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FDIC-2723AJA EXP 28 FEB 2015

# INVESTMENT PROFILE: CERTIFICATES OF DEPOSIT

Today's Date: 07/23/13

Coupon Rate	0.400%
Maturity Date	07/30/2014
Payment Frequency	At Maturity
Annual Percentage Yield	0.400%

Annual Percentage Yield (APY) effective 07/23/13.

## Investment Features

**Description:** Certificates of deposit (CDs) are savings instruments issued by banks and savings and loans. When you invest in a CD, you in effect lend the bank or savings and loan a set amount of money that it then invests in securities or loans. Thus, CDs are debt obligations issued by banks.

For the use of your money, you are ensured the return of principal and interest over the life of the CD. In addition, CDs offer a variety of maturities and interest payment options.

The issuing bank pays a stated interest payment on the par value of the CD. A unique feature of CDs is that they are FDIC-insured for the payment of principal and accrued interest.\*

**Objective:** To provide regular income over short and intermediate periods of time.

**Suitability:** CDs are well-suited for income-oriented investors.

**Regular Income:** CDs offer a fixed rate of return, so you know exactly how much income you will receive.

**Liquidity:** CDs can be sold on any business day at their current market value in increments of \$1,000. This may be more than, less than or equal to the amount initially invested.

**Death Benefit:** CDs offer an important feature in the event of the death of the holder that lets the beneficiaries redeem the CDs at their face value (\$1,000 or par value) plus the accrued interest without penalty (limitations may apply).

**Taxable:** CDs are subject to federal and state taxes.

**Investment Amount:** \$5,000 minimum with increments of \$1,000 thereafter

\*CDs offered by Edward Jones are bank-issued and FDIC-insured up to \$250,000 (principal and interest accrued but not yet paid) per depositor, per insured depository institution, for each account ownership category. Please visit [www.fdic.gov](http://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).

The rate and yield presented are those available on the date displayed and are subject to availability and change without notice. May not be available in all states.



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# INVESTMENT PROFILE: CERTIFICATES OF DEPOSIT

Today's Date: 07/23/13

Coupon Rate	0.500%
Maturity Date	02/02/2015
Payment Frequency	Semiannually
Annual Percentage Yield	0.501%

Annual Percentage Yield (APY) effective 07/23/13.

## Investment Features

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**Suitability:** CDs are well-suited for income-oriented investors.

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**Liquidity:** CDs can be sold on any business day at their current market value in increments of \$1,000. This may be more than, less than or equal to the amount initially invested.

**Death Benefit:** CDs offer an important feature in the event of the death of the holder that lets the beneficiaries redeem the CDs at their face value (\$1,000 or par value) plus the accrued interest without penalty (limitations may apply).

**Taxable:** CDs are subject to federal and state taxes.

**Investment Amount:** \$5,000 minimum with increments of \$1,000 thereafter

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## INVESTMENT PROFILE: CERTIFICATES OF DEPOSIT

Today's Date: 07/23/13

Coupon Rate	0.750%
Maturity Date	07/31/2015
Payment Frequency	Semiannually
Annual Percentage Yield	0.752%

Annual Percentage Yield (APY) effective 07/23/13.

### Investment Features

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**Investment Amount:** \$5,000 minimum with increments of \$1,000 thereafter

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