Agreements and disclosures addendum

October 2026

We have updated certain account agreements and disclosures. In this document, UBS Financial Services Inc. is referred to as "**UBS**" or "**we**" and UBS Bank USA, N.A. is referred to as "**UBS Bank.**"

Highlights
- Updates were made to the "Use of Wireless Phone Number" section and a new section was added titled "Account e-mail alerts"
- Important changes to the UBS Deposit Sweep Programs

Why is this important?
We provided you with the *Agreements and Disclosures* booklet and other disclosures when you opened an account at UBS (collectively, **"Agreements and Disclosures"**). From time to time, we make revisions to the Agreements and Disclosures to reflect operational and regulatory changes, as well as our current product and service offerings. This Addendum contains such revisions. The changes in this Addendum modify and **supersede** any corresponding provisions in the Agreements and Disclosures. We provide updated versions of the Agreements and Disclosures only if there are material changes to the information they contain. Please keep this Addendum for your reference as it contains information that may pertain to services you receive or elect to receive in the future.

For more information
Call Resource Line, our interactive voice response telephone unit, 24 hours a day, 7 days a week at 800-762-1000, Option "0" in the US Outside the US, call Resource Line collect at 201-352-5257.

TTY services: Call 844-612-0986.
Outside the US, call 201-352-1495.

Important information regarding changes to your General Terms and Conditions

On page 18 of the Agreements and disclosures, the following section was updated:

Use of Wireless Phone Number
You authorize your wireless carrier to use or disclose information about your wireless account and your wireless device(s), if available, to UBS or its service providers for the duration of your client relationship, solely to help identify you or your wireless device and to help prevent fraud. You authorize UBS or its service providers to send SMS messages (two-way or one-way), for the purpose of identifying you, authorizing transactions or as a second factor authentication method in order to help prevent fraud. If your mobile number changes, you are responsible for informing us of that change.

Message and data rates may apply. Carriers are not liable for delayed or undelivered messages. You acknowledge and agree that you are solely responsible for messaging and data rates for receiving or sending SMS messages to/from UBS. You can opt out of receiving messages at any time by texting "STOP" to the designated short code or long code. Upon receiving the "STOP" comment you will no longer receive messages from our service. To start receiving messages, you can text "START" to the designated short code or if you are domiciled in California, your Privacy Statement can be found at www.ubs.com/global/en/legal/privacy/ccpa.

If you need assistance or have questions on text messaging, text "Help" to receive messages or call 888-279-3343 or e-mail onlineservices@ubs.com. Outside the US, call collect 201-352-5257.

On page 18 of the Agreements and disclosures, the following new section was added:

Account E-mail Alerts
As a UBS client, if you have an e-mail address on file with us, automatic e-mail alerts may be sent to you for certain account activities and when certain important changes are made to your account, such as changing your e-mail or home address, telephone number, username, or password. We will use the e-mail we have on file for you. By providing your e-mail address to UBS, you authorize UBS's use of your e-mail address for these purposes. If your e-mail address changes, you are responsible for informing us of that change.
If there is unusual or suspicious activity, you can report it as fraud by calling your Advisor at the phone number on your statement.
If fraud is suspected, we may need to speak with you. You agree that UBS will not be liable for any delays, failure to deliver, misdirected deliveries, any errors in the content of an alert, or for any actions taken or not taken by you or any third party in reliance on an alert.

Important information regarding changes to UBS Deposit Sweep Programs

Important changes to the UBS Deposit Sweep Programs

UBS offers the UBS Deposit Sweep Programs pursuant to which your cash balances in an eligible UBS account are swept to deposit accounts at depository institutions insured by the Federal Deposit Insurance Corporation ("**FDIC**"). This notice contains information regarding changes to the UBS Deposit Sweep Programs.

What is changing

- **Closure of the UBS FDIC-Insured Deposit Program and UBS Business Account Sweep Program:** Effective on or around November 17, 2026 (the effective date),[1] we are closing the UBS FDIC-Insured Deposit Program ("**UBS-FIDP**") and UBS Business Account Sweep Program ("**Business Program**"). On the effective date, the balances in UBS-FIDP and Business Program will be liquidated and moved to the following eligible sweep program based on their account type and ownership. After the effective date, any free credit balances will automatically sweep to the applicable eligible sweep program. If your balances are moved to the UBS Deposit Account Sweep Program ("**Deposit Program**"), the balances transferred on the effective date and future free credit balances will be swept to a deposit account at UBS Bank without limit, which may cause your balances at UBS Bank to exceed applicable FDIC insurance coverage limits. Please refer to section "XI. FDIC Insurance" in the UBS Deposit Sweep Programs Disclosure Statement for further information.

If your account/ownership type is	Then you will be assigned to
– Individual – Custodial account – Trust account – Business entity – Nonprofit organization – Estate – Retirement accounts other than Retirement Advisory accounts	UBS Insured Sweep Program ("UBS-ISP")
– Retirement Advisory accounts	UBS Deposit Account Sweep Program ("Deposit Program")

Amendments to the UBS Deposit Sweep Programs Disclosure Statement:

- Effective on or around November 17, 2026,[1] we are amending the UBS Deposit Sweep Programs Disclosure Statement to reflect the changes described in this notice. On the effective date, copies will be available on ubs.com/depositaccount or by calling your UBS Financial Advisor.
  - **Section I Summary:**
    - **Closure of UBS-FIDP and the Business Program:** The disclosure statement document has been updated to reflect this change, where applicable.
    - **Naming Conventions:** We removed the defined term "**Bank Sweep Programs**" and refer to the UBS-ISP and the Deposit Program as "**Programs**" instead of "**options**" or "**sub-programs**." The statement name has been changed to make the word "**Program**" plural. "**Free Cash Balances**" are now referred to as "**free credit balances**" to more closely align with regulatory language. We replaced the term "**Sweep Funds**" with "**UBS Money Market Fund Sweep Programs**." The UBS Deposit Sweep Programs and the UBS Money Market Fund Sweep Programs are now collectively referred to as the "**UBS Sweep Programs**."
    - **FDIC Deposit Insurance:** We made editorial changes to the FDIC deposit insurance-related language for clarity and to more closely align with regulatory language, including but not limited to changing "**insurable capacity**" references to "**ownership category**" and the example parenthetical.
  - **Section II UBS Deposit Sweep Programs Eligibility:** We clarified that the eligibility criteria is based on account/ownership type and ineligible financial institutions are those located in US. In addition, we added that Securities Accounts will not be automatically enrolled in the UBS Deposit Sweep Programs for residents of Puerto Rico, Australia or Ireland and that residents of Puerto Rico may contact their Financial Advisor to discuss eligibility and enrollment. We revised eligibility and the definition of Retirement Advisory accounts to include all retirement accounts managed in ACCESS and Managed Accounts Consulting (MAC) regardless of whether they are managed by a UBS affiliate. Therefore, all such accounts are eligible for the Deposit Program. If your balances are moved to the Deposit Program based on this change, the balances transferred on the effective date and future free credit balance will be swept to a deposit account at UBS Bank without limit, which may cause your balances at UBS Bank to exceed applicable FDIC insurance coverage limits.

[1] The date may change. If a delay occurs, the revisions will become effective as soon as reasonably practicable thereafter.

- **Section IV UBS Deposit Sweep Programs Interest Rates:** We amended Section IV to indicate that UBS Bank may provide different interest rates in the UBS Deposit Sweep Programs to select clients of UBS based on the nature and scope of their relationship with UBS and its affiliates.
- **Section VI Changes to the UBS Deposit Sweep Programs:** We added that UBS may also remove your Securities Account and balances from the UBS Sweep Programs in certain circumstances.
- **Section IX Termination:** We added this section header but did not substantially alter the section contents.
- **Section X Benefits to UBS and UBS Bank; Financial Advisor Compensation:** We added **"**UBS and UBS Bank are separate but affiliated companies and wholly owned subsidiaries of UBS Group AG. The UBS Deposit Sweep Programs provides financial benefits to both UBS and UBS Bank."
- **Section XIII Alternatives to the UBS Deposit Sweep Programs:** We clarified that if your Securities Account is removed from, or ineligible for, the UBS Sweep Programs the results are the same as opting out.

- **UBS-ISP Priority List Changes**
  - Effective August 20, 2026, the list of Program Banks participating in the UBS Insured Sweep Program ("UBS-ISP") was updated. The revised Priority Lists for the UBS-ISP is included below for your reference and on the effective date was updated at ubs.com/bankprioritylists.
  - Effective on or around November 17, 2026,[1] the list of Program Banks participating in the UBS-ISP will be updated due to changes. The revised Priority Lists for the UBS-ISP is included below for your reference and on the effective date will be updated at ubs.com/bankprioritylists.

What is not changing

Your deposits will continue to be insured by the FDIC up to the maximum limits allowed by law, provided that the requirements for deposit insurance have been met. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. Information and tools describing how deposit insurance coverage works are provided by the FDIC at fdic.gov or by calling 877-ASK-FDIC or 800-925-4618 for the hearing impaired.

For additional information about the UBS Deposit Sweep Programs, please refer to the *Agreements and Disclosures* booklet. The Disclosure Statement describes how the UBS Deposit Sweep Programs works, the eligibility requirements for each sweep option, FDIC insurance, and your relationship with UBS and the banks participating in the UBS Deposit Sweep Programs. The current version of the Disclosure Statement is also available at ubs.com/sweepyields.

[1] The date may change. If a delay occurs, the revisions will become effective as soon as reasonably practicable thereafter.

UBS Deposit Sweep Programs Disclosure Statement

November 2026

This booklet contains disclosures required by federal law.

Please keep this information for future reference.

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I. Summary

This Section I provides an overview of the UBS Deposit Sweep Programs. You should carefully review all sections of this Disclosure Statement to understand the terms and conditions that apply.

Introduction

UBS Financial Services Inc. ("**UBS**" or "**we**") offers the UBS Deposit Sweep Programs to automatically deposit, or "sweep," free credit balances in your securities account ("**Securities Account**") into a deposit account ("**Deposit Account**") at one or more depository institutions at which deposits are insured by the Federal Deposit Insurance Corporation ("**FDIC**").

The UBS Deposit Sweep Programs consist of the following two programs (each a "Program"):

- UBS Deposit Account Sweep Program ("**Deposit Program**"),
- UBS Insured Sweep Program ("**UBS-ISP**"), and

If you are enrolled in the Deposit Program, your free credit balances will sweep to a Deposit Account at UBS Bank USA, N.A. ("**UBS Bank**"), an FDIC member bank that is affiliated with UBS. If you are enrolled in the UBS-ISP, your free credit balances will sweep to a Deposit Account at one or more participating banks in the order in which they appear on a list for each program ("**Priority List**"). The Priority Lists are included at the end of this Disclosure Statement and are also available at ubs.com/bankprioritylists. UBS Bank is the first bank on the Priority List. UBS Bank and the program banks are referred to herein as the "**Program Banks**".

The UBS Deposit Sweep Programs are part of the "**UBS Sweep Programs**" which also include one or more money market mutual funds UBS may make available to sweep free credit balances ("**UBS Money Market Fund Sweep Programs**"). UBS Money Market Fund Sweep Programs are described in the respective prospectus for each fund. Please refer to the section "Our Sweep Options and Your Sweep Authorization" in the Client Relationship Agreement at ubs.com/disclosuredocuments.

Eligibility

The UBS Deposit Sweep Programs are a default feature available in most Securities Accounts. When you open a Securities Account at UBS, a Program will be automatically assigned to your Securities Account based on the account/ownership type, if eligible. This assignment is made without the recommendation or advice of your Financial Advisor under Regulation Best Interest or as a fiduciary under the Investment Advisers Act.

Deposit Accounts

UBS will act as your agent and custodian to establish and maintain the Deposit Accounts at UBS Bank. In the UBS-ISP, UBS Bank, as sub-custodian for UBS acting for its clients, will establish and maintain the Deposit Accounts at the other Program Banks (excluding UBS Bank, "**Third-Party Program Banks**"). Although Deposit Accounts are obligations of the Program Banks and not UBS, you will not have a direct relationship with any Program Bank. All deposits and withdrawals will be made on your behalf by UBS, or UBS Bank as sub-custodian for UBS. Information about the Deposit Accounts may be obtained from UBS and not the Program Banks.

Sweep Amounts

- In the Deposit Program, free credit balances will sweep to a Deposit Account at UBS Bank without limit.
- In the UBS-ISP, free credit balances will sweep to a Deposit Account at each Program Bank up to $249,000, or $498,000 for joint accounts, in the order in which the Program Banks appear on the Priority Lists. Once the limit has been reached at each Third-Party Program Bank, any excess free credit balances will sweep to UBS Bank without limit.

Interest Rates

Variable, tiered interest rates apply to your deposits.

The interest rates paid by the Program Banks may change at any time, including daily, without prior notice. These rates are determined by a variety of factors, including prevailing economic and business conditions. The Program Banks are not required to offer the highest rates available in the market or rates comparable to money market mutual fund yields. Interest rates for the Deposit Accounts may be higher or lower than those paid on other deposit accounts at the Program Banks or at other depository institutions. For the current interest rates, please visit ubs.com/sweepyields or contact your Financial Advisor.

All Program Banks pay you the same rate of interest as one another. However, the interest rates on balances in the Deposit Accounts may vary from program to program and may differ between advisory and brokerage Securities Accounts. Additionally, the rates clients receive are tiered based on the total eligible deposits held within their Marketing Relationship or Plan Relationship (each as defined in "*Section IV. UBS Deposit Sweep Programs Interest Rates—Interest Rate Tiers*"). In general, clients with higher total eligible deposits in a Marketing Relationship or a Plan Relationship receive higher interest rates on their balances in the Deposit Accounts than clients with lower total eligible deposits in the same type of relationship.

FDIC Deposit Insurance

Deposit account balances held at each Program Bank are eligible for FDIC insurance up to $250,000 (including principal and accrued interest) per depositor for each ownership category (e.g., individual account, joint account, IRA), based on the aggregate amount of all deposits maintained by the depositor in the same ownership category at the Program Bank, provided that the requirements for deposit insurance have been met.

UBS will sweep free credit balances in each Securities Account as described herein regardless of how many Securities Accounts you hold in the same ownership category. This may cause your balances in the Deposit Accounts at a Program Bank to exceed the FDIC limit. **You are responsible for monitoring the total amount of deposits you have at each Program Bank. Neither UBS nor the Program Banks track your total deposits to determine the extent of FDIC insurance coverage available to you.**

FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank.

No SIPC Protection

The Deposit Accounts at the Program Banks are not protected by the Securities Investor Protection Corporation ("**SIPC**").

Financial Benefits to UBS and UBS Bank; Conflicts of Interest

UBS and UBS Bank receive financial benefits in connection with the UBS Deposit Sweep Programs. Your Financial Advisor also receives benefits based on balances in the UBS Deposit Sweep Programs. Please refer to "*Section X. Benefits to UBS and UBS Bank; Financial Advisor Compensation*" for further information.

Alternatives to the UBS Deposit Sweep Programs

If you do not wish to have your free credit balances swept through the UBS Deposit Sweep Programs, you may choose to have those balances remain uninvested in your Securities Account where they will not earn any interest. Please contact your Financial Advisor for details.

You may wish to consider alternatives to the UBS Deposit Sweep Programs for your free credit balances. Such alternatives will require you to direct us to invest your free credit balances, rather than having your free credit balances automatically swept.

II. UBS Deposit Sweep Programs Eligibility

Definitions

For the purpose of the UBS Deposit Sweep Programs, the following words have the meanings ascribed to them below.

"**Business entities**" means corporations, sole proprietorships, governmental entities, partnerships, limited liability companies, and associations.

"**Financial institutions**" means insurance companies; broker-dealers; investment advisors; mutual fund companies; hedge fund companies; private pension funds; public retirement funds; state and federally chartered banks, credit unions, savings associations, and trust companies; and such other entities that UBS may add from time to time.

"**Nonprofit organizations**" includes organizations described in Sections 501(c)(3) through (13) and (19) of the Internal Revenue Code of 1986, as amended ("**Code**").

"**Retirement accounts**" means (i) individual retirement accounts ("**IRAs**"), including traditional, Roth, Simplified Employee Pension ("**SEP**"), Savings Incentive Match Plan for Employees ("**SIMPLE**"), and Coverdell education savings accounts, and (ii) employee benefit plans qualified under Section 401(a) of the Code, governmental plans under Section 457(b) of the Code, or any other employee retirement or welfare plan, subject to the Employee Retirement Income Security Act of 1974, as amended, or the Code (collectively, "**Plans**"). Plans may include individual accounts for participants ("**Plan Participants**"). However, please note that employee benefit plans described under Section 403(b)(7) of the Code and Plans with a pooled plan structure are not eligible for the UBS Deposit Sweep Programs. See "Ineligible Accounts" below.

"**Retirement Advisory accounts**" means retirement accounts that are managed in Portfolio Management Program (PMP), Advisor Allocation Program (AAP), UBS Strategic Wealth Portfolio (SWP), UBS Consolidated Advisory Program (CAP), Institutional Consulting (IC), ACCESS and Managed Accounts Consulting (MAC) and such other advisory programs that UBS may offer from time to time.

Eligibility

The available UBS Deposit Sweep Programs depends on the client's account/ownership type.

If your account/ownership type is	Then you will be assigned to
– Retirement Advisory account	– Deposit Program
– Individual – Custodial account – Business entity – Nonprofit organization – Estate – Trust account – Retirement account other than Retirement Advisory accounts	– UBS-ISP

If you are a resident of Puerto Rico, your Securities Account will not be automatically enrolled in the UBS Sweep Programs. If you would like to enroll, please contact your Financial Advisor to discuss eligibility and enrollment.

If you are a resident of Australia or Ireland, your Securities Account cannot be enrolled in the UBS Sweep Program.

We may change the eligibility requirements for the UBS Deposit Sweep Programs at any time. We may also grant exceptions to the eligibility requirements at our discretion. Your Financial Advisor can provide you with additional information about eligibility.

Ineligible Accounts

Securities Accounts that are not eligible for the UBS Deposit Sweep Programs include (i) any Securities Account owned by a U.S. Financial institution, (ii) corporate cash management accounts and certain independently advised accounts, (iii) Plans with a pooled plan structure, and (iv) Plans established under Section 403(b)(7) of the Code in the case of both such Plans in (iii) and (iv), accounts opened by participants therein. UBS, at its discretion, will consider a client to be ineligible if, as a matter of law or internal policy, the client is prohibited from holding funds at UBS Bank or maintaining deposits in the UBS Deposit Sweep Programs.

III. Operation of the UBS Deposit Sweep Programs

Establishment of the Deposit Account

In the Deposit Program, UBS will establish a Deposit Account at UBS Bank in the name of UBS Financial Services Inc., as agent and custodian for its clients. In the UBS-ISP, UBS Bank will establish the Deposit Accounts at the Third-Party Program Banks in its name as sub-custodian for UBS acting for its clients.

Each Deposit Account will be a money market deposit account ("**MMDA**") or a demand deposit account as those terms are defined in the Federal Reserve Board's Regulation D. The Deposit Account at UBS Bank will be an MMDA only. There are no limitations on the number of withdrawals from the Deposit Accounts. However, the Program Banks reserve the right to require seven days' prior written notice before permitting a withdrawal of funds from an MMDA.

Although Deposit Accounts are obligations of the Program Banks and not UBS, you will not have a direct relationship with any Program Bank. All deposits and withdrawals will be made by UBS on your behalf or through UBS Bank as sub-custodian for UBS.

You and UBS agree that the Deposit Accounts will be deemed "financial assets" for purposes of Article 8 of the Uniform Commercial Code as adopted by the State of New York.

Deposit Procedures

On each business day, after all debits and charges to your Securities Account have been satisfied, we will sweep free credit balances of $1.00 or more remaining in your Securities Account into a Deposit Account. For a Securities Account that is an IRA or a Plan, the minimum free credit balance for sweep is $0.01. A "**business day**" is Monday through Friday, excluding federal and New York Stock Exchange holidays.

- In the **Deposit Program**, free credit balances in your Securities Account will be swept to a Deposit Account at UBS Bank without limit, which means your balances at UBS Bank may exceed the FDIC insurance limit.
- In the **UBS-ISP**, free credit balances in your Securities Account will be swept to Deposit Accounts at the Program Banks up to $249,000, or $498,000 if your Securities Account is held jointly by two or more owners (each, "**Deposit Limit**"), in the order in which the banks appear on the Priority List for each program. UBS Bank is the first Program Bank on the Priority List for both programs. Once the Deposit Limit has been reached at each Third-Party Program Bank, any excess funds will be swept to UBS Bank without limit. If this occurs, your balances at UBS Bank may exceed the FDIC insurance limit. The current Priority Lists are available at ubs.com/bankprioritylists.

UBS will sweep free credit balances in each Securities Account as described herein, regardless of how many Securities Accounts you hold in the same ownership category or the amount of FDIC insurance available for that ownership category. This may cause your balances in the Deposit Account at a Program Bank to exceed the FDIC limit.

Withdrawal Procedures

UBS, as your agent, will satisfy any debits or charges in your Securities Account by withdrawing funds as set forth in the "General Terms and Conditions" section of the *Agreements and Disclosures* booklet ("**General Terms and Conditions**"), available at ubs.com/accountdisclosures. Debits are amounts due to UBS on the settlement date for securities purchases or other transactions and fees associated with your Securities Account, including margin loans. Charges are amounts due to UBS for payments made by checks, bill payments, electronic funds transfers, debit card purchases, and cash withdrawals.

No debits or charges will be satisfied directly from a Deposit Account. If a withdrawal of funds from a Deposit Account is necessary to satisfy a debit or charge in your Securities Account, the below procedures will apply.

- In the **Deposit Program**, UBS, as your agent, will withdraw funds from the Deposit Account at UBS Bank.
- In the **UBS-ISP**, UBS Bank, as sub-custodian for UBS, will withdraw funds from the Deposit Accounts at the Program Banks, beginning with any balances that exceed the Deposit Limit at UBS Bank. Thereafter, withdrawals will be made from Deposit Accounts at the Program Banks where your funds have been deposited, following the order of lowest to highest priority as listed on the Priority List, until the debit or charge is satisfied.

If there are insufficient funds in the Deposit Accounts at the Program Banks to satisfy your debits and charges, UBS will withdraw funds from other available sources as described in the General Terms and Conditions.

Priority Lists for UBS-ISP

Program Banks appear on the Priority Lists in the order in which the Deposit Accounts will be opened for you, and funds deposited. The Priority Lists are included at the end of this Disclosure Statement, and are also available at ubs.com/bankprioritylists or by contacting your Financial Advisor.

The Priority List applicable to a Securities Account is determined by the address of record for the account. In the **UBS-ISP**, the Priority List is further assigned based on the Securities Account/ownership type, as outlined below:

UBS-ISP Priority List	Account/Ownership Type
Retail Accounts	– Individual – Custodial account – Trust owned by US residents if all beneficiaries are natural persons and/or nonprofit organizations
Business Accounts	– Business entity – Nonprofit organization – Estate – Trust owned by US residents if one or more beneficiaries is a business entity – Trust owned by non-US residents
Retirement Accounts	– Retirement accounts other than Retirement Advisory accounts

You may not change the order of the Program Banks on a Priority List. However, you may at any time designate a Third-Party Program Bank as ineligible to receive your funds. This will result in your funds being deposited into a Deposit Account at the next Program Bank on the Priority List, as amended by you. In addition, you may discontinue the sweep to a Third-Party Program Bank by instructing us to remove your deposits from that bank and to designate it as ineligible to receive future deposits. The funds removed will be deposited at the next available Program Bank on the Priority List. Please contact your Financial Advisor if you wish to take any of these actions.

Please note that a Program Bank on the Priority List may become unable to accept deposits up to the Deposit Limit due to regulatory or other reasons ("**Suspended Bank**"). We will not allocate funds to a Suspended Bank, or we may allocate an amount below the Deposit Limit. This may result in a bank holding a smaller balance than other banks with a lower position on the Priority List. When a Suspended Bank resumes accepting deposits, the excess balances that had previously been swept to other Program Banks may not be reallocated to it.

Changes to the Priority Lists

The Priority Lists are subject to change. We may change the number of Program Banks on a Priority List by adding or removing banks, replacing a Program Bank with a bank not previously included, or re-sequencing the Program Banks. If we change the order, your funds on deposit as of the effective date will be reallocated according to the revised Priority List.

In general, you will receive advance notice of these changes and have the opportunity to designate any new Program Bank as ineligible to receive your deposits after the change takes effect. However, if a change to the Priority List results from a bank becoming a Suspended Bank or from a circumstance beyond our control, UBS may not be able to provide advance notice. You will be notified of the change as soon as practicable. In addition, if a Program Bank that holds your deposit no longer makes the Deposit Accounts available, you will have the opportunity to establish a direct depository relationship with that Program

Bank, subject to its requirements for opening and maintaining deposit accounts. If you choose not to do so, your funds will be withdrawn and transferred to the next available Program Bank on the Priority List. For more information about maintaining a direct depository relationship with a Program Bank, please see "*Section VIII. Your Relationship with UBS and the Program Banks.*"

IV UBS Deposit Sweep Programs Interest Rates

General

UBS does not set the interest rates for the UBS Deposit Sweep Programs. Rates are established by UBS Bank based on various factors, including prevailing economic and business conditions.

All Program Banks pay you the same rate of interest as one another. However, the interest rates on balances in the Deposit Accounts may vary from Program to Program and may differ between advisory and brokerage Securities Accounts. In addition, clients may be eligible for different interest rates based on their interest rate tiers.

UBS Bank may provide different interest rates to select clients of UBS based on the nature and scope of their relationship with UBS and its affiliates.

Interest rates paid on the Deposit Accounts may not represent the highest rates available in the market or be comparable to the prevailing yield on money market mutual funds. Moreover, the interest on the Deposit Accounts may be higher or lower than the interest rates available to depositors who make deposits directly with the Program Banks or other depository institutions offering comparable accounts. **You should compare the terms, interest rates, required minimum amounts, charges, and other features of the Deposit Accounts with other accounts and alternative investments.**

Note: Depending on your specific circumstances, you may choose not to receive interest on balances in the UBS Deposit Sweep Programs. If you opt out of interest, free credit balances will continue to sweep to Program Banks and remain eligible for FDIC insurance up to the applicable limit. However, the Program Banks will not pay interest on your balances, and the portion of interest that would have otherwise been paid to you will be retained by UBS Bank in the UBS-ISP. Please contact your Financial Advisor for more information.

Variable Rates; APY

The Deposit Accounts bear interest at variable rates. This means the interest rates paid by the Program Banks may change at any time, including daily, without prior notice. When the rate is adjusted, the new interest rate will apply to balances effective that day. Rate information will be available the following day at ubs.com/sweepyields, through UBS Online Services, or by contacting your Financial Advisor. For accounts with relationship-based pricing, please refer to your account agreements and statements for your interest rates.

Rates are expressed as annual percentage yield or "APY," which represents the annualized interest rate and includes interest paid on interest you have accrued (called "**compounding**").

Compounding and Crediting

Interest accrues from the business day the funds are received by the Program Banks through the day of withdrawal. Interest is compounded daily. The interest period begins on the first to the last calendar day of the month. Interest will be credited on the last business day of each month and will include amounts accrued through the last calendar day of the month.

- For the **Deposit Program**, interest will be rounded each day to the nearest $0.01. Any fractional interest of less than half a cent will not be accrued.
- For the **UBS-ISP**, the daily accrued interest amounts will be aggregated at the end of the interest period, then rounded to the nearest $0.01. If the total accrued interest is less than half a cent, no interest will be paid.

Interest Rate Tiers

Interest rates on the Deposit Accounts are tiered based on the amount of eligible deposits in related accounts, determined as follows:

- Generally, interest rates are tiered based on total eligible deposits within a "**Marketing Relationship**" as defined in the General Terms and Conditions.
- For Plans, Plan Participants, SEP, and SIMPLE IRAs, interest rates are tiered based on total eligible deposits within a Plan Relationship. A "**Plan Relationship**" consists of Securities Accounts that share the same employer identification number or tax identification number and name as the employer's Plan, including Securities Accounts held by Plan Participants. If your Securities Account is a SEP or SIMPLE IRA and is associated with other Securities Accounts under the same employer's Plan, it will not be linked to the Marketing Relationship that includes your individual Securities Accounts. Instead, eligible deposits in your SEP or SIMPLE IRA will be aggregated with eligible deposits held in the Plan Relationship associated with the Plan. We reserve the right, in our sole discretion, to grant exceptions to our Plan Relationship policies.

"**Eligible deposits**" include certificates of deposit issued by UBS Bank, UBS Cash Reserve deposits, and deposits at Program Banks through the UBS Deposit Sweep Programs. In general, Deposit Accounts associated with a Marketing Relationship or a Plan Relationship that have higher amounts of eligible deposits will receive higher interest rates than those with lower balances.

Your tiered interest rate is determined on the first business day of each calendar week ("**Valuation Date**") based on the total end-of-day eligible deposits in your Marketing Relationship or Plan Relationship. If a change in the amount of your eligible deposits causes you to move from one interest rate tier to another, your balances in the Deposit Accounts will earn interest at the rate for your new tier beginning on the next business day following the Valuation Date ("**Tier Effective Date**").

The current interest rate tiers are as follows:

Interest Rate Tiers
$10 million and more
$4 million to $9,999,999
$2 million to $3,999,999
$500,000 to $1,999,999
$250,000 to $499,999
Less than $250,000

UBS reserves the right to change the interest rate tiers at any time without prior notice, including by applying different tier structures across the UBS Deposit Sweep Programs. Current interest rates and interest rate tiers are available online at ubs.com/sweepyields, through UBS Online Services, or by contacting your Financial Advisor. Clients that are provided with different interest rates based on the nature and scope of their relationship should refer to their account agreements and statements for their interest rates.

Sweep deposits in new Securities Accounts will earn interest at the rate assigned to the $500,000 to $1,999,999 tier. We will adjust the tier based on all your eligible deposits on the next Valuation Date, or earlier if you have a preexisting relationship with UBS. In that case, sweep deposits in your new Securities Account will earn interest at the tiered rate associated with your Marketing Relationship or Plan Relationship, beginning one business day after your Securities Account is opened. If sweep deposits in advisory and brokerage Securities Accounts bear different interest rates, the advisory rate will apply to sweep deposits in newly established advisory Securities Accounts starting one business day after we approve their enrollment in an advisory program. In the interim, those accounts will accrue interest at the brokerage rate.

V. Viewing Information About the Deposit Accounts

Your Securities Account statement will show your activities in the Deposit Accounts, including initial deposits, opening and closing balances, deposits and withdrawals, and interest earned during the applicable statement period. You may also access account and balance information at any time through UBS Online Services. To enroll, please contact your Financial Advisor. UBS Online Services is provided at no additional cost for all Securities Accounts.

VI. Changes to the UBS Deposit Sweep Programs

UBS may modify or terminate the UBS Deposit Sweep Programs at any time in its sole discretion. Modifications may include, but are not limited to, changes to the terms and conditions or the addition or removal of Program Banks. We may also remove your Securities Account and balances from the UBS Sweep Programs or enroll your Securities Account in, and move your balances to, a different UBS Sweep Program if your current Program is terminated, your Securities Account becomes ineligible for it, or we determine that it was assigned incorrectly. Except to correct discrepancies, in circumstances beyond our control, or as otherwise provided in "*Section III. Operation of the UBS Deposit Sweep Programs—Changes to the Priority Lists*," we will notify you in advance of any material changes. Changes to the UBS Deposit Sweep Programs will be effective as described in the notice.

VII. Notices

All notices to you regarding the UBS Deposit Sweep Programs may be provided by letter, through an entry on your Securities Account statement, or by any other method permitted under the General Terms and Conditions.

VIII. Your Relationship with UBS and the Program Banks

Under the UBS Deposit Sweep Programs, UBS or UBS Bank acting as sub-custodian for UBS in the UBS-ISP acts as your agent in establishing Deposit Accounts at the Program Banks and in depositing and withdrawing funds to and from those accounts. As a UBS client, you will not have a direct depository relationship with any of the Program Banks. Information about your Deposit Account may be obtained from UBS and not the Program Banks. The Program Banks have no obligation to accept instructions from you with respect to the Deposit Accounts or provide you with information concerning the Deposit Accounts. Your ownership of the deposited funds will be evidenced by a book entry on UBS's records, maintained in its capacity as your custodian. No passbook, certificate, or other evidence of ownership will be issued to you. As discussed above, your Securities Account statements will reflect the balances in your Deposit Accounts at each Program Bank. You should retain these statements for your records.

The Deposit Accounts at the Program Banks are obligations solely of the respective Program Banks and are not guaranteed, directly or indirectly, by UBS, UBS Bank, or any of their affiliates—except for Deposit Accounts held at UBS Bank, which are obligations of UBS Bank. UBS does not guarantee in any way the financial condition of the Program Banks.

IX. Termination

UBS may, in its sole discretion and without notice, terminate your participation in the UBS Deposit Sweep Programs at any time. Similarly, you may terminate your participation at any time by contacting your Financial Advisor. In either case, you may establish a direct depository relationship with a Program Bank, subject to the bank's requirements for opening and maintaining deposit accounts, by requesting to have the Deposit Accounts established in your name. This will result in the separation of the Deposit Accounts from your Securities Account, and UBS will have no further responsibility with respect to your funds in the Deposit Account at the Program Bank. If you are a Plan Participant, you may not establish a direct depository relationship with a Program Bank unless permitted by the documents governing the Plan.

X. Benefits to UBS and UBS Bank; Financial Advisor Compensation

UBS and UBS Bank are separate but affiliated companies and wholly owned subsidiaries of UBS Group AG. The UBS Deposit Sweep Programs provides financial benefits to both UBS and UBS Bank.

UBS

UBS Bank pays UBS fees of up to $100 per year for each UBS account participating in the UBS Deposit Sweep Programs.

Other than applicable fees and charges imposed by UBS on your Securities Account as described in the "*Fees and Charges*" section of the *Agreements and Disclosures* booklet (e.g., fees for returned checks or stop payments), there is no charge, fee, or commission applied to your Securities Account in connection with the UBS Deposit Sweep Programs.

Free credit balances are not segregated from other cash balances, and UBS may use them in the ordinary course of its business as permitted by applicable law.

UBS Bank

Deposits at UBS Bank provide a stable source of funding that UBS Bank uses to support its lending and investment activities. UBS Bank seeks to earn a profit by achieving a positive "spread," i.e., the difference between (i) the interest it pays on deposits, plus the costs associated with its deposits and (ii) the interest it earns on loans and the return on investments made with deposits not used for lending. As with other depository institutions, UBS Bank's profitability is determined largely by this spread. The bank improves its profitability when it lowers the interest rates paid on its deposits, including those in the Deposit Accounts. UBS Bank has no obligation to pay interest based on its profitability or the income earned on its loans, investments, or other assets.

The UBS-ISP provides additional benefits to UBS Bank. The Third-Party Program Banks pay UBS Bank, in its capacity as sub-custodian for UBS in the UBS-ISP, a fee based on a percentage of the average daily balances in their respective Deposit Accounts. Moreover, UBS Bank's role as sub-custodian enables UBS Bank to receive deposits equal in amount to the deposits that UBS clients

place with Third-Party Program Banks through the UBS-ISP on any given day. This "reciprocal" arrangement provides certain regulatory benefits to UBS Bank that may reduce the cost of deposits and increase its overall profitability.

Financial Advisors
Your Financial Advisor does not receive a portion of the revenue sharing payments or the fees received from the Program Banks for the Deposit Accounts.

Financial Advisors receive a monthly production credit of 5 basis points on all eligible average daily cash balances in sweep programs and money market funds and 10 basis points on all eligible average daily cash balances in UBS Cash Reserve. The production credits are eligible for the Incentive Rate and a Production Payout rate treatment. Only balances in brokerage accounts will be aggregated towards determining the cash balance. Advisory accounts are ineligible.

XI. FDIC Insurance

Deposit account balances held at each Program Bank are eligible for insurance by the FDIC, an independent agency of the US government, up to a maximum amount of $250,000 (including principal and accrued interest) per depositor when aggregated with all other deposits held by the depositor in the same ownership category at the Program Bank. Examples of ownership categories include individual, joint, retirement, business, and trust accounts.

FDIC insurance protects funds that have been deposited at the Program Banks, provided that the requirements for deposit insurance have been met. Any deposits (including certificates of deposit) that you maintain directly with a Program Bank, or through an intermediary (such as UBS or another broker-dealer), in the same ownership category, will be aggregated with the Deposit Accounts at that Program Bank for purposes of calculating the maximum insurance amount. **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. UBS is not responsible for any insured or uninsured portion of a Deposit Account.**

In the event that federal deposit insurance payments become necessary, you will be insured on principal plus unpaid and accrued interest up to, and including, the day the Program Bank fails. There is no specific time period during which the FDIC must make insurance payments available, and UBS will not advance you funds prior to an FDIC insurance payment. Furthermore, you may be required to provide certain documentation to the FDIC and UBS before insurance payments are made. For example, if you hold deposits as a trustee for the benefit of trust participants, you may be required to furnish affidavits and provide indemnities regarding an insurance payment.

If you become the owner of deposits at a Program Bank after another depositor dies as a result of a survivorship feature of the Securities Account, such as a joint account or "payable on death" account, the FDIC provides a six-month grace period after the death of the other depositor during which time your deposits are eligible for the pre-death coverage. This allows you to restructure your deposits in order to obtain the maximum amount of deposit insurance for which you are eligible.

If deposits in your Deposit Accounts or other deposits at a Program Bank are assumed by another depository institution as a result of a merger or acquisition, such deposits will continue to be separately insured from deposits that you might have established with the acquirer until (i) the maturity date of any time deposits that were assumed, or (ii) with respect to deposits that 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 with the acquirer held in the same ownership category for purposes of federal deposit insurance. Any deposit account opened at the acquirer after the acquisition will be aggregated with deposits established with the acquirer for purposes of federal deposit insurance.

For Plans and Plan Participants, deposit insurance coverage is based on each participant's non-contingent interest in the Plan. In addition, for the purposes of FDIC insurance coverage, deposits of Plan Participants in certain Plans will be aggregated with deposits of the Plan Participant held in an IRA and other self-directed retirement accounts. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank.

Questions about FDIC Deposit Insurance Coverage
If you have questions about basic FDIC insurance coverage, please contact your Financial Advisor. You may wish to seek advice from your own attorney concerning FDIC insurance coverage of deposits held in more than one ownership category. You may also obtain information by contacting the FDIC, Division of Supervision and Consumer Protection:

- By mail: 550 17th Street, N.W., Washington, D.C. 20429
- By phone: 877-275-3342 or 800-925-4618 (TDD) or 202-942-3100
- By e-mail: dcainternet@fdic.gov
- Online: www.fdic.gov/deposit/index

XII. SIPC Protection

UBS is a member of SIPC, which provides protection for your Securities Accounts at UBS up to $500,000, including $250,000 for free credit balances, in the unlikely event that UBS fails financially. SIPC asset protection limits apply, in the aggregate, to all Securities Accounts that you hold in a particular legal capacity.

Funds on deposit in the Deposits Accounts at the Program Banks are not protected by SIPC.

XIII. Alternatives to the UBS Deposit Sweep Programs

If you choose not to participate in the UBS Deposit Sweep Programs, you may opt out by contacting your Financial Advisor. If you opt out or if your Securities Account is removed from, or ineligible for, the UBS Sweep Programs, your free credit balances will remain in your Securities Account without earning interest and without the benefit of FDIC insurance coverage.

Please note that UBS offers a number of investment products that you may consider as alternatives to maintaining cash deposits at the Program Banks. Consider your investment objectives, liquidity needs, and risk tolerance when you review these alternatives. Some of these alternatives may pay interest or dividends that is higher than the rate you receive on the Deposit Accounts, while others may not. Investment alternatives, such as money market funds, are not deposits, are not FDIC-insured, are not guaranteed by a bank, and may lose value.

Securities Accounts that are not eligible for the UBS Deposit Sweep Programs may have available cash balances automatically swept to the UBS Money Market Fund Sweep Programs, if eligible.

UBS Insured Sweep Program—Effective August 20, 2026

The Bank Priority Lists for eligible Retail, Retirement and Business Accounts in the UBS Insured Sweep Program are shown below for your reference. Your Bank Priority List is determined by the address of record on your account. Simply identify the Bank Priority List for your state.

Retail

	CT, NY	DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT	FL, GA	AL, LA, MS, NC, SC, TX, WV
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	American Express National Bank	Citibank, National Association	American Express National Bank	American Express National Bank
3	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA	Citibank, National Association
4	Citibank, National Association	Truist Bank	Citibank, National Association	HSBC Bank USA
5	Truist Bank	Old National Bank	The Bank of New York Mellon	The Huntington National Bank
6	Barclays Bank Delaware	Pinnacle Bank	Truist Bank	Old National Bank
7	The Huntington National Bank	Barclays Bank Delaware	CIBC Bank USA	Truist Bank
8	The Bank of New York Mellon	American Express National Bank	Pinnacle Bank	Barclays Bank Delaware
9	CIBC Bank USA	CIBC Bank USA	Barclays Bank Delaware	The Bank of New York Mellon
10	Pinnacle Bank	The Huntington National Bank	Old National Bank	CIBC Bank USA
11	Old National Bank	The Bank of New York Mellon	Associated Bank, National Association	Valley National Bank
12	Valley National Bank	Associated Bank, National Association	Valley National Bank	Associated Bank, National Association
13	Associated Bank, National Association	Valley National Bank	The Huntington National Bank	Pinnacle Bank
14	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank
15	EagleBank	EagleBank	EagleBank	EagleBank

	AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI	AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY	CA	AK, HI, PR, VI, Other
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	Citibank, National Association	Citibank, National Association	Citibank, National Association	Citibank, National Association
3	American Express National Bank	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA
4	HSBC Bank USA	Old National Bank	The Bank of New York Mellon	Barclays Bank Delaware
5	CIBC Bank USA	American Express National Bank	Old National Bank	The Bank of New York Mellon
6	The Bank of New York Mellon	Truist Bank	Truist Bank	Truist Bank
7	Old National Bank	Barclays Bank Delaware	Barclays Bank Delaware	American Express National Bank
8	Truist Bank	CIBC Bank USA	American Express National Bank	Old National Bank
9	The Huntington National Bank	The Bank of New York Mellon	CIBC Bank USA	CIBC Bank USA
10	Barclays Bank Delaware	Associated Bank, National Association	Associated Bank, National Association	The Huntington National Bank
11	Associated Bank, National Association	The Huntington National Bank	The Huntington National Bank	Associated Bank, National Association
12	Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
13	Pinnacle Bank	Pinnacle Bank	Pinnacle Bank	Pinnacle Bank
14	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank
15	EagleBank	EagleBank	EagleBank	EagleBank

Retirement

	CT, NY	DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT	FL, GA	AL, LA, MS, NC, SC, TX, WV
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	The Huntington National Bank	HSBC Bank USA	Citibank, National Association	Citibank, National Association
3	Citibank, National Association	Old National Bank	Old National Bank	Old National Bank
4	American Express National Bank	American Express National Bank	Barclays Bank Delaware	HSBC Bank USA
5	Old National Bank	Truist Bank	HSBC Bank USA	CIBC Bank USA
6	HSBC Bank USA	Citibank, National Association	Truist Bank	American Express National Bank
7	The Bank of New York Mellon	Valley National Bank	The Bank of New York Mellon	Barclays Bank Delaware
8	Associated Bank, National Association	CIBC Bank USA	CIBC Bank USA	Truist Bank
9	Barclays Bank Delaware	Barclays Bank Delaware	American Express National Bank	The Bank of New York Mellon
10	Truist Bank	The Bank of New York Mellon	Associated Bank, National Association	TriState Capital Bank
11	CIBC Bank USA	Associated Bank, National Association	Valley National Bank	Associated Bank, National Association
12	Valley National Bank	The Huntington National Bank	The Huntington National Bank	Valley National Bank
13	Pinnacle Bank	Pinnacle Bank	Pinnacle Bank	The Huntington National Bank
14	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	Pinnacle Bank
15	EagleBank	EagleBank	EagleBank	EagleBank

	AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI	AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY	CA	AK, HI, PR, VI, Other
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	American Express National Bank	HSBC Bank USA	HSBC Bank USA	Associated Bank, National Association
3	Old National Bank	Old National Bank	Old National Bank	Citibank, National Association
4	Citibank, National Association	Citibank, National Association	Citibank, National Association	The Bank of New York Mellon
5	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	HSBC Bank USA
6	HSBC Bank USA	Truist Bank	Barclays Bank Delaware	Truist Bank
7	CIBC Bank USA	CIBC Bank USA	Valley National Bank	Old National Bank
8	Barclays Bank Delaware	Barclays Bank Delaware	CIBC Bank USA	Barclays Bank Delaware
9	Truist Bank	Pinnacle Bank	Truist Bank	American Express National Bank
10	Associated Bank, National Association	American Express National Bank	Pinnacle Bank	CIBC Bank USA
11	Valley National Bank	Associated Bank, National Association	American Express National Bank	Valley National Bank
12	The Huntington National Bank	Valley National Bank	Associated Bank, National Association	The Huntington National Bank
13	Pinnacle Bank	The Huntington National Bank	The Huntington National Bank	Pinnacle Bank
14	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank
15	EagleBank	EagleBank	EagleBank	EagleBank

Business

	CT, NY	DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT	FL, GA	AL, LA, MS, NC, SC, TX, WV
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	Citibank, National Association	Citibank, National Association	Citibank, National Association	Citibank, National Association
3	Truist Bank	Truist Bank	Barclays Bank Delaware	Truist Bank
4	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon
5	Old National Bank	The Huntington National Bank	Truist Bank	Old National Bank
6	Valley National Bank	Old National Bank	CIBC Bank USA	Pinnacle Bank
7	Pinnacle Bank	Barclays Bank Delaware	Pinnacle Bank	Barclays Bank Delaware
8	Barclays Bank Delaware	CIBC Bank USA	The Huntington National Bank	CIBC Bank USA
9	CIBC Bank USA	Associated Bank, National Association	Old National Bank	The Huntington National Bank
10	Associated Bank, National Association	Valley National Bank	Associated Bank, National Association	Associated Bank, National Association
11	The Huntington National Bank	Pinnacle Bank	Valley National Bank	Valley National Bank
12	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank
13	EagleBank	EagleBank	EagleBank	EagleBank
14	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA

	AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI	AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY	CA	AK, HI, PR, VI, Other
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	Citibank, National Association	Truist Bank	Truist Bank	Citibank, National Association
3	Truist Bank	Citibank, National Association	Citibank, National Association	Truist Bank
4	The Bank of New York Mellon	CIBC Bank USA	The Bank of New York Mellon	The Bank of New York Mellon
5	The Huntington National Bank	Old National Bank	Barclays Bank Delaware	Barclays Bank Delaware
6	Barclays Bank Delaware	Barclays Bank Delaware	The Huntington National Bank	CIBC Bank USA
7	CIBC Bank USA	The Bank of New York Mellon	Old National Bank	The Huntington National Bank
8	Associated Bank, National Association	Associated Bank, National Association	CIBC Bank USA	Associated Bank, National Association
9	Old National Bank	Pinnacle Bank	Pinnacle Bank	Valley National Bank
10	Valley National Bank	Valley National Bank	Valley National Bank	Pinnacle Bank
11	Pinnacle Bank	TriState Capital Bank	Associated Bank, National Association	Old National Bank
12	TriState Capital Bank	The Huntington National Bank	TriState Capital Bank	TriState Capital Bank
13	EagleBank	EagleBank	EagleBank	EagleBank
14	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA

UBS Insured Sweep Program—Effective November 17, 2026[1]

The Bank Priority Lists for eligible Retail, Retirement and Business Accounts in the UBS Insured Sweep Program are shown below for your reference. Your Bank Priority List is determined by the address of record on your Securities Account. Simply identify the Bank Priority List for your state.

Retail Accounts

	CT, NY	DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT	FL, GA	AL, LA, MS, NC, SC, TX, WV
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	Citibank, National Association	Citibank, National Association	Citibank, National Association	American Express National Bank
3	Truist Bank	Truist Bank	Truist Bank	Truist Bank
4	America Express National Bank	HSBC Bank USA	American Express National Bank	Citibank, National Association
5	The Bank of New York Mellon	Pinnacle Bank	HSBC Bank USA	The Huntington National Bank
6	HSBC Bank USA	Old National Bank	Barclays Bank Delaware	Barclays Bank Delaware
7	Pinnacle Bank	Barclays Bank Delaware	The Bank of New York Mellon	HSBC Bank USA
8	Barclays Bank Delaware	American Express National Bank	Pinnacle Bank	Old National Bank
9	Old National Bank	The Huntington National Bank	The Huntington National Bank	The Bank of New York Mellon
10	The Huntington National Bank	The Bank of New York Mellon	CIBC Bank USA	Pinnacle Bank
11	CIBC Bank USA	Associated Bank, National Association	Associated Bank, National Association	Associated Bank, National Association
12	Valley National Bank	CIBC Bank USA	TriState Capital Bank	CIBC Bank USA
13	Associated Bank, National Association	Valley National Bank	Valley National Bank	Valley National Bank
14	TriState Capital Bank	TriState Capital Bank	Old National Bank	TriState Capital Bank
15	EagleBank	EagleBank	EagleBank	EagleBank

	AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI	AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY	CA	AK, HI, PR, VI, Other
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	Citibank, National Association	Citibank, National Association	Citibank, National Association	Citibank, National Association
3	Truist Bank	Truist Bank	Truist Bank	HSBC Bank USA
4	Pinnacle Bank	Pinnacle Bank	American Express National Bank	Old National Bank
5	American Express National Bank	The Bank of New York Mellon	The Bank of New York Mellon	Truist Bank
6	HSBC Bank USA	Old National Bank	Old National Bank	American Express National Bank
7	The Bank of New York Mellon	Barclays Bank Delaware	HSBC Bank USA	The Bank of New York Mellon
8	Old National Bank	TriState Capital Bank	Barclays Bank Delaware	Barclays Bank Delaware
9	The Huntington National Bank	CIBC Bank USA	The Huntington National Bank	The Huntington National Bank
10	Associated Bank, National Association	The Huntington National Bank	Associated Bank, National Association	TriState Capital Bank
11	Barclays Bank Delaware	HSBC Bank USA	CIBC Bank USA	Valley National Bank
12	CIBC Bank USA	American Express National Bank	Valley National Bank	Pinnacle Bank
13	Valley National Bank	Associated Bank, National Association	Pinnacle Bank	CIBC Bank USA
14	TriState Capital Bank	Valley National Bank	TriState Capital Bank	Associated Bank, National Association
15	EagleBank	EagleBank	EagleBank	EagleBank

[1] The date may change. If a delay occurs, the revisions will become effective as soon as reasonably practicable thereafter.

Retirement Accounts

	CT, NY	DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT	FL, GA	AL, LA, MS, NC, SC, TX, WV
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	The Huntington National Bank	HSBC Bank USA	Citibank, National Association	Citibank, National Association
3	Citibank, National Association	Old National Bank	Old National Bank	HSBC Bank USA
4	American Express National Bank	American Express National Bank	Barclays Bank Delaware	CIBC Bank USA
5	Old National Bank	Truist Bank	HSBC Bank USA	American Express National Bank
6	HSBC Bank USA	Citibank, National Association	Truist Bank	Barclays Bank Delaware
7	The Bank of New York Mellon	Valley National Bank	The Bank of New York Mellon	Truist Bank
8	Associated Bank, National Association	CIBC Bank USA	CIBC Bank USA	The Bank of New York Mellon
9	Barclays Bank Delaware	Barclays Bank Delaware	American Express National Bank	TriState Capital Bank
10	Truist Bank	The Bank of New York Mellon	Associated Bank, National Association	Associated Bank, National Association
11	CIBC Bank USA	Associated Bank, National Association	Valley National Bank	Valley National Bank
12	Valley National Bank	The Huntington National Bank	The Huntington National Bank	The Huntington National Bank
13	Pinnacle Bank	Pinnacle Bank	Pinnacle Bank	Pinnacle Bank
14	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	Old National Bank
15	EagleBank	EagleBank	EagleBank	EagleBank

	AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI	AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY	CA	AK, HI, PR, VI, Other
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	American Express National Bank	HSBC Bank USA	The Bank of New York Mellon	Associated Bank, National Association
3	Truist Bank	Truist Bank	American Express National Bank	Citibank, National Association
4	Citibank, National Association	Citibank, National Association	Truist Bank	The Bank of New York Mellon
5	The Bank of New York Mellon	The Bank of New York Mellon	HSBC Bank USA	HSBC Bank USA
6	HSBC Bank USA	CIBC Bank USA	Barclays Bank Delaware	Truist Bank
7	CIBC Bank USA	Barclays Bank Delaware	Valley National Bank	Barclays Bank Delaware
8	Barclays Bank Delaware	Pinnacle Bank	Citibank, National Association	American Express National Bank
9	Associated Bank, National Association	American Express National Bank	CIBC Bank USA	CIBC Bank USA
10	Valley National Bank	Associated Bank, National Association	Pinnacle Bank	Valley National Bank
11	The Huntington National Bank	Valley National Bank	Associated Bank, National Association	The Huntington National Bank
12	Pinnacle Bank	The Huntington National Bank	The Huntington National Bank	Pinnacle Bank
13	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank
14	Old National Bank	Old National Bank	Old National Bank	Old National Bank
15	EagleBank	EagleBank	EagleBank	EagleBank

[1] The date may change. If a delay occurs, the revisions will become effective as soon as reasonably practicable thereafter.

Business Accounts

	CT, NY	DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT	FL, GA	AL, LA, MS, NC, SC, TX, WV
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	TriState Capital Bank	Citibank, National Association	Citibank, National Association	Citibank, National Association
3	Truist Bank	Truist Bank	Barclays Bank Delaware	TriState Capital Bank
4	The Bank of New York Mellon	The Bank of New York Mellon	TriState Capital Bank	The Bank of New York Mellon
5	Pinnacle Bank	The Huntington National Bank	The Huntington National Bank	Old National Bank
6	Citibank, National Association	Pinnacle Bank	CIBC Bank USA	Pinnacle Bank
7	Barclays Bank Delaware	Barclays Bank Delaware	Pinnacle Bank	Barclays Bank Delaware
8	Valley National Bank	CIBC Bank USA	The Bank of New York Mellon	Truist Bank
9	Associated Bank, National Association	Associated Bank, National Association	Old National Bank	The Huntington National Bank
10	The Huntington National Bank	Valley National Bank	Associated Bank, National Association	Associated Bank, National Association
11	Old National Bank	Old National Bank	Truist Bank	CIBC Bank USA
12	CIBC Bank USA	TriState Capital Bank	Valley National Bank	Valley National Bank
13	EagleBank	EagleBank	EagleBank	EagleBank
14	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA

	AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI	AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY	CA	AK, HI, PR, VI, Other
1	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association	UBS Bank USA, National Association
2	Truist Bank	Truist Bank	Citibank, National Association	Truist Bank
3	TriState Capital Bank	Citibank, National Association	TriState Capital Bank	Citibank, National Association
4	The Bank of New York Mellon	CIBC Bank USA	The Bank of New York Mellon	The Bank of New York Mellon
5	The Huntington National Bank	Pinnacle Bank	Associated Bank, National Association	Barclays Bank Delaware
6	Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware	CIBC Bank USA
7	Citibank, National Association	TriState Capital Bank	Pinnacle Bank	TriState Capital Bank
8	Associated Bank, National Association	The Bank of New York Mellon	CIBC Bank USA	Associated Bank, National Association
9	Pinnacle Bank	Old National Bank	Truist Bank	Valley National Bank
10	CIBC Bank USA	Valley National Bank	Valley National Bank	Pinnacle Bank
11	Old National Bank	Associated Bank, National Association	The Huntington National Bank	The Huntington National Bank
12	Valley National Bank	The Huntington National Bank	Old National Bank	Old National Bank
13	EagleBank	EagleBank	EagleBank	EagleBank
14	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA

[1] The date may change. If a delay occurs, the revisions will become effective as soon as reasonably practicable thereafter.

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