BNY Insured Deposits

Bank Deposit Sweep Product

Appendix A

Rate Sheet for Sweep Option — BNY

Effective Date 9/21/26

Tier	Dollar Range	Interest Rate
1	$0.01 and above	1.95%

PLEASE SEE IMPORTANT DISCLOSURES ON THE REVERSE SIDE

Disclaimer: *Investors should consider the investment objectives, risks, charges, and expenses carefully before investing. Read the BNY Insured Deposits Disclosure Statement and Terms and Conditions carefully before investing.*

The BNY Insured Deposits bank deposit sweep product ("Product") is an option that automatically invests, or sweeps, the available cash balance in your investment account ("Account") custodied by Pershing, LLC ("Pershing") into an interest-bearing position that is eligible for Federal Deposit Insurance Corporation ("FDIC") insurance coverage. The Product enables you to obtain FDIC insurance coverage on the cash balance in your Account that has been swept into the Product, which is a highly liquid position comprised of bank deposits held at two participating FDIC member insured depository institutions ("IDIs") intended to provide a rate of return. The two participating banks are The Bank of New York Mellon ("BNYM"), a NY state-chartered bank and BNY Mellon, National Association ("BNY Mellon, N.A."), a national banking association. Both are IDIs that participate in the Product by holding your funds in deposit accounts. FDIC insurance covers both the principal and accrued interest of a depositor's balance in each eligible account up to $250,000 per depositor, as recognized by the FDIC and subject to certain conditions, at both IDIs - BNYM and BNY Mellon, N.A., (collectively, "Program Banks").

It is important to note the BNY Insured Deposits product itself is NOT FDIC-insured. Rather, the Product is intended to direct the cash balance in your Account to the two participating Program Banks in a manner intended to secure pass-through FDIC insurance coverage on your Product balance from each participating Program Bank. The BNY Insured Deposits product employs a "multi-bank" investment approach to expand the total eligible FDIC insurance coverage available on your Product balance up to $500,000 through the two participating Program Banks. This is accomplished by depositing the available cash balance in your Account into deposit accounts at both Program Banks, when applicable. To ensure your Product balance (principal plus accrued interest) receives the greatest amount of FDIC coverage available through the Product, the principal amount of your swept balance held at any one Program Bank is limited, to the extent possible.

Please note FDIC deposit insurance coverage is provided only by IDIs and is only applicable to your Product balance held at each participating Program Bank, which is an IDI, for a total of $500,000 in coverage on Product balances for each category of legal ownership as recognized by the FDIC and subject to certain conditions, as more fully explained in the BNY Insured Deposits Disclosure Statement and Terms and Conditions document, which contains detailed information on the Product.

It's important to note that the treatment of a balance in excess of the FDIC insurance coverage limit of the Product ("Excess Balance") will be determined by Account type. An Excess Balance in a Pershing custodial retirement Account will be swept into the Product and allocated to BNY Mellon, N.A. where that portion of the balance will be uninsured. An Excess Balance in a non-retirement Account will be automatically capped at the FDIC insurance level of the Product and remain a free credit balance, which will be eligible to receive a free credit interest rate.

BNY Insured Deposits products are supported by Pershing and may be offered to you by your Introducing Broker Dealer and/or investment adviser. Pershing Advisor Solutions LLC ("Pershing Advisor Solutions") and Pershing are wholly owned indirect subsidiaries of The Bank of New York Mellon Corporation and are both registered broker-dealers and members of FINRA and SIPC. If your Account was introduced to Pershing by your registered investment adviser ("Investment Adviser") through Pershing Advisor Solutions, Pershing Advisor Solutions is your Introducing Broker Dealer and relies on Pershing to provide clearing, custody, execution, and other broker-dealer services. Pershing, Pershing Advisor Solutions, BNYM and BNY Mellon, N.A. are BNY Mellon companies. BNY Mellon is the corporate brand for The Bank of New York Mellon Corporation. Pershing and Pershing Advisor Solutions earn fees (which may or may not be account-based) based on the amount of money in the BNY Insured Deposits product. Pershing and Pershing Advisor Solutions may earn a higher fee on balances in the BNY Insured Deposits sweep product than in other money market products, such as money market mutual funds (Money Funds). Pershing, in its sole discretion, may share a portion of fees it earns from the support of the Product with your Introducing Broker Dealer in which case your financial organization would earn fees on balances in the Product which may be higher than fees earned on other money market products, such as Money Funds. Pershing and Pershing Advisor Solutions are affiliates of the Program Banks. BNYM and BNY Mellon, N.A., in their roles as banks participating in the Product, will realize an economic benefit from any Product balances allocated to them. BNYM and BNY Mellon, N.A., in their roles as Program Banks, do not have a duty to offer the highest rates available or rates that are comparable to Money Funds or those offered by other depository institutions. If you desire to maintain a large cash position in your account custodied by Pershing for other than a short period of time, you should contact your Introducing Broker Dealer or Investment Adviser to discuss your options.