

Our Cash Sweep Program

Cetera Financial Specialists (Cetera) offers a sweep feature (Sweep Program) with options for you to earn a return on the uninvested cash balances in your account. Generally, most clients will have the option to sweep cash from their brokerage account to either a bank deposit program or a money market fund. Eligibility for each option is based on the type of investment account.

Investments in money market funds are not guaranteed or insured by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although money market 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 market fund, including loss of principal. Please contact your financial professional for further details and additional information, including a prospectus, for any available money market fund. Please read the prospectus carefully before investing.

Sweep Options

Your uninvested cash balances may be swept into a sweep vehicle pending investment of the cash. The options available under the Sweep Program are referred to as “Sweep Options.” Eligibility for each Sweep Option is based on account type, as detailed in the table below. Cetera reserves the right to change the eligibility criteria for its Sweep Program and may change the products available for your selection. Before choosing a Sweep Option, please consult with your financial professional on the choices available and review the detailed terms and conditions contained in the applicable disclosure statement or prospectus.

Eligibility by Account Type

Account Type	FlexInsured Account® - Bank Deposit Sweep	Federated Trust for US Treasury Obligations (TCSXX) – Money Market Fund	Federated Treasury Obligations Fund (TOCXX) – Money Market Fund
Investment Account (standard brokerage and advisory)	Default*	Available	Unavailable
Advisory Retirement Accounts (including ERISA accounts)**	Unavailable	Unavailable	Default

*The FlexInsured Account is the default Sweep Option for brokerage and non-retirement advisory accounts. This Sweep Option is generally available for individual, corporate, joint, and uniform gifts-to-minors accounts, as well as non-advisory IRA accounts. Trust accounts are eligible so long as all beneficiaries of the trust account are natural persons. ERISA accounts and other advisory retirement plan accounts are not eligible to participate.

**Advisory Retirement Accounts include 401(k) plan accounts, advisory 403(b) accounts, advisory IRA accounts, and other tax-qualified retirement plan accounts. A special Sweep Option is available only for these accounts.

FlexInsured Account® – FDIC-Insured Bank Deposit Sweep

The FlexInsured Account is a Sweep Option that automatically moves the uninvested cash balances in your account to interest-bearing deposit accounts held at multiple program banks (Program Banks). Funds deposited in a Program Bank through the FlexInsured Account will begin earning interest from the day they are received by the Program Bank.

Your deposits made through the FlexInsured Account are eligible for FDIC insurance up to \$250,000 at each Program Bank per depositor by category of legal ownership for a total of \$2,500,000 of FDIC insurance coverage on program deposits balances. For example, funds held by an individual and deposited at a Program Bank are insured up to \$250,000 at that Program Bank and funds held jointly by two or more people and deposited at a Program Bank are insured up to \$250,000 per joint owner. The FlexInsured Account limits your deposits at each Program Bank to \$245,000 (98% of the deposit insurance limit) to help ensure that principal amounts and accrued interest receive FDIC insurance coverage. Once this amount is reached, additional amounts are deposited in subsequent Program Banks in amounts not to exceed \$245,000 at each Program Bank. Any amounts deposited through your FlexInsured Account above the \$2,500,000 program maximum (\$5,000,000 for joint accounts) will be placed in a deposit account at a Program Bank chosen to serve as the “Overage Bank” and may not be covered by FDIC insurance. Any money you hold at a Program Bank outside of the FlexInsured Account may impact the insurance coverage available.

Interest rates on FlexInsured Account deposits will be established periodically and may fluctuate based on market, economic and other business conditions. Current interest rates for the FlexInsured Account, as well as rates for alternate Sweep Options, are available from your financial professional.

More Information. For detailed information on the FlexInsured Account, please see the FlexInsured Account Disclosure Statement, which you can obtain from your financial professional.

Additional information is also available at <https://www.ceterafinancialspecialists.com/clients/flexinsured>.

Money Market Fund Sweep

A money market fund sweep automatically sweeps your uninvested cash balances into a money market fund. Cetera offers certain money market funds distributed by Federated Securities Corp as Sweep Options. Eligibility for specific money market funds is based on your type of account.

Money market funds are securities that may increase or decrease in value. In general, money market funds are designed and managed with the objective of preservation of capital and maintenance of liquidity. Unlike bank deposits, however, an investment in a money market fund is not FDIC-insured or guaranteed by any other government agency. Although money market 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 market fund, including loss of principal. Securities in your brokerage account are eligible for Securities Investor Protection Corporation (SIPC) protection. SIPC provides account protection up to a maximum of \$500,000 per customer, of which \$250,000 may be claims for cash held in a brokerage account. SIPC protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities customers, but it does not protect against losses from the rise and fall in the value of investments.

More Information. For more complete information about any of the money market funds available under the Sweep Program, carefully read the applicable prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, which contains this and other information, can be obtained by contacting your financial professional. You may also obtain information with respect to the current yields available on the money market funds by contacting your financial professional.