Sweep features eligibility

Wells Fargo Advisors offers three Sweep Features for clients to earn income on uninvested cash balances in their account — The Standard Bank Deposit Sweep, Expanded Bank Deposit Sweep, and Money Market Fund Sweep. Eligibility is based on the type of investment account (“Account”) and nature of Account ownership. Wells Fargo Advisors reserves the right to change the eligibility criteria for the Wells Fargo Advisors Cash Sweep Program.

FDIC insurance coverage for the Bank Deposit Sweep

Balances in the Bank Deposit Sweep programs, together with any other of your deposits at the Program Banks, are insured by the FDIC, an independent agency of the U.S. government, up to a maximum amount in accordance with the rules of the FDIC. Deposits (including principal and interest) at each of the Program Banks are eligible for FDIC insurance up to $250,000 per depositor in each insurable capacity. Different ownership categories of accounts are separately insured.

If you have other deposits at the Program Banks outside of the Bank Deposit Sweep Programs, you must aggregate all such deposits with your Bank Deposit Sweep Program balance for purposes of determining FDIC coverage. If your total funds on deposit at any Program Bank exceed the applicable FDIC insurance limit, the FDIC will not insure your funds in excess of the limit. You are responsible for monitoring the total amount of all deposits held by you or for you with these banks for purposes of determining the amounts eligible for coverage by FDIC insurance.

Money Market Fund Sweep

Certain commercial and public funds, account types that are not eligible for the Bank Deposit Sweep Programs (i.e., banks/credit unions, insurance and mutual fund companies, governmental agencies, and municipalities) have access to a money market mutual fund sweeps. Please contact your financial advisor at the number on your Account statement and read the Cash Sweep Program Disclosure Statement for applicable Sweep features and exclusions.

<table>
<thead>
<tr>
<th>Account type</th>
<th>Standard Bank Deposit Sweep</th>
<th>Expanded Bank Deposit Sweep</th>
<th>Money Market Fund Sweep</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Account</td>
<td>Default for certain account types¹</td>
<td>Default¹</td>
<td>Default for certain account types²</td>
</tr>
</tbody>
</table>

1. The Expanded Bank Deposit Sweep is the default sweep vehicle for new accounts, including those using Advisory Programs (i.e., individuals, IRAs, sole proprietorships, guardians, estates, personal trusts, not-for-profits, religious organizations, corporations, partnerships, and investment clubs).
2. Certain commercial and public fund account types are not eligible for the Bank Deposit Sweep Programs (i.e., banks/credit unions, insurance and mutual fund companies, governmental agencies, and municipalities) and applicable money market mutual fund sweeps are made available.
3. Resource accounts and retirement accounts in our discretionary advisory programs are not eligible for the Expanded Bank Deposit Sweep.

**Investment and Insurance Products are:**
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

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