



## BANK SWEEP PROGRAMS—ACCOUNT ELIGIBILITY INFORMATION

Eligibility for the Insured Bank Deposit Account (the “IBDA”) and the Insured Bank Retirement Advisory Account (the “IBRAA”) and, together with the IBDA, the “Programs”) offered by Osaic FA, Inc. (“Osaic FA”) and Osaic FS, Inc. (“Osaic FS”) is based on the type of account you hold with National Financial Services LLC (“NFS”), as described below.

Eligibility for the Programs is also subject to the limitations described in the Bank Sweep Program Disclosure Document, which is available at [www.osaic.com/fa](http://www.osaic.com/fa) and [www.osaic.com/fs](http://www.osaic.com/fs) under My accounts—Disclosures. Osaic FA and Osaic FS reserve the right to modify the eligibility criteria for the Programs at any time. If you have questions regarding your account’s eligibility for the IBDA or the IBRAA, or other matters regarding the Programs, please contact your Osaic FA or Osaic FS financial professional.

### Insured Bank Deposit Account (Symbol: QBLFQ)

Currently, the IBDA is available to:

- individuals, acting for themselves or through an agent or fiduciary, whether having a single account or a joint account;
- trust accounts;
- sole proprietorships;
- certain individual retirement accounts (“IRAs”), including Premiere Select® IRAs and Premiere Select Roth IRAs, and health savings accounts (“HSAs”) if they do not participate in any of Osaic FA’s or Osaic FS’s fee-based investment advisory programs;
- certain tax-exempt non-profit organizations; and
- accounts beneficially owned by entities organized to make a profit, such as corporations, limited liability companies, partnerships, limited liability partnerships, associations, business trusts, and other organizations.

Account types that are not currently eligible to participate in the IBDA include accounts for:

- employee benefit plans, including those subject to Title I of the Employee Retirement Income Security Act of 1974, as amended, and those subject to Sections 403(b) or 457 of the Internal Revenue Code of 1986, as amended;
- Keogh plans;
- voluntary employees’ benefit association, or “VEBA,” plans;
- small employer plans, such as SEP IRAs, SIMPLE IRAs, and solo 401(k) plans;
- IRAs and HSAs that participate in any of Osaic FA’s or Osaic FS’s fee-based investment advisory programs; and
- non-U.S. clients.

### Insured Bank Retirement Advisory Account (Symbol: QRLFQ)

Currently, eligibility for the IBRAA is limited to certain IRAs, including Premiere Select® IRAs and Premiere Select Roth IRAs, and HSAs that participate in Osaic FA’s or Osaic FS’s fee-based investment advisory programs. Account types that are not eligible for the IBRAA include: (i) SEP IRAs; (ii) SIMPLE IRAs; (iii) IRAs and HSAs that do not participate in any of Osaic FA’s or Osaic FS’s fee-based investment advisory programs; and (iv) accounts for non-U.S. clients.

Securities and investment advisory services are offered through the firms: Osaic FA, Inc. and Osaic FS, Inc., broker-dealers, registered investment advisers, and members of FINRA and SIPC. Osaic FA, Inc. and Osaic FS, Inc., are separately owned and other entities and/or marketing names, products, or services referenced here are independent.