SWEEP PROGRAM DISCLOSURE DOCUMENT

Read the complete Disclosure Document regarding your participation in the Sweep Program. You should consult your Financial Professional for more information.

I. INTRODUCTION

Atria Wealth Solutions, Inc., through its affiliated broker-dealers SCF Securities, Inc. and Western International Securities, Inc. (referred to as "Broker-Dealer, "we," "our," or "us") individually offer a cash sweep program ("Sweep Program") to you for your brokerage account ("Brokerage Account") held in conjunction with National Financial Services LLC ("NFS"). The terms "account owner," "you," and "your" refer to the account owners indicated on the Account Application and Customer Agreement to your Brokerage Accounts. For joint accounts, these terms refer to all owners, collectively and individually. For trust accounts, these terms refer to both the entity and all account owners.

This Disclosure Document is intended for informational purposes. If there is any conflict between the descriptions in this Disclosure Document and the terms of your Customer Agreement, solely as it relates to the subject matter of this Disclosure Document, this document will control.

Over time, your Brokerage Account will accumulate cash from interest or dividend payments on investments you own, the proceeds of sale transactions, or deposits you make into your account. Maintaining a cash balance in your Brokerage Account pending further investment offers certain benefits, including:

- Having cash in your account to pay for securities transactions reduces the risk of not having "good funds" at settlement.
- Protection by the Securities Investor Protection Corporation ("SIPC") for cash held as a free credit balance in your Brokerage Account, up to $250,000 per account, as described below.
- Federal Deposit Insurance Corporation ("FDIC") deposit insurance of up to $2.5 million for individual accounts ($5 million for joint accounts) as described below when your cash is swept to a bank in our Sweep Program.
- The ability to access your cash via debit card or checks written against your Brokerage Account.
- For tax-qualified accounts, you can maintain the tax-qualified status of your cash balance instead of transferring cash to or from a tax-qualified bank account to obtain FDIC coverage or pay for your securities trades or account fees.

Regardless of how you maintain a cash balance in your Brokerage Account(s), you agree that you will not maintain such balances solely for the purpose of obtaining FDIC or SIPC coverage. In addition, because we make available to you other investment products, including non-sweep money market mutual funds, treasury bills, and brokered certificates of deposit to manage cash in your Brokerage Account, you agree that obtaining an investment return is not the primary objective for maintaining a cash balance in your Brokerage Accounts.

By participating in the Sweep Program, your free credit balances will be transferred or swept to an account (a "Deposit Account") at a bank whose deposits are FDIC insured, subject to deposit capacity limits or, for certain accounts, to purchase shares in a money market mutual fund.

This Disclosure Document provides you with important information regarding the Sweep Program and the alternatives made available through the Sweep Program. The information in this Disclosure Document applies, unless otherwise indicated, to each eligible Brokerage Account for which you are an owner, whether as an individual, joint tenant, a corporation, trustee, executor, custodian, or in any other capacity.

You should also understand that the balance in any Deposit Account, or the shares of any money market mutual fund in which you have a beneficial interest, can be liquidated on your order and the proceeds returned to your Brokerage Account or remitted to you.

You agree that you will read through this Disclosure Document carefully and that you will consult with your Financial Professional if you have any questions or concerns related to the Sweep Program.

The term "Free Credit Balance" refers to the credit balance that remains in your Brokerage Account after all purchases are made and that is free from withdrawal restrictions and payable on demand to you. A free credit balance maintained in a brokerage account is intended to be used to purchase securities or pay fees incurred in the account. A free credit balance may be held in a Brokerage Account at NFS as our clearing firm, and up to $250,000 in cash per account will be covered by the SIPC, as described in detail below.

There are other investment products, including non-sweep money market mutual funds, treasury securities, and brokered certificates of deposit, that are available to you to manage cash in your Brokerage Account.

Customers with a free credit balance may elect to receive the money each month or they may direct us to deposit or invest the money into eligible sweep products to earn an additional return while the cash sits idle. **By executing the Customer Agreement you consent and agree to having the free credit balances in your account automatically included in the Sweep Program**.

Upon executing the Customer Agreement, you appoint NFS as your agent to establish and maintain your inclusion in the Sweep Program. You may contact your Financial Professional at any time to opt out of the Sweep Program. If you opt out, any cash balances in your account will remain as Free Credit Balances and will not earn interest nor be eligible for FDIC insurance, but will remain eligible for SIPC coverage if maintained for the purpose of purchasing securities.

Your Brokerage Account has a core account that is used for settling securities transactions and holding credit balances. Depending on your account type, we may provide you with access to different cash sweep vehicles, including bank deposit accounts and money market mutual funds ("Money Funds") (each a "core account investment vehicle"), that may be used to hold a cash balance that is awaiting reinvestment. The Bank Deposit Sweep Program ("BDSP") is the primary core account investment vehicle we make available to you for available cash balances held in eligible Brokerage Accounts, for cash balances held in eligible Advisory IRA Accounts, the Insured Sweep Program ("ISP"), or for cash balances held in business entity Brokerage Accounts, the Bank Deposit Sweep Program FDIC Eligible (SPFE).

The following brokerage Account types that are NOT eligible for BDSP, SPFE, or ISP:

- ERISA Title I accounts
- Section 403(b)(7) accounts
- Keogh Plans

Cash balances in such Brokerage Account types that participate in the Sweep Program are instead invested in shares of a Money Fund as described below in the section titled "*Money Fund(s) Available for ERISA Title I Account Types, 403(b)(7) Plans and Other Brokerage Account Types Not Eligible for BDSP, SPFE, or ISP*". We retain the right to revise this list of account types that are not eligible for BDSP, SPFE, or ISP, and to otherwise implement changes to our Sweep Program upon advance notice to you. When we make a change to the Sweep Program, we will describe in detail the change, how and when it will be executed, and your alternatives.

As more fully described in this Disclosure Document, cash held in your Brokerage Account pending investment with us is generally protected, up to applicable limits, by the SIPC. Deposits placed through the Sweep Program ("Program Deposits") are placed at insured depository institutions that are part of the deposit network of IntraFi Network LLC ("IntraFi"). At the time cash is deposited with one or more depository institutions ("Program Banks") on the then-current list of the banks participating in BDSP, SPFE, or ISP (the "Program Bank List", your deposits are eligible, subject to the limitations described in this Disclosure Document, to be insured, up to applicable limits, by the FDIC. Cash deposited in Deposit Accounts is not eligible for coverage by the SIPC.

Cash in the Deposit Accounts at each Program Bank is generally eligible for deposit insurance by the FDIC up to a total of $250,000 principal and accrued interest per depositor in most insurable capacities (e.g., corporate, individual, joint, etc.) when aggregated with all other deposits held in the same insurable capacity at a Program Bank. *See "FDIC/SIPC Coverage" below.*

The maximum amount of FDIC insurance coverage for your deposits in BDSP, SPFE, and ISP is $2.5 million (for an individual account) or up to $5 million (for a joint account) (the "Maximum Applicable FDIC Deposit Insurance Amount"), subject to the total amount of cash on deposit in a Deposit Account, applicable FDIC rules, and Bank availability.

Any cash deposits (including certificates of deposit) that you maintain in the same insurable capacity directly with a Program Bank, or through an intermediary (such as us or another brokerage firm offering an insured deposit program), will be aggregated with cash deposits in your Deposit Accounts at such Program Bank for purposes of the Maximum Applicable FDIC Deposit Insurance Amount.

You understand and acknowledge that you are solely responsible for monitoring the total amount of cash deposits that you have with each Program Bank, including any Excess Deposit Bank (described below) and any deposits outside of the Sweep Program, to determine the extent of FDIC deposit insurance coverage available to you. You should review carefully the section titled "*FDIC/ SIPC Coverage*." Funds that exceed the FDIC coverage limits are subject to loss of principal in the event of a bank failure.

Important Note: NFS, as your agent, will place, regardless of the maximum applicable FDIC insurance coverage available, in any one Program Bank up to $246,500 of your cash balances for an individual account, an agency account, and a trust account (including a transfer upon or payable on death account), up to $493,000 in any one Program Bank for a joint account (regardless of the number of owners), and up to $246,500 in any one Program Bank for an individual retirement account or IRA (each such limit referred to hereinafter as the "Maximum Deposit Amount"). For certain types of accounts, the Maximum Deposit Amount is substantially less than the maximum potential amount of FDIC insurance coverage. If your cash balances and existing Program Deposits at a Bank exceed the Maximum Deposit Amount at a Bank, funds greater than the Maximum Deposit Amount for each Bank will be swept into Deposit Accounts at one or more Program Banks on your Program Bank List in the order reflected thereon (subject to removal and replacement as further described below).

Once cash balances equal to the Maximum Deposit Amount have been deposited for you through BDSP, SPFE, and/or ISP in each Program Bank, any additional cash will be deposited in an "Excess Deposit Bank" that will accept cash without limitation and without regard to the Maximum Applicable FDIC Deposit Insurance Amount. Cash deposits in the Excess Deposit Bank that exceed the Maximum Applicable FDIC Deposit Insurance Amount will not be covered by FDIC deposit insurance, nor will such deposits be covered by SIPC. In the rare instances where your funds cannot be placed at a Program Bank within the Sweep Program, your funds will be invested in an alternative core account investment vehicle for your applicable account type. For more complete information about any Money Fund, including all charges and expenses, contact your Financial Professional for a free prospectus. Read the prospectus carefully before you invest or send money. You may obtain information with respect to the current yields available on the Money Funds by contacting your Financial Professional. Each Deposit Account constitutes a direct obligation of a Program Bank to you and is not directly or indirectly an obligation of us or NFS. Neither we nor NFS guarantee in any way the financial condition of the Program Banks (including the Excess Deposit Banks) or the accuracy of any publicly available financial information concerning the Program Banks. You can obtain publicly available financial information concerning each Program Bank at ffiec.gov/NPW or by contacting the FDIC Public Information Center by mail at L. William Seidman Center, Virginia Square, 3501 North Fairfax Drive, Arlington, Virginia 22226 or by phone at 703-562-2200.

Although each Deposit Account constitutes a direct obligation of a Program Bank to you, you will not have a direct account relationship with the Program Banks. NFS, as your agent and custodian, will establish the Deposit Accounts for you at each Program Bank and make cash deposits to and withdrawals from the Deposit Accounts. To the extent permitted under applicable law and as otherwise discussed below, we and NFS will receive a fee from each Program Bank for our services under the Sweep Program. The amount of the fee paid to us and NFS will affect the interest rate paid to you on the Deposit Accounts. You should carefully review the sections titled "*interest*" and "*Your Relationship with Your Broker-Dealer and the Program Banks*."

As discussed herein, interest rates on the Deposit Accounts may be tiered and will vary based upon prevailing economic and business conditions. The Program Banks do not have a duty to offer the highest rates available or rates that are

comparable to Money Funds. By comparison, Money Funds generally seek to achieve the highest rate of return consistent with their investment objectives, which can be found in their prospectuses.

A. Core Account Investment Vehicle Interest

As described in greater detail in the section titled "*Interest*," there are two methods by which interest is calculated and earned through the Sweep Program.

I. For most account types, interest rates on Deposit Accounts are tiered ("Tiered Structure") and will vary based upon prevailing economic and business conditions. The interest rate applied to your Deposit Accounts will be based on its assigned tier, as determined by us, based upon the value of your Program Deposits.

II. For Individual retirement accounts (IRAs) in which an advisory fee is charged (typically annually) as per the terms of the contract you entered with your Financial Professional ("Advisory IRA Accounts"), interest earned is not based on the tiered structure. Instead, interest on all Advisory IRA Accounts will be calculated and paid based on a level fee structure as further described in the section of this Disclosure Document titled "*Insured Sweep Program - ISP (applicable to Advisory IRA Accounts only)*"

III. For accounts held by business entities including corporations, limited liability companies, partnerships, business trusts, and unincorporated associations, interest rates on Deposit Accounts will be based on its assigned tier, as determined by us, based upon the value of Program Deposits.

Neither we nor the Program Banks have a duty to offer the highest interest rates available or to offer in our BDSP, SPFE, and/or ISP interest rates that are comparable to the yield on Money Funds. By comparison, Money Funds generally seek to achieve the highest rate of return consistent with their investment objectives, which can be found in their prospectuses. The interest rate for your Advisory IRA Account and current interest rates for Program Deposits may be obtained from your Financial Professional, or at the URL specified in Appendix A.

B. Timing of Sweep

The cash balance in your Brokerage Account will be automatically swept from your Brokerage Account into your BDSP, SPFE, or ISP Deposit Account on the business day following the day your Brokerage Account reflects a cash balance. For purposes of this Sweep Program, a business day generally means a day on which the Program Bank is open for business. Available cash balances will not begin to earn interest or be eligible for FDIC insurance until swept into the Deposit Account at the Program Bank.

C. Access to Funds in the Deposit Accounts

As required by federal banking regulations, each Program Bank reserves the right to require seven (7) calendar days' notice before permitting a withdrawal of any Program Deposits. So long as this right is not exercised, and there is not a bank failure that would require FDIC intervention, your ability to access cash deposits, including the ability to write checks against your Brokerage Account, should not be impacted. Your interest in a Deposit Account is not transferable.

Notwithstanding the foregoing, you will remain responsible for all obligations arising from your Brokerage Account, including but not limited to fees charged to your account, margin balances, settlement of transactions, checks, wires, and debit card purchases.

D. Tax and Legal Information

For customers with non-retirement account types, interest earned from the Deposit Accounts will be taxed as ordinary income in the year it is received. In those cases, a Form 1099 will be sent to you by NFS each year showing the amount of interest income you have earned on cash deposits in your Deposit Accounts. You should consult with your tax adviser about the tax treatment of Sweep Program interest.

E. Money Fund Available for ERISA Title I Account Types, 403(b)(7) Plans, and Other Brokerage Account Types Not Eligible for BDSP, SPFE, or ISP.

A Money Fund is available for use as a core account investment vehicle, but only for certain Brokerage Account types that are not eligible for BDSP, SPFE, or ISP. Such Brokerage Account types are ERISA Title I accounts, 403(b)(7) plans, and Keogh Plans. For more information on eligibility for BDSP, SPFE, and IPP, please see "*Sweep Program Eligibility*" below. For more information about the Money Fund(s), including all charges and expenses, please contact your Financial Professional for a free prospectus. Read the prospectus carefully before you invest or send money. You may obtain information with respect to the current yield available on any Money Fund by contacting your Financial Professional, or at the URL specified in Appendix A.

We offer Brokerage Accounts that are not eligible for BDSP, SPFE, or ISP the ability to sweep to a Money Fund managed by Fidelity Management and Research Company LLC ("FMR Co."). Brokerage Accounts that participate in the Money Fund sweep authorize and direct us to invest available cash balances in the Money Fund specified at the URL on Appendix A. The Money Fund specified at the URL on Appendix A is subject to change from time to time.

Cash swept to Money Funds earns dividends based on the interest and income realized by the Money Funds' underlying investments. By participating in the Sweep Program, you agree and acknowledge that the dividends earned on the shares in the Money Funds will not be payable in cash but will be reinvested each month in additional shares of the applicable Money Fund at the then current net asset value. Rates of return you receive will vary from Money Fund to Money Fund, because such rates are based on the investments made by the Money Fund net of the Money Fund's operating expenses. Some Money Funds invest in certain securities, the income from which is exempt from federal and/or state income tax. The rates of return on Money Funds will differ from the interest rates available in BDSP, SPFE, and ISP.

There is no guarantee that the rate of return or the yields will equal or exceed rates of return or yields available at other financial institutions or invested in other products similar to the Money Market sweep. Yields fluctuate and past performance is no guarantee of future results. For more information about the current rate of interest or yield you are receiving in the Money Market sweep please visit the URL specified on Appendix A.

Money Funds may impose a fee upon the sale of shares (a liquidity fee) or may temporarily suspend your ability to sell shares (a redemption gate) if a Money Fund's liquidity falls below required minimums because of market conditions or other factors. Money Funds currently are not required to impose liquidity fees or redemptions gates. You may obtain further details about any particular Money Fund by requesting the Money Fund's prospectus from your Financial Professional.

Investments in Money Funds are not guaranteed or insured by the FDIC or any other government agency. Although Money Funds seek to preserve a net asset value of $1.00 per share, there is no guarantee that this will occur; it is possible to lose money by investing in a Money Fund, including loss of principal. Please contact your Financial Professional for further details and additional information, including a prospectus, for any available Money Fund. Please read the prospectus carefully before investing. Investments in Money Funds are not FDIC insured but may be covered by SIPC. Please see "*FDIC/SIPC Coverage"* for more information.

II. DETAILS

This Disclosure Document contains key information about the Sweep Program, which is offered by us in conjunction with NFS, who we have engaged to provide custody and clearing services to us. Additional terms, conditions, and disclosures applicable to your Brokerage Account held with us are included in other documents, including but not limited to your account application, account agreement, applicable privacy notice, your Broker-Dealer customer agreement for your Brokerage Accounts, the retirement account customer agreement and any applicable custodial agreement, disclosure statement, or the like, the Margin Account Agreement, the Disclosure of Terms on Credit Transactions, the Margin Disclosure Statement (collectively, "Other Agreements"), all of which are hereby incorporated by reference into this Disclosure Document. In the event of a conflict between the terms of this Disclosure Document and the Other Agreements, solely as it relates to the terms and conditions of this Disclosure Document, the Disclosure Document will control. Please review these Other Agreements for important information governing your Brokerage Account.

A. Sweep Program Eligibility

Eligibility for the Sweep Program is based on your account type and the ownership of your Brokerage Account. Eligibility is subject to the limitations described herein and as determined by us and NFS.

BDSP is available to (a) individuals, (b) certain non-profit organizations, (c) certain fiduciaries and trusts, provided that the beneficiaries are individuals or are otherwise eligible, and (d) certain custodial IRAs.

SPFE is available to business organizations, including corporations, limited liability companies, limited liability partnerships, partnerships, business trusts, unincorporated associations (including for profit and not-for-profit organizations), and other organizations.

ISP is available to Advisory IRA accounts.
BDSP, SPFE, and ISP are not available to the following account types:

- ERISA Title I accounts
- Section 403(b)(7) accounts
- Keogh Plan

Cash balances in such Brokerage Account types that participate in the Sweep Program are instead invested in shares of a Money Fund as described in the section titled "*Money Fund(s) Available for ERISA Title I Account Types, 403(b)(7) Plans, Keogh Plans, and Other Brokerage Account Types Not Eligible for BDSP, SPFE, and ISP*".

Eligibility for BDSP, and ISP is subject to the other limitations described herein and as determined by us and NFS. Please check with your Financial Professional if you have questions regarding eligibility of your Brokerage Account. To the extent that you change any beneficial owner or beneficiary on your Brokerage Account, you are responsible for determining whether each beneficial owner or beneficiary of your Brokerage Account continues to qualify as an Eligible Person. If we or NFS determine that your Brokerage Account is not eligible for the Program or the Program eligibility requirements change, we may change your core account investment vehicle, as that term is defined in Brokerage Account documentation, or any amendments thereto, including but not limited to the Customer Agreement, from the Program to an alternative core account investment vehicle made available by us and NFS, which may not be an FDIC-insured investment.

B. We and NFS retain the right to modify the eligibility for Sweep Program at any time.

If we or NFS determine that your Brokerage Account is no longer eligible or the Sweep Program eligibility requirements change, we may change your Brokerage Account's core account investment vehicle, as that term is defined in Brokerage Account documentation, or any amendments thereto, including but not limited to the Customer Agreement, to an alternative core account investment vehicle, including a Money Fund made available by us and NFS, which may not be FDIC-insured. We will provide advance notice to you of any changes to the Sweep Program, including changes to sweep products and vehicles available therein.

C. How the Program Works

Through BDSP, SPFE, or ISP cash balances in your Brokerage Account will be automatically deposited or swept into Deposit Accounts at one or more Program Banks that are part of the IntraFi deposit network, subject to deposit capacity limits. Once your cash balance has been swept to a Program Bank, it is referred to as your "Program Deposit." Please note that your ability to access the money held at the Program Bank(s) may be limited, as more fully described herein. The Program is intended to operate on a nondiscretionary allocation methodology.

Cash will be swept into Deposit Accounts at Program Banks subject to deposit capacity limits up to the Maximum Deposit Amount. Cash in excess of the Maximum Deposit Amount (or Cash that cannot otherwise be deposited at a particular Program Bank because that Program Bank is not accepting additional deposits due to capacity constraints or other issues) will be swept to another Program Bank, subject to deposit capacity limits. Once the Maximum Deposit Amount has been reached in all Program Banks on the Program Bank List that are accepting additional deposits, additional cash will be swept to the Excess Deposit Bank, subject to deposit capacity limits.

One of the entries on the Program Bank List may contain the names of up to four banks ("Alternative Banks"). When each of the Program Banks prior to the Alternative Banks on the Program Bank List has received deposits equal to the Maximum Deposit Amount, your funds will be deposited in one of the Alternative Banks up to the Maximum Deposit Amount. Once funds in this Alternative Bank have reached the Maximum Deposit Amount, your funds will be deposited in the next Program Bank on the Program Bank List, not the next Alternative Bank. If all your funds are withdrawn from an Alternative Bank, the next time your funds are available for deposit in an Alternative Bank your funds may be deposited in a different Alternative Bank.

You may not change the Program Banks, the order in which cash is deposited at the Program Banks, or the Maximum Deposit Amount at any Program Bank. You may, however, at any time, designate a Program Bank as ineligible to receive your cash (otherwise referred to as "opting out" of a Program Bank) by contacting your Financial Professional. Any such action will result in any current Program Deposit at such Program Bank being withdrawn and such cash (along with any new Program Deposits) being deposited into

Deposit Accounts at a different Program Bank with deposit capacity on the next business day that a sweep is effected after your "opt out" instructions have been given effect. No new cash will be deposited into any Program Bank that you have opted out of (i.e., designated as ineligible to receive your deposits). If you designate one or more Program Banks as ineligible to receive cash, the total amount of FDIC insurance for which your cash balances will be eligible in BDSP, SPFE, and ISP may be reduced. Participation in BDSP, SPFE, and ISP requires at least one (1) Program Bank remaining eligible to receive your cash deposits. Thus, you may not opt out of all Program Banks.

With the exception of the Excess Deposit Bank, your cash balances will not be swept into a Deposit Account at a Program Bank in an amount that exceeds the Maximum Deposit Amount, and you may designate any Program Bank as ineligible to accept your cash by "opting out" in accordance with the procedures set forth above. **You are responsible for monitoring the total amount and insurable capacity of deposits both as part of and outside of BDSP, SPFE, or ISP that you have at each Program Bank, including any CDs or other cash deposits made through us, through any other intermediary, or directly, for the purpose of determining the FDIC insurance coverage for those cash deposits.**

D. Maximum Deposit Amount

NFS, as your agent, will place, subject to deposit capacity limits, regardless of the maximum potential applicable FDIC insurance coverage available, in one Program Bank, up to $246,500 of your cash balances for an individual account, an agency account and a trust account including a transfer upon or payable on death account, up to $493,000 in one Program Bank for a joint account (regardless of the number of owners), and up to $246,500 for an IRA (the "Maximum Deposit Amount"). If you maintain in your Brokerage Account or your Advisory IRA Account cash balances that approach $2.5 million ($5.0 million in a joint account), the Maximum Deposit Amount is less than the maximum potential amount of FDIC insurance coverage.

If your cash balances and existing Program Deposits at a Program Bank exceed the Maximum Deposit Amount at a Program Bank, cash deposits greater than the Maximum Deposit Amount for each Program Bank will be swept into Deposit Accounts at one or more Program Banks, subject to deposit capacity limits (subject to removal and replacement as further described below).

If the Maximum Deposit Amount has been deposited for you through BDSP, SPFE, and ISP in each Program Bank (taking into consideration any Program Bank that you have opted out of or excluded), all excess cash balances will be deposited to one designated Program Bank, without regard to FDIC insurance limitations (an "Excess Deposit Bank"), subject to deposit capacity limits.

E. Program Limitations

The amount of your cash balances that are swept into Deposit Accounts may need to be limited if one or more Program Banks reach deposit capacity and stop accepting deposits, become ineligible for BDSP, SPFE, and ISP as described in this Disclosure Document, or for other exceptional circumstances. These limitations may affect the total amount of FDIC insurance that is available to you. You will generally receive notification in advance of any Program Bank being removed from the Program Bank List, and if advance notice is not practical due to the circumstances, you will be notified as soon as is reasonably practical. Consult the following sections for further important information, as such action may affect the amount of your cash balances that are covered by FDIC insurance.

Money Market Mutual Fund Overflow

Certain events will result in the sweeping of Cash Balances into a money market mutual fund instead of Program Banks- this feature is called the Money Market Mutual Fund Overflow ("MMKT Overflow"). The events for sweeping of funds into the MMKT Overflow may include:

If the Program does not have sufficient deposit capacity to accept new or maintain existing deposits, or in NFS sole discretion, an imminent lack of capacity exists, any balance that cannot be placed or maintained at a Program Bank(s), including Excess Deposit Banks, will then be swept into the MMKT Overflow.

The enhanced sweep process between your Brokerage Account, your Deposit Account, and the MMKT Overflow is referred to together as the "Program" and may also be included in the definition of your "Core Account Investment Vehicle". The Fidelity Government Money Market: "S" Class fund is the Money Fund that will be utilized for the MMKT Overflow (the "MMKT Overflow Fund").

Summary: Balances will sweep into the Program Banks as described above in the "How the Program Works" section. If, however, the Program Banks are unwilling or unable to accept funds, or in NFS sole discretion, an imminent lack of capacity exists, these funds will be swept to the "MMKT Overflow" rather than the Program Bank(s).

Your Program Deposit is also automatically "swept out of" a Deposit Account as necessary to satisfy debits in your Brokerage Account. However, in the event you have cash balances in the MMKT Overflow, the cash balances will first be debited from the MMKT Overflow Fund, then from Program Banks.

Debits in your Brokerage Account associated with certain actual or anticipated transactions to generate a debit in your Brokerage Account during the business day will first be settled using proceeds from the redemption of any shares of the MMKT Overflow Fund first, then withdrawal of Program Deposits that are swept out on such business day. Other debits will be settled using proceeds from redemption of any shares of the MMKT Overflow Fund first, then the withdrawal of Program Deposits that are swept out on the next business day.

In the event that additional capacity becomes available at the Program Banks, any cash balances in the MMKT Overflow Fund will remain and will not automatically be transferred or rebalanced into newly open and/or available Program Banks. Other than being used to satisfy debits or withdrawals in the account, funds will remain in the MMKT Overflow.

Rate of return for cash balances held in the MMKT Overflow: In the event there is a bash balance held in the MMKT Overflow, the rate of return for a money market fund is typically shown for a seven-day period and is expressed as an annual percentage rate. It is referred to as the "7-day yield" and may change at any time based on the performance of the investments held by the money market fund. The effective yield on a Money Fund reflects the effect of compounding of interest over a one-year period.

In general, a Money Fund earns interest, dividends, and other income from its investments, and distributes this income (less expenses) to shareholders as dividends. Each fund may also realize capital gains from its investments, and distributes these gains (less losses), if any, to shareholders as capital gain distributions.

Distributions from a Money Fund consist primarily of dividends. A Money Fund normally declares dividends daily and pays them monthly. Funds held in the MMKT Overflow begin earning the dividend accruals on the day they are

received by the MMKT Overflow Fund and stop accruing dividends on the day they are withdrawn. For additional information on returns of the MMKT Overflow Fund, see the fund's prospectus.

Statements: The statement for your Brokerage Account will (i) indicate your balance in your core account including your Program Deposit balance at each Program Bank and MMKT Overflow (if applicable) as of the last business day of each monthly statement period, (ii) detail sweeps to and from your core account during the statement period, and (iii) reflect the rate of return for the MMKT Overflow if applicable. This information is provided in lieu of separate confirmations.

Insurance: If funds are swept from a Deposit Account into the MMKT Overflow, such funds will no longer be eligible for FDIC insurance but will be subject to SIPC protection, up to certain limits as further described in the section titled "FDIC/SIPC Protection" below. More details about the MMKT Overflow Fund can be found in the MMKT Overflow Fund 's prospectus, which will be made available to you when applicable.

Rebalance Event: From time to time, and as part of the management of the Program, if additional deposit capacity becomes available, NFS, in collaboration with your Broker-Dealer may periodically sweep funds out of the MMKT Overflow and back to Program Banks to be held as a Program Deposit (a "Rebalance Event"). You will be provided written notice in advance of any Rebalance Event. The notice will inform you of the approximate implementation date of the Rebalance Event. You may contact your Financial Professional to opt out of a Rebalance Event prior to the implemenation date. Continued use of your Brokerage Account and/or the Program after the implementation date of a Rebalance Event will constitute your consent to the Rebalance Event and the changes described therein.

The MMKT Overflow Fund is a Money Fund offered by FMR Co. FMR Co. will receive management and other fees for assets held in the MMKT Overflow Fund, as more fully described in the fund's prospectus.

F. Free Credit Balances Free credit balances may be used by NFS in the ordinary course of its business subject to the restrictions of Rule 15c3-3 under the Securities Exchange Act of 1934. The use of customer free credit balances generally generates revenue for a Broker-Dealer in the forms of interest and income (less amounts paid to the customer on such balances, if any), which a Broker-Dealer retains as additional compensation for its services to its customers. Under these arrangements, we will generally earn interest, or a return, based on short-term market interest rates prevailing at the time. We do not share this compensation with your Financial Professional. Uninvested cash held in your Brokerage Account for the purpose of investing in securities is not insured or guaranteed by the FDIC or any other government agency but is protected by the SIPC up to $250,000 per account.

If you are acting on behalf of an ERISA Title I account type, 403(b)(7) plan, or IRA, the responsible plan fiduciary agrees that it has independently determined that holding of cash balances as a free credit balance, which may not earn income, instead of pursuant to the Sweep Program is both (i) reasonable and in the best interests of the plan or account and (ii) that the plan or account receives no less, nor pays no more, than adequate consideration with respect to this arrangement.

G. FDIC Insurance Coverage in General

The Deposit Accounts (including principal and accrued interest) are insured by the FDIC, an independent agency of the U.S. Government, to the Maximum Applicable FDIC Deposit Insurance Amount set by the FDIC for all deposits held in the same insurable capacity at any one Program Bank, as more fully explained below. Your cash becomes eligible for deposit insurance immediately upon placement into a Deposit Account at a Program Bank. Relatedly, once your funds are placed in a Deposit Account they are no longer covered by SIPC. Generally, any accounts or deposits that you may maintain directly with a particular Program Bank, or through any other intermediary, in the same insurable capacity in which the Deposit Accounts are maintained would be aggregated with the Deposit Accounts for purposes of the Maximum Applicable FDIC Deposit Insurance Amount.

You are responsible for monitoring the total amount of deposits that you hold with any one Program Bank, directly or through an intermediary, for example through a retirement plan, a deposit account, or another brokerage firm offering an insured deposit program, in order to determine the extent of deposit insurance coverage available to you on all of your deposits, including the Deposit Accounts.

We and NFS are not responsible for any insured or uninsured portion of the Deposit Accounts or any other deposits. Uninsured funds in the Deposit Accounts are subject to loss of principal in the event of a bank failure.

See "*FDIC/SIPC Coverage*" for more detailed information on insurance coverage of Deposit Accounts and Brokerage Accounts.

H. Alternatives to the Program

If you have an existing eligible Brokerage Account with a different core account investment vehicle than the Program, you may contact your Financial Professional to elect the Program if you desire or to determine if an alternative exists. For new accounts, if you do not affirmatively elect a core account investment vehicle, then your core account investment vehicle will be as determined by your Broker-Dealer. If a Money Fund option exists, you may contact your Financial Professional with respect to current yields, as well as for a free prospectus. If your Brokerage Account is a non-retirement Brokerage Account and you elect not to participate in the Program and your available cash awaiting reinvestment is not invested in a Money Fund, accruing cash balances may not earn a rate of return prior to direct investment.

If you wish to specify a different core account investment vehicle, if available for your account type, you may do so at any time by contacting us or your Financial Professional. Existing balances in your prior core account investment vehicle will be automatically transferred to the new core account investment vehicle you select.

III. PROGRAM BANKS

A. General Information About Program Banks

The Program Bank List specifies the Program Banks into which your funds will be deposited and the order of the Program Banks which will receive your funds. Please contact your Financial Professional or go to the URL specified in Appendix A for the most current Program Bank List. All changes to the Program Bank List will be maintained at the URL specified in Appendix A.

The Program Bank List indicates all Program Banks, including your Excess Deposit Bank, which will be utilized for deposits after the Maximum Deposit Amount has been placed in all the Program Banks and the sequence that will be used for deposits into these Program Banks. You cannot select the Excess Deposit Bank at which such excess deposits will be made. If an Excess Deposit Bank is also a Program Bank, the Excess Deposit Bank would receive, in the sequence listed, deposits up to the Maximum Deposit Amount just as any other Program Bank and after deposits of the Maximum Deposit Amount have been made at all of the other Banks on your Program Bank List, excess deposits would then be placed

in your Excess Deposits Bank. If your Excess Deposit Bank has already received Program Deposits up to the Maximum Deposit Amount, any further deposits in that Bank would generally not be eligible for FDIC insurance coverage. To the extent your deposits in your Excess Deposit Bank exceed the Maximum Applicable FDIC Deposit Insurance Amount, these excess funds are ineligible for FDIC insurance.

You cannot select the Excess Deposit Bank at which such excess cash deposits will be made. If an Excess Deposit Bank is also a Program Bank, the Excess Deposit Bank would receive, subject to deposit capacity limits, deposits up to the Maximum Deposit Amount just as any other Program Bank and after deposits of the Maximum Deposit Amount have been made at all of the other Program Banks on your Program Bank List, excess deposits would then be placed in your Excess Deposit Bank. If your Excess Deposit Bank has already received Program Deposits up to the deposit capacity limit or the Maximum Deposit Amount, any further deposits in that Program Bank would generally not be eligible for FDIC insurance coverage. To the extent your cash deposits in your Excess Deposit Bank exceed the Maximum Applicable FDIC Deposit Insurance Amount, this excess cash is ineligible for FDIC insurance.

You should review the Program Bank List carefully. You should also regularly check the URL specified in Appendix A for changes to the Program Bank List. You are responsible for monitoring the total amount of cash deposits that you have at each Program Bank for purposes of reviewing deposits which may not be eligible for insurance by the FDIC. We and NFS do not have any duty to monitor the core account investment vehicle for your Brokerage Account or make recommendations about, or changes to, BDSP, SPFE, or ISP that might be beneficial to you.

Deposits at each Program Bank are eligible for FDIC insurance coverage, except for amounts deposited in your Excess Deposit Bank in excess of the Maximum Applicable FDIC Deposit Insurance Amount, which will not be insured by the FDIC. The amount of FDIC insurance in all Program Banks may be limited pursuant to the limitations explained in this Disclosure Document. In any event, all deposits in the Program are subject to all applicable FDIC qualification requirements and to the Program limitations described in this Disclosure Document.

B. Program Bank List

Program Banks are organized into regional bank lists with each Program Bank List assigned based upon the state as reflected in your account mailing address. Your Brokerage Account mailing address is the address to which correspondence from your Broker-Dealer is mailed and for e-mail correspondence, the designated address contained on the electronic document. You may contact your Financial Professional or go to the URL provided in the Program Summary page for a current Program Bank List and priority sequence order.

An Excess Deposit Bank receives deposits up to the Maximum Deposit Amount just as any other Program Bank. After deposits of the Maximum Deposit Amount have been made at all of the other Program Banks on your Program Bank List, excess deposits would then be placed in your Excess Deposit Bank. If your Excess Deposit Bank has already received Program Deposits up to the Maximum Deposit Amount, any further deposits in that Excess Deposit Bank would generally not be eligible for FDIC insurance coverage. **Thus**, **to the extent that deposits in your Excess Deposit Bank exceed the Maximum Applicable FDIC Deposit Insurance Amount, these excess funds are ineligible for FDIC insurance. Neither we nor your Broker-Dealer will monitor your Brokerage Accounts for deposits that exceed FDIC insurance limits.**

You should review the Program Bank List carefully. You are solely responsible for monitoring the total amount of deposits that you have at each Program Bank for purposes of reviewing deposits which may not be eligible for insurance by the FDIC. Your Brokerage Retirement Account statement will provide the amount of deposits in each Program Bank. We and NFS do not have any duty to monitor the core account investment vehicle used in your account, or to make recommendations about or changes to the Program that might be beneficial to you. You should also regularly check the URL specified in Appendix A for changes to the Program Bank List.

The amount of FDIC insurance in all Program Banks may be limited pursuant to the limitations explained in this Disclosure Document. In any event, all deposits in the Program are subject to all applicable FDIC qualification requirements and to the Program limitations described in this Disclosure Document.

C. Deposit Accounts

Your Program Deposits will generally be deposited in two linked bank accounts at one or more Program Banks: (1) an interest- bearing savings deposit account (commonly referred to as a Money Market Deposit Account or "MMDA") and (2) an interest-bearing transaction account. You will receive the same interest rate on the cash in your MMDA and in your transaction account at each Program Bank. Your Brokerage Account statement will reflect the combined cash balances of the MMDA and the transaction account at each Program Bank.

Your Program Deposits will be deposited at the Program Bank (subject to deposit limits) into a transaction account and an MMDA maintained by NFS for your benefit and the benefit of other customers of Broker-Dealer and/or NFS that participate in the Sweep Program. A portion of your Program Deposit will be allocated to the transaction account, and a portion of your Program Deposit will be allocated to the MMDA. Available cash balances are deposited in your MMDA at each Program Bank. From time to time, part of such deposits may be transferred to your transaction account to establish and/or maintain a threshold amount, which may differ among customers. All withdrawals are made from the transaction accounts at the Program Bank. As necessary to satisfy debits in your Brokerage Account (account fees, securities purchases, checking or debit card activity, etc.), cash is automatically transferred from the MMDA to the related transaction account at the applicable Program Bank.

If there is insufficient cash in the Deposit Accounts to satisfy a debit, NFS will withdraw cash from other available sources as described in this Disclosure Document or in your account opening agreements.

Federal banking regulations limit the number of transfers from an MMDA to a total of six (6) during a monthly statement cycle. At any point during a month in which transfers from an MMDA at a Program Bank have reached the applicable limit, all cash will be transferred from that MMDA to the linked transaction account at the Program Bank. For the remainder of the month, all deposits for that Program Bank will be made to the transaction account. At the beginning of the next month, an amount of cash on deposit in the transaction account less any applicable threshold amount will be automatically transferred back to the MMDA. Due to the linking of the transaction and MMDA as described above, the federal banking limits on MMDA transfers will not effectively limit the number of withdrawals you can make from cash on deposit at a Program Bank.

The cash balances awaiting reinvestment in your Brokerage Account will be automatically swept from your Brokerage Account into your Deposit Accounts, subject to deposit capacity

limits, on the business day following the day your Brokerage Account reflects a cash balance. For purposes of the Sweep Program, "business day" generally means a day on which Program Banks are open for business. Available cash balances will not begin to earn interest or be eligible for FDIC insurance until swept into the Deposit Account(s) at the Program Bank(s). As stated above, to the extent your deposits outside of the Sweep Program, in combination with your Program Deposits, exceed the Maximum Applicable FDIC Deposit Insurance Amount at any Program Bank, the amounts above such limits will NOT be eligible for FDIC insurance protection. Deposits at Program Banks are NOT eligible for SIPC coverage.

Although your funds generally will be deposited in Deposit Accounts at the Program Banks in the order in which the Program Banks appear on the Program Bank List, in rare circumstances, a Program Bank may be unable to accept your funds on a particular day or a Program Bank may be removed from the Program Bank List and not replaced. If advance notice is not practical due to the circumstances, you will be notified as soon as is reasonably practical. Please see the section titled "*Changes*" for options available to you resulting from a change in the Program Bank List. You should also regularly check the URL specified in Appendix A for changes to the Program Bank List.

If a Program Bank is unable to accept your funds on a day you have funds to deposit, your funds will be deposited in the next available Program Bank up to the Program Limit. Due to the unavailability of a Program Bank for any circumstance, funds may be placed at a Program Bank in excess of the Maximum Deposit Amount and, as indicated above, Program Deposits in excess of the FDIC eligible amount will NOT be eligible for FDIC insurance protection. At the end of any given month, a reallocation of Program Deposits may occur, due to deposits in excess of the Maximum Deposit Amount at any Program Bank including an Excess Bank, an elimination of a Program Bank or the temporary removal of a Program Bank from the Program. If such occurs, NFS will determine the amount of your funds, if any, that are in excess of the Maximum Deposit Amount or that have been deposited in Program Banks in an order different than the priority sequence on the Program Bank List. If it is possible to re-balance your funds based upon the priority sequence of the Program Bank List, NFS, as your agent, will withdraw your funds and re-deposit them in that sequence. If this cannot be accomplished, your balances will remain at the Program Bank(s) where the deposits are currently situated.

D. Withdrawals and Credits—Access to Your Program Deposits

When funds are needed to cover transactions in your Brokerage Account, generated by account activity occurring prior to NFS' nightly processing cycle these debits will be settled using the following sources, in this order:

- any Intra-day or After-hours Free Credit Balances
- if applicable, proceeds from the sale of shares of the MMKT Overflow
- proceeds from the withdrawal of Program Deposits occurring on the next business day (not including bank holidays or days on which the New York Stock Exchange is closed, such as Good Friday)
- redemption proceeds from the sale of any shares of a Fidelity Money Fund held in your Brokerage Account that maintains a stable (i.e., $1.00/share) net asset value and is not subject to a liquidity fee or similar fee or assessment
- if you have a margin account, any margin surplus available, which will increase your margin balance.

In addition, early in the morning prior to the start of business on each business day, certain unsettled debits in your account along with debits associated with certain actual or anticipated transactions that would otherwise generate a debit in your account during the business day will be settled using proceeds from the withdrawal of Program Deposits occurring that business day (not including bank holidays or days on which the New York Stock Exchange is closed).

If a withdrawal of cash from your Deposit Accounts is necessary to satisfy a debit, cash will be withdrawn from your Deposit Accounts at the Program Banks in the reverse order in which Program Banks appear on the Program Bank List on the date of the withdrawal. Funds will be withdrawn on a "last in, first out" basis, (beginning with the Program Bank designated to hold funds in excess of the Program Bank Limit, if applicable) and moving backward through the Program Bank List up to the first Program Bank on the Program Bank List.

Withdrawals from your Deposit Accounts will normally be made on the business day following transactions in your Brokerage Account; however, your Brokerage Account is credited on the day of the debit. This process might result in you having an obligation to make us or NFS whole for the sum of the debits in your Brokerage Account if there is a problem withdrawing cash from your Deposit Account or you otherwise fail to sufficiently fund your Brokerage Account for the full amount of your daily debits. Please review your Customer Agreement for important information regarding your unsatisfied obligations owed to us and/or NFS.

You may access your Program Deposits only through your Brokerage Account. You cannot access or withdraw Program Deposits by contacting a Program Bank directly.

NFS will automatically withdraw cash from your Deposit Accounts (up to the amount of your Program Deposit) and move such cash back to your Brokerage Account in order to satisfy any obligation you have to us or NFS or to settle a securities transaction or other debit transaction (account fees, checks, wires, debit card purchases or margin balances) in any account you have with us or NFS. Your interest in a Deposit Account is not transferable. Your Program Deposits are also subject to legal process such as a levy or a garnishment delivered to us or NFS to the same extent as if the cash were in your Brokerage Account.

As noted above, each Program Bank reserves the right to require seven (7) calendar days' notice before permitting a withdrawal of any Program Deposits. So long as this right is not exercised, your ability to access cash should not be impacted. Notwithstanding the foregoing, you will remain obligated for all obligations arising from your Brokerage Account, including but not limited to margin balances, settlement of transactions, checks, wires, and debit card purchases.

Credits to your Account including any Intra-day Free Credit Balance as well as any After-hours Free Credit Balance generated by activity occurring prior to NFS nightly processing cycle are automatically swept into your core account as part of that nightly cycle (the "Evening Bank Sweep") and reflected in your Brokerage Account as Program Deposits in anticipation of the deposit process described below occurring on the next business day.

There will be an additional automatic sweep into your Brokerage Account early in the morning prior to the start of business on each business day that will also be invested in the BDSP at that time (the "Morning Bank Sweep"). This will include credit amounts attributed to certain actual or anticipated transactions that would otherwise generate an Intra-day Free Credit Balance on such business day.

The total amount of the Evening Bank Sweep and the Morning Bank Sweep is referred to as your Cash Balance. In the morning of the business day of the Morning Bank Sweep,

your Cash Balance will be deposited at one or more Program Banks. The Program Deposit will earn interest, provided that the accrued interest for a given day is at least half a cent.

IV. INTEREST

A. Interest Rates

The interest rate for your Deposit Accounts may be obtained from the Broker-Dealer, your Financial Professional, or at the URL specified in Appendix A. Interest on your Program Deposit is accrued daily, compounded monthly and is reflected on your Brokerage Account statement as of the last business day of the statement period. Interest on your Program Deposit begins to accrue on the business day cash is received by the Program Bank, which will typically be the business day following the day your Brokerage Account reflects a cash balance.

Generally, interest accrues to Deposit Account balances through the business day preceding the date of withdrawal from your Deposit Accounts at the Program Bank (which will typically be the day on which a withdrawal of cash is made from your Brokerage Account). Non-business days occurring between Brokerage Account withdrawal and Deposit Account withdrawal and deposit with a Program Bank are included in the interest accrual.

Your balances will earn the same rate of interest regardless of the Program Bank at which your cash is deposited. Your interest rate and tier (if applicable) is based upon your Program Deposits. The rate of interest paid is tiered (if applicable) based on the value of your Program Deposits. Interest rates, valuation period, and Program Deposits may change at any time and may be based on a number of factors, including general economic, market, and business conditions. You will receive notification in advance of any changes to the interest rate tiers (if applicable) and if advance notice is not practical, you will be notified as soon as is reasonably practical. Customers with Program Deposits of a greater value generally will receive higher interest rates on their Program Deposits than customers with Program Deposits of a lower value. Interest on your Program Deposit will be paid by the Program Bank.

Over any given period, the interest rates on the Program Deposits may be lower than the rate of return on other core account investment vehicles which are non-FDIC insured or on bank account deposits offered outside of BDSP, SPFE, and ISP. Program Banks do not have a duty to offer the highest rates available or rates that are comparable to the yield on Money Funds. By comparison, Money Funds generally seek to achieve the highest rate of return consistent with their investment objectives, which can be found in their prospectuses. In addition, fees that are paid to us and NFS will affect the interest rate paid on the Deposit Accounts, and may have a greater impact on the interest rate you receive than the amount of interest paid by each Bank. See the "*Money Market Mutual Fund Overflow*" section above for details on yields for MMKT Overflow balances.

Neither the BDSP, SPFE, nor ISP should be viewed as a long-term investment option for cash in your Brokerage Account. If you desire, as part of an investment strategy or otherwise, to maintain a cash position in your Brokerage Account for other than a short period of time and/or are seeking the highest yields currently available in the market for your cash balances, please contact your Financial Professional to discuss investment options available outside of the Sweep Program that may be better suited to your goals.

The Atria Cash Sweep Committee meets periodically to review the interest rates paid to customers. Factors considered include the rates paid by Program Banks, expected changes in interest rates, interest rates paid by market competitors, and Sweep Program expenses. Program Banks pay a rate for Program Deposits that is higher than the rate received by you, and the difference is the fee collected for administering the Sweep Program and related services. The fees retained by us and NFS may be a higher percentage of the interest than what is credited to customer accounts.

B. Interest Credited to Your Deposit Account

While interest will generally be credited to your Deposit Accounts at month-end, intra-month interest credits to your Deposit Accounts may occur in the following instances: (i) if your Brokerage Account is closed intra-month, (ii) if you make a Program Bank ineligible to receive deposits intra-month, or (iii) where there has been a change to the Program Bank List (or a Program Bank becomes otherwise unavailable) intra-month. Intra-month interest credits will appear on your Brokerage Account statement to reflect interest accrued at that Program Bank through such intra-month event.

V. CHANGES

A. Changes to the Program Bank List

We and NFS reserve the right to make changes to the Program Bank List at any time. This may include the addition or removal of Program Banks. We may notify you that a change will be forthcoming and direct you to your Financial Professional or to the URL referenced in Appendix A for specific information on such change.

It is your obligation to monitor your Brokerage Accounts, your FDIC coverage and your FDIC insurance eligibility. Changes to the Program Bank List will be posted at the URL referenced in Appendix A and you should consult this site often for the most up-to-date information about Program Bank eligibility for your cash deposits. Other changes to the Sweep Program may be posted to this site as well and you should direct any questions you may have to your Financial Professional.

Generally, you will receive notification in advance of any such change to the Program Bank List and will have an opportunity to "opt out of" deposits being placed at such Bank. As previously stated, "opting out" of a Program Bank will affect the amount of your deposits eligible for FDIC insurance. If advance notice of a Program modification is not practical due to the circumstances, you will be notified, as soon as is reasonably practical, of any change in the Program that results in changing the Program Bank List. Contact your Financial Professional to "opt out" of any Program Bank. We may also notify you that changes to the Program Bank List will be forthcoming and direct you to your Financial Professional or to the URL provided in the Program Summary page for information on such change. Updated Program Bank Lists may be obtained by contacting your Financial Professional. It is your obligation to monitor your FDIC coverage and FDIC insurance eligibility.

B. Limitations on Deposits

The amount of your cash balances awaiting reinvestment that are swept into a Deposit Account may need to be limited if a Program Bank cannot accept deposits due to exceptional circumstances or if a Program Bank becomes otherwise ineligible for BDSP, SPFE, and/or ISP, as described in this Disclosure Statement, and the Program Bank is not replaced. In such event, cash not swept into a Program Deposit Account will be invested up to the Maximum Deposit Amount into the next successive eligible Program Bank if possible. Once the Maximum Deposit Amount has been reached in all Program Banks, additional cash will be swept into the Excess Deposit Bank or, if not available, the alternative core account investment vehicle chosen by us. Please see the "*Changes to Your Core Account Investment Vehicle*" below for additional information.

C. Changes to Your Core Account Investment Vehicle

From time to time, circumstances, such as described in this Disclosure Document, or otherwise, may require that we or NFS modify or change the Program, which may result in changing the core account investment vehicle for your Brokerage Account. If we or NFS make any change, there is no guarantee that such change will provide an equal or greater rate of return to you during any given period, and the rate of return may be lower, or may not provide FDIC insurance. Generally, you will receive notification in advance of any such change. We may also direct you to your Financial Professional or to the URL referenced in Appendix A for specific information on such change.

If advance notice of a Program modification is not practicable due to the circumstances, you will be notified as soon as is reasonably practicable of any change in the Program that results in changing the core account investment vehicle for your Brokerage Account. Unless you object within the time period specified, we will change your core account investment vehicle and, depending on the new vehicle, either transfer the balances from your prior core account investment vehicle into a new core account investment vehicle or leaving your balances in your prior account investment vehicle and withdrawing all debits from this vehicle while investing all credits in the new core account investment vehicle. If you object to the core account investment vehicle that we select, or, if at any time the Program does not meet your needs, including, but not limited to, due to any change in the Program, your Financial Professional can assist you in finding an alternative core account investment vehicle or in transferring your Brokerage Account to another provider or another program.

If we need to change your core account investment vehicle under the circumstances set forth in this Disclosure Document, or for other circumstances as may be necessary, the core account investment vehicle that we choose for you may receive a lower effective rate of return than is available on funds swept into a Deposit Account. We cannot guarantee any rate of return, including a return that is equal to or greater than your current return. We will notify you, as soon as is reasonably practical, if your cash balance is deposited into a core account investment vehicle other than the Program and additionally, if you will receive a lower effective rate of return.

The Money Market Mutual Fund Overflow process as described above is part of the Program.

D. Notices

All notices described in this Disclosure Document may be made by means of a letter sent to your address of record, an entry on or insert with your Brokerage Account statement, or an entry on a trade confirmation or by electronic or other form of notification if available to you by us. These may include electronic alerts or e-mail. Each notice will provide information regarding the nature of the change, identify where and how you can access or obtain free of charge a full description of the change, and your alternatives to accepting the change. You agree to read all such notices that we provide to you.

VI. ACCOUNT INFORMATION

A. Statements and Confirmations

The statement for your Brokerage Account will: (i) indicate your beginning and ending Program Deposit at each Program Bank as of the last business day of each monthly statement period (however, if your Brokerage Account was established on the last business day of a month, your statement will not include a Sweep Program Detail section); (ii) detail sweeps to and from the Deposit Accounts during the statement period; and (iii) reflect interest credited to your Brokerage Account. This information is provided in lieu of separate acknowledgement for each sweep to and from a Deposit Account during the statement period. Transfers between your MMDA and transaction accounts will not be reflected in your Brokerage Account statements.

Because you are solely responsible for monitoring the total amount of your cash deposits at a Program Bank (including any Program Deposit held at such Program Bank and all deposits you may make at a Program Bank outside the Program), in order to determine the extent of FDIC insurance coverage available, you should carefully review your statements to determine if any change in Program Banks has an impact on your deposit insurance coverage. See the "*Money Market Mutual Fund Overflow*" section above for information on how MMKT Overflow balance will display on your statement.

B. Tax Information

For most customers with non-retirement account types, interest earned on deposits in the Deposit Accounts will be taxed as ordinary income in the year it is received. In those cases, a Form 1099 will be sent to you by NFS each year showing the amount of aggregate interest income you have earned on deposits in your Deposit Accounts. You should consult with your tax professional about how the Sweep Program affects you. Neither we nor NFS provide tax or legal advice.

VII. YOUR RELATIONSHIP WITH YOUR BROKER-DEALER AND THE PROGRAM BANK

A. Relationship with your Broker-Dealer and the Program Banks

As your agent, subject to the Sweep Program limitations set forth here, NFS is establishing the Deposit Accounts at each Program Bank, depositing cash into the Deposit Accounts, withdrawing cash from Deposit Accounts and transferring cash between Deposit Accounts. Deposit Account ownership will be evidenced by a book entry on the account records of each Program Bank showing the Deposit Account as an agency account held by NFS for the benefit of you and other customers and by other records maintained by NFS as your agent and custodian. No evidence of ownership, such as a passbook or certificate, will be issued to you. Your Brokerage Account statements will reflect the balances in your Deposit Accounts at the Program Banks. You should retain the Brokerage Account statements for your records. Once established on your behalf, the Deposit Accounts are obligations solely of the Program Banks and not your Broker-Dealer, NFS or any other entity. You may at any time obtain information about your Deposit Accounts by contacting your Financial Professional.

If either you, we, or NFS terminate your use of BDSP, SPFE, or ISP as a core account investment vehicle, or if one or more Program Banks with which you have Program Deposits cease to participate in BDSP, IIII, or ISP, you may establish a direct depository relationship with each such Program Bank, subject to its rules with respect to maintaining Deposit Accounts.

ESTABLISHING A DIRECT DEPOSITORY RELATIONSHIP IN YOUR NAME AT A PROGRAM BANK WILL SEPARATE THE DEPOSIT ACCOUNTS FROM YOUR BROKERAGE ACCOUNT. IF YOU ESTABLISH A DIRECT DEPOSITORY RELATIONSHIP WITH A PROGRAM BANK, THE DEPOSIT ACCOUNTS WILL NO LONGER BE PART OF YOUR BROKERAGE ACCOUNT AND WE WILL HAVE NO FURTHER RESPONSIBILITY CONCERNING THE DEPOSIT ACCOUNTS.

B. Insured Sweep Program - ISP (applicable to Advisory IRA Accounts only)

We receive a level monthly fee for each Advisory IRA Account that participates in ISP. The amount of this fee is

determined based on a fee schedule indexed to the Federal Fund Target Rate published by the Federal Reserve System ("FFT"). Our per account monthly fee, as explained below, will be no less than $1.00 and no more than $43.25. It is generally anticipated that the fee we charge will be offset by the total amounts paid to us by the Program Banks. If we do not receive sufficient payments each month from the Program Banks, we reserve the right to debit your Advisory IRA Account for the amount of any shortfall.

For its services, the administrator of ISP ("Administrator") charges a monthly fee. This fee will be paid from the amounts the Program Banks pay to NFS in respect of the aggregate program deposits, and will vary from month-to-month. The Administrator's fee consists of a fee, expressed in basis points, on the average daily ISP cash balances at the Program Banks. The Administrator's actual fee is subject to adjustment as described below:

- For each month, the Administrator's actual fee will be the amount that remains after deducting the interest paid to participating Advisory IRA Accounts and the aggregate amount of our per account fee (discussed below) from the amounts paid by the Program Banks on Program Deposits (the "Administrator Actual Fee"). Thus, the Administrator Actual Fee will vary from time-to-time due to changes in the amounts paid by the Program Banks, the interest paid on deposits, and the aggregate amount of our per account fee.
- The Administrator Actual Fee will be compared to or measured against the Administrator's annual targeted fee, which will be an asset-based fee expressed as a fixed number of basis points on the average daily ISP cash deposits ("Administrator Target Fee"). If after the end of any month the cumulative net difference (positive or negative), on a rolling basis, between the amount actually received by the Administrator versus the Administrator Target Fee ("Cumulative Administrator Fee Difference") reaches or exceeds a predetermined amount, the interest rates to be paid to participating Advisory IRA Accounts will be appropriately adjusted by the Administrator, effective the next month, for the purpose of bringing the amounts actually received by the Administrator back in line with the Administrator Target Fee. The adjustment is determined by a formula and is intended to result in the Administrator's compensation over time to closely approximate or equal the Administrator Target Fee; though you should understand that the Administrator's actual fees will vary from month to month.

Accordingly, the Administrator may from month-to-month temporarily collect more, or less, than the Administrator Target Fee during certain periods, such as when necessary to help ensure that the amounts paid by the Program Banks during the period are sufficient to cover the applicable disclosed customer rates and the aggregate amount of our per Account fee (as described below) and other fees for the period. For example, under such circumstances, the Administrator will be entitled to increased fees in future periods to recover the difference with the goal of aligning its actual compensation with the Administrator Target Fee on the deposits. By participating in ISP you authorize and direct the Administrator to deduct its fees for its services from the amounts paid by the Program Banks.

Using ISP account fee schedule set forth below, the Administrator will determine the average monthly fee due to us.

For its services under ISP, including making the platform available, we receive a per account fee each month. Our compensation under ISP does not vary and is not affected by the actual amounts you hold as Program Deposits.

As provided below, the ISP account fee schedule is indexed to the current Federal Funds Target Rate ("FFT Rate") published by the Federal Reserve System (as can be found online at https://fred.stlouisfed.org/series/DFEDTARU. Under the fee schedule, increases in the FFT Rate will result in increased compensation for us. We can change the applicable fee schedule upon 30 days advance notice to you. Although it is generally anticipated that our fees under ISP will be offset by the amounts paid by the Program Banks, as discussed above, and you hereby direct the Administrator to collect such fees from the Program Banks and remit such amounts over to us, we reserve the right to withdraw the monthly account fee or portion thereof in the event or to the extent that the amount received from the Program Banks and paid over to us by the Administrator for the period is less than our fee for the same period.

The current FFT Rate can be found at the URL on Appendix A.

Effective June 7, 2023

FFT Rate (bps)	Average Monthly Per Account Fee
0-25	$0.25
25-50	$0.25
50-75	$1.44
75-100	$2.58
100-125	$3.72
125-150	$4.86
150-175	$6.38
175-200	$7.89
200-225	$9.41
225-250	$10.93
250-275	$11.53
275-300	$12.94
300-325	$14.00
325-350	$15.75
350-375	$16.81
375-400	$18.57
400-425	$19.62
425-450	$21.38
450-475	$22.44
475-500	$24.19
500-525	$25.25
525-550	$26.48
550-575	$27.71
575-600	$28.94

The monthly per account fee will only be seen on your Brokerage Account statement if we debit your Advisory IRA Account for the amount of any shortfall in the monthly per account fee from the Program Bank payments, as discussed above. Your Financial Professional does not receive any of the fees received by us from the Program Banks.

The fees we receive from ISP may be greater than the fees we receive from other sweep investment options.

The amounts paid to us and the Administrator reduce the interest rate paid to you on your cash deposits. You should understand that, depending on interest rates and other

market factors, the yields on ISP have been, and may continue in the future to be, lower than the aggregate fees and expenses received by us for your participation in the Sweep Program. If you are participating in the Sweep Program through an Advisory IRA Account, the fees that we receive from the Program Banks are in addition to the advisory fee that you pay your Financial Professional. This means that we earn two layers of fees on the same cash balances in your Advisory IRA Account. Therefore, we have an incentive to encourage you to participate in ISP.

Because the per account fee that we receive each month under ISP is a fixed dollar amount and does not vary by the actual amount of cash in a particular account, a conflict of interest exists between clients with larger cash balances and clients with smaller cash balances.

The types of fees and expenses of ISP are different from the fees and expenses that are incurred in Money Funds. Yields payable on Money Funds may exceed the interest customers receive from ISP. Further, although balances in BDSP do not pay management fees, distribution/ service (12b-1) fees, or other expenses typically incurred by Money Funds, the balances in ISP bear other expenses: the interest paid on customer balances in ISP is net of, and reduced by, amounts paid to the Broker-Dealer, the custodian, and service providers. The Broker-Dealer will retain more of the revenue generated by ISP than is what is credited to customer accounts.

C. Benefits of the Sweep Program to your Broker-Dealer and Others

BDSP, SPFE, and ISP create financial benefits for your Broker-Dealer, NFS, the Program Banks, and other service providers. Your Broker-Dealer and any Program Banks who are affiliated with us may receive additional benefits under BDSP, IIII, and ISP. We will disclose on our list of Program Banks maintained at the URL specified in Appendix A any Program Banks with which we are affiliated.

We and NFS receive a fee from each Program Bank in connection with BDSP and SPFE (equal to a percentage of all participants' average daily deposits at the Program Banks). Amounts will vary, but in no event will the total fee be more than the maximum of the FFT Rate plus 0.25% as determined by the total deposit balances at all of the Program Banks over a 12-month rolling period. In our discretion, we may reduce all or a portion of our fee. We reserve the right to modify the fees we receive from Program Banks. If the fee increases, you will receive notification of any such change.

The amount of fees received by us and NFS affects the interest rate paid on your Deposit Accounts and may have a greater impact than the interest rates paid by the Program Banks. NFS also receives an economic benefit for shares held in the MMKT Overflow, The fee paid to NFS is for record keeping and other services with respect to amounts deposited in the Sweep Program. The fees received from Program Banks may be modified. From time to time, if the maximum fee amount as described above increases, you will receive notification of any such change. In addition to our fee, other service providers with respect to Sweep Program will receive fees from each Program Bank (collectively, with the fees paid to us and/or NFS, "Program Fees").

If your Broker-Dealer is affiliated with one or more Program Banks you should review the information included in this paragraph as it may apply to your Broker-Dealer, its affiliated Program Bank, and/or one or more of their affiliates. The Program Banks use Program Deposits to fund current and new lending and for investment activities. The Program Banks earn net income from the difference between the interest they pay on Program Deposits and the fees paid to us and the income they earn on loans, investments and other assets. As noted above, the Program Banks may pay rates of interest on Program Deposits that are lower than prevailing market interest rates that may have been paid on accounts otherwise opened directly with such Program Bank. Program Banks do not have a duty to provide the highest rates available and may instead seek to pay a low rate. Lower rates may be more financially beneficial to a Program Bank. There is no necessary linkage between bank rates of interest and the highest rates available in the market, including any Money Fund rates. By comparison, a Money Fund generally seeks to achieve the highest rate of return (less fees and expenses) consistent with the Money Fund's investment objective, which can be found in the fund's prospectus.

At no time will fees associated with BDSP, SPFE, and ISP, or any alternative products made available to you within the Sweep Program (i.e. Money Funds), be paid to your Financial Professional. The interest rate payable to you is based on the amounts paid by the Program Banks to us and NFS. **Both we and NFS may receive more revenue with respect to cash in BDSP, SPFE, or ISP than if your cash was invested in other sweep products, including Money Funds.** Therefore, we have an incentive to place and maintain your assets in BDSP, SPFE, and ISP to earn more income.

D. Questions/Comments Regarding BDSP, SPFE, or ISP

You may contact your Financial Professional or access the URL specified in Appendix A to determine the current interest rate on the Deposit Accounts for BDSP, SPFE, and ISP.

The material in this Disclosure Document is intended for informational purposes. If there is any conflict between the descriptions in this Disclosure Document and the terms of your account agreement, this Disclosure Document will control.

E. Sharing of Your Information with Program Banks

NFS may provide the Program Banks and their regulators (including but not limited to the FDIC) with information related to customers and any individual authorized by a customer to trade in his/her Brokerage Account that participates in the Bank Deposit Sweep Program ("Authorized Individual") pursuant to agreement between NFS and the Program Banks. If provided, the information could consist of the name, address (including city, state, postal code, and, if applicable, foreign country), date of birth, either Social Security number or taxpayer identification number and any other information as necessary or requested by the Program Banks and/or their regulators (including but not limited to the FDIC).

VIII. FDIC/SIPC Coverage

A. Deposit Insurance

Deposit Accounts are eligible for deposit insurance by the FDIC, an independent agency of the U.S. government, up to a maximum amount of $250,000 (including principal and accrued interest) per depositor when aggregated with all other deposits (including bank accounts, CDs, and deposits held through other brokers) held by you in the same insurable capacity at a Program Bank (e.g., individual, joint, corporate, etc.) and $250,000 for certain individual retirement accounts, in each case such account may be insured for such greater amount as may be approved by the FDIC from time to time. See "*Information on FDIC Insurance for Specific Types of Accounts*" below. Your cash becomes eligible for deposit insurance immediately when a Program Bank accepts your deposits into Deposit Accounts.

To the extent that your cash deposits at a Program Bank in one ownership capacity, either through the Sweep Program or otherwise, exceed the FDIC insurance limits applicable to that

ownership capacity, any cash deposits in excess of the limits will not be insured.

In the event a Program Bank fails, the Deposit Accounts at that Program Bank are insured up to the $250,000 limit, or such other limit, as applicable, for principal and interest accrued to the day the Program Bank is closed. Neither we or NFS is responsible for any insured or uninsured portion of a Deposit Account. Uninsured balances are subject to loss of principal in the event of a bank failure. You are responsible for monitoring the total amount of deposits that you have with each Program Bank in order to determine the extent of deposit insurance coverage available to you. Depending on the amount of deposits that you have at a Program Bank apart from the Deposit Accounts, you may wish to direct that the Program Bank be excluded from the Program Bank List applicable to your Brokerage Account. Contact your Financial Professional to exclude a Program Bank from the Program Bank List. Note that excluding a Program Bank from the Program Bank List may reduce the amount of FDIC insurance available to you in BDSP, SPFE, and ISP.

If FDIC insurance payments become necessary, payments of principal plus unpaid and accrued interest will be made to you through NFS. There is no specific time period during which the FDIC must make insurance payments available and therefore you may not have access to your cash during this time. Furthermore, you may be required to provide certain documentation to the FDIC and NFS before insurance payments are made. For example, if you hold cash deposits as trustee or in other fiduciary capacities for beneficiaries, you may be required to furnish affidavits and provide indemnities regarding an insurance payment.

If your Deposit Accounts or other cash deposits at a failed bank, including bank accounts, CDs, and deposits held through other brokers that offer similar insured deposit programs, are assumed by another depository institution pursuant to a merger or consolidation ("assumed deposits"), such assumed deposits will continue to be separately insured from the deposits that you might have established with the acquiror until (i) the maturity date of the certificates of deposit or other time deposits which were assumed, or (ii) with respect to deposits which are not time deposits, the expiration of a six-month period from the date of the acquisition. Thereafter, any assumed deposits will be aggregated with your existing deposits, including bank accounts, CDs, and deposits held through other brokers, with the acquiror held in the same capacity for purposes of FDIC insurance. Any deposit opened at the acquiror after the acquisition will be aggregated with deposits established with the acquiror for purposes of FDIC insurance.

The application of a $250,000 FDIC insurance limitation is illustrated by several common factual situations discussed below.

B. Information on FDIC Deposit Insurance for Specific Types of Accounts

Individual Customer and Agency Accounts. Cash owned by an individual and held in an account in the name of the individual or an agent or nominee of such individual (such as the Deposit Accounts held through NFS) are not treated as owned by the agent or nominee, but are added to other deposits of such individual held in the same capacity (including cash held in a sole proprietorship) and are insured up to $250,000 in the aggregate.

Custodial Accounts. Cash in accounts held by a custodian (for example, under the Uniform Gifts to Minors Act (UGMA) or the Uniform Transfers to Minors Act (UTMA)) are not treated as owned by the custodian, but are added to other deposits of the minor or other beneficiary held in the same insurable capacity and are insured up to $250,000 in the aggregate.

Joint Accounts. An individual's interest in cash in all qualified accounts held under any form of joint ownership valid under applicable state law may be insured up to $250,000 in the aggregate, separately and in addition to the $250,000 allowed on other deposits individually owned by any of the co-owners of such accounts (hereinafter referred to as a "Joint Account").

For example, a Joint Account owned by two persons would be eligible for FDIC insurance coverage of up to $500,000 ($250,000 for each person), subject to aggregation with each owner's interest in cash balances in other Joint Accounts at the same depository institution. Joint Accounts will be "qualified" and insured separately from individually owned accounts only if each of the co-owners is an individual person and has a right of withdrawal on the same basis as the other co-owners. Nonqualified joint accounts are not insured separately and are added to individual accounts for the purposes of the individual maximum coverage of $250,000 in the aggregate per bank.

Irrevocable Trust Accounts. Cash in an account established pursuant to one or more irrevocable trust agreements created by the same grantor (as determined under applicable state law) will be insured for up to $250,000 for the interest of each beneficiary provided that the beneficiary's interest in the account is non- contingent (i.e., capable of determination without evaluation of contingencies). The FDIC insurance of each beneficiary's interest is separate from the coverage provided for other accounts maintained by the beneficiary, the grantor, the trustee or other beneficiaries. The interest of a beneficiary in irrevocable trust accounts at a depository institution created by the same grantor will be aggregated and insured up to $250,000.

Revocable Trust Accounts. Revocable trusts include informal revocable trust accounts where the owner has designated the names of beneficiaries to whom the cash in the account will pass upon the owner's death (referred to as transfer upon or payable on death accounts and formal revocable trusts usually established for estate planning purposes (referred to as living or family trusts). Revocable trusts are insured as to each named beneficiary separately from another account of the owner or the beneficiary provided (i) the beneficiaries are natural persons and (ii) NFS' account records disclose the names of all trust beneficiaries. For each trust owner with combined revocable trust account deposits of $1.25 million or less at a bank the maximum coverage will be determined by multiplying the number of different beneficiaries by $250,000. If an owner has in excess of combined revocable trust account deposits of $1.25 million at a bank and has named more than five beneficiaries there is a limitation on the maximum coverage.

Business (Corporation, Partnership, and Unincorporated Association) Accounts. Funds in accounts of business organizations, including corporations, partnerships, and unincorporated associations (including for-profit and not-for-profit organizations), are added together and insured up to $250,000 in the aggregate. Such deposits are insured separately from the personal deposits of the organization's owners, stockholders, partners or members. To qualify for FDIC insurance coverage under this ownership category, a corporation, partnership, or unincorporated association must be engaged in an "independent activity," meaning that the entity is operated primarily for some purpose other than to increase FDIC insurance coverage. All deposits owned by a corporation, partnership, or unincorporated association at the same bank are combined and insured up to $250,000. Multiple

accounts owned by the same corporation, partnership, or unincorporated association (including accounts owned by operating divisions or business units that are not separately incorporated) but designated for different purposes are not separately insured. For example, if a corporation has both an operating account and a reserve account at the same bank, the FDIC will add both accounts together and insure the aggregated deposits up to $250,000.

Individual Retirement Accounts. Individual retirement accounts (IRAs) as described in the Internal Revenue Code Sections 408(a) and 408A are insured up to $250,000 per depositor. Each person's deposits in self-directed retirement accounts at the same bank are added together and insured up to $250,000, separately from any retirement accounts that are not self-directed and any non-retirement accounts.

C. Questions about FDIC Deposit Insurance Coverage

If you have questions about basic FDIC insurance coverage, please contact your Financial Professional. You may wish to seek advice from your own attorney concerning FDIC insurance coverage of deposits held in more than one capacity. You may also obtain information by contacting the FDIC, Deposit Insurance Outreach, Division of Supervision and Consumer Affairs, by letter (550 17th Street, N.W., Washington, D.C. 20429), by phone (877-275-3342 or 800-925-4618 (TDD)), by visiting the FDIC website at **fdic.gov/deposit/index.html**, or by e-mail using the FDIC's On-line Customer Assistance Form available on its website.

D. SIPC Coverage

Your cash balance awaiting reinvestment is only eligible for FDIC insurance once it becomes a Program Deposit held by a Program Bank. Your cash balance while held by NFS and/or us is not FDIC insured, but is covered by SIPC. This includes cash balances in your Brokerage Account that have not yet been received by the Program Bank or which have been swept from the Program Bank back to your Brokerage Account. SIPC currently protects cash and securities in your Brokerage Account up to $500,000, including $250,000 for claims for cash. NFS also has arranged for coverage above these limits. Within NFS's "excess of SIPC" coverage, there is no per-account dollar limit on coverage of securities, but there is a per-account limit of $1.9 million on coverage of cash awaiting investment. This is the maximum "excess of SIPC" protection currently available in the brokerage industry. SIPC coverage does not cover fluctuations in the market value of your investments. Any securities held in your Brokerage Account (as opposed to the Program Deposit held by a Program Bank) are investment products, and as such: (i) are not insured by the FDIC; (ii) carry no bank or government guarantees; and (iii) are subject to investment risk, including loss of principal amount invested.

If due to Sweep Program limitations your cash balance is placed into a core account investment vehicle other than BDSP, SPFE, or ISP, your cash balance will not be eligible for FDIC insurance, but may be protected by SIPC.

SIPC is a non-profit membership corporation created by the Securities Investor Protection Act of 1970, funded primarily by its member securities brokerage firms registered with the U.S. Securities and Exchange Commission. SIPC provides protection against custodial risk to customers of securities brokerage firms like NFS that hold customer funds and securities in the event such firms become insolvent. Unlike FDIC insurance, SIPC does not insure against the loss of your investment. Nor does SIPC protection ensure the quality of investments or protect against a decline or fluctuations in the value of your investment. SIPC protects the securities and cash held in each customer's Brokerage Account at an insolvent brokerage firm. SIPC protects against the loss of customer securities and cash up to a total of $500,000 (of which up to $250,000 may be cash) per customer in each separate capacity under SIPC rules. Money Fund shares are considered to be securities for purposes of SIPC coverage. Deposit Accounts are not eligible for SIPC coverage.

If you have questions about SIPC coverage, please contact your Financial Professional. You may also obtain information about SIPC coverage, including a brochure that describes SIPC and SIPC insurance, by accessing the SIPC website at sipc.org.

E. Appendix A

SWEEP PROGRAM DISCLOSURE DOCUMENT

You main obtain information on the current Program Bank list and Interest Rates offered by BDSP, SPFE, and ISP, as well as information on the Money Fund made available within the Sweep Program by visiting your respective Broker-Dealer website:

www.scfsecurities.com/disclosures

www.wisdirect.com/disclosures

www.federalreserve.gov/monetarypolicy/openmarket.htm

Securities and investment advisory services are offered through SCF Securities, Inc. and Western International Securities, Inc., broker-dealers, registered investment advisers, and members of FINRA and SIPC. Advisory services are offered through SCF Investment Advisors, Inc., registered investment adviser.