



Bank Deposit Sweep Program (BDSP)—NFS

As referenced in the Disclosure Document, we earn a fee on BDSP equal to a percentage of the average daily deposit balance within that program. This BDSP fee will in almost all circumstances be substantially greater than the amount of interest customers earn from the same balances. As such, we receive a substantially higher percentage of the interest generated by deposit balances in the BDSP than the interest credited to our customers' accounts.

The table below represents the BDSP fee received by us for the quarter and year stated. We will update this table on a quarterly basis in order to provide you with information related to the fees we have historically collected with respect to BDSP.

| Year | Quarter | BDSP Fee* |
|------|---------|-----------|
| 2023 | Q4 | 3.44% |
| | Q3 | 3.59% |
| | Q2 | 3.35% |
| | Q1 | 3.03% |
| 2022 | Q4 | 1.44% |
| | Q3 | 1.28% |
| | Q2 | 0.48% |
| | Q1 | 0.29% |

*Expressed as a percentage based on average cash in BDSP

Securities and investment advisory services are offered through the firms: Osaic Wealth, Inc., Triad Advisors, LLC, and Osaic Institutions, Inc., broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities are offered through Securities America, Inc., American Portfolios Financial Services, Inc., and Ladenburg Thalmann & Co., broker-dealers and member of FINRA and SIPC. Advisory services are offered through Arbor Point Advisors, LLC, American Portfolios Advisors, Inc., Ladenburg Thalmann Asset Management, Inc., Securities America Advisors, Inc., and Triad Hybrid Solutions, LLC, registered investment advisers. Advisory programs offered by Osaic Wealth, Inc., Securities America Advisors, Inc., and Triad Advisors, LLC., are sponsored by VISION2020 Wealth Management Corp., an affiliated registered investment adviser.