

CASH & BANKING

LPL Financial Insured Cash Account (ICA):
Current Priority Bank List Retail Accounts

Effective March 30, 2020

ABOUT THE PRIORITY BANK LIST (PBL)

The Priority Bank List is a list of available Banks into which your funds may be deposited and is available from your financial advisor and on lplfinancial.lpl.com/disclosures. The Banks appear in columns by state or region. In the column under your applicable state or region are multiple Banks in the order in which your funds will be allocated. The last banks on the list are “Excess Banks” and are noted as such. For all other banks on the PBL except these Excess Banks, LPL Financial as your agent will ensure that your ICA sweep deposits do not exceed the \$250,000 (or \$500,000 for joint accounts) FDIC-defined ownership category limits. For the Excess Banks, your funds may be deposited without consideration of the \$250,000 and \$500,000 limits. However, this will only be done when there is insufficient capacity in other Banks on the PBL to take your assets and not break through the \$250,000 and \$500,000 limits and is meant to be temporary in nature.

You may not change the order of the Banks on the PBL. However, you may, at any time, designate a Bank as ineligible to receive your funds. This will result in your funds not being deposited into this bank or if already there, we will remove your funds from that Bank and designate the Bank as ineligible to receive future deposits. Unless you direct us to place your funds in a different investment, your funds from eliminated Banks will be deposited at the first available Bank set forth on the Priority Bank List, as amended by you. To make these amendments, you need to inform your financial advisor.

You should review the PBL carefully. If you already have funds at any Bank on the list, please notify your financial advisor to designate that Bank as ineligible as detailed above so that no additional funds are allocated through this program to that Bank, which should help to avoid deposits in that Bank exceeding your FDIC-defined ownership category insurance limits. You are responsible for monitoring the total amount of deposits that you have at a Bank to determine the amount of FDIC insurance you may have available to you.

On the Priority Bank List, Banks may be added, removed, or the order of the priority sequence may change. Please consult your financial advisor or LPL.com periodically throughout the month for recent updates and information regarding how these changes may impact your account.

If a Bank at which you have funds is no longer available through the ICA program, you may choose to establish a direct depository relationship with the Bank, subject to its rules with respect to establishing and maintaining deposit accounts. If you choose not to establish a direct depository relationship with the Bank, your funds will be transferred to the first available Bank set forth on the Priority Bank List.

LPL ICA PBL: BY STATE AND REGION AS OF MARCH 30, 2020

| | CA | TX | FL | IL | NY | PA |
|--------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| 1 | JPMorgan Chase | Goldman Sachs Bank | JPMorgan Chase | Goldman Sachs Bank | Citibank | Citibank |
| 2 | Goldman Sachs Bank | JPMorgan Chase | Discover Bank | JPMorgan Chase | Morgan Stanley, N.A. | Morgan Stanley, N.A. |
| 3 | Citibank | Morgan Stanley, N.A. | Goldman Sachs Bank | Discover Bank | Goldman Sachs Bank | Goldman Sachs Bank |
| 4 | Morgan Stanley, P.B. | U.S. Bank | Morgan Stanley, N.A. | Morgan Stanley, N.A. | JPMorgan Chase | JPMorgan Chase |
| 5 | Morgan Stanley, N.A. | Citibank | U.S. Bank | U.S. Bank | Wells Fargo Bank | Discover Bank |
| 6 | U.S. Bank | TriState Capital Bank | Wells Fargo Bank | Wells Fargo Bank | U.S. Bank | U.S. Bank |
| 7 | Truist Bank | Truist Bank | American Express Bank | American Express Bank | American Express Bank | Wells Fargo Bank |
| 8 | TriState Capital Bank | Wells Fargo Bank | Citibank | Citibank | Discover Bank | American Express Bank |
| 9 | Wells Fargo Bank | American Express Bank | Truist Bank | Mizuho Bank | Truist Bank | Morgan Stanley, P.B. |
| 10 | Sterling National Bank | Mizuho Bank | TriState Capital Bank | Morgan Stanley, P.B. | TriState Capital Bank | Truist Bank |
| 11 | Discover Bank | Synovus Bank | Bank of East Asia | M&T Trust Company | Bank of East Asia | TriState Capital Bank |
| 12 | First Horizon Bank | Bank of Baroda | NY Community Bank | NY Community Bank | Morgan Stanley, P.B. | Bank of Baroda |
| 13 | NY Community Bank | M&T Trust Company | Bank Hapoalim B.M. | First Horizon Bank | Synovus Bank | Mizuho Bank |
| 14 | Mizuho Bank | Morgan Stanley, P.B. | Mizuho Bank | Truist Bank | Mizuho Bank | Morton Community |
| 15 | M&T Trust Company | Discover Bank | Morgan Stanley, P.B. | Bank of Baroda | AXOS Bank | M&T Trust Company |
| 16 | American Express Bank | First Horizon Bank | First Horizon Bank | Bank of East Asia | Atlantic Capital Bank | First Horizon Bank |
| 17 | Bank of Baroda | Bank of East Asia | M&T Trust Company | TriState Capital Bank | First Horizon Bank | Bank of East Asia |
| 18 | Bank of East Asia | NY Community Bank | Synovus Bank | Sterling National Bank | M&T Trust Company | NY Community Bank |
| 19 | Synovus Bank | Sterling National Bank | Bank of Baroda | Synovus Bank | Bank of Baroda | Sterling National Bank |
| 20 | Bank Hapoalim B.M. | Bank Hapoalim B.M. | Sterling National Bank | Bank Hapoalim B.M. | NY Community Bank | Synovus Bank |
| 21 | Atlantic Capital Bank | Atlantic Capital Bank | Atlantic Capital Bank | Atlantic Capital Bank | Sterling National Bank | Bank Hapoalim B.M. |
| 22 | Morton Community | Morton Community | Morton Community | Morton Community | Bank Hapoalim B.M. | Atlantic Capital Bank |
| 23 | AXOS Bank | AXOS Bank | AXOS Bank | AXOS Bank | Morton Community | AXOS Bank |
| 24 | Bank of NH | Bank of NH | Bank of NH | Bank of NH | Bank of NH | Bank of NH |
| 25 | Cadence Bank | Cadence Bank | Cadence Bank | Cadence Bank | Cadence Bank | Cadence Bank |
| 26 | | | | | | |
| 27 | | | | | | |
| 28 | | | | | | |
| 29 | | | | | | |
| Excess Banks | | | | | | |
| 30 | Citibank | Citibank | Citibank | Citibank | Citibank | Citibank |
| 31 | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank |

LPL ICA PBL: BY STATE AND REGION AS OF MARCH 30, 2020

| | MA | CO | NJ | WA | AK, HI, ID, MT, OR, WY | AZ, NM, NV, UT |
|--------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| 1 | Goldman Sachs Bank | Discover Bank | JPMorgan Chase | JPMorgan Chase | American Express Bank | Morgan Stanley, P.B. |
| 2 | JPMorgan Chase | Wells Fargo Bank | Wells Fargo Bank | Goldman Sachs Bank | Truist Bank | NY Community Bank |
| 3 | American Express Bank | JPMorgan Chase | U.S. Bank | Morgan Stanley, P.B. | JPMorgan Chase | JPMorgan Chase |
| 4 | Wells Fargo Bank | U.S. Bank | Morgan Stanley, N.A. | Citibank | Wells Fargo Bank | Goldman Sachs Bank |
| 5 | U.S. Bank | Goldman Sachs Bank | Goldman Sachs Bank | U.S. Bank | Goldman Sachs Bank | U.S. Bank |
| 6 | Mizuho Bank | American Express Bank | Discover Bank | American Express Bank | Discover Bank | Wells Fargo Bank |
| 7 | Truist Bank | Citibank | American Express Bank | Wells Fargo Bank | Morgan Stanley, N.A. | Morgan Stanley, N.A. |
| 8 | TriState Capital Bank | Morgan Stanley, N.A. | Morgan Stanley, P.B. | Mizuho Bank | Morgan Stanley, P.B. | M&T Trust Company |
| 9 | Citibank | First Horizon Bank | Citibank | Morgan Stanley, N.A. | Citibank | Citibank |
| 10 | Discover Bank | Morgan Stanley, P.B. | Truist Bank | Discover Bank | U.S. Bank | First Horizon Bank |
| 11 | Morgan Stanley, N.A. | Truist Bank | TriState Capital Bank | M&T Trust Company | TriState Capital Bank | American Express Bank |
| 12 | Morgan Stanley, P.B. | TriState Capital Bank | First Horizon Bank | Sterling National Bank | M&T Trust Company | Truist Bank |
| 13 | First Horizon Bank | Mizuho Bank | Bank of Baroda | First Horizon Bank | Mizuho Bank | TriState Capital Bank |
| 14 | M&T Trust Company | M&T Trust Company | M&T Trust Company | Truist Bank | Atlantic Capital Bank | Sterling National Bank |
| 15 | Bank of Baroda | Bank of Baroda | Mizuho Bank | Bank of Baroda | First Horizon Bank | Mizuho Bank |
| 16 | Bank of East Asia | Bank of East Asia | NY Community Bank | Bank of East Asia | Bank of Baroda | Discover Bank |
| 17 | NY Community Bank | NY Community Bank | Sterling National Bank | TriState Capital Bank | Bank of East Asia | Bank of Baroda |
| 18 | Sterling National Bank | Sterling National Bank | Synovus Bank | NY Community Bank | NY Community Bank | Bank of East Asia |
| 19 | Synovus Bank | Synovus Bank | Bank Hapoalim B.M. | Synovus Bank | Sterling National Bank | Synovus Bank |
| 20 | Bank Hapoalim B.M. | Bank Hapoalim B.M. | Morton Community | Bank Hapoalim B.M. | Synovus Bank | Bank Hapoalim B.M. |
| 21 | Morton Community | Atlantic Capital Bank | AXOS Bank | Atlantic Capital Bank | Bank Hapoalim B.M. | Atlantic Capital Bank |
| 22 | AXOS Bank | Morton Community | Bank of NH | Morton Community | Morton Community | Morton Community |
| 23 | Cadence Bank | AXOS Bank | Cadence Bank | AXOS Bank | AXOS Bank | AXOS Bank |
| 24 | Bank of NH | Bank of NH | Atlantic Capital Bank | Bank of NH | Bank of NH | Bank of NH |
| 25 | Atlantic Capital Bank | Cadence Bank | Bank of East Asia | Cadence Bank | Cadence Bank | Cadence Bank |
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| 27 | | | | | | |
| 28 | | | | | | |
| 29 | | | | | | |
| Excess Banks | | | | | | |
| 30 | Citibank | Citibank | Citibank | Citibank | Citibank | Citibank |
| 31 | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank |

LPL ICA PBL: BY STATE AND REGION AS OF MARCH 30, 2020

| | AR, KS, LA, MO, OK | IA, MN, ND, NE, SD, WI | IN, MI, OH | AL, GA, KY, MS, SC, TN | DC, DE, MD, NC, VA, WV | CT, ME, NH, RI, VT, Other |
|---------------------|------------------------|------------------------|------------------------|------------------------|------------------------|---------------------------|
| 1 | American Express Bank | JPMorgan Chase | Citibank | Goldman Sachs Bank | Citibank | JPMorgan Chase |
| 2 | JPMorgan Chase | Wells Fargo Bank | JPMorgan Chase | JPMorgan Chase | JPMorgan Chase | NY Community Bank |
| 3 | U.S. Bank | Goldman Sachs Bank | U.S. Bank | Discover Bank | Morgan Stanley, N.A. | Wells Fargo Bank |
| 4 | Goldman Sachs Bank | American Express Bank | Goldman Sachs Bank | Morgan Stanley, P.B. | Morgan Stanley, P.B. | Sterling National Bank |
| 5 | Discover Bank | Discover Bank | American Express Bank | U.S. Bank | American Express Bank | Morgan Stanley, P.B. |
| 6 | Morgan Stanley, N.A. | Morgan Stanley, N.A. | Morgan Stanley, N.A. | Wells Fargo Bank | Goldman Sachs Bank | Citibank |
| 7 | Morgan Stanley, P.B. | Morgan Stanley, P.B. | Morgan Stanley, P.B. | Citibank | Wells Fargo Bank | Goldman Sachs Bank |
| 8 | Wells Fargo Bank | U.S. Bank | Discover Bank | Bank of Baroda | U.S. Bank | American Express Bank |
| 9 | First Horizon Bank | Citibank | Wells Fargo Bank | American Express Bank | Truist Bank | U.S. Bank |
| 10 | Citibank | AXOS Bank | Bank of Baroda | Morgan Stanley, N.A. | TriState Capital Bank | Mizuho Bank |
| 11 | Bank of East Asia | Truist Bank | Mizuho Bank | Bank of East Asia | Bank of Baroda | Morgan Stanley, N.A. |
| 12 | TriState Capital Bank | First Horizon Bank | Truist Bank | Truist Bank | M&T Trust Company | Morton Community |
| 13 | NY Community Bank | M&T Trust Company | Synovus Bank | TriState Capital Bank | Mizuho Bank | Discover Bank |
| 14 | Truist Bank | Bank of Baroda | AXOS Bank | M&T Trust Company | Discover Bank | First Horizon Bank |
| 15 | Mizuho Bank | Bank of East Asia | First Horizon Bank | NY Community Bank | Cadence Bank | M&T Trust Company |
| 16 | M&T Trust Company | TriState Capital Bank | M&T Trust Company | Sterling National Bank | First Horizon Bank | Truist Bank |
| 17 | Bank of Baroda | NY Community Bank | Bank of East Asia | Synovus Bank | Bank of East Asia | Bank of Baroda |
| 18 | Sterling National Bank | Sterling National Bank | TriState Capital Bank | Bank Hapoalim B.M. | NY Community Bank | Bank of East Asia |
| 19 | Synovus Bank | Synovus Bank | NY Community Bank | Atlantic Capital Bank | Sterling National Bank | TriState Capital Bank |
| 20 | Bank Hapoalim B.M. | Bank Hapoalim B.M. | Sterling National Bank | Morton Community | Synovus Bank | Synovus Bank |
| 21 | Atlantic Capital Bank | Atlantic Capital Bank | Bank Hapoalim B.M. | AXOS Bank | Bank Hapoalim B.M. | Bank Hapoalim B.M. |
| 22 | Morton Community | Morton Community | Atlantic Capital Bank | Bank of NH | Atlantic Capital Bank | Atlantic Capital Bank |
| 23 | AXOS Bank | Bank of NH | Morton Community | Cadence Bank | Morton Community | AXOS Bank |
| 24 | Bank of NH | Cadence Bank | Bank of NH | First Horizon Bank | AXOS Bank | Bank of NH |
| 25 | Cadence Bank | Mizuho Bank | Cadence Bank | Mizuho Bank | Bank of NH | Cadence Bank |
| 26 | | | | | | |
| 27 | | | | | | |
| 28 | | | | | | |
| 29 | | | | | | |
| Excess Banks | | | | | | |
| 30 | Citibank | Citibank | Citibank | Citibank | Citibank | Citibank |
| 31 | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank |



This material has been prepared by LPL Financial.

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| Not FDIC or NCUA/NCUSIF Insured | No Bank or Credit Union Guarantee | May Lose Value |
| Not a Bank/Credit Union Deposit | | Not Insured by any Government Agency |