

---

## OTHER IMPORTANT BROKERAGE DISCLOSURES

---

This document contains Important Disclosures which may be applicable to your Brokerage Account and/or related to specific features of your account that you may have selected. As used in this document, the words "you", "your" and "yours" refer to the applicant and is the person or entity to whom we address account statements, as well as any person or entity who agrees to be liable on the Account. "We", "our" and "us" mean Ameriprise Financial Services, Inc. ("Introducing Broker" or "Ameriprise Financial") and/or American Enterprise Investment Services, Inc. ("Clearing Broker" or "AEIS"). As used in this document, the singular shall mean the plural where appropriate. This document, and the "Ameriprise Brokerage Client Agreement" which is incorporated herein by this reference, along with any account or product application you complete, form the contract governing our relationship. For purposes of this document, "securities and other property" shall include, but not be limited to, money, securities, and financial instruments of every kind and nature, and all contracts and options relating thereto, whether for present or future delivery. This document includes information on the following products and services:

- Check-writing and Ameriprise Visa<sup>®</sup> Debit card
- Ameriprise<sup>®</sup> Insured Money Market Account (AIMMA)
- Electronic Services
- Electronic Fund Transfer
- Contacting Ameriprise Financial
- Fee Schedule
- Money Settlement Options

**Credit Information.** You authorize us to make inquiries for the purpose of verifying your creditworthiness and the creditworthiness of any joint account holder(s). Such inquiries may include verifying information you have given in your new account application, contacting your employer and obtaining credit reports or reviewing any of the foregoing for any legitimate business purpose as deemed by us. Upon request, we will inform you of the name and address of each credit agency from which we obtained a credit report, if any.

**Location of Securities.** Securities may be held by another brokerage firm, bank or financial institution as custodian.

**Good-till-canceled Order.** Good-till-canceled orders remain in force for the period specified on your transaction confirmation and your account statement. At the end of the specified time, we will cancel the order, unless we have executed the transaction or you have canceled the order. If the order has not executed within the specified time and you wish to maintain the order, you or your advisor must place the order again.

**Amendments.** You agree that we shall have the right to amend this document by modifying or rescinding any existing provisions or by adding any new provision. We may modify or change the terms and conditions of this document by mailing a written notice of the modification or change or a new printed Agreement to you at your address as reflected on the application or other address you provide to us or, if you have agreed to use the electronic services provided by us, by posting such modifications or changes online. Such written notice or posting of the amendment will include the effective date of the modification or change. No such amendment shall become effective prior to 30 days from the date of such notice unless required or otherwise permitted by law or regulation. The use of your account after the mailing of any written notice or posting of such amendments shall constitute your acknowledgement and agreement to be bound thereby.

---

## CHECKWRITING AND AMERIPRISE VISA<sup>®</sup> DEBIT CARD

---

If you choose to initiate the Checkwriting and/or Debit Card features associated with your Ameriprise ONE<sup>®</sup> Financial Account, you hereby consent and agree to the additional terms and conditions:

1. **Checkwriting Privilege.** You may access your account with a checkwriting redemption privilege through your account at our processing bank. Your account statement will list each check paid on your account. Certain fees may be imposed, such as stop payment fees and fees for copies of canceled checks. Checks drawn on your brokerage account may not be used to purchase or carry securities in any account with us. Deposits made using the checkwriting feature of your Ameriprise ONE<sup>®</sup> Financial Account will automatically be forwarded to the cash sweep option for your account.

If a fiduciary has been appointed on any of your accounts (for example a trustee, guardian, custodian, etc), the fiduciary acknowledges and agrees that all disbursements from the account will be made for the benefit of the beneficial owner in accordance with the fiduciary's authority and applicable statutes in effect.

2. **Transfer of Funds.** We are authorized to transfer funds, at your request.

Those funds representing uninvested cash will be swept to your sweep account and will then be available for subsequent transactions. Your brokerage account and all investments available in your brokerage account, except the AIMMA, are not deposits or obligations of or guaranteed by any financial institution and involve investment risks, including possible loss of principal.

3. **Ameriprise Visa<sup>®</sup> Debit card.** With an activated Ameriprise Visa<sup>®</sup> Debit card, you can handle your everyday cash needs-24 hours a day. Not only does your debit card give you access to cash at more than a million ATMs located across the country and in many countries throughout the world, it also enables you to purchase goods and services wherever Visa<sup>®</sup> is accepted. You can use your Ameriprise Visa<sup>®</sup> Debit card at merchants and ATMs that display the Visa<sup>®</sup>, Allpoint or Star logos. Please review your Ameriprise Visa<sup>®</sup> Debit Card Agreement for additional information and important disclosures related to your debit card. That agreement is sent to you with your debit card.

- **Foreign Transactions.** If a Card transaction is made in a currency other than U.S. Dollars, Visa USA will process and convert the Card transaction into U.S. Dollars. The exchange rate used to convert the transaction currency into the billing currency for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date. A one percent (1%) International Transaction Assessment fee will be applied to each transaction occurring in a country outside the United States or U.S. Territories.
- **ATM Surcharge Fees.** Ameriprise Financial does not assess ATM surcharge fees. ATM operators and/or networks may assess an ATM surcharge fee. In those instances, we offer a rebate program if you are recognized as an Ameriprise Achiever Circle or Ameriprise Achiever Circle Elite member. ATM surcharge fees are rebated monthly based on your Ameriprise Achiever Circle status at month end. The ATM fee rebate program may be modified or discontinued at any time.

*Achiever Circle Members:* Receive up to five surcharge transaction fee rebates totaling up to \$10 per month

*Achiever Circle Elite Members:* Receive unlimited surcharge transaction fee rebates.

4. **Payments.** You must maintain a combined asset level sufficient to pay any checks you write, any Online Bill Payment transfers, wire transfers, ACHs, and any ATM or debit card transactions. The combined asset value of your *Ameriprise ONE*<sup>®</sup> Financial Account consists of:

- Available cash in your securities account.
- Money market fund shares.
- Available margin free cash, if your account has been approved for margin.

Payments for checks, wire transfers, ACHs, ATM withdrawals, debit card transactions, and brokerage fees will be deducted from the combined asset value in your account in the following order:

- First, from available cash in your securities accounts.
- Second, from the proceeds of redeeming designated money market fund shares.
- Third, from available margin free cash within your securities margin account, if your account has been approved for margin.

If assets in the brokerage accounts are depleted, payments can be obtained from any or all securities and other assets in your non-qualified accounts with Ameriprise Financial or any of its affiliates, whether carried individually or jointly with others.

5. **Transaction Presentment.** We will debit your account immediately whenever a check is presented for payment on your behalf, when an ATM/debit card transaction is posted, or when a fee is due. You authorize us to automatically transfer funds from your account to cover checks, ATM withdrawals, debit card transactions, or brokerage fees. You agree that neither we nor our processing bank will be liable for any loss you incur in connection with the check writing privilege or debit card, unless we are negligent in fulfilling this Agreement. In no event will we, or our processing bank be liable for consequential, special, or indirect damages or loss.

6. **Margin Loans and Interest Charges.** If we extend a margin loan based on your brokerage account, we will begin to charge interest on the day we make payments on your behalf. You will refer to the Margin section of the Ameriprise Brokerage Client Agreement for additional information on margin loans and interest charges.

7. **Annual Fee.** We will deduct from your brokerage cash sweep account an annual fee for processing and administration. We may change the amount of this fee from time to time. We will notify you before an increase in the fee becomes effective.

8. **Internet Gambling.** The federal Unlawful Internet Gambling Enforcement Act of 2006 and its implementing regulations prohibit commercial customers from sending funds or receiving deposits of any kind relating to illegal Internet gambling. Ameriprise Financial is required to enforce that prohibition. You understand that by opening and maintaining an *Ameriprise ONE*<sup>®</sup> Financial Account in which check writing privileges are made available through Ameriprise Financial, you agree to call and notify us at 800.862.7919 if your account is ever used for Internet gambling of any kind, even if you believe the activity to be legal. If you do not notify us, you understand that we may terminate your access to various payment methods or close your account.

9. **Additional Terms.** We will notify you as soon as possible, by telephone or in writing, if an electronic funds transfer (EFT) transaction cannot be processed or has been rejected by another financial institution. We reserve the right to refuse to honor your request for an EFT transfer for any reason. You acknowledge that any benefit or service offered with the debit card may be modified or terminated at any time.

---

## Ameriprise® Insured Money Market Account

---

AEIS offers the *Ameriprise* Insured Money Market Account ("AIMMA"), a product that provides for the automatic deposit or "sweep" of available cash balances in your brokerage account. With AIMMA, your available cash balances from securities transactions, dividend and interest payments and other activities in your eligible accounts will automatically be deposited through the use of the Insured Network Deposits service ("IND") offered by Promontory Interfinancial Network, LLC ("PIN") into interest-bearing FDIC insured deposit accounts ("Deposit Accounts") at one or more of the banks or other depository institutions set forth on the Bank List (each, a "Bank"). Interest rates on the Deposit Accounts will be tiered and will vary based upon prevailing economic and business conditions, as well as the amounts you have on deposit ("Interest Rate Tiers"). You may contact your Ameriprise financial advisor or access our website at [ameriprise.com/cashrates](http://ameriprise.com/cashrates) to view the current Bank List and the current interest rates for each Interest Rate Tier. If you do not have an Ameriprise financial advisor or access to the internet, a copy of this information may be obtained by contacting our service line at 1.800.862.7919. Under ordinary business conditions, changes to the interest rates will be posted at [Ameriprise.com/cashrates](http://Ameriprise.com/cashrates) three to five business days prior to their effective date.

Funds deposited into AIMMA are eligible for FDIC insurance up to \$250,000 in principal and accrued interest per depositor, per bank, in each insurable capacity (e.g., individual, joint, etc.), and up to \$250,000 in designated retirement accounts (e.g., IRA, Roth IRA, etc.). AEIS will use its best efforts to place not more than \$246,250 of your available cash for individual and retirement accounts or up to \$492,500 for joint accounts in one Bank. AEIS will then open Deposit Accounts as your agent at additional Banks so that funds in excess of the pre-set bank limit stated above may be swept to accounts at other Banks, which are also eligible for FDIC deposit insurance. If your cash deposits reach pre-set bank limits in each Bank on the Bank List (e.g., up to \$2.5 million), excess funds above \$2.5 million (\$5 million for joint accounts) will continue to be deposited in the Deposit Accounts, **but may not be eligible for FDIC coverage based upon regulation. Any amount above \$250,000 deposited in a single Bank will not be eligible for FDIC deposit insurance.**

Please read carefully the section titled "Information About FDIC Insurance and SIPC" for more information about applicable FDIC coverage limits. It is important to note that AIMMA deposits at any one Bank will be aggregated with any other deposit account you may maintain at that Bank. If your aggregated deposits at that Bank exceed FDIC limits, your deposits in excess of the limits will not be eligible for FDIC coverage. **You are responsible for monitoring the total amount of deposits that you have with each Bank, including deposits made through multi-bank deposit programs offered by other broker-dealers, in order to determine the extent of deposit insurance coverage available to you. AEIS is not responsible for any insured or uninsured portion of a Deposit Account.** Please note that because each Deposit Account constitutes a direct obligation of the Bank and is not directly or indirectly an obligation of AEIS, cash held in AIMMA is not eligible for SIPC coverage.

By selecting AIMMA as your sweep option, you agree to accept the proprietary algorithm applied by PIN, which determines the Banks into which your deposits are placed based on the Bank List published at [Ameriprise.com/cashrates](http://Ameriprise.com/cashrates). You also understand and agree that PIN will periodically change the order of the banks to optimize the amount of FDIC insurance available in the AIMMA program.

You will not have a direct account relationship with the Banks. AEIS, as your agent, will establish the Deposit Accounts for you at each Bank and make deposits to and withdrawals from the Deposit Accounts. AEIS will receive a fee from each Bank. The amount of the fee paid to AEIS will affect the interest rate paid on the Deposit Accounts. You should review carefully the section titled "Information About Your Relationship with Clearing Agent and the Banks."

The AIMMA program is available to most ownership types except the following entities: Banks or Trust Corporations, Broker/Dealers, Insurance Companies, Mutual Fund Companies, Foreign Institutions and Non-Profit Foreign Entities, and TSCA/403(b) plans. These organizations and plan types are prohibited from using AIMMA as a sweep option, either by banking regulation or qualified ownership rules. Please consult with your Ameriprise financial advisor for details concerning eligibility. AEIS may at its discretion deem a person to be ineligible for AIMMA if AEIS becomes aware that the account is prohibited by either banking regulations or ownership rules from participating in AIMMA.

### Alternatives to AIMMA

If you do not wish to have your available cash swept into the AIMMA, you may contact either your Ameriprise financial advisor or our customer service line at 1.800.862.7919 to affirmatively elect *Ameriprise* Cash as your money settlement option. AEIS is not obligated to offer alternative sweep investments that offer a rate of return that equals or is greater than other comparable investments. Regardless of the sweep options made available, you will always be able to buy and sell certain money market mutual funds; brokered certificates of deposit; treasury bills; and other similar products to manage cash in your account. These alternative options for the investment of cash balances may offer higher returns than the sweep options made available. Some sweep options may not be available to you under the terms of your specific account. You may also elect not to have the available cash in your account swept into a sweep account. This means that your available cash will not be automatically invested and therefore will not earn interest. Please read any money market mutual fund prospectus carefully before you invest or send money.

### Access to Funds in the Deposit Accounts

Funds you intend to deposit to your AIMMA must be placed into your brokerage account and cannot be placed directly with PIN or any individual Bank. Available cash in your brokerage account will be swept daily to your AIMMA. You can make withdrawals at any time from your Ameriprise Financial Services account, for example by check or by debit card.

The sweep feature will automatically debit funds from your AIMMA to cover withdrawals made from your Ameriprise Financial Services account. If you purchase a security, funds will be automatically swept from your AIMMA to your brokerage account on settlement date. Withdrawals cannot be made directly from PIN or any individual Bank. If you elect to close your Ameriprise Financial Services account, your funds will be withdrawn from AIMMA and bank(s) in which they are held, and distributed per your instructions. Due to federal banking regulations each Bank reserves the right to require seven business days' prior notice before you withdraw cash balances from your Deposit Accounts. The Banks have informed us that they do not currently intend to exercise this right.

## Tax Information

For most clients, interest earned on deposits in the Deposit Accounts will be taxed as ordinary income in the year it is received. AEIS will send you a Form 1099-INT each year showing the aggregate interest income you have earned on deposits in AIMMA.

## Bank List

The current Bank List of available Banks where your funds may be deposited is available online at [ameriprise.com/cashrates](http://ameriprise.com/cashrates), or by calling 1.800.862.7919. The Banks appear in columns by state or region, and the Bank List applicable to you can be determined based on your state of residence. The column marked "Bank List", lists the Banks in the general order in which the Deposit Accounts will be opened for you and the order in which your funds will be deposited. Each Bank List also includes at least two "Excess Banks", which are Banks that will accept funds after your total funds deposited reach \$2.5 million for individual accounts, or \$5 million for joint accounts. You should review the Bank List carefully and often.

**Any deposits (including certificates of deposit) that you maintain in the same ownership capacity directly with a Bank, or through an intermediary (such as AEIS or another broker/dealer offering a multi-bank insured deposit program), will be aggregated with deposits in your Deposit Accounts at the Bank for purposes of calculating the maximum FDIC coverage allowable. You are responsible for monitoring the total amount of deposits that you have with each Bank, including an Excess Bank (described above), in order to determine the extent of FDIC deposit insurance coverage available to you.**

You may not change the order in which your funds are deposited in any of the Banks on the Bank List. However, you may at any time designate any Bank(s) as ineligible to receive your funds. If you use your discretion to exclude a Bank this will generally result in funds being deposited into Deposit Accounts at the next available Bank on the Bank List which has capacity to take deposits. Designating banks on the Bank List as being ineligible to receive funds may reduce the amount of FDIC coverage available to you in AIMMA.

You may not designate all the Banks on the list as ineligible to receive your funds. In addition, you may at any time instruct us to remove funds from a Bank, and you may designate that Bank as ineligible to receive future deposits. Unless you direct us to place your funds in a different investment, your funds from a bank you designate as ineligible to receive deposits, will be deposited in Deposit Accounts at the first available Bank listed on the Bank List, as amended by you.

Further, the Bank List may be changed as described below under "Changes to the Bank List". The Bank List will be updated immediately upon any change, and such change will be communicated via our website. The most current Bank List may always be obtained at [ameriprise.com/cashrates](http://ameriprise.com/cashrates) or by calling 1.800.862.7919 and requesting a copy.

## Deposit Service

AIMMA makes available to you a money market deposit account ("MMDA") – a type of savings deposit- and a linked transaction account, which could be a NOW account ("TA"), at one or more of the Banks. **If you elect to close your brokerage account, your funds will be withdrawn from the AIMMA product and participating bank(s) in which they are held, and distributed per your instructions.**

When funds are first available for deposit, AEIS, as your agent, will deposit available cash balances in your brokerage account into your MMDA and a linked TA at one or more of the Banks on the then-current Bank List in the general order listed on the Bank List. Once funds in the deposit account at a Bank reach the pre-set bank limits (e.g., \$246,250 for individual and retirement accounts, or \$492,500 for joint accounts), AEIS will use its best efforts to deposit available cash at the next available Bank on the Bank List.

All withdrawals will be made from the TA at a Bank. As necessary to satisfy debits in your brokerage account (securities purchases, checking, debit card, account fees, etc.), funds will be transferred from the MMDA to the related TA at each Bank. The Bank in its discretion may determine a minimum amount to be maintained in your TA to satisfy debits in your brokerage account. Transfers from the MMDA to the TA and withdrawals from the TA are discussed under "Withdrawal Procedures".

## Exceptions to Deposit Procedure

In some circumstances, a Bank on the Bank List may be unable to accept your funds. If a Bank is unable to accept your funds on a day you have funds to deposit, your funds will be deposited in the next available Bank on the Bank List. **Bank capacity and market conditions may cause deposits at any one Bank to exceed maximum FDIC insurance allowable. As a result, a portion of your deposits may be uninsured. In such event, AEIS will use its best efforts to deposit your funds at the next available Bank in order to maximize FDIC insurance up to \$2.5 million (\$5 million for joint accounts).**

## Withdrawal Procedures

All withdrawals necessary to satisfy debits in your brokerage account will be made by AEIS as your agent. A debit is created to satisfy a securities purchase or a request for a withdrawal of funds from your account, and if applicable, when you write a check on your account, make payments via the online bill pay service or withdraw funds through your debit card. Withdrawals from your brokerage account are not drawn directly against the Deposit Accounts established for you at the Banks but instead from your brokerage account.

If a withdrawal of funds from the Deposit Accounts is necessary to satisfy a debit, funds will be withdrawn from the TAs at the Banks in the reverse order in which Banks appear on the Bank List. Funds will be withdrawn first from the Bank lowest on the Bank List and last from the first Bank on the Bank List. If funds in the TA are insufficient to satisfy a debit, funds in the related MMDA at that Bank will be transferred to the TA to satisfy the debit, plus any funds necessary to maintain any TA threshold amount. If there are insufficient funds in the Deposit Accounts to satisfy the debit, AEIS will withdraw funds from other available sources as described in your Brokerage Client Agreement.

Federal banking regulations limit the transfers from an MMDA to a total of six (6) during a monthly statement cycle. At any point during a month in which transfers from an MMDA at a Bank have reached the applicable limit, all funds will be transferred from that MMDA to the linked TA at the Bank until the end of that month. The limits on MMDA transfers will not limit the number of withdrawals you can make from funds on deposit at a Bank or the amount of FDIC insurance coverage for which you are eligible. Deposits for the remainder of the month into this Bank will be made to the TA. At the beginning of the next month, funds on deposit in the TA will be transferred to the MMDA, minus any threshold amount to be maintained in the TA.

### **Interest on Balances in Your Deposit Accounts**

The interest rate(s) you receive will vary based upon the value of deposits in the Deposit Accounts ("Interest Rate Tiers"), and can fluctuate daily depending on prevailing economic and business conditions. In general, clients with greater balances may receive a higher interest rate than clients with lower balances. AEIS will determine your balance each day. The previous day's balance will determine your eligibility for a particular Interest Rate Tier. The current AIMMA Interest Rate Tiers are \$0.00 to \$4,999.99, \$5,000.00 to \$24,999.99, \$25,000.00 to \$49,999.99, \$50,000.00 to \$99,999.99, \$100,000.00 to \$249,999.99, \$250,000.00 to \$499,999.99, \$500,000.00 to \$999,999.99, \$1,000,000.00 to \$4,999,999.99 and \$5,000,000.00 and over. These Interest Rate Tiers are subject to change at AEIS's discretion. **You will receive the same interest rates on the funds in the MMDA and TA at each Bank. All Banks will utilize the same Interest Rate Tiers, and will pay the same rate of interest on the Deposit Accounts within each Interest Rate Tier. The interest rates on the Deposit Accounts are determined by what the Banks are willing to pay AEIS for the Deposit Accounts. Interest rates may change as frequently as daily.**

For the most current AIMMA Interest Rate Tiers, please access our website at [ameriprise.com/cashrates](http://ameriprise.com/cashrates) or contact our service line at 1.800.862.7919 to obtain a copy. Interest will accrue on Deposit Account balances from the day funds are deposited into the Deposit Accounts at a Bank through the business day preceding the date of withdrawal from your Deposit Accounts at the Bank. Interest will be compounded daily and credited monthly. The interest rates paid with respect to the Deposit Accounts at a Bank may be higher or lower than the interest rates available to depositors making deposits directly with the Bank, with other depository institutions in comparable accounts, or in other available sweep options made available through AEIS. You should compare the terms, conditions, interest rates, any required minimum amounts and other features of the AIMMA with other accounts and alternative investments to ensure this product meets your needs.

### **Information About Your Deposit Accounts**

For each statement period, your brokerage account statement will reflect:

- The closing balance of your AIMMA
- The Banks which hold your funds and the closing balance at each Bank
- Interest earned on your Deposit Account balances
- Monthly interest rate
- AIMMA Transaction History

Your financial advisor or our service line can assist you if you have any questions about how your brokerage account statement reflects the Deposit Account balances at each Bank.

You may obtain information about the Deposit Accounts, including balances at each bank and the current and future interest rates, by accessing your brokerage account at [Ameriprise.com](http://Ameriprise.com). If you do not currently have access to your brokerage account at [Ameriprise.com](http://Ameriprise.com) and wish to have access, please contact your advisor. If you do not have an advisor or internet access, please call our service line at the number listed above to obtain information.

### **Exceptions for margin account customers**

In the event that you either become designated as a Pattern Day Trader as defined under FINRA Rule 4210 or you participate in stock or index options strategies creating margin account calls, you will no longer be eligible to have AIMMA as your sweep option. If in our sole discretion we determine that either of these two events has occurred, you authorize and acknowledge our right to change your sweep option from AIMMA to Ameriprise Cash. Should this occur, you may not receive a separate mailing regarding this change; however, any such change in your sweep account will be reflected in your brokerage account statement and available online at [Ameriprise.com](http://Ameriprise.com).

### **Changes to the bank list**

The Bank List may change from time to time. One or more of the Banks included on the Bank List may be replaced with a Bank not previously included on the Bank List, or a Bank may be deleted from the Bank List, and thus the order in which the funds are deposited in the Banks may change. In general, we will provide notification of changes to the Bank List via our website. In the normal course of business we will publish changes to the Bank Lists at least five business days prior to the effective date of the change to give you time to review the list and continue to accept the application of the PIN algorithm to the revised Bank List. If a Bank is unable to accept deposits for regulatory or other reasons, or if the sequence of the Bank List has changed, we may not be able to provide you with advance notice. If a bank no longer makes the Deposit Accounts available through IND, your funds will be transferred to Deposit Accounts at the next available Bank on the Bank List. In order to avoid having funds deposited at a bank with which you may have an existing relationship, it is your obligation to review the Bank List often and the Banks where your funds are deposited through the AIMMA program and the application of the PIN algorithm. You may designate any Bank on the Bank List as ineligible to receive your funds, and your instruction will be promptly applied. You may request the Bank List from your financial advisor or by contacting our customer service line at 800.862.7919. The current Bank List will always be available on our website.

### **Notices**

All notices from us to you regarding any changes in the AIMMA program will be made in accordance with the notification process outlined in your Brokerage Client Agreement.

### **Information about your relationship with clearing agent and the banks - Relationship with clearing agent**

AEIS is acting as your agent in establishing the Deposit Accounts at each Bank, depositing funds into the Deposit Accounts, withdrawing funds from Deposit Accounts and transferring funds among Deposit Accounts. Deposit Account ownership will be evidenced by a book entry on the account records of each Bank showing the Deposit Account as an agency account held by AEIS for the benefit of you and other AEIS customers and by records maintained by AEIS as your agent. No evidence of ownership, such as a passbook or certificate will be issued to you. Your brokerage account statements will reflect the balances in the Deposit Accounts at the Banks, and you should retain the brokerage account statements for your records. All transactions with respect to the IND service must be directed by AEIS. The Banks will not accept instructions from you with respect to the Deposit Accounts or provide you with information concerning the Deposit Accounts. AEIS may, in its sole discretion, discontinue your use of AIMMA as a sweep option. AEIS will notify you of such action and provide you information on the alternative sweep option chosen and other options available to you.

### **Relationship With the Banks**

Each Deposit Account constitutes a direct obligation of a Bank and is not directly or indirectly an obligation of AEIS. You can obtain publicly available financial information concerning each Bank at [ffiec.gov/nic](http://ffiec.gov/nic) or by contacting the FDIC Public Information Center by mail at L. William Seidman Center, Virginia Square, 3501 North Fairfax Drive, Arlington, Virginia, 22226 or by phone at 703.562.2200. AEIS does not guarantee in any way the financial condition of the Banks or the accuracy of any publicly available financial information concerning such Banks.

## Fees Paid to AEIS

Each Bank will compensate AEIS for the placement of funds based on the average daily deposit balances at that Bank. The total compensation paid by each participating Bank to AEIS is negotiated, and is based on either the Federal Funds effective rate or the one or three month London Interbank Offer Rate (LIBOR), plus up to 100 basis points (i.e., 1.00%). Of this amount, PIN may receive compensation from AEIS of up to 10 basis points as a service provider for AIMMA. **AEIS retains the balance of the amount paid by the participating Banks, less the amount of interest paid to you and the compensation to PIN.**

For example, if the participating bank holding your cash sweep balance has agreed to pay AEIS the Federal Funds Rate plus 0.15%, and the Federal Funds Rate is 1.75% AEIS would receive 1.90% on your cash balance. If you are credited with interest of 0.10% on your cash balance, AEIS would retain 1.80%, from which it would pay its vendors and retain the rest as compensation for operating the sweep program. To give you an idea of the compensation AEIS earns from this program, we will provide you with a range of the rates AEIS has negotiated with participating banks as of a point in time. As of March 23, 2018, the rates paid by banks in the program were within a range of 1.50%-2.50%, but, depending on movement of interest rates, this range could be higher. We will update this information if rates increase to more than 3.75%, and you can find the most recent version of these "Other Important Brokerage Disclosures" at [www.ameriprise.com/sweepates](http://www.ameriprise.com/sweepates). Other than the applicable brokerage account fees detailed in the fee schedule, which can be found in this "Other Important Brokerage Disclosures" document, there will be no charges, fees or commissions imposed on your brokerage account with respect to AIMMA.

## Information about FDIC insurance and SIPC

### Deposit Insurance

**General Information.** The Deposit Accounts are eligible for insurance by the FDIC, an independent agency of the U.S. government, up to a maximum of \$250,000 (including principal and accrued interest) when aggregated with all other deposits held by you in the same insurable capacity at the same Bank (e.g., individual, joint, certain self-directed retirement account (e.g., IRA)). Your funds become eligible for deposit insurance immediately when a Bank accepts your deposits into Deposit Accounts. Any deposits, including certificates of deposit (CDs), that you maintain directly with a Bank or through an intermediary (such as AEIS or another broker-dealer) in the same insurable capacity, will be aggregated with funds in the Deposit Accounts at that Bank for purposes of the prescribed FDIC limit.

**In the event a Bank fails, the Deposit Accounts at that Bank are insured up to the \$250,000 limit for principal and interest accrued to the day the Bank is closed. AEIS is not responsible for any insured or uninsured portion of a Deposit Account. You are responsible for monitoring the total amount of deposits that you have with each Bank in order to determine the extent of deposit insurance coverage available to you. Depending on the amount of deposits that you have at a Bank apart from the Deposit Accounts, you may wish to direct us to exclude that Bank from your applicable Bank List.**

Under certain circumstances, if you become the owner of deposits at a Bank because another depositor dies, beginning six months after the death of the depositor the FDIC will aggregate those deposits for purposes of the FDIC \$250,000 limit with any other deposits that you own in the same insurable capacity at that Bank. Examples of accounts that may be subject to this FDIC policy include joint accounts, "payable on death" accounts and certain trust accounts. The FDIC provides the six-month "grace period" to permit you to restructure your deposits to obtain the maximum amount of deposit insurance for which you are eligible.

In the event that federal deposit insurance payments become necessary, payments of principal plus unpaid and accrued interest will be made to you. There is no specific time period during which the FDIC must make insurance payments available. Furthermore, you may be required to provide certain documentation to the FDIC and Clearing Agent before insurance payments are made. For example, if you hold deposits as trustee for the benefit of trust participants, you may be required to furnish affidavits and provide indemnities regarding an insurance payment.

If your Deposit Account or other deposits at the Bank are assumed by another depository institution pursuant to a merger or consolidation, such deposits will continue to be separately insured from the deposits that you might have established with the acquirer until (i) with respect to deposits which are time deposits (e.g. certificates of deposit), the greater of either the expiration of a six month period from the date of the acquisition or the maturity date of the time deposits which were assumed, or (ii) with respect to deposits which 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 capacity for purposes of federal deposit insurance. Any deposit opened at the acquirer after the acquisition will be aggregated with deposits established with the acquirer for purposes of federal deposit insurance.

The application of the \$250,000 federal deposit insurance limitation is illustrated by several common factual situations described below:

**Individual Customer Accounts.** Funds in an individual account are owned by one natural person. All individual accounts owned by the same person at the same Bank are insured up to \$250,000 in the aggregate. Funds owned by an individual and held in an account in the name of an agent or nominee of such individual (such as the Deposit Accounts held through AEIS) are not treated as owned by the agent or nominee, but are added to other deposits of such individual held in the same capacity (including funds held in a sole proprietorship) and are insured up to \$250,000 in the aggregate.

**Joint Accounts.** Funds in a joint account are owned by two or more natural persons. An owner's interest in funds in all accounts held under any form of joint ownership valid under applicable state law may be insured up to \$250,000 in the aggregate, separately and in addition to the insurance allowed on other deposits individually owned by or held in another insurable capacity by any of the co-owners of such accounts. For example, a Joint Account owned by two persons would be eligible for insurance coverage of up to \$500,000 (\$250,000 for each person), subject to aggregation with each owner's interests in other Joint Accounts at the same depository institution. Joint Accounts will be insured separately from individually owned accounts only if each of the co-owners is an individual person and has a right of withdrawal on the same basis as the other co-owners.

**Custodial Accounts.** Funds in accounts held by a custodian (for example, under the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act) are not treated as owned by the custodian, but are added to other deposits of the minor or other beneficiary held in the same insurable capacity and are insured up to \$250,000 in the aggregate.

**Formal revocable trusts** are written trust arrangements in which the owner retains ownership and control of the assets and designation of beneficiaries during his or her lifetime. The trusts may be referred to as "living" or "family" trusts. The beneficiaries of a formal revocable trust do not need to be included in the Broker's account records.

Funds in an account in which the owner evidences an intent, manifested in the title of the account, that at his or her death the funds shall belong to one or more certain beneficiaries, will be aggregated with other funds of the owner held in the same capacity at a Bank and insured as follows:

Number of beneficiaries	Maximum Coverage
5 or fewer	Number of account owners x number of beneficiaries x \$250,000
6 or more/equal allocation to beneficiaries	Number of account owners x number of beneficiaries x \$250,000
6 or more/unequal allocation to beneficiaries	The greater of \$1,250,000 or the total of specific allocations to each beneficiary, up to \$250,000 per beneficiary

Revocable trust accounts will be insured as to each named beneficiary, separately from other accounts of the owner or the beneficiary, provided that: (i) AEIS's account records evidence an intention that upon the death of the owner the funds will belong to such beneficiaries that are a natural person, charity or non-profit organization. and (ii) the beneficiaries of the revocable trust are specifically named in AEIS's account records. However, a revocable trust account established by a husband and wife that names the husband and wife as sole beneficiaries will be treated as a joint account, and will be aggregated with other joint accounts subject to the rules described above under "Joint Accounts".

**Irrevocable Trust Accounts.** Funds in an account established pursuant to one or more irrevocable trust agreements created by the same grantor (as determined under applicable state law) will be insured for up to \$250,000 for the interest of each beneficiary provided that the beneficiary's interest in the account is non-contingent (i.e., capable of determination without evaluation of contingencies). According to the FDIC, **Coverdell Education Savings Accounts** will be treated as irrevocable trust accounts for deposit insurance purposes. The deposit insurance of each beneficiary's interest is separate from the coverage provided for other accounts maintained by the beneficiary, the grantor, the trustee or other beneficiaries. The interest of a beneficiary in irrevocable trust accounts at a depository institution created by the same grantor will be aggregated and insured up to \$250,000.

**Deposit Insurance for Deposits Placed by Retirement Plans and Accounts - Generally.** You may have interests in various retirement plans and accounts that have placed deposits in accounts at the Banks. The amount of deposit insurance you will be entitled to, including whether the deposits held by the retirement plan or account will be considered separately or aggregated with the deposits of the same Bank held by other retirement plans or accounts, will vary depending on the type of retirement plan or account. It is therefore important to understand the type of retirement plan or account holding the deposits. The following sections entitled "Individual Retirement Accounts," "Pass-Through Deposit Insurance for Employee Benefit Plan Deposits" and "Aggregation of Plan and Account Deposits" generally describe the rules that apply to deposits of retirement plans and accounts. **Because these rules determine the Maximum Applicable Deposit Insurance Amount available to you and whether your deposits at any one Bank held through different retirement plans and accounts will be aggregated for purposes of the Maximum Applicable Deposit Insurance Amount, you should consult with your tax or legal adviser before investing in the Deposit Accounts.**

**Individual Retirement Accounts.** Individual Retirement Accounts ("IRAs"), self-directed Keogh accounts, and any other self-directed retirement accounts are insured up to \$250,000 per depositor. Each person's deposits in self-directed retirement accounts at the same Bank are added together and insured up to \$250,000, separately, from any retirement accounts that are not self-directed and any nonretirement accounts.

**Employee Benefit Plan Deposits and Pass-Through Deposit Insurance.**

Employee benefit plan accounts are deposits of a pension plan, profit sharing plan or other employee benefit plan that are not self-directed.

Employee benefit plan deposits are insured up to \$250,000 for each participant's interest in the plan if certain requirements are met. This coverage is known as "pass-through" insurance because the insurance coverage passes through the plan administrator to each participant's interest or share. This means that instead of an employee benefit plan's deposits at one Bank being entitled to only \$250,000 of insurance in total per Bank, each participant in the employee benefit plan is entitled to insurance of his or her interest in the employee benefit plan's deposits of up to \$250,000 per Bank (subject to the aggregation of the participant's interests in different plans, as discussed below). The pass-through insurance provided to an individual as an employee benefit plan participant is in addition to the \$250,000 deposit insurance allowed on other deposits held in an individual or other recognized insurance capacity by an individual with the Bank.

Subject to the limitations discussed below, under FDIC regulations an individual's non-contingent interests in the deposits of any one Bank held by many types of plans are eligible for insurance up to the Maximum Applicable Deposit Insurance Amount on a pass-through basis. This means that instead of an employee benefit plan's deposits at any one Bank being entitled to only the Maximum Applicable Deposit Insurance Amount in total per Bank, each participant in the employee benefit plan is entitled to insurance of his or her non-contingent interest in the employee benefit plan's deposits of up to the Maximum Applicable Deposit Insurance Amount per Bank (subject to the aggregation of the participant's interests in different plans, as discussed below). The pass-through insurance provided to an individual as an employee benefit plan participant is separate from the Maximum Applicable Deposit Insurance Amount allowed on other deposits held by an individual in different insurable capacities with the Bank.

The types of plans for which deposits may receive pass-through treatment are employee benefit plans, as defined in Section 3(3) of the Employee Retirement Income Security Act (ERISA) (including Keogh plans, whether or not they are technically "employee benefit plans" under ERISA) and eligible deferred compensation plans described in Section 457 of the Internal Revenue Code of 1986. For purposes of Section 3(3) of ERISA, employee benefit plans are broadly defined to include most employee benefit plans, including most defined benefit plans and most defined contribution plans.

A deposit at any one Bank held by an employee benefit plan that is eligible for pass-through insurance is not insured for an amount equal to the number of plan participants multiplied by the Maximum Applicable Deposit Insurance Amount. For example, an employee benefit plan owns \$500,000 in deposits at one Bank and the participants are eligible for up to \$250,000 per plan beneficiary. The employee benefit plan has two participants, one with a non-contingent interest of \$425,000 and one with a non-contingent interest of \$75,000. In this case, the employee benefit plan's deposits would be insured up to only \$325,000; the individual with the \$425,000 interest would be insured up to the \$250,000 limit and the individual with the \$75,000 interest would be insured up to the full value of such interest.

The contingent interests of employees in an employee benefit plan and overfunded amounts attributed to any employee benefit plan are not insured on a pass-through basis. Contingent interests of employees in an employee benefit plan deposit are interests that are not capable of evaluation in accordance with FDIC rules and are aggregated and insured up to the Maximum Applicable Deposit Insurance Amount per Bank. Similarly, overfunded amounts are insured, in the aggregate for all participants, up to the Maximum Applicable Deposit Insurance Amount separately from the insurance provided for any other funds owned by or attributable to the employer or an employee benefit plan participant.

**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 capacity. 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 1.877.275.3342, 1.800.925.4618 (TDD), by visiting the FDIC website at [www.fdic.gov/deposit/index.html](http://www.fdic.gov/deposit/index.html), or by e-mail using the FDIC's On-line Customer Assistance Form available on its website.

#### **SIPC Coverage**

SIPC is a non-profit membership corporation created by the Securities Investor Protection Act of 1970, funded primarily by its member securities brokerage firms registered with the U.S. Securities and Exchange Commission. SIPC provides protection against custodial risk to clients of securities brokerage firms, like Clearing Agent, in the event such firms become insolvent. Unlike FDIC insurance, SIPC does not insure against the loss of your investment. Nor does SIPC insurance insure the quality of investments or protect against a decline or fluctuations in the value of your investment. SIPC protects each client's securities and cash held in a client's brokerage account at an insolvent brokerage firm. SIPC protects against the loss of customer securities and cash up to a total of \$500,000 (of which up to \$250,000 may be cash) per customer in each separate capacity under SIPC rules.

**Because AIMMA is a bank depository product covered under FDIC, it is not a brokerage deposit product, and therefore is not eligible for SIPC coverage.**

If you have questions about SIPC coverage and additional excess SIPC coverage, please contact your financial advisor or visit our website at [ameriprise.com](http://ameriprise.com). You may also obtain information about SIPC coverage, including a brochure that describes SIPC and SIPC insurance, by accessing the SIPC website at [www.sipc.org](http://www.sipc.org).

### **Benefits of Money Settlement Options**

Your brokerage account will accumulate cash over time, from regular or occasional deposits you may make or from interest earned or dividends paid on investments you own. The benefits of maintaining cash in your money settlement option include:

- Same-day access to cash to pay for purchase transactions so you're certain your account is funded before your transaction settlement date, eliminating issues with lack of "good funds" at settlement
- SIPC protection for Ameriprise Cash, up to \$250,000 per account.
- FDIC protection for AIMMA balances, up to \$2.5 million (\$5 million for joint accounts) as outlined above
- In Ameriprise ONE Financial accounts, access to your cash via ATMs, checks, debit cards and online bill pay (generally for non-qualified accounts.)
- For qualified accounts, the ability to preserve the tax-qualified nature of cash held in the account, versus having to transfer cash from a qualified bank account to pay for securities purchases or account fees, or to a qualified bank account to obtain FDIC coverage.

A brokerage account is not a bank account. You should hold cash in your brokerage account pending investments in securities or to pay fees associated with the account, and not specifically for the purposes of obtaining FDIC or SIPC coverage.

### **Business Continuity - Disaster Recovery Procedures**

While we are informed that the IND service is supported by adequate business continuity and recovery plans, there can be no assurances that the IND service will always be available, or that we will always be able to sweep your funds as planned. In the event that deposits cannot be placed through the IND service or the sweep program is otherwise disrupted, there may be a delay to the daily sweep process such that your cash assets may temporarily be unswept. In addition, an outage in the IND service may cause a delay in the calculation and/or crediting to your account(s) of the interest payment due on your AIMMA deposit.

In the event that cash cannot be swept from your account(s) (due to an outage in the IND service or otherwise), you authorize AEIS to take the following steps pending restoration of the IND service:

- To receive and hold, as either a free credit balance in your account(s) or in a single bank FDIC-insured sweep program, all NEW funds directed to your account(s) during the service outage, and
- To redeem your AIMMA balance, in part or in total, and maintain the balance as a free credit balance in your brokerage account(s) or in a single bank FDIC-insured sweep program.

Cash held as a free credit balance in a brokerage account is not covered by FDIC insurance but instead is considered a cash balance covered under SIPC. AEIS may, but is not obligated to, pay interest on any free credit balance held in your brokerage account(s) as a result of an outage in the IND service. The interest rate applied to your free credit balance, if any, will be posted to our website, [ameriprise.com/cashrates](http://ameriprise.com/cashrates), and on your Ameriprise account statement.

A "single bank FDIC Insured sweep program" means we will cause your funds to be swept to a single bank which will provide no more than \$250,000 in FDIC coverage (\$500,000 for joint accounts). **Cash held in your account(s) in excess of FDIC limits will not be eligible for FDIC insurance. You are responsible for monitoring the cash balance in your account(s) for purposes of determining the limits of FDIC insurance coverage. We are not responsible for any uninsured portion of the cash balance you maintain in your account(s).**

In its response to any IND or other sweep program service outage, AEIS may at its discretion establish a money market mutual fund as the money settlement option for your account(s). If a money market mutual fund is established as the sweep option for your account(s), all new funds directed to your account(s) will be used to purchase shares in the money market mutual fund. AEIS may also redeem your AIMMA balance and purchase shares in the money market mutual fund.

At such time as the IND service is again available, AEIS may reestablish AIMMA as the money settlement option for your account(s). In that event, all deposits of new funds directed to your account(s) will again be processed through the IND service, as will funds that are held as a free credit balance or which have been placed in the single bank FDIC-insured sweep program. If a money market mutual fund is established as your sweep option due to the service outage, we will redeem all shares of the money market mutual fund sweep and will deposit the redemption proceeds through the IND service.

During any disruption to the sweep program or to the IND service, AEIS will provide you with notice of the actions it takes (which notice may be through your account statement, via electronic mail, and/or by posting to our website, [ameriprise.com/cashrates](http://ameriprise.com/cashrates)) and with information regarding the money settlement option chosen for your account(s), as well as any other options available to you. We will provide such information to you as promptly as possible and as required by law or regulation.

You may also direct us at any time to liquidate any assets held in any money settlement option and hold the proceeds as a free credit balance in your account(s) or remit them to you.



## ELECTRONIC SERVICES AGREEMENT

**IMPORTANT:** You must read this Electronic Services Agreement before using any of the electronic services offered through your Introducing Broker accounts, which may include order execution and financial market information access (hereafter referred to collectively as "The Services"). Your use of The Services, or signed acknowledgement, indicates your acceptance of all of the following terms. In consideration of our accepting and carrying one or more accounts for you, in addition to the above, if you choose to effect transactions using our electronic services which may include order execution and financial market information access, you hereby consent and agree that:

**1. Financial Market Information; Limited Warranty.** You acknowledge financial market information accessible through The Services (the "Information") has been independently obtained by various securities markets, such as stock exchanges, and their affiliates, and others collectively, "Information Providers") through sources believed to be reliable. The accuracy, completeness, timeliness or correct sequencing of the information is not guaranteed by the Introducing Broker, the Information Providers, any parties transmitting the Information ("Information Transmitters") or other service facilitators ("the Service Facilitators"). You understand there may be delays, omissions or inaccuracies in the Information and you agree that neither the Introducing Broker, the Information Provider, the Information Transmitters nor the Service Facilitators shall have any liability, contingent or otherwise, for the accuracy, completeness, timeliness or correct sequencing of the Information, or for any decision made or action taken by your reliance upon the Information or The Services, or for interruption of any data, information or aspect of The Services. THERE IS NO WARRANTY OF MERCHANTABILITY, NO WARRANTY OF FITNESS FOR A PARTICULAR USE, AND NO OTHER WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE INFORMATION OR ANY ASPECT OF THE SERVICE (INCLUDING BUT NOT LIMITED TO INFORMATION ACCESS AND ORDER EXECUTION).

**2. Limitations of Liability.** YOU AGREE THAT IN NO EVENT WILL THE INTRODUCING BROKER, THE INFORMATION PROVIDERS, THE INFORMATION TRANSMITTERS OR THE SERVICE FACILITATORS BE LIABLE TO YOU OR ANYONE ELSE FOR ANY CONSEQUENTIAL, INCIDENTAL, SPECIAL OR INDIRECT DAMAGES (INCLUDING BUT NOT LIMITED TO LOST PROFITS, TRADING LOSSES AND DAMAGES THAT RESULT FROM INCONVENIENCE, DELAY OR LOSS OF THE USE OF THE SERVICE), EVEN IF THE INTRODUCING BROKER, THE INFORMATION PROVIDERS, THE INFORMATION TRANSMITTERS OR THE SERVICE FACILITATORS HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES. YOU FURTHER AGREE THAT THE LIABILITY OF THE INTRODUCING BROKER, THE INFORMATION PROVIDERS, THE INFORMATION TRANSMITTERS AND THE SERVICE FACILITATORS ARISING OUT OF ANY KIND OF LEGAL CLAIM (WHETHER IN CONTRACT, TORT OR OTHERWISE) IN ANY WAY CONNECTED WITH THE SERVICE OR THE INFORMATION, WILL NOT EXCEED THE AMOUNT YOU ORIGINALLY PAID FOR THE SERVICE.

You acknowledge and agree neither the Introducing Broker, the Information Providers, the Information Transmitters nor the Service Facilitators shall be liable for any loss resulting from a cause over which such entity does not have direct control, including but not limited to failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problems, unauthorized access, theft, operator errors, severe weather, earthquakes, and strikes or other labor problems. SOME STATES DO NOT ALLOW LIMITATIONS ON HOW LONG IMPLIED WARRANTIES LAST, THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, OR THE EXCLUSION OF CERTAIN IMPLIED WARRANTIES, SO THAT THESE DISCLAIMERS AND LIMITATIONS MAY NOT APPLY TO YOU. THIS WARRANTY GIVES YOU SPECIFIC LEGAL RIGHTS, AND YOU MAY ALSO HAVE OTHER RIGHTS, WHICH VARY FROM STATE TO STATE.

**3. Proprietary Information.** The Information is the property of the Information Providers or others and is protected by copyright or other proprietary rights. You agree not to reproduce, retransmit, disseminate, sell, distribute, publish, broadcast, circulate or commercially exploit the Information in any manner without the express written consent of the Introducing Broker and the relevant Information Provider(s); nor to use the Information for any unlawful purpose. You agree to comply with reasonable requests by the Introducing Broker to protect the Information Providers' and the Introducing Broker's respective contractual, statutory and common law rights in the Information and the Service.

**4.** You will use the Introducing Broker electronic services only in accordance with this Agreement and any additional futures services will only be used in accordance with this Agreement.

**5.** You shall be the only authorized user under this Agreement. Further, you shall be responsible for the confidentiality and use of your access identification name and password information. You understand that you shall be solely responsible for all orders entered through the Introducing Broker electronic services using your login ID, sign-on password and/or trading password. All orders shall be deemed to be made at the time received and in the form received.

**6.** You acknowledge that the Introducing Broker, in providing you with the Introducing Broker electronic service has relied upon your agreement to be bound by the terms of this Agreement, and any user license agreements related to any service software. You further acknowledge that you have read, understood, and agreed to be bound by the terms of all user license agreements, if any, and hereby reaffirm your acceptance of these terms.

**7.** You further understand and agree that, as a condition of using the Introducing Broker electronic service to place orders or send information, you shall immediately notify the Introducing Broker if you become aware of:

- any loss or theft of your access number(s), password(s) and/or account number(s).
- any unauthorized use of any of your access number(s), password(s) and/or account number(s); or of the Services or any information provided by the Services.
- any failure by you to receive a message that an order initiated by you through the Services has been received and/or executed through The Services.
- any failure by you to receive accurate written confirmation of an order within five (5) business days after entering the order through The Services.
- any receipt of confirmation of an order which you did not place, or any similar inaccurate or conflicting report of information or any discrepancy in the account balance or securities positions.

All notifications to the Introducing Broker pertaining to this agreement shall be directed to us by mail.

**8.** If you fail to notify the Introducing Broker when any of the above conditions occurs neither the Introducing Broker, nor the Clearing Broker, will have any responsibility or liability to you or to any other person whose claim may arise through you for any claims with respect to the handling, mishandling, or loss of any order or other business. Any liability arising out of any action or omission by the Introducing Broker Dealer to provide services to you here under shall be limited to an amount equal to the benefit which would have resulted from the transaction during the five (5) business days in which you should have acted.

**9.** You understand if there is a restriction on your account(s) with us, you will not be able to use The Services trading function. Further, the Introducing Broker reserves the right in its sole discretion to request a cash or equity deposit prior to the execution of any transaction through The Services. The Introducing Broker will not be responsible for any delay or failure to provide The Services, including the execution of any securities order, in the event there is a restriction on your account or you delay or fail to make such deposit.

10. You understand that The Services may be provided in accordance with Information Transmitters or Service Facilitators to whose terms you have agreed and those terms shall apply to this Agreement and are incorporated herein by reference.
11. You acknowledge that neither The Services nor any of the Information is intended to supply tax or legal advice. Although The Services may provide access to numerous recommendations about how to invest and what to buy, none of these recommendations are developed or endorsed by the Introducing Broker. In The Services, the Introducing Broker is not recommending any investment advisory service or product, nor does the Introducing Broker offer any advice regarding the nature, potential value or suitability of any particular security transaction or investment strategy. You acknowledge that all orders are at your sole risk.
12. You agree to be liable for any and all charges in connection with the use of The Services, including, but not limited to, our regular commission Schedule.
13. You agree to pay all subscription, service and use fees, if any, which are charged by us for The Services and agree that such fees may be changed without notice. You agree to pay all costs (including attorney's fees), if any, incurred by the Introducing Broker in collecting overdue fees from you. You also agree to pay all federal, state, and local taxes applicable to your use or receipt of The Services. You hereby grant the Introducing Broker a continuing security interest in the assets in your account(s), to secure the timely payment of all fees owed by you for The Services and any other amounts owing under this Agreement.
14. You agree that the Introducing Broker may modify The Services or change the terms of this Agreement or the Commission Schedule, in whole or in part, upon notice through an electronic service or in writing.
15. All price and security information provided through The Services is believed to be reliable; however, because of the volume of information, and the frequency with which it changes, the information can only be provided on a best efforts basis for the convenience of the user, and neither the Introducing Broker, nor the Clearing Broker, any of its Information Providers, or Service Facilitators is liable for any investment decisions made using the information provided.
16. You understand and acknowledge that due to security risks, you should not send any personal or identifying information, such as your account numbers, card account numbers, Social Security numbers, passwords, etc. via Internet email. You agree that we will not be responsible for any loss or damage resulting from the interception by third parties of any information you send us via email.
17. A. You agree to indemnify and hold the Introducing Broker, the Clearing Broker, Information Providers and Service Facilitators harmless from and against any and all claims, losses, liability costs and expenses (including but not limited to attorney's fees) arising from your violation of this Agreement or any third party's rights, including but not limited to copyright, proprietary, and privacy rights. These indemnification and hold harmless obligations will survive the termination of this Agreement.
- B. The Introducing Broker reserves the right to terminate your access to The Services or any portion of it in its sole discretion, without notice and without limitations, for any reason whatsoever, including but not limited to the unauthorized use of your access number(s), password(s), and/or account number(s), breach of this Agreement, and discontinuance of the Introducing Broker's access to any Information or data from any Information Provider or Service Facilitator or termination of one or more agreements between the Introducing Broker, the Information Providers, Information Transmitters or Service Facilitators. In the event of a termination by the Introducing Broker, the Information Providers, the Information Transmitters, Service Facilitators, the Introducing Broker and the Clearing Broker shall have no liability to you.

## ELECTRONIC FUND TRANSFER DISCLOSURE

**Applicability of these disclosures.** These disclosures, and the rights and obligations contained therein, apply only to customers who are natural persons whose account was established primarily for personal, family or household purposes. They are applicable only to accounts and transactions governed by the Federal Electronic Fund Transfer Act and the federal Consumer Financial Protection Bureau's Regulation E and (for Massachusetts residents) Chapter 167B of the Massachusetts General Laws and any regulations promulgated thereunder. Throughout this Disclosure, "you", "your" and "yours" refer to the brokerage account holder(s) who are obligated on the brokerage account. "We", "us", and "our" refer to the Introducing Broker, Clearing Broker and/or Ameriprise Financial.

**Types of Electronic Fund Transfers.** If you sign the appropriate documentation as required by us, you may make the following types of electronic funds transfers to or from your account: preauthorized payments from your account to third parties, such as the payments you make to Ameriprise Financial on your American Express card account;

1. **Automatic funds transfer ("AFT") transactions made through the Automated Clearing House system between your account and accounts at financial institutions; direct deposit of funds to your account; and telephone transfers.**
2. **Limits on Electronic Fund Transfers.** You cannot make any transfers out of your account that exceed the combined asset value of your account as described in your agreement. For any single AFT Transaction, the minimum amount is \$100, and the maximum amount is \$100,000. All electronic fund transfers are limited by the amount of available funds in any account from which the transfer is requested. For security reasons, there may be other limits on electronic fund transfers that you can make.
3. **Fees.** There is currently no charge for AFT Transactions. We may add or change fees for electronic fund transfers by giving notice to you.
4. **Error Resolution Notice.** In case of errors or questions about your electronic transfers, you shall call or write us at the telephone number or address listed in this Agreement, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. You must:
  - (1) Tell us your name and account number (if any).
  - (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
  - (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**5. Business Days.** For purposes of these disclosures, every day is a business day, except Saturdays, Sundays, and federal holidays. Withdrawals done on non-business days are considered made on the following business day.

**6. Record of Transactions.** Your monthly statement will list all electronic fund transfers made in connection with your account.

**7. Your Liability for Unauthorized Transactions.** If your statement shows withdrawals or transfers that you did not make or other inaccuracies, you shall tell us at once. If you do NOT tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If you believe that someone has transferred or may transfer money from your account without your permission, you shall call us between 8 a.m. and 5 p.m. Central time or write to us at the Introducing Broker location identified on the client application.

**8. Our Liability.** We will be liable to you for any actual losses you suffer if we fail to complete a properly requested electronic fund transfer, or to stop payment of a transfer, in accordance with the terms of this Disclosure or any other written agreement we may have with you. However, we will not be liable to you if an electronic fund transfer cannot be completed or you receive less cash than you requested if, through no fault of ours, your account or bank account does not have enough money to complete the transaction, the transfer will exceed any credit available to you in your account, the funds in your account are subject to legal process or other encumbrance restricting the transfer. There may be other exceptions in our agreements with you.

**9. Preauthorized Payments.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: You shall call or write to us at the Introducing Broker location identified on the client application in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and send it to us within 14 days after you call. If these regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**10. To Find Out if a Preauthorized Transfer Has Been Made.** If you have authorized an electronic fund transfer to or from your account, you can call us to find out if the transfer has been made.

**11. Changing This Disclosure and These Rights and Responsibilities.** We may change this Disclosure at any time upon notice to you, or without notice to you, whenever the account description or Fund Prospectus is modified. We or any participating bank, financial institution or ATM network may add or remove any or all ATMs or extend, limit or eliminate the services provided at any or all ATMs without notifying you beforehand. From time to time, the rights and responsibilities with respect to electronic fund transfers may change. You shall be notified of any changes as required by applicable law. However, if the change is necessary for security reasons, you do not have to be notified.

---

## Fee Schedule

---

Ameriprise brokerage accounts may be subject to certain fees as described below. All fees are subject to change and other fees may apply. We will provide at least 30 days written notice before we increase these fees unless required or otherwise permitted by law or regulation. We reserve the right to waive these fees, at our discretion, if certain conditions are met. Refer to [ameriprise.com/brokerage](http://ameriprise.com/brokerage) fees or talk with your Ameriprise financial advisor for more information.

---

### Account Maintenance Fees

- |  |                |
|--|----------------|
| • Ameriprise® Brokerage Account          | \$15 quarterly |
| • Ameriprise ONE® Financial Account      | \$25 quarterly |
| • Ameriprise® Brokerage 529 Plan Account | \$25 annually  |

These fees do not apply to Managed Accounts.

---

### Employee Stock Options (ESO) Service Fees

When exercising employee stock options within an Ameriprise Brokerage Account, clients will be charged a Deposit/Withdrawal at Custodian (DWAC) fee. These fees vary by transfer agent and are typically \$50 to \$250. The actual cost will be assessed by the transfer agent, and will be passed through to your account. Ameriprise Financial reserves the right to assess any applicable DWAC and wire transfer fees against your account on a pass-through basis.

## Brokerage Fees

• Unregistered Security Custody (annual fee)	\$250 per position	• Wire Transfer Out (domestic)	\$30
• Registered Non-Traded Security Custody (initial) <sup>1</sup>	\$150	• Wire Transfer Out (international)	\$35
• Registered Non-Traded Security Custody (annual fee)	\$150 per position	• Transfer Out Termination	\$125
• Custody/Safekeeping – Worthless <sup>2</sup>	\$25 per cusip/per year	• Express Mail (domestic)	\$25
• Physical Custody – Foreign Security	\$100	• Express Mail (international)	\$35
• Restricted Custody (initial)	\$100	• Stop Payment or Reissue <sup>3</sup>	\$25 per item
• Restricted Custody (annually thereafter)	\$100 per position	• Returned Check or ACH Deposit	\$25 per item
• Restricted Transaction	\$100	• Invalid Certificate <sup>4</sup>	\$125
• Voluntary Reorg Service Charge	\$30	• Reprint <sup>5</sup>	\$5 per copy
• Pledge Account	\$100	• Cash Debit <sup>6</sup>	Variable
• Certificate Delivery	\$80	• Legal Process	\$40 per order
• Legal Transfers	\$30	• Non-Sufficient Funds	\$29 per item
• Check Copy	\$3 per copy	• Treasury Auctions	\$40
• Debit Card Receipt Copy	\$10 per copy	• Deposit Registration System (DRS) <sup>7</sup> Request	Varies by transfer agent
• Research	\$25 per hour	• Deposit Withdrawal at Custodian (DWAC) <sup>8</sup>	Varies by transfer agent
• Physical Reorg Deposit	\$95	• Stock Borrowing <sup>9</sup>	Variable Fee

<sup>1</sup> The term Registered Non-Traded Security includes traditional Limited Partnerships, Non-Traded Business Development Companies (BDCs), Non-Traded REITs and other instruments.

<sup>2</sup> To help defray the cost of holding and maintaining securities that may have been deemed worthless and/or without value.

<sup>3</sup> For disbursements issued by Ameriprise.

<sup>4</sup> For a certificate that is rejected by the assigned Transfer Agent because it was previously paid, replaced, reissued, exchanged, has a “Stop Transfer” applied to it, or has otherwise been deemed invalid.

<sup>5</sup> For duplicate copies of account statements, tax statements, and trade confirmations. Waived if you have signed up to receive the requested document type by electronic delivery instead of U.S. Mail. Tax statements are not available for electronic delivery.

<sup>6</sup> We reserve the right to assess fees and/or interest on any funds advanced to you which result in an open debit in your account. Open Debit Fees are calculated as follows: Debit amount (x) base margin lending rate (x) number of days/360 = Fee amount.

<sup>7</sup> DRS fees are assessed when transferring shares to client brokerage accounts. DRS fees are generally \$15, but can vary by transfer agent. The actual cost will be determined by the transfer agent and will be passed through to your account.

<sup>8</sup> DWAC fees are assessed when exercising employee stock options within an Ameriprise Brokerage Account or by bringing treasury shares into Ameriprise from an external source.

<sup>9</sup> Ameriprise Financial reserves the right to assess any applicable fees or associated costs related to facilitating stock borrowing in your account on a pass-through basis.

## Brokerage Trade Related Fees

• Order Handling Fee <sup>10</sup>	\$6
• Late Trade Settlement	\$15 (\$30 maximum charge per settlement date)
• Transaction Fee <sup>11</sup>	Nominal fees collected by brokerage firms on all equity and options sale transactions including recovery of costs assessed by regulators for supervision and regulation of securities markets and securities professionals.
• Quotes	500 real-time quotes free with account opening. 100 free quotes for each executed trade. Additional quotes are \$0.01 per quote.
• No-load Mutual Funds <sup>12</sup>	\$39.95

<sup>10</sup> Excludes orders placed in Managed Accounts, annuities, insurance, 529 plans, and certain alternative investments. For further details, contact your financial advisor.

<sup>11</sup> For all non-debt securities subject to prompt last sale reporting.

<sup>12</sup> A transaction fee may be assessed at the time of purchase or sale to cover the cost of offering the mutual fund to you. No-load funds and no-load share classes are not available through our financial advisors but may be available online through the Ameriprise Brokerage Platform. An early redemption fee may also be imposed by the fund company, generally if the position is held less than 180 days; refer to the fund prospectus for details. Ameriprise Financial reserves the right to assess any applicable fees or associated costs on a pass-through basis.

We reserve the right to assess on a pass-through basis any applicable Depository and Transfer Agent custodial fees against your account related to any ADR or other securities you may hold. You understand and agree that we may assess multiple transaction fees and/or commissions if a single order or transaction is executed on multiple days. Ameriprise Financial and its clients are subject to policy and regulations set forth by various regulatory bodies and exchanges. At times, a nominal transaction fee to cover costs of self regulation may be charged. These policies, regulations, and fees are subject to change.

## Money Settlement Options

Account Type	Ownership	Retail Brokerage <sup>b</sup>	SPS Advantage	Discretionary Managed Accounts (e.g., Active Portfolios, SMA, SPS Advisor)
Non-Qualified Accounts	All accounts except for AIMMA ineligible ownerships <sup>a</sup>	AIMMA <sup>1</sup> – Default <i>Ameriprise Cash</i> <sup>2</sup> – Secondary		
	AIMMA ineligible ownerships <sup>a</sup>	Dreyfus General Government Securities MMF - Dreyfus Class <sup>3</sup> - Default <i>Ameriprise Cash</i> <sup>2</sup> – Secondary		
Qualified Accounts	All IRAs types, Coverdell ESAs, Custodial/Trusteed qualified plans (e.g. Profit Sharing, Defined Benefit Plans, 401(k)) excluding trustee directed 401(a)	AIMMA <sup>1</sup>		Dreyfus Government Cash Management – Institutional Shares <sup>3</sup>
	TSCA/403(b)	Dreyfus General Government Securities MMF - Dreyfus Class <sup>3</sup>		
	Trustee Directed 401(a)	AIMMA <sup>1</sup>	Dreyfus Government Cash Management - Institutional Shares <sup>3</sup>	

<sup>a</sup> AIMMA ineligible ownerships include Broker/Dealers, Banks or Trust Companies, Insurance Companies, Mutual Fund Companies and Foreign Institutions (including Foreign non-profit institutions)

<sup>b</sup> Retail product classes are Basic Brokerage, Basic Brokerage Qualified, ONE, Smart Trade, Smart Trade Tax Qualified, and Tax Sheltered Cust Brokerage

Note: Accounts with Ameriprise National Trust Bank as trustee, regardless of product, qualified status, or ownership, may require Dreyfus Government Cash Management – Institutional Shares as the sweep option as determined by Ameriprise National Trust Bank.

<sup>1</sup> AIMMA is a FDIC-insured, interest-bearing bank deposit product offered by Ameriprise Financial Services, Inc. and is not covered by SIPC.

<sup>2</sup> *Ameriprise Cash* is a free credit balance held in your brokerage account by American Enterprise Investment Services, Inc. (AEIS), an affiliate clearing broker of Ameriprise Financial Services, Inc., and is covered by SIPC.

<sup>3</sup> For more information about Dreyfus funds, visit [dreyfus.com](http://dreyfus.com).

For current sweep rates, go to [ameriprise.com/sweeprates](http://ameriprise.com/sweeprates)

Depending on account ownership, certain cash sweep deposit programs may not be available to all account types. Refer to the account application for further details or specifics.

Uninvested cash balances will sweep daily into the designated or default money settlement option within two business days following the date of deposit. All options except AIMMA and *Ameriprise Cash* are money market funds offered by Dreyfus. Assignment of a designated sweep option, other than *Ameriprise Cash*, will be processed upon receipt of a signed application. Funds deposited prior to the sweep option assignment will be held in a non-interest bearing cash position.

Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc., Member FINRA and SIPC.

Money Market Mutual Funds (“MMFs”). An investment in a money market fund is not a bank deposit. It is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. MMFs may be subject to liquidity gates and fees which could restrict access to investments in those funds and/or result in a fee being charged as described in the fund prospectus. Institutional MMFs may not have constant net asset values. Please speak to your advisor or refer to the fund prospectus for additional detail.

**Investment products are not federally or FDIC insured, are not deposits or obligations of, or guaranteed by, any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.**

All securities transactions are cleared by American Enterprise Investment Services, Inc., a wholly owned subsidiary of Ameriprise Financial, Inc.

American Enterprise Investment Services is a member of the Financial Industry Regulatory Authority (FINRA), and Securities Investor Protection Corporation (SIPC).