed as to the timely payment of principal and interest.

3 Government-sponsored Enterprise Notes – These notes are not guaranteed and are not debts or obligations of the United States or any federal agency or instrumentality other than the sponsoring enterprise. They are not FDIC-insured. They are backed by (and only by) the full faith and credit of the issuer.

4 Corporate Bonds – Investment-grade bonds are those with a rating of AAA to BBB by Standard & Poor's or Aaa to Baa2 by Moody's. If bonds are also insured as to the timely payment of principal and interest, no representation is made as to the insurer's ability to meet its commitments.

5 Tax-free Bonds – These are exempt from federal income tax; however, they may be subject to state and local taxes and the alternative minimum tax (AMT).

6 Personal Line of Credit – Our Personal Line of Credit is a margin loan and is available only on certain types of accounts. Investing on margin or using a margin loan involves risk and is not appropriate for everyone. You can lose more funds than you deposit in the margin account. If the value of the securities in your margin account decline, you may be required to deposit cash or additional securities. In the event of a margin call, the firm can sell securities or other assets in your accounts and can do so without notice to you. You may not be entitled to choose which securities or other assets in your accounts are liquidated or sold to meet a margin call. The firm can increase its maintenance margin requirements at any time and/or not grant an extension of time on a margin call. Interest will begin to accrue from the date of the loan and be charged to the account.

7 Insured Bank Deposit - Additional information concerning how interest rates are determined and other important disclosures are included in the Program Disclosure, available from your financial advisor or at edwardjones.com/bankdeposit. For more information on FDIC insurance, visit www.fdic.gov.

8 Cash Interest is held in the account as a "free credit balance", which is a liability of Edward Jones and payable on demand to the client. Free credit balances are presumed to be awaiting investment and should not be held solely for the purpose of earning interest. Free credit balances are used by Edward Jones in the ordinary course of its business subject to the requirements of Rule 15c3-3 under the Securities Exchange Act of 1934. The use of clients' free credit balances generates revenue for Edward Jones, in the form of interest and income, which Edward Jones retains as additional compensation. For more information on how Edward Jones is compensated, please see Understanding How We Are Compensated for Financial Services, which is available from your financial advisor or at edwardjones.com/disclosures/account-fees.

Cash Interest is calculated daily based on the cash balance of the account for that day and is paid monthly. Rates for Cash Interest are determined by Edward Jones and are influenced by many factors including Federal Reserve Board policy as well as other market conditions.

9 As of February 9, 2019, the Edward Jones Money Market Fund (Fund) is no longer available for new brokerage accounts or existing brokerage accounts that did not have the Fund selected as the sweeper option. The Fund is still available for new and existing pooled plans, vendor-held retirement plans, Advisory Solutions accounts and Guided Solutions accounts.

Edward Jones Money Market Fund – Yields represent past performance. Past performance is not a guarantee of future results. Current performance may be lower or higher than the performance quoted. Yields will fluctuate as market conditions change. The seven-day net annualized yield is based on the average net income per share for the seven days ended on the date of calculation and offering price on that date.

You should carefully consider the investment objectives, risks, and charges and expenses before investing. The prospectus and summary prospectus, containing this and other information, are available from your financial advisor. You should read the prospectus and summary prospectus carefully before investing.

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

10 Yields to Maturity (YTM) – All rates expressed as yield to maturity as of October 25, 2022, unless otherwise indicated. Yield and market value may fluctuate if sold prior to maturity, and the amount received from the sale of these securities may be less than the amount originally invested.

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