

CORE ACCOUNT INVESTMENT VEHICLE DISCLOSURE SUMMARY

As a Fifth Third Securities client, you can select an investment option to be your Core Account Investment Vehicle that invests the available cash balance held within your Brokerage or Passageway Managed account (herein collectively referred to as "Fifth Third Securities Account"). Different Core Account Investment Vehicles often have different rates of return and different terms and conditions, such as FDIC Insurance or SIPC protection.

Fifth Third Securities and our Financial Professionals do not provide recommendations on the investment option(s) for the Core Account Investment Vehicle. Our Financial Professionals can provide you with information and answer questions to aid you in your determination of which investment option you want to select. However, it will be up to you to select the investment option used in your Core Account Investment Vehicle.

QUESTIONS THAT MAY ASSIST YOU WITH YOUR SELECTION

What are some of the differences between the investment options?

There are many differences between the investment options that are available to you, and to understand these differences you should refer to the prospectuses and other corresponding disclosures. For information about the Fifth Third Bank Deposit Program as an investment option, please refer to the "Fifth Third Bank Deposit Sweep Program Disclosure Summary" that appears later in this document.

Here are some differences that can help you determine which investment option you may want to choose to be your Core Investment Account Vehicle:

- The interest rate of the investment option*
- Type of issuer of the investment option (e.g., investment company, bank)
- Type of coverage, if any (e.g., SIPC, FDIC)
- The manner in which the issuers invest and/or use cash, including the types of underlying investments or securities (e.g., U.S. Treasuries, government securities, repurchase agreements)
- Minimum investment amount
- The compensation earned by Fifth Third Securities, Inc. and our affiliated entity, Fifth Third Bank, N.A.

*The interest rates on each investment option change over time and without notice to you.

Must I select an investment option for my Core Account Investment Vehicle?

For retirement accounts: Yes, the clearing firm used by Fifth Third Securities, National Financial Services LLC ("NFS"), requires you to select a Core Account Investment Vehicle in a retirement account at the establishment of your account. Additionally, you must continue to maintain a Core Account Investment Vehicle in your retirement account at all times. However, you can change your selected investment option at any time. If you do not select an investment option to be your Core Account Investment Vehicle, Fifth Third Securities will decline the establishment of your account.

For non-retirement accounts: NFS does not require you to select a Core Account Investment Vehicle in a non-retirement account. If you do not select a Core Account Investment Vehicle, your available cash balances will default to a non-interest bearing cash holding while awaiting reinvestment. To the extent available cash balances are not invested in a Core Account Investment Vehicle, NFS makes compensation payments to Fifth Third Securities. Fifth Third Securities receives this compensation for each Fifth Third Securities Account that has not elected a Core Account Investment Vehicle. If you do not select a Core Account Investment Vehicle, you hold Fifth Third Securities, Inc. harmless for such a default selection and any resulting consequences, including but not limited to not earning interest on your cash balance.

Where can I find additional information about Core Account Investment Vehicles?

Fifth Third Securities and our Financial Professionals are available to help answer any questions you may have about Core Account Investment Vehicles. However, Fifth Third Securities and our Financial Professionals are unable to make recommendations of Core Account Investment Vehicles to you. Additional information about Core Account Investment Vehicles can also be found in the applicable investment's current prospectus (or other offering document).

How do I add the Core Account Investment Vehicle to my new account?

If you meet the eligibility requirements of both Fifth Third Securities and the issuer for your chosen Core Account Investment Vehicle, you (or another authorized party acting on your behalf) indicate your selection on the account application as part of the account opening process.

What investment options are available to me?

Fifth Third Securities offers a variety of Core Account Investment Vehicle options which are outlined in the section titled 'Available Core Account Investment Vehicles' on page 2 of this document. Fifth Third Securities has eligibility requirements for some Core Account Investment Vehicle options based on the type of Fifth Third Securities Account you have. These requirements are in addition to the issuer's own eligibility requirements as outlined in the current prospectus (or other offering document). Please note that the list of Core Account Investment Vehicle options offered through Fifth Third Securities along with any eligibility requirements of Fifth Third Securities and/or the issuers are subject to change without prior notice.

Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member [FINRA/SIPC](#), a wholly owned subsidiary of Fifth Third Bank, National Association, a registered broker-dealer, and a registered investment advisor registered with the U.S. Securities and Exchange Commission ([SEC](#)). Registration does not imply a certain level of skill or training. Securities and investments offered through Fifth Third Securities, Inc. and

insurance products:

Are Not FDIC Insured	Offer No Bank Guarantee	May Lose Value
Are Not Insured By Any Federal Government Agency		Are Not A Deposit

Does Fifth Third Securities change the the Core Account Investment Vehicles options that are available?

Yes, Fifth Third Securities can add or remove the available Core Account Investment Vehicle options as part of this service. If Fifth Third Securities removes the Core Account Investment Vehicle option that you have selected and currently use, Fifth Third Securities will provide a 30-day written notice to you in advance of the removal.

Does Fifth Third Securities change the terms and conditions of the service?

Yes, Fifth Third Securities can change the terms and conditions of the service at any time.

AVAILABLE CORE ACCOUNT INVESTMENT VEHICLES[†]

SYMBOL	NAME OF CORE ACCOUNT INVESTMENT VEHICLE	ELIGIBILITY
GOIXX	Federated Government Obligations Fund	Please refer to the prospectus for eligibility requirements.
TOIXX	Federated Treasury Obligations Fund	Please refer to the prospectus for eligibility requirements.
TISXX	Federated U.S. Treasury Cash Reserves	Please refer to the prospectus for eligibility requirements.
FCASH	Fidelity Cash	Not available for retirement accounts. Please refer to the prospectus for eligibility requirements.
FDRXX* SPAXX**	Fidelity Government Money Market Fund	*FDRXX is only available for retirement accounts. **SPAXX is available for non-retirement accounts. Please refer to the prospectus for eligibility requirements.
QJXAQ	Fidelity International Limited Fund	Only available to Non-Resident Alien clients with a non-US address. Please refer to the prospectus for eligibility requirements.
FZFXX	Fidelity Treasury Money Market Fund	Please refer to the prospectus for eligibility requirements.
QFTAQ QFTBQ QFTCQ QFTDQ	Fifth Third Bank Deposit Program (Not covered by SIPC)	Not available for trust accounts, Keogh accounts, or accounts in the Passageway Managed Account Wrap Program. Please see "Fifth Third Bank Deposit Sweep Program Disclosure Summary" that appears later in this document for additional information.

[†]This list of Core Account Investment Vehicle options along with any corresponding eligibility information is subject to change without prior notice.

How do I change the investment option that I have selected for my Core Account Investment Vehicle?

For existing accounts, you (or another authorized party acting on your behalf) can add or change the Core Account Investment Vehicle by providing Fifth Third Securities with a signed letter of instruction. For this letter of instruction, please contact your FTS Financial Professional or contact us at 888-889-1025.



FIFTH THIRD BANK DEPOSIT SWEEP PROGRAM DISCLOSURE SUMMARY

This summary contains key information about the Fifth Third Bank Deposit Sweep Program (the “**Fifth Third Sweep Program**”). The Fifth Third Sweep Program is one of Fifth Third Securities, Inc.’s (“**Fifth Third Securities**”) Core Account Investment Vehicles for available cash balances. Through the Fifth Third Sweep Program, the available cash balance in your Fifth Third Securities Account will periodically and automatically be deposited or swept into Fifth Third Bank, N.A., a national banking association and Federal Reserve member bank headquartered in Cincinnati, Ohio (the “**Bank**”). Fifth Third Securities is a direct, wholly-owned subsidiary of the Bank; however, Fifth Third Securities is not a bank.

The Fifth Third Sweep Program is an optional bank deposit sweep program that offers you the ability to maintain deposits that are insured by the Federal Deposit Insurance Corporation (the “**FDIC**”), up to applicable limits based upon the type of account, the manner in which the account is held and the other accounts a client may hold at the Bank. Your funds in the Fifth Third Sweep Program may be eligible for FDIC insurance up to \$250,000 (including principal and accrued interest) per depositor in most insurable account types (e.g., individual, joint account) and up to \$250,000 (including principal and accrued interest) for individual retirement accounts (“**IRAs**”) and certain other self-directed retirement accounts. We will refer to the maximum insurable amount of each insurable capacity as the “**maximum applicable deposit insurance amount.**”

For more detailed information about FDIC insurance, and its application to other account registrations (for example, joint, custodial, corporate, partnership, unincorporated association, trust, retirement plans, etc.), please contact us at 888-889-1025 or call your Fifth Third Securities Financial Professional directly. You may also contact the FDIC Consumer and Depositor Assistance directly by mail (550 17th Street, N.W., Washington, D.C. 20429), by phone (877-275-3342 option 1, 800-925-4618 [TDD]) or by e-mail (dcainetnet@fdic.gov). Additional resources to monitor your FDIC coverage, such as the FDIC’s Electronic Deposit Insurance Estimator (EDIE), are also available on the FDIC website at www.fdic.gov.

How the Fifth Third Sweep Program Works

Deposits

Sweep. Funds in your Fifth Third Securities Account that are eligible for deposit into the Fifth Third Sweep Program may include, but are not limited to, cash deposits/transfers at inception or otherwise, interest or dividend payments and sales proceeds. When funds in your Fifth Third Securities Account become available for deposit into the Fifth Third Sweep Program, Fifth Third Securities, as your agent through its clearing firm, National Financial Services LLC (“**NFS**”), will sweep your funds into the Fifth Third Sweep Program. Funds will not move to the Bank until the business day following (“**D+1**”) the day on which funds are made available in your Fifth Third Securities Account (“**D**”). Please note that funds from sales proceeds are not considered available until the settlement date of the liquidating transactions.

Interest. Funds that sweep into the Fifth Third Sweep Program will not accrue interest until D+1, which is the first day on which your funds are held by the Bank.

Protection and Insurance. On D, your funds will not be FDIC-insured, but will be protected by the Securities Investor Protection Corporation (the “**SIPC**”) subject to applicable limits. On D+1, your funds will not be protected by the SIPC, but will be eligible for FDIC insurance. See “FDIC and SIPC Coverage” below for more information about FDIC insurance, SIPC protection and the Fifth Third Sweep Program.

For purposes of this section, a “**business day**” is any day other than a day on which our clearing firm, banks in the State of New York or the funds transfer system operated by the Federal Reserve System is closed.

You will be able to view your activity in the Fifth Third Sweep Program on your periodic Fifth Third Securities Account statements.

Withdrawals

Transactions/Debits. When funds are needed to cover transactions or other debits (e.g., administrative account fees, etc.) in your Fifth Third Securities Account, Fifth Third Securities will first withdraw the required amount from any available cash balance in your Fifth Third Securities Account. If the available cash balance in your Fifth Third Securities Account is not sufficient, Fifth Third Securities will then withdraw the required amount from any available cash balance in the Fifth Third Sweep Program. If available cash balances in both your Fifth Third Securities Account and the Fifth Third Sweep Program are not sufficient, Fifth Third Securities will debit any margin account for which you are an account owner pursuant to the terms of your margin agreement.

Interest. Interest on your available cash balance in the Fifth Third Sweep Program will accrue up to and including the day on which a withdrawal of funds is made from the Fifth Third Sweep Program (“**W**”).

Protection and Insurance. On W, your funds will be FDIC-insured up to the maximum applicable deposit insurance amount. After W, your funds will be protected by the SIPC if those funds are in your Fifth Third Securities Account subject to applicable limits.

Amount of Interest Paid on Your Fifth Third Sweep Program Balance

Generally speaking, you will be paid interest on your available cash balance in the Fifth Third Sweep Program based upon interest rate tiers (see ‘Interest Rate Tiers’ section below) which are subject to change from time to time without prior notice to you. During your first month participating in the Fifth Third Sweep Program, however, your available cash balance (regardless of amount) may default to the first interest rate tier until Fifth Third Securities is able to determine the corresponding interest rate tier for your available cash balance as outlined in the ‘Monthly Review’ section below. After your initial participation month, the interest rate for the corresponding interest rate tier will be paid on your available cash balance in the Fifth Third Sweep Program. Interest rates will be established periodically by the Bank based on prevailing economic and business conditions. You can obtain the current available interest rate tiers and corresponding interest rates for the Fifth Third Sweep Program by contacting us at 888-889-1025 or by calling your Fifth Third Securities Financial Professional directly.

Interest Rate Tiers. The interest rate paid will be tiered based upon your available balance in the Fifth Third Sweep Program, as reflected on your Fifth Third Securities Account statement. Generally, Fifth Third Securities clients who maintain higher Fifth Third Sweep Program balances may qualify for higher interest rate tiers. In addition, the Fifth Third Sweep Program balance is calculated at an account level. As a result, the Fifth Third Sweep Program does not aggregate Fifth Third Sweep Program balances to determine interest rate tiers for clients who maintain Fifth Third Sweep Program balances for multiple Fifth Third Securities Accounts.

The interest rate tiers and corresponding Annual Percentage Yields (“APY”) as of January 24, 2025 are listed below:

Tier	Symbol	Available Cash Balance	APY*
1	QFTAQ	\$0 - \$100,000	0.20%
2	QFTBQ	\$100,001 - \$250,000	0.35%
3	QFTCQ	\$250,001 - \$1,000,000	0.35%
4	QFTDQ	\$1,000,000 +	1.00%

* Interest rates are subject to change at any time and without prior notice to you. For current interest rates on the Fifth Third Sweep Program, please refer to the website page [53.com/ftsdisclosure](https://www.53.com/ftsdisclosure) and click on “Core Account Investment Vehicle Disclosure Summary and Fifth Third Bank Deposit Sweep Disclosure Summary”.

Monthly Review. Fifth Third Securities currently only reviews the available Fifth Third Sweep Program cash balance for each Fifth Third Securities Account on a monthly basis to determine whether such balances qualify for an interest rate tier other than the existing interest rate tier.

The monthly review is expected to occur on the first business day of each month (the “**Monthly Review Date**”). Any change in interest rate tiers based on this review will be effective as of the second business day of each month (the “**Monthly Effective Date**”). You will be able to view any interest rate tier changes in the Fifth Third Sweep Program on your periodic Fifth Third Securities Account statements.

Due to this monthly review of interest rate tiers, your available cash balance (regardless of amount) held in the Fifth Third Sweep Program during your first month of participation may initially default to the first interest rate tier. On subsequent Monthly Effective Dates, your available cash balance will receive the interest rate for the corresponding interest rate tier established by the Bank based upon Fifth Third Securities’ review on the Monthly Review Date, regardless of any increases or decreases that may have occurred during any given month.

The Bank is not obligated to pay different interest rates on different interest rate tiers and interest rate tiers may be changed at any time without prior notice to you. The interest rates paid with respect to the Fifth Third Sweep Program may be higher or lower than the interest rates available to you if deposits were made directly with the Bank or other depository institutions in comparable accounts. **Additionally, programs such as the Fifth Third Sweep Program generally pay interest rates that are significantly lower than comparable money market mutual funds available to investors.** You should compare the features of the Fifth Third Sweep Program (e.g., terms, rates of return, required minimum amounts, charges, FDIC insurance, etc.) with other deposit accounts and alternative investments that may pay higher interest rates when determining if the Fifth Third Sweep Program is beneficial and suitable for you based on your current investment objectives.

Interest will accrue on available Fifth Third Sweep Program cash balances from the day on which they are deposited with the Bank (that is, on D+1) through the business day the withdrawal is initiated with the Bank (that is, W). Interest on your available cash balance in the Fifth Third Sweep Program will be calculated daily, compounded monthly and credited monthly. The Bank uses the daily balance method to calculate interest. This method applies a daily periodic rate to your available cash balance in the Fifth Third Sweep Program each day.

FDIC and SIPC Coverage

Your available cash balances are, at all times, protected or insured by either the SIPC, subject to applicable limits (in the case of cash, securities or other investments held in your Fifth Third Securities Account) **or** the FDIC, up to the maximum applicable deposit insurance amount (in the case of cash invested in the Fifth Third Sweep Program at the Bank).

FDIC. Available cash balances in the Fifth Third Sweep Program at the Bank are **NOT** protected by the SIPC or any excess insurance coverage purchased by Fifth Third Securities. Rather, your funds become eligible for FDIC deposit insurance as soon as they are placed in the Fifth Third Sweep Program. Any deposits, including certificates of deposit (“**CDs**”), you maintain directly with the Bank or through an intermediary such as Fifth Third Securities or another broker in the same capacity, will be aggregated with your deposit accounts at the Bank for purposes of determining the maximum applicable deposit insurance amount. If the Bank closes, the deposit accounts are insured, up to the maximum applicable deposit insurance amount, for principal and interest accrued to the day the Bank is closed.

If 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 Fifth Third Securities before insurance payments are made available. 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 any potential insurance payment.

IMPORTANT NOTE: It is your responsibility to monitor the total amount of deposits that you have at the Bank and to determine the extent of FDIC insurance coverage available to you. Fifth Third Securities is not responsible for any insured or uninsured portion of your deposits at the Bank.

Information about FDIC coverage as well as resources to monitor your FDIC coverage, such as the FDIC’s Electronic Deposit Insurance Estimator (EDIE), are available on the FDIC website at www.fdic.gov.

FDIC Pass-Through Insurance Coverage. The Federal Deposit Insurance Corporation (FDIC) protects the depositors of insured banks against the loss of their deposits due to a bank failure. The standard insurance amount is \$250,000 per depositor. Insurance coverage is dependent upon account ownership categories and subject to FDIC requirements. If you have opened a deposit account on behalf of a beneficial owner or owners of the funds in the account (for example as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for “pass-through” insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you

as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event the Bank fails. That information can be accessed on the FDIC's website at www.fdic.gov.

In addition, the FDIC published an Addendum to the guide, Section VIII, which is a good resource to understand the FDIC's alternative recordkeeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon bank failure. You must be able to provide this information in a timely manner in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible.

You agree to cooperate fully with the Bank and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of a bank failure, you agree to provide the FDIC with the information described above in the required format within twenty-four (24) hours of a bank failure. As soon as a receiver is appointed, a hold will be placed on your account and that hold will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and legal claims against you from the beneficial owners of the funds in the account. If you do not provide the required data, your account may be held or frozen until the information is received, which will cause a delay when the beneficial owners could receive funds. Notwithstanding other provisions to the contrary, this section survives after a receiver is appointed for the Bank, and the FDIC is considered a third-party beneficiary of this section.

SIPC. When balances are held in your Fifth Third Securities Account, they are protected by SIPC, up to applicable limits. Additional information about SIPC and asset protection can be found at www.sipc.org.

For more information about FDIC and SIPC coverage, please see the "Deposits" and "Withdrawals" sections above.

Relationship of the Bank with Fifth Third Securities

Because Fifth Third Securities is acting as your agent with the Bank, you will not receive a separate notice of ownership, such as a passbook or certificate. Deposit account ownership will appear on the records our clearing firm maintains as your custodian and record keeper. If the Fifth Third Sweep Program is no longer available, Fifth Third Securities will notify you. In such event, you may then direct a new investment, a new investment may be directed on your behalf, or Fifth Third Securities will invest the funds in another available core account or other investment vehicle.

You or Fifth Third Securities may choose to terminate your participation in the Fifth Third Sweep Program at any time. In either case, you may deal directly with the Bank subject to their rules for maintaining accounts. Please note that in the case of Fifth Third Securities IRAs or other tax-qualified retirement accounts, you may not be able to set up a direct depository relationship with the Bank. In addition, for Fifth Third Securities IRAs or other tax-qualified retirement accounts, you may incur tax liabilities when you set up a direct depository relationship with the Bank. Please consult with your tax advisor for more information.

Compensation and Benefit to Fifth Third Securities and Your Financial Professional

To the extent available cash balances are invested in the Fifth Third Sweep Program, the Bank makes compensation payments to Fifth Third Securities. The Bank receives significantly greater revenue when a client selects the Fifth Third Sweep Program over other available sweep options. The amount of this revenue is dependent upon the applicable interest rate tier for each Fifth Third Securities Account participating in the Fifth Third Sweep Program on a monthly basis. Fifth Third Securities receives a flat fee from the Bank and/or its affiliates for each Fifth Third Securities Account that holds a balance in the Fifth Third Sweep Program generally at the end of each calendar month. Other than applicable fees on securities accounts, you will not be charged any fee or commission for participation in the Fifth Third Sweep Program.

IMPORTANT CONFLICT OF INTEREST: The revenue generated by the Fifth Third Sweep Program for Fifth Third Securities will generally be greater than revenues generated by other sweep options available at Fifth Third Securities or other brokerage firms and is anticipated to be greater than other possible sweep options that Fifth Third Securities has used in the past or may consider using in the future. All of these factors create a financial interest and conflict, for Fifth Third Securities and your Financial Professional when recommending a Core Account Investment Vehicle for your Fifth Third Securities Account.

In addition, Fifth Third Securities and/or the Bank may make compensation payments to NFS for record keeping and other services with respect to amounts invested in the Fifth Third Sweep Program. NFS may receive more revenue from Fifth Third Securities and the Bank with respect to amounts in the Fifth Third Sweep Program than with respect to corresponding amounts invested in other investment sweep options.

Compensation and Benefit to the Bank and Bank Employees

The Fifth Third Sweep Program creates financial benefits for Fifth Third Bancorp, the Bank, and one or more of its subsidiaries, including Fifth Third Securities. The Bank may use the available cash balances in the Fifth Third Sweep Program to fund certain lending activity that the Bank engages in during the ordinary course of business. As with other depository institutions, the profitability of the Bank is determined in large part by the difference between the interest paid and other costs incurred on deposits such as those related to the Fifth Third Sweep Program, and the interest or other income earned on loans, investments, and other assets. Deposits in the Fifth Third Sweep Program provide the Bank with a stable source of funds for lending. The revenue generated from the Bank's lending activities likely will be significantly greater than the compensation paid to clients in accordance with the interest rate tiers. Payments under the interest rate tiers are the client's only source of compensation in connection with the Fifth Third Sweep Program, and revenues generated from the Bank's lending activities remain the property of the Bank.

Fifth Third Securities receives compensation from the Bank with respect to balances in the Fifth Third Sweep Program. Your Financial Professional will generally not be directly compensated by Fifth Third Securities with respect to your investment in the Fifth Third Sweep Program. By contrast, an investment in a different Core Account Investment Vehicle (a "**Core Fund**") generates revenue for Fifth Third Securities. The Bank does not directly receive revenue from an investment in a Core Fund. Fifth Third Securities receives income from investments by its clients in Core Funds in the form of 12b-1 fees (otherwise known as "distribution fees"). Fifth Third Securities Financial Professionals are also compensated partially based upon investments in Core Funds. The revenue that the Bank will have the opportunity to earn through lending activity related to the Fifth Third Sweep Program is usually significantly greater than the fees earned by Fifth Third Securities for the investment options of the Core Account Investment Vehicle.