Client Interest Rate Schedule for the Bank Deposit Sweep Program at NFS as of 11/9/2026

&Partners Tiers, Interest Rate, and APY are shown below.

&Partners Non-Advisory Accounts

Tier	From	To	Interest Rate	APY
1	$0.01	$24,999.99	0.05%	0.05%
2	$25,000.00	$49,999.99	0.05%	0.05%
3	$50,000.00	$99,999.99	0.05%	0.05%
4	$100,000.00	$249,999.99	0.05%	0.05%
5	$250,000.00	$499,999.99	0.15%	0.15%
6	$500,000.00	$999,999.99	0.30%	0.30%
7	$1,000,000.00 and above		0.50%	0.50%

&Partners Advisory Accounts

Tier	From	To	Interest Rate	APY
1	$0.01	$24,999.99	0.20%	0.20%
2	$25,000.00	49,999.99	0.20%	0.20%
3	$50,000.00	99,999.99	0.20%	0.20%
4	$100,000.00	$249,999.99	1.00%	1.00%
5	$250,000.00	$499,999.99	2.00%	2.01%
6	$500,000.00	$999,999.99	2.00%	2.01%
7	$1,000,000.00 and above		2.00%	2.01%

&Partners, LLC ("&Partners") management meets periodically to review the interest rates paid to clients in the Bank Deposit Sweep Program ("BDSP" or "Program") to determine the interest rate tiers and, whether and when the rates will change. Factors considered include, but are not limited to the rates paid by Program Banks to obtain deposits from the BDSP, expected changes in interest rates, interest rates paid by market competitors, and Program expenses. The interest rates may change at any time, without advance notice. **Please consult your Financial Advisor with any questions.**

BDSP balances will earn the same rate of interest regardless of the Program Bank with which funds are deposited. Interest rate is based on each Depositor's Program Deposits in accordance with the above interest rate tiers. The rate of interest is evaluated daily. Interest rates within the Program are not guaranteed and will fluctuate.

Participation in this Program should not be viewed as an investment option or savings account. Program Deposits are intended to satisfy short-term liquidity needs and cash awaiting reinvestment. Some deposits within the Program may not be FDIC insured. Financial benefit to &Partners, its affiliates and investment representatives, is derived from deposits in this Program. FDIC insurance protects against deposit losses if an FDIC-insured bank fails. &Partners is not a bank and is not an FDIC-insured institution. Only those balances that are held within &Partners' BDSP and the BDSP's Program Banks are eligible for FDIC insurance. BDSP balances eligible for pass-through FDIC insurance coverage are subject to specific conditions and restrictions.

To view the most recent list of Program Banks as well as the complete BDSP Disclosure Document, please reference our website https://www.andpartners.com

All capitalized terms included herein are defined in the BDSP Disclosure Document.

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