

BANK DEPOSIT SWEEP PROGRAM RATE CHART (PERSHING): BDSL

Core Account Investment Vehicle Interest and Fee Document

Insured Cash Account Program (Symbol: BDSL)

The interest rate and monthly Program Fee for the Insured Cash Account Program ("Program") as of March 1, 2023 are set forth below; interest accrues daily and is paid monthly. Amounts reflecting interest paid will be presented on your brokerage account statements. The rate and fee are subject to change at any time, without notice to you, and will vary. For the current rate and fee, please contact your Investment Representative.

Program Interest Rate as of March 1, 2023

Insured Cash Account Program Deposit Account Total Balance Rate

All balances greater than \$0*	1.65%
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***Individual Deposit Account balances over \$2.5 million are in excess of the Maximum Applicable FDIC Deposit Insurance Amount and may not be eligible for FDIC insurance coverage.**

Monthly Program Fee as of March 1, 2023

****\$26.00**

See below for important fee information.

****It is anticipated that the Monthly Program Fee will be covered by the interest paid by participating Program Banks. In such a case, the Monthly Program Fee will not be charged. Please refer to the Insured Cash Account Program Disclosure Document for more details.**

- Eligible assets are evaluated on a daily basis. Interest rates, evaluation period and eligible assets may change at any time and may be based on a number of factors including general economic, market and business conditions. The rate and fee are subject to change as stated in the Program Disclosure Document.
- Program Rate for a participating account is the interest earned the last business day stated as a percentage of assets invested.
- The stated Program Rate is net of all fees.

Please refer to the information in your Program Disclosure Document or contact your Investment Representative for details about SIPC protection or FDIC insurance, which are subject to applicable coverage per account. You may also visit the FDIC's website for information at www.fdic.gov. At the time of deposit with American Portfolios Financial Services, Inc. or American Portfolios Advisors, Inc. and until such funds are deposited with a Program Bank they are protected by the SIPC; upon deposit at a Program Bank, your funds are eligible for FDIC insurance. SIPC does not protect against investment losses that may be incurred with respect to securities or other investments held in your Brokerage Account.