

# California Privacy Notice

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This California Privacy Notice (“Notice”) explains how Edward Jones (“Edward Jones,” “us,” “our,” “we”) collects Personal Information based on California residents’ interactions with our website, mobile site and applications (“Sites”), and offline, how we use such information, and rights California residents may have with respect to such information.

The California Consumer Privacy Act (“CCPA”) applies to Personal Information, which is information that identifies, relates to, describes, is reasonably capable of being associated with or could reasonably be linked, directly or indirectly, with a California consumer or household.

Please be aware that Edward Jones collects relatively limited amounts of consumer Personal Information subject to all the rights and provisions under the CCPA because the Personal Information we obtain is largely exempted from CCPA as personal financial data subject to the federal Gramm-Leach-Bliley Act (GLBA), the California Financial Information Privacy Act and the Fair Credit Reporting Act (FCRA). This Notice does not make disclosures about such exempted information, and CCPA rights described herein do not apply to it. It also does not apply to the Personal Information we collect about employees, independent contractors or job applicants when applying for a position with us.

## Notice at collection: Personal Information we collect

The following information describes the categories of Personal Information we collect and have collected about you in the past 12 months.

*Personal identifiers* – Name, email address, IP address, phone number, unique personal identifier, online identifier.

*Internet or other electronic network activity information* – Your browsing behavior, search history and information regarding your interaction with our Sites and advertisements (such as scrolling, clicks and length of interactions), your unique personal identifier, media access control (MAC) address, device type, screen resolution, operating system version, internet browser type and version, and information about websites that referred you to our Sites.

*Professional or employment-related information* – Job title, business with which you are affiliated, information about your employer.

*Geolocation information* – Your location when you visit our Sites.

*Inferences drawn from the categories of Personal Information above.*

## Notice at collection: Purposes for collection of Personal Information

We collect your Personal Information to contact you; to deliver personalized services, content, information and advertisements to you; to inform and tailor our marketing and research efforts; to measure, analyze, understand and improve the performance and user experience on our Sites and the digital experiences we offer.

We also use Personal Information to prevent fraud, activities that violate our Terms of Service or other contracts, or that are illegal; and to protect our rights and the rights and safety of our users or others.

For those who interact with us in a commercial capacity, we use your Personal Information to engage in business transactions with the entity you represent and market to or engage in diligence with the entities you represent.

## Notice at collection: Categories of Personal Information we sell or share and related information

When we engage in digital advertising, we may sell the following categories of Personal Information (according to the broad definition of “sell” under the CCPA) or we may share them for purposes of cross-context behavioral advertising: personal identifiers and internet or other electronic activity information.

These categories of Personal Information are sold to or shared for cross-context behavioral advertising to advertising networks and other companies that facilitate digital advertising. We engage in such sales and sharing to facilitate digital advertising that is able to reach people who are most likely to be interested in our products or services. We do so by allowing third parties to place cookies or other tracking technologies on our Sites that may collect information about your online activities over time and across different websites or applications. For more information about the use of cookies and other tracking technologies, see the section “Our use of cookies and other tracking technologies” below.

To opt out of such sales and sharing of Personal Information, select the **Do Not Sell/Share** button.

We do not sell or share for cross-context behavioral advertising any of the other categories of Personal Information we collect.

## Notice at collection: Retention periods

We retain the categories of Personal Information we collect for the length of time necessary to provide our Services and to comply with legal obligations or to protect our legal rights.

## Sources from which Personal Information is collected

- Directly and indirectly from you or an individual authorized by you
- Directly and indirectly from activity on our websites
- From third parties such as data aggregators, data brokers

### Use or disclosure of Sensitive Personal Information for inferring characteristics

We do not use or disclose Sensitive Personal Information as defined under the CCPA to create profiles about or infer characteristics about individuals, or for any purposes other than providing our products or services.

### Disclosure of Personal Information for business purposes in the past 12 months

The following chart describes the categories of Personal Information we disclosed to third parties for a business purpose in the 12 months prior to the date of this Policy:

Categories of consumers' Personal Information	Categories of third parties to which we disclosed Personal Information for business purposes
<b>Personal identifiers:</b> Name, phone number, address, email address, IP address, unique personal identifier, online identifier	Service providers that facilitate email communications, provide security services and cloud-based data storage, host our Sites and assist with other technology-related functions, assist with advertising and marketing, provide analytics information, and process data subject requests
<b>Internet or other electronic activity information:</b> Your browsing behavior, search history and information regarding your interaction with our Sites and advertisements (including scrolling, clicks and length of interactions), your unique personal identifier, media access control (MAC) address, device type, screen resolution, operating system version, internet browser type and version, and information about websites that referred you to our Sites	Service providers that provide security services and cloud-based data storage, host our Sites and assist with other IT-related functions, assist with advertising and marketing, and provide analytics information
<b>Professional information:</b> Job title, business with which you are affiliated, information about your employer	Service providers that manage vendor and other B2B information
<b>Inferences drawn from personal information collected</b>	Service providers that assist with advertising and marketing and provide analytics information

#### Business purposes for such disclosures

We disclosed the aforementioned categories of Personal Information to the categories of third parties identified above for the following purposes: to engage in advertising and marketing (other than cross-context behavioral marketing); analyze and improve our Sites; operate our Sites and IT systems and secure our systems; prevent fraud and other illegal activities.

#### Additional information about how we may disclose Personal Information and purposes for disclosures

We may also disclose your Personal Information as required or permitted by law to comply with a subpoena or similar legal process or government request, or when we believe in good faith that disclosure is legally required or otherwise necessary to protect our rights and property or the rights, property or safety of others, including to law enforcement agencies and judicial and regulatory authorities. We may also disclose your Personal Information to third parties to help detect and protect against fraud or data security vulnerabilities. And we may disclose or transfer your Personal Information to a third party in the event of an actual or potential sale, merger, reorganization of our entity or other restructuring.

#### Our use of cookies and other tracking technologies

The functionality of our Sites is based, in part, on your browser's ability to accept cookie files. Cookies are pieces of information that a website transfers to your hard drive that allow you to more easily navigate a website and customize website features that are updated each time you visit a website.

Cookies also help us track repeat visits to our Sites. Most browsers are initially set up to accept cookies. You may set your preferences to refuse cookies; however, this may limit your access to some areas of our Sites.

We may also use, in addition to cookies, pixel tags, web beacons and other similar tracking technologies ("tracking technologies") to automatically collect information through the Sites. We may use these tracking technologies to help identify irregular behavior, prevent fraudulent activity and improve security, as well as making it possible for you to save your preferences and help us understand how you interact with our Services.

We also allow third parties (including Google and Meta) to use third-party tracking technologies to collect or receive information

about how you interact with our Sites and elsewhere on the internet and use that information to provide analytics and other measurement services, and to deliver and target advertisements tailored to you. Third parties may also use some of these technologies to assist us in determining if you require assistance or are having problems navigating on our Sites, and this may include technologies that record your interactions with the Sites, including, without limitation, your keystrokes, mouse clicks, screen touches and information about when, how and from where you accessed our Sites. You may set your browser to notify you when you receive a cookie. Many web browsers also allow you to block cookies. You can disable cookies from your computer system by following the instructions on your browser or at [www.allaboutcookies.org](http://www.allaboutcookies.org). See "California privacy rights" section below for additional information about how to opt out of the use of some of these types of tracking technologies.

We use Google Analytics to evaluate the use of our website. Google Analytics uses cookies and other identifiers to collect information, such as how often users visit a website, what pages they visit when they do so and what other websites they visited prior to visiting our Sites. For information about Google's privacy practices, please refer to the Google Privacy Policy: <https://policies.google.com/privacy?hl=en-US#infocollect>. We also use the following Google products: Google Campaign Manager.

### Personal Information of minors

Our products, services and Sites are not directed to minors under the age of 13, and we do not knowingly sell or share for purposes of behavioral advertising the Personal Information of minors, including minors under 16 years of age.

### Do not track signals

Industry standards are currently evolving, and we may not separately respond to or take action with respect to any "do not track" ("DNT") configuration you have enabled in your internet browser.

### Links to other websites/social media buttons

For your convenience, our Sites may contain links to other websites, including social media buttons, that may direct you to other sites or platforms. This does not imply any affiliation with, or an endorsement, authorization, sponsorship or promotion of, a non-Edward Jones website, application, platform or the owner thereof. Edward Jones accepts no responsibility for the content, products or services provided on linked websites. If you choose to access such non-Edward Jones websites, applications or platforms, you do so at your own risk, and you should be aware that those websites, applications and platforms are governed by their own terms and conditions and privacy policies.

### How we keep your Personal Information secure

We implement and maintain reasonable security appropriate to the nature of the Personal Information that we collect, use, retain, transfer or otherwise process. However, there is no perfect security, and reasonable security is a process that involves risk

management rather than risk elimination. While we are committed to maintaining a reasonable information security program, no such program can be perfect; in other words, all risk cannot reasonably be eliminated. Data security incidents and breaches can occur due to factors that cannot reasonably be prevented. Accordingly, it cannot be assumed that the occurrence of any given incident or breach results from our failure to implement and maintain reasonable security.

## California privacy rights

### a. Your right to know what Personal Information we collect and disclose about you

The CCPA provides California residents with specific rights regarding their Personal Information. Below, we describe CCPA rights and explain how California residents can exercise those rights.

You have the right to request that we disclose certain information to you about our collection and use of your Personal Information. We refer to these as Requests to Know. Once we receive and confirm your verifiable consumer request, we will disclose to you the following information with respect to the Personal Information we have collected about you since Jan. 1, 2022:

1. The categories of your Personal Information we collected;
2. The specific pieces of your Personal Information that we have collected (also called a data portability request);
3. The categories of sources from which we collected Personal Information;
4. The business or commercial purposes for which we collected or sold Personal Information;
5. The categories of third parties to whom the Personal Information was sold or disclosed for a business purpose;
6. The categories of Personal Information that we have sold and, for each category identified, the categories of third parties to whom it sold that particular category of Personal Information;
7. The categories of Personal Information that we have disclosed for a business purpose about you and, for each category identified, the categories of third parties to whom we sold that particular category of Personal Information.

### b. Your right to request the deletion of Personal Information

Subject to certain exceptions, you have the right to request that we delete Personal Information that we have collected from you and retained. We call these Requests to Delete. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers and contractors to delete) your Personal Information from our records, unless an exception applies.

### c. Your right to request the correction of Personal Information

You have the right to request that we correct Personal Information we hold that you believe is not accurate. We will take steps to determine the accuracy of the Personal Information that is the subject of your request to correct and, in doing so, will consider the totality of the circumstances relating to the Personal Information you have identified as being incorrect. We may ask that you provide documentation regarding your request to correct to assist us in evaluating the request.

### d. Your right to direct us not to sell or share Personal Information we have collected about you

With respect to those categories of Personal Information that we sell to third parties or share with third parties for the purpose of cross-context behavioral advertising, you have the right to opt out of such sales and sharing.

#### Opt-out preference signals

An opt-out preference signal is sent by a platform, technology or mechanism on behalf of consumers and communicates a consumer's choice to opt out of the sale and sharing of Personal Information for cross-context behavioral advertising with all businesses that recognize the signal, without having to make individualized requests. The signal can be set on certain browsers or through opt-out plug-in tools.

We recognize the Global Privacy Control signal and do so at the browser level. This means that if the signal is sent through a specific browser, we will recognize it for that browser only. If you would like more information about opt-out preference signals, including how to use them, the Global Privacy Control website has such information (<https://globalprivacycontrol.org/>).

### Nondiscrimination

If you exercise any of these rights explained in this section of the Privacy Policy, we will not disadvantage you. You will not be denied or charged different prices or rates for goods or services or provided a different level or quality of goods or services.

### Exercising your CCPA rights

#### *Rights to Know, Delete or Correct*

To exercise your CCPA rights to know, delete or correct, please go to [edwardjones.com/privacyportal-cdn.onetrust](https://edwardjones.com/privacyportal-cdn.onetrust), a secure portal operated by our privacy software vendor, OneTrust. Or you may contact us toll-free at 855-898-6102, at which time you will be able to leave the details of your request in a secure voicemail that is checked daily.

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your Personal Information. You may also make a verifiable consumer request on behalf of your minor child.

If you designate an agent to act on your behalf, you will still be required to verify your identity by providing us with certain Personal Information as described below. Additionally, we will

also require that you provide your authorized agent with written permission to act on your behalf, and we will deny the request if the agent is unable to submit proof to us that you have authorized them to act on your behalf.

When you make a **Request to Know, Request to Delete or Request to Correct**, we will take steps to verify your identity. These steps may include asking you for information that we or our identity verification knows about you. If we are unable to verify your identity with the degree of certainty required, we will not be able to respond to the request. We will notify you to explain the basis of any denial.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you. In limited circumstances, we may need to contact you to obtain additional information to process your request.

We will only use Personal Information provided in a verifiable consumer request to verify your identity or authority to make the request.

### Right to opt out of the sale or sharing of Personal Information

To opt out of the sale or sharing (for the purpose of cross-context behavioral advertising) of Personal Information, select the **Do Not Sell/Share** button.

If you designate an agent to act on your behalf when submitting an opt-out request, the agent will need to provide us with your signed permission indicating the agent has been authorized to submit the request on your behalf.

### Response timing and format

For all other types of requests that apply to us, we will provide you with an initial acknowledgment of our receipt of the request within 10 business days of receipt and will endeavor to provide a substantive response to all verifiable consumer requests within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing.

We do not charge a fee to process or respond to your verifiable consumer request unless the request(s) you submit is or are excessive, repetitive or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

### Changes to this Notice

Edward Jones reserves the right to change this Notice at our discretion and at any time. Changes are effective upon posting to our Sites. If we make a material change to the Notice, you will be notified through a notice on our website.

**For a printable version of this California Privacy Notice, please go to [edwardjones.com/california-privacy-notice](https://edwardjones.com/california-privacy-notice). If you require assistance in obtaining this privacy policy in another accessible alternative format, you may also call us at 855-898-6102.**