Transamerica® Financial Advisors

Bank Deposit Sweep Program Disclosure

Transamerica Financial Advisors, LLC ("TFA" "we" "us") has contracted with National Financial Services, LLC (NFS), the fully disclosed clearing agent for your account, to assist us in offering the Bank Deposit Sweep Program (the "BDSP" or the "Program"). You (for joint accounts, "you" refers to all owners) may earn interest through the Program on your uninvested cash while it awaits investment or withdrawal. The Program offers daily liquidity and Federal Deposit Insurance Corporation ("FDIC") insurance on eligible cash balances within your account(s) held at NFS, subject to the terms described in this Bank Deposit Sweep Program Disclosure ("Disclosure").

This Disclosure explains the terms, conditions, risks, conflicts of interest, and insurance protections associated with the Program. You agree to review this Disclosure carefully, along with your Account Agreement, Brokerage Account Agreement, and any referenced supplemental materials. If you have any questions or concerns about the Program, you should consult your Financial Professional.

By signing and returning the Account Agreement and Brokerage Account Application, you consent to the automatic enrollment of your current and future eligible account(s) in the Program and authorize NFS to act as your agent in establishing and maintaining your sweep accounts. You also acknowledge that, by consenting to the use of the Program, you accept and understand the conflicts of interest described in this Disclosure. You further understand and agree that we receive significant financial benefits from your participation in the Program, benefits that are in addition to any fees you otherwise pay or incur related to the securities or advice we provide, and that these financial benefits create an incentive for us to designate the Program as the default sweep option for your account(s) instead of another sweep product that may provide us with lesser or no financial benefits, resulting in a conflict of interest for TFA.

How the Bank Sweep Deposit Program Works

Your account may accumulate cash as a result of, among other things, the settlement of securities sales, the payment of dividends or interest on securities held in your account, or cash deposits made by you. Under the Program, any uninvested cash, the "Cash Balance", will be automatically deposited (swept) to one or more interest bearing deposit accounts insured by the FDIC (each, a "Deposit Account") at participating financial institutions (each, a "Program Bank"). Deposits will be allocated across multiple Program Banks based on the Program's allocation methodology, which may be modified without prior notice to you.

Generally, Cash Balances are swept the next Business Day following NFS's receipt of funds; however, you acknowledge and agree that in some circumstances, it may take longer for your Cash Balance to be swept. Until the sweep is complete, your Cash Balance will be eligible for protection by the Securities Investor Protection Corporation ("SIPC"). Once your Cash Balance is in the Deposit Account, ("Program Deposit") it will be eligible for FDIC pass-through insurance up to $250,000 (or $500,000 for joint accounts) per bank, per ownership category, provided certain conditions have been satisfied as more fully discussed in the ***Scope of FDIC Coverage and Scope of SIPC Protection*** sections below. Cash Balances that cannot be placed at a Program Bank, including Excess Deposit Banks, due to capacity limits, will be swept to a Money Market Fund Overflow ("MMF Overflow). In the event that you have funds swept to a MMF Overflow, those funds will not be covered by FDIC insurance, and it will materially impact how interest is calculated and how funds are placed and withdrawn under the Program. Money market funds carry investment risks including the possible loss of the principal amount invested.

Debits in your account associated with certain transactions during the business day will first be settled using proceeds from the redemption of any shares of the MMF Overflow first, then withdrawal of Program Deposits that are swept out on such business day. Other debits will be settled using proceeds from redemption of any shares of the MMF Overflow first, then the withdrawal of Program Deposits that are swept out on the next business day. In the event that additional capacity becomes available at the Program Banks, any cash balances in the MMF Overflow will remain in the MMF Overflow until they are used to satisfy debits or withdrawals in the account as described above.

The rate of return for Cash Balances held in a money market fund is typically depicted for a seven-day period, referred to as the "7-day yield", and is typically expressed as an annual percentage rate. The yield will change over time based on the performance of the investments held by the money market fund. The effective yield on a money market fund reflects the effect of compounding of interest over a one-year period. A money market fund seeks to maintain a stable one dollar NAV, earns interest, dividends, and other income from its investments, and distributes this income (less fund expenses) to shareholders as dividends. Each fund may also realize capital gains from its investments, and distributes these gains (less losses), if any, to shareholders as capital gain distributions. Distributions from a money market fund consist primarily of dividends.

A money market fund normally declares dividends daily and pays them monthly. Funds held in the MMF Overflow begin earning the dividend accruals on the day they are received by the MMF Overflow Fund and stop accruing dividends on the day they are withdrawn. Additional information on returns of the MMF Overflow can be found in the specific fund's prospectus which will be made available to you when applicable.

Your account statement will (i) indicate your balance in your core account investment vehicle including your Program Deposit balance at each Program Bank and the MMF Overflow (if applicable) as of the last business day of each monthly statement period, (ii) detail sweeps to and from your core account during the statement period, and (iii) reflect the rate of return for the MMF Overflow if applicable. This information is provided in lieu of separate confirmations of each transaction.

If funds are swept from a Program Deposit Account to the MMF Overflow, such funds will no longer be eligible for FDIC insurance but will be subject to SIPC protection, up to certain limits as further described in the section titled *Scope of SIPC Protection.*

From time to time, and as part of the management of the Program, if additional deposit capacity becomes available, NFS, in collaboration with TFA, may periodically sweep funds out of the MMF Overflow and back to Program Banks on your Program Bank List to be held as a Program Deposit (a "Rebalance Event"). You will be notified in advance in writing of any MMF Overflow Rebalance Event. Continued use of your account and/or the Program after notice of a Rebalance Event will constitute your consent to such an event and the changes described therein. The MMF Overflow is offered by Fidelity Management and Research Company ("FMR Co."), an affiliate of NFS. FMR Co. will receive management and other fees for assets held in the MMF Overflow, as fully described in the fund's prospectus. We do not receive any compensation from NFS or its affiliates for accounts that participate in the MMF Overflow.

The Deposit Accounts are intended for short term use and should not be viewed as a long-term investment option. If you desire to maintain a cash balance in your account for an extended period of time awaiting investment and/or seek the highest yields currently available in the market for your cash balance, please contact your Financial Professional for options outside of the Program. Regardless of how you maintain a cash balance in your account, you agree that you will not maintain such balances solely for the purpose of obtaining FDIC or SIPC coverage.

Except as otherwise noted in this Disclosure, TFA and NFS may, with notice to you, change, add or remove products, or the terms and conditions of the Program. Further, TFA and NFS may, upon prior notice to you, change the Cash Sweep option in which you participate. Your continued use of your Deposit Account following such change to the Program shall constitute your consent to any such change.

Bank Deposit Sweep Program is the Automatic Default Option
The Program is the automatic default for your Cash Balance. Accordingly, unless you affirmatively choose a different option, any Cash Balance in your account(s) will be automatically and continuously swept into the Program.

You may contact your Financial Professional at any time to opt out of the Program if you have a non-retirement account. Once opted out, any Cash Balances in your non-retirement account will remain as free credit balances in your account and will not earn interest nor be eligible for FDIC insurance. You may choose a different option for your Cash Balance at the time you open your non-retirement account or at any time thereafter by contacting your Financial Professional as more fully discussed in the ***Alternatives to the Bank Deposit Sweep Program*** section.

Because TFA makes available a wide range of investment products for brokerage accounts, including non-sweep money market mutual funds, treasury bills, and brokered certificates of deposit, you agree that receiving interest income is not the primary objective for maintaining a cash balance in your account. The Program is offered as a convenience to allow you to maintain and accumulate cash pending future investment or withdrawals in your account while earning a low rate of interest income and to obtain up to $2.5 million (or $5 million for joint accounts) in FDIC insurance for such funds.

If you are seeking to invest your Cash Balance for higher yields, do not desire FDIC insurance for such funds, and do not anticipate the need for immediate availability of your Cash Balance for future investments or withdrawals, please contact your Financial Professional to discuss other investment options. Investment options outside of the Program will have different characteristics, such as potentially more limited liquidity restricting your ability to liquidate such investments to pay for investments in your account or to withdraw from your account, potential costs and fees, and in most cases no FDIC insurance.

Alternatives to Bank Deposit Sweep Program

Although the Program is the automatic default option for your account, participation in the Program is not required for any non-retirement account, and it is not the only available cash option. You may choose a different cash option at any time by contacting your Financial Professional. For your non-retirement account, you can select the option that best meets your needs and may change that option at any time.

Examples of other available options for your non-retirement account include:

- Investing your cash in a non-sweep money market mutual fund, Treasury securities, brokered certificate of deposits, or other investment;
- Holding your cash uninvested in your non-retirement account; or
- Directing us to transfer your cash to another financial institution on a scheduled basis or as otherwise instructed.

If your cash is in a non-retirement eligible advisory program account, your only option would be to:

- Hold your cash uninvested in your non-retirement account

Each available option involves different risks, yields, and forms of protection. The Program offers FDIC insurance; however, it pays a lower interest rate to you than other investment vehicles. The Program also presents a material conflict of interest between you and TFA because TFA earns compensation from Program Banks that is greater than the interest credited to your account. This creates a financial incentive for TFA to maintain cash balances in the Program rather than recommend alternative options as more fully described in the ***Conflicts of Interest*** section below.

Bank Deposit Sweep Program Account Eligibility

Eligibility for the Program is subject to the other limitations described herein and as determined by TFA and NFS. Please check with your Financial Professional if you have questions regarding eligibility of your account. Unless otherwise indicated, the information in this Disclosure applies to each eligible brokerage account for which you are an owner, whether as an individual, a joint tenant, a corporation, trustee, executor, or custodian, or in any other capacity.

If TFA or NFS determine that your account is no longer eligible or the Program eligibility requirements change, we retain the right to change your account's core account investment vehicle from the Program to an alternative core account investment vehicle, including a money market fund made available by TFA and NFS. A money market fund will not be FDIC insured.

Program Banks and Allocation Methodology

Your Cash Balance will be swept into Deposit Accounts at one or more Program Banks on the applicable Program Bank List, subject to deposit capacity limits at each Program Bank. Program Banks used for the Program may be modified. Banks may be removed, replaced and added. Generally, you will receive notification of any changes to the Program Bank List.

You may designate a Program Bank as ineligible (or optout of a Program Bank) by contacting your Financial Professional. Any existing Program Deposits at an excluded bank will be withdrawn and redeposited at a different Program Bank with deposit capacity on the next business day. No new cash will be deposited into any Program Bank that you have opted out of (i.e., designated as ineligible to receive your deposits). Excluded Program Banks may reduce available FDIC insurance coverage.

The Program allocates deposits to each Program Bank based upon a minimum, maximum and target balance set by each Program Bank. A "pro rata" nondiscretionary methodology determines the sequence of allocation by the percentage that each actual Bank omnibus account balance is away from the bank target balance. In general, Program Banks with smaller percentages of their targets are allocated deposits before Program Banks with higher percentages of their targets are allocated deposits.

There will be instances where certain “Priority Bank(s)” will receive preferential ordering in the allocation sequence ahead of other Program Banks. Funds in excess of the Maximum Deposit Amount will be swept into an alternate Program Bank. Once the FDIC insurance limit is reached at the first Program Bank, additional funds will be allocated to another Program Bank, and so on. NFS, in its discretion, has the right to limit the amount of your Cash Balance that is swept into a Deposit Account at a Program Bank or to move your Cash Balance to another Program Bank. The availability of Deposit Accounts is subject to deposit capacity of the Program Banks. These limitations may affect the total amount of FDIC insurance that is available to you. TFA and NFS do not guarantee that Program Deposits will be allocated in a manner that maximizes FDIC insurance coverage.

NFS, as your agent, will place in one Program Bank, subject to deposit capacity limits, regardless of the maximum potential applicable FDIC insurance coverage available, up to $246,500 of your cash balances for an individual account, an agency account, or a trust account (including a transfer upon or payable on death account), up to $493,000 for a joint account (regardless of the number of owners) (“Maximum Deposit Amount”).

If the Maximum Deposit Amount has been placed at each Program Bank on the then-current Program Bank List (including any Program Bank you have designated as ineligible), any remaining cash balances will be deposited into one designated Program Bank, without regard to FDIC insurance limits (the “Excess Deposit Bank”), and subject to the Excess Deposit Bank’s deposit-capacity limitations.

Except with respect to the Excess Deposit Bank, your cash balances will not be swept into any Program Bank in an amount that exceeds the Maximum Deposit Amount. Once the Maximum Deposit Amount has been reached in all Program Banks on the Program Bank List that are accepting additional deposits, any additional cash balances will be swept to the Excess Deposit Bank, again subject to applicable deposit-capacity limits.

Each Deposit Account constitutes a direct obligation of the applicable Program Bank and is not a direct or indirect obligation of TFA or NFS. You may obtain publicly available financial information concerning each Bank at https://www.ffiec.gov/NPW or by contacting the FDIC Public Information Center (i) by mail at FDIC 3501 North Fairfax Drive, Room E-1005, Arlington, VA 22226; (ii) by email at publicinfo@fdic.gov; or (iii) by phone at (877) 275- 3342.

TFA and NFS do not guarantee in any way the financial condition of the Program Banks or the accuracy of any publicly available financial information concerning such Program Banks. TFA and NFS are not responsible for any insured or uninsured portion of a Deposit Account at a Program Bank or a Program Bank’s capacity to receive additional deposits.

TFA and NFS reserve the right to amend the applicable Program Bank List at any time. This includes the addition or removal of Program Banks. You will be notified that a change will be forthcoming, via a message printed on your account statement. Any questions you have related to the changes can be addressed by your Financial Professional. A current list of Program Banks is available at www.mybrokerageinfo.com/TBSbanklist/ or by asking your Financial Professional for this information.

To the extent permitted under applicable law and pursuant to agreement between NFS and the Program Banks, TFA and NFS retain the right to provide the Program Banks and their regulators (including but not limited to the FDIC) with information related to you and any individual authorized by you to trade in your account used in the Program (“Authorized Individual”). If provided, the information could consist of the name, address (including city, state, postal code, and, if applicable, foreign country), date of birth, either Social Security number or taxpayer identification number, and any other information as necessary or requested by the Program Banks and/or their regulators.

Access to Bank Deposit Sweep Program Funds

Your ability to access Program Deposits may be limited, as due to federal banking regulations, each Program Bank reserves the right to require seven (7) calendar days prior notice before permitting a withdrawal of Program Deposits. As long as this right is not exercised, and there is not a bank failure, your ability to access cash, including the ability to withdraw funds from your account, should not be limited.

You are only able to access your Program Deposits through your account. You cannot access or withdraw Program Deposits by contacting a Program Bank directly. NFS will automatically withdraw cash from your Deposit Accounts (up to the amount of your Program Deposit) and move such cash back to your account in order to satisfy any obligation you have to TFA or NFS or to settle a securities transaction or other debit transaction (account fees, checks, wires, debit card purchases or margin balances) in any account you have with TFA or NFS. You may access your swept cash by placing a trade, requesting a withdrawal, or otherwise using your account. Withdrawals from Program Banks are generally returned to your account on the next business day.

If funds are needed to cover a debit in your Cash Account at the end of a Business Day (i.e., to cover a withdrawal or a security purchase you made in your Account), you hereby consent to have your funds automatically swept out of the Deposit Account(s) at Program Banks back into your Cash Account.

Transactions and activity relating to your cash will be reflected in your periodic Account statement. You will not receive separate confirmations for each sweep transaction in or out of the Program Deposit Account. For each statement period, your account statement will reflect sweep activity, balances at each Program Bank, and interest credited to your account.

You are responsible for monitoring the total amount of your deposits at each Program Bank, including both Program Deposits and any deposits you maintain at the same institution outside the Program, to determine the extent of FDIC insurance coverage available to you. You should carefully review your account statements.

Program Banks to which your cash is swept may change at any time during a given month. Your account statement will identify the Program Banks holding your cash as of the statement date.

Evidence of Ownership
NFS has established omnibus Deposit Accounts at each of the Program Banks for the benefit of its customers who participate in the Program and, as your custodian, NFS maintains records of your beneficial ownership interest in each Deposit Account at each Program Bank. No evidence of ownership, such as a passbook or certificate, will be issued to you. Instead, the Deposit Accounts at each of the Program Banks will be evidenced by (1) a book entry on the account records of each Program Bank showing an omnibus Deposit Account as being held in the name of TFA for the benefit of you and other TFA customers that participate the Program, and (2) records of your Program Deposit maintained by NFS as your custodian and recordkeeper for the Program Bank.

You cannot make deposits or withdrawals directly from the Deposit Account at Program Banks, even if you contact the Program Bank. Your interest in a Deposit Account is not transferable. This is because NFS is acting as your agent and maintains the Deposit Accounts at Program Banks as your custodian. All questions regarding a Deposit Account at a Program Bank, including any notice of unauthorized activity and any complaints regarding the Program, should be directed to TFA or your Financial Professional and not the Program Banks.

Interest Rates and Compensation
Your Program Deposits may earn interest. Interest will accrue daily, be compounded monthly and will be reflected in your account statement as of the last business day of the statement period. Interest begins accruing the day your funds arrive in a Deposit Account but will not earn interest the day the funds are withdrawn. After being posted to the Deposit Account at Program Banks, interest payments are added to your Program Deposit. You will receive notification in advance of any changes to the interest rate tiers (if applicable) and if advance notice is not practical, you will be notified as soon as is reasonably practical.

You do not pay a direct fee to participate in the Program. Instead, TFA, NFS, and applicable third-party administrators will receive a fee from each Program Bank for the services provided to you under the Program. The amount of the fee paid to TFA, NFS, and any third-party administrator will reduce the amount of interest paid to you in the Deposit Accounts and, depending on market conditions, TFA may receive the majority of the total interest paid by the Program Banks on these deposits. The difference between the rate paid by the Program Banks to TFA and the rate TFA pays to you (the “spread”) is compensation to TFA and creates a material conflict of interest between you and TFA. Please refer to the Conflicts of Interest section of this Disclosure for additional information.

The interest rate on Program Deposits is determined by TFA and will be the same across all Program Banks. Interest rates vary based on a tiered schedule tied to your total sweep balance. Current interest rate tiers are available to you at https://www.tfaconnect.com/disclosures. The interest rates are subject to change and may vary with prevailing economic and business conditions and are subject to change without prior notice to you and may change before TFA’s website can be updated.

TFA does not guarantee any rate of return or that the Program will provide a particular rate of interest or the highest rate available. TFA also does not guarantee that the Program will provide a competitive yield relative to other cash investment alternatives available to you. The interest rates on your Program Deposit may be lower than the rate of return on similar non-FDIC insured investments or deposit accounts. Neither TFA nor the Program Banks have a duty or obligation to offer or ensure you receive a particular rate, the highest rates available, or rates that are comparable to the yield on money market mutual funds.

Conflicts of Interest

There are conflicts of interest relating to the Program. TFA receives financial benefits from the spread between the amount received from Program Banks and the interest paid to you. TFA receives more revenue from cash held in the Program than from many alternatives and therefore has a financial incentive to maintain the Program as the default sweep option.

The deposits TFA and NFS make available to Program Banks represent a significant amount of cash that is a relatively stable source of deposits for the Program Banks. The Program Banks in turn use the deposited cash for their investment or lending activities, thus driving revenue for the Program Banks. The Program Banks thus have an incentive to pay a rate for Program Deposits that is higher than the rate received by you, and the difference is the fee TFA, NFS and the third-party administrators collect for administering the Program.

Each Program Bank pays TFA and NFS a fee based on a percentage of all participants' average daily deposit balances in all Program Banks. While the specific amounts vary, the total amount we receive will not exceed 70% of the prevailing Federal Fund Rate annually across all Deposit Accounts. TFA may, at its discretion, modify the fees it receives from the Program Banks at any time without giving notice to you.

The fees paid to TFA, NFS, and the third party administrators reduce the amount of interest available to be paid to you on your Deposit Accounts. However, the income TFA and NFS earn from Program Banks based on your balances in the Program will be greater than the amount of interest you earn from the same balances, The fees paid by Program Banks to NFS and the third party administrators cover recordkeeping and other services, including the provision of substantial and stable deposits to the Program Banks.

TFA and NFS receive more revenue from cash held in the Program than from other sweep options, including money market funds. Therefore, both TFA and NFS have an incentive for you to place and maintain assets in the Program. This revenue is used to offset the costs of operating the Program, providing services to clients, covering general operating expenses, and supporting TFA's net earnings.

If you are enrolled in one of TFA's eligible investment advisory programs, you should understand that the Program fees paid to TFA are separate from, and in addition to, the asset-based advisory fee you pay to TFA and your Financial Professional on the cash in your account. Because we receive two layers of fees on the same Cash Balances held in your advisory program account, this may reduce your overall investment return and could result in a negative return.

In order to mitigate all of the conflicts related to the Program, TFA does not share any of this revenue with your Financial Professional.

Scope of FDIC Insurance Coverage

The FDIC is an independent agency of the United States government that insures depositors against the loss of deposit funds in the event an FDIC insured depository institution fails. FDIC insurance applies only after your cash has been swept from your account into a Deposit Account at a Program Bank pursuant to the Program. FDIC insurance does not apply to funds held in your account.

Deposit Accounts are eligible for FDIC insurance up to $250,000 (including principal and accrued interest) per depositor, per ownership category, per bank. These limits apply to your total deposits at each Program Bank, including any deposits you may hold outside the Program at the same institution. TFA and NFS do not guarantee that all of your Program deposits will be fully insured, particularly if you maintain additional deposits at the same Program Bank outside the Program. The maximum amount of FDIC Insurance coverage for your deposits in the Program is up to $2.5 million (for an individual account) or up to $5 million (for a joint account), subject to the total amount on deposit in an account, applicable FDIC rules, and Bank availability.

You acknowledge that you are solely responsible for understanding, monitoring, and determining whether your total deposits at any Program Bank, including deposits held outside the Program, exceed the applicable FDIC insurance limits. TFA and NFS do not have access to information regarding your external deposits, do not monitor or track your FDIC insurance coverage, and do not provide advice regarding FDIC insurance eligibility. You may wish to consult your own legal or tax advisor regarding FDIC insurance coverage when deposits are held in multiple ownership capacities.

If you maintain multiple accounts with us, you are responsible for monitoring the combined cash balances to ensure that deposits do not exceed the Maximum Deposit Amount at any individual Program Bank. Once deposits for your benefit reach the Maximum Deposit Amount at each Program Bank, any additional cash will be directed to an Excess Deposit Bank. The Excess Deposit Bank will accept deposits without limitation and without regard to FDIC insurance maximums. Cash deposited in an Excess Deposit Bank in excess of the applicable FDIC insurance limit will not be insured by the FDIC and will not be protected by SIPC.

Scope of SIPC Protection
SIPC is a non-profit membership corporation established under the Securities Investor Protection Act of 1970 and funded primarily by its member securities brokerage firms registered with the U.S. Securities and Exchange Commission. SIPC provides limited protection against custodial risk to customers of securities brokerage firms, such as NFS, in the event such firms become insolvent and are unable to meet their obligations to customers. SIPC protection does not insure against the loss of the value of any investment, nor does it guarantee the quality or performance of any security or protect against market fluctuations or declines.

SIPC protects the securities and cash held in each customer's brokerage account at an insolvent brokerage firm, subject to applicable limits. Under SIPC rules, coverage is provided up to $500,000 per customer, per separate capacity, which includes protection for up to $250,000 of cash held as a free credit balance.

Uninvested cash held in your account is not insured or guaranteed by the FDIC or any other governmental agency. However, such cash is protected by SIPC up to $250,000 as part of SIPC's overall $500,000 protection limit for each separate capacity.

Once cash is swept from your account into a Deposit Account at one or more Program Banks pursuant to the Program, it is no longer eligible for SIPC protection. Instead, swept cash becomes eligible for FDIC insurance at the Program Bank(s), subject to the FDIC coverage limits and requirements described in the Scope of FDIC Coverage section of this Disclosure.

SIPC protection applies solely to cash and securities held in your account and does not apply to bank deposits, money market deposit accounts, or any funds after they have been swept to a Program Bank. SIPC does not protect against losses resulting from market movement, issuer credit events, or fluctuations in the value of securities.

Additional information regarding SIPC, including a brochure that describes SIPC protection, may be obtained by visiting the SIPC website at **www.sipc.org.**

Amendments
TFA and NFS may modify the Program or this Disclosure at any time, including changing the core account investment vehicle for your account. TFA or NFS will provide notice to you if any changes are made to the Program, including changes to sweep products and vehicles available therein. You may also ask your Financial Professional or www.mybrokerageinfo.com/TBSbanklist/ for additional information on such change.

If TFA or NFS makes any change to the Program, there is no guarantee that such change will provide an equal or greater rate of return to you during any given period, or that FDIC insurance will be provided.

If you do not agree to any changes, you should contact your Financial Professional to discuss alternatives available to you, including transferring your account to another provider. If you do not take any action in response to a notice of a change, you are deemed to consent to the change to the Program.

Notices
All notices referenced in this Disclosure may be provided through mail, statement entry or insert, notation on a trade confirmation or electronic communication (including email). Each notice will provide a complete description of the change and outline the alternatives available to you. You agree to receive notices this way and agree to read all such notices that TFA or NFS provides to you.