

PRIMEVEST® is pleased to make available to its clients the option of sweeping their available cash balances into one or more financial institutions that participate in the FlexInsured Account. The FlexInsured Account permits available cash balances in eligible accounts (including those derived from the sale of securities, dividend payments, interest credited from bonds and cash deposits) in eligible accounts to be automatically deposited into interest bearing deposit accounts (“Accounts”) at one or more designated insured depository institutions (“Program Banks”). Deposited funds will be eligible for federal deposit insurance from the Federal Deposit Insurance Corporation (“FDIC”) up to \$250,000 per ownership category (up to \$250,000 held in certain retirement accounts) (the “Deposit Insurance Limit”). The FlexInsured Account is designed to help you spread your cash deposits among multiple Program Banks, providing potential FDIC insurance coverage for your deposits held at multiple depository institutions. Through this service it offers many times the coverage that would be available if your deposits were held at a single depository institution. The FlexInsured Account funds are not protected by the Securities Investor Protection Corporation (“SIPC”). See “*FDIC Insurance*” below for additional information about the FDIC and how FDIC insurance works.

THE FLEXINSURED ACCOUNT - IN GENERAL

Through the FlexInsured Account, deposits are eligible for FDIC deposit insurance up to the applicable Deposit Insurance Limit in principal and accrued interest per depositor, per institution, in accordance with FDIC rules, as more fully described below. PRIMEVEST is working with Deutsche Bank Trust Company Americas (“DBTCA”), a wholly owned subsidiary of Deutsche Bank, to make available the FlexInsured Account. As your agent, PRIMEVEST has appointed DBTCA to place up to 95% of the Deposit Insurance Limit for a particular account type in a particular Program Bank. For instance, the FlexInsured Account is set up to limit the size of an individual customer’s accounts at a Program Bank to \$237,500 (95% of the total Deposit Insurance Limit). Any excess is deposited in subsequent Program Banks in amounts not to exceed \$237,500 at each Program Bank. In the event that a customer’s available funds exceed the capacity to provide FDIC deposit insurance coverage, excess balances are returned to PRIMEVEST for deposit into another sweep alternative. See “*FDIC Insurance*” below for additional information about the FDIC and how FDIC insurance works.

There is no minimum initial deposit and no minimum balance required in order to participate in the FlexInsured Account. Funds deposited in a Program Bank through the FlexInsured Account will begin earning interest from the day they are received by the Program Bank. **You may discontinue your participation in the FlexInsured Account at any time.**

You may access funds swept from your PRIMEVEST account into the FlexInsured Account by using features of your PRIMEVEST account that have the effect of sweeping the funds back into the account. For example, you may request a check payable to you out of your PRIMEVEST account; write checks or access funds by the debit card provided to you with your PRIMEVEST account, use the electronic bill pay and bill presentation features of your PRIMEVEST account or purchase securities. If there is not enough cash in your PRIMEVEST account to satisfy your transactions or other obligations, funds will be withdrawn from the FlexInsured Account. Bear in mind that certain transaction limits may apply, which are described more fully below.

PRIMEVEST will act as your exclusive custodian and agent with respect to all transactions related to your FlexInsured Account. You must make all transactions involving your FlexInsured Account through us. Program Banks will only accept instructions transmitted by us or an authorized agent on our behalf.

No evidence of ownership, such as a passbook or certificate, will be issued to you. Your ownership in the Accounts will be evidenced by book entry on the account records of PRIMEVEST. As noted below, you will be provided a periodic account statement from PRIMEVEST that will reflect your balances in the FlexInsured Account at the Program Bank(s).

PRIMEVEST and DBTCA have contracted with FDIC-insured financial institutions to act as Program Banks. Additional Program Banks may be added to the FlexInsured Account in the future, which may increase the potential FDIC insurance coverage available for deposits through the service. However there can be no assurance that additional Program Banks will be added. DBTCA will (i) assist in the administration and record keeping for the FlexInsured Account, and (ii) act as an intermediary bank, routing deposits to and withdrawals from Program Banks. Certain large deposits or withdrawals may not be fully insured while being routed through DBTCA.

If you wish to remove deposits made at a Program Bank from participation in the FlexInsured Account and establish a direct depository relationship with that Program Bank, you generally may do so, subject to the Program Bank’s policies regarding establishing and maintaining accounts. If you choose to establish a direct relationship with a Program Bank in this manner, your account with the Program Bank will be separate from your PRIMEVEST account, your balances and transactions will no longer be reflected in your PRIMEVEST account statements, and PRIMEVEST will have no responsibilities concerning the account.

PRIMEVEST will not be obligated to you for amounts on deposit in the Program Banks, whether or not covered by deposit insurance, nor will PRIMEVEST be obligated to make any payments to you in satisfaction of a loss you might incur as a result of a delay in FDIC insurance payouts applicable to your deposit account should such payouts become necessary. PRIMEVEST also will not be obligated to credit your PRIMEVEST account with funds in advance of their payment by the FDIC. See “*FDIC Insurance*” below for additional information about the FDIC and how FDIC insurance works.

All questions regarding your FlexInsured Account should be directed to PRIMEVEST, not the Program Banks. A list of Program Banks is included with this Disclosure Statement. You may also obtain a list of Program Banks and current interest rates by going to our web site at www.primevest.com/flexinsured.asp or by contacting your Financial Professional. By your continued use of the FlexInsured Account, you agree to the terms provided herein. If you decide that the FlexInsured Account is not your preferred option for your account, we will make arrangements for an alternative investment of your cash balances as directed by you.

Please read the further descriptions of the FlexInsured Account and FDIC insurance, which are contained below and provide important information concerning the FlexInsured Account, including information about the manner in which your cash balances are deposited and withdrawn from Program Banks, as well as details about how the FlexInsured Account works, your options and applicable risks. If you have any questions about any of the information contained in this document please contact your Financial Professional.

ACCOUNT ELIGIBILITY

The PRIMEVEST FlexInsured Account is generally available for all PRIMEVEST individual, business, corporate, joint, uniform gifts-to-minors and IRA accounts. Trust accounts are eligible so long as all beneficiaries of the trust account are natural persons. Advisory, ERISA, 403(b) and discretionary

accounts are not eligible to participate. Non-eligible accounts will be swept to a money market mutual fund. PRIMEVEST reserves the right, in its sole discretion, to limit other types of accounts from participating in the FlexInsured Account or to terminate any client's use of the FlexInsured Account at any time for any reason without prior notice.

IS THE FLEXINSURED ACCOUNT RIGHT FOR YOU?

The PRIMEVEST® FlexInsured Account is one option for you to consider in choosing how you want to maintain your cash balances. PRIMEVEST also offers a number of investment products that you may wish to consider as alternatives to maintaining cash deposits in the FlexInsured Account. If you are maintaining an eligible account, you may elect to utilize the FlexInsured Account as your "sweep account" at any time, and you may modify this selection at your discretion. You should consider your investment objectives, liquidity needs and risk tolerance in reviewing these alternatives. Some of these alternatives will, under normal market conditions, pay an interest rate or dividend that is higher than the rate you receive on cash held in the FlexInsured Account. While deposits in the FlexInsured Account, certificates of deposits and any other available deposit products offered by FDIC-insured depository institutions are covered by FDIC insurance up to applicable Deposit Insurance Limits, other investments such as money market mutual funds are not FDIC-insured and may lose value.

Although your PRIMEVEST account offers a full menu of options for accessing your available cash balances through the FlexInsured Account (such as check writing and debit cards), the FlexInsured Account is not designed to act as a transactional account or transaction account substitute. PRIMEVEST monitors overall individual and aggregate transaction activity on PRIMEVEST accounts making use of the FlexInsured Account and reserves the right to transfer accounts with levels of transfer activity that PRIMEVEST deems inappropriate into alternative sweep options.

If you maintain any deposit accounts with DBTCA outside of the FlexInsured Account, you may want to consider whether to participate in the FlexInsured Account as funds deposited at DBTCA even for short periods will be eligible for federal deposit insurance only to the Deposit Insurance Limit.

DEPOSITS

If you have elected to utilize the FlexInsured Account alternative for your cash balances, your free cash balances are automatically transferred, or swept, into deposit accounts through the FlexInsured Account on a daily basis. Cash balances in your PRIMEVEST account are created by, among other things, deposits of funds into your securities account and the receipt of interest credited on bonds or CDs, dividend payments and proceeds from the sale or redemption of securities. As described more fully below, each cash sweep from your PRIMEVEST securities account is a deposit of funds in one or more Program Banks and once received by the Program Bank(s) each deposit is solely the obligation of the applicable Program Bank.

PRIMEVEST acts only as agent and custodian for you, the depositor. In the event any Program Bank participating in the FlexInsured Account rejects additional deposits, withdraws entirely or is terminated from the FlexInsured Account by us, then we, as your agent, are authorized by you to move your deposit to another Program Bank. In the event we are unable to make such alternate arrangements you authorize us to transfer your balance to an alternate sweep vehicle, and we will notify you after we take such action. All deposits made through the FlexInsured Account are solely the obligation of the applicable Program Banks and will not be direct or indirect obligations of PRIMEVEST. In the event that the FlexInsured Account is terminated or if your balances in the FlexInsured Account exceed your Deposit Insurance Limit the excess will be invested into other money market mutual fund sweep alternatives.

Please note that it is your responsibility to monitor your accounts held outside the FlexInsured Account at any of the Program Banks and to review your periodic statements to ensure that your total amount of deposits held at that Program Bank outside of the FlexInsured Account, along with your deposits through the FlexInsured Account, do not exceed the applicable FDIC insurance.

The Program Banks are not responsible for the actions of DBTCA or PRIMEVEST with respect to the FlexInsured Account.

WITHDRAWALS

Any funds necessary to satisfy debits in your PRIMEVEST account will be obtained first from free credit balances in your PRIMEVEST account (if any), then from balances in your money fund(s) (if any) and then from withdrawals from the FlexInsured Account. We will make all withdrawals through the FlexInsured Account necessary to satisfy debits in your PRIMEVEST accounts will be made by us as your agent. A debit will be created, for example, when you purchase securities or request a withdrawal of funds from your brokerage account, when you write a check on your account, or use other withdrawal methods (such as through an ACH transaction or debit card transaction on the debit card provided with your PRIMEVEST account). Checks written on your brokerage account are not drawn directly against the amounts deposited for you at any of the Program Banks, but the money is transferred back from the Program Banks to DBTCA and then to PRIMEVEST, and then used to satisfy your debit via the PRIMEVEST cash management program. Unless required by law, withdrawals may not be made directly from the Program Banks, except through PRIMEVEST acting as your agent.

Withdrawals will be deemed paid by a particular Program Bank when such funds are transmitted by a Program Bank to the settlement account at DBTCA, as settlement bank ("Settlement Account") and the Program Bank will be released from all liability for withdrawn funds once the Program Bank delivers those funds to the Settlement Account. DBTCA will in turn pay such amounts to us to apply to your brokerage account.

Under federal regulation, Program Banks may reserve the right to require seven (7) days notice before permitting a transfer of funds out of a money market deposit account, such as the FlexInsured Account. While the Program Banks have not indicated their intention to implement such a policy, a Program Bank may, at any time, choose to do so.

PROGRAM BANKS

A current list of the Program Banks accompanies this disclosure and is available on our web site at www.primevest.com/flexinsured.asp. Each Program Bank is a separate FDIC-insured depository institution duly chartered under the laws of the United States or a State thereof. As described below, we reserve the right to modify the list of eligible Program Banks and to establish the priority of Program Banks in which your funds may be placed. A list of the Program Bank(s) in which your deposits are actually made will be provided to you on your periodic PRIMEVEST account statement. New Program Banks may be added on a quarterly basis and will be disclosed to existing customers prior to their being added. A current list of Program Banks will be made available to you periodically and generally is available at any time through the web site.

You may exclude one or more Program Banks, without limitation, from being able to receive your cash balances. You may exclude Program Banks at any time and for any reason. For instance, it will usually make sense for you to exclude a Program Bank if you have an account with that Program Bank outside of the FlexInsured Program. If you maintain your PRIMEVEST account through a financial institution with a networking agreement with PRIMEVEST that is also a Program Bank, that financial institution will be automatically excluded for your FlexInsured Account deposits. It is

your responsibility to monitor the insurable deposits you may have with any Program Bank outside of the FlexInsured Account, as those deposits will reduce the amount eligible for FDIC insurance within the FlexInsured Account at that particular Program Bank. If a Program Bank where you already have deposits is listed, we recommend you direct us to exclude that Program Bank. You may choose to exclude any Program Banks by notifying your Financial Professional.

It may take several days following the inception of your FlexInsured Account to process your requested Program Bank exclusions. In the event that your funds are allocated to a Program Bank that is designated by you or by us as an excluded Program Bank, but which is also a financial institution in which you maintain cash balances outside of the FlexInsured Account, you may not have some or your entire balances protected by FDIC coverage until those exclusions are processed and the funds reallocated.

You may obtain available financial information concerning any of the Program Banks at <http://www.fdic.gov/nicpubweb/nicweb/nichome.aspx> or by contacting the FDIC Public Information Center by mail at 801 17th Street, N.W., Room 100, Washington, DC 20434 or by phone at 1.877.275.3342. PRIMEVEST does not guarantee the financial condition of any Program Bank or the accuracy of any publicly available financial information concerning a Program Bank.

SELECTION AND PRIORITY OF PROGRAM BANKS

The FlexInsured Account includes two categories of Program Banks: those introduced to the program by PRIMEVEST (“Introduced Program Banks”) and other financial institutions not introduced by PRIMEVEST (“Non-Introduced Program Banks”). See “Summary of Certain Relationships” below for additional information on Introduced Program Banks.

When a Program Bank joins the FlexInsured Account service, that Program Bank will designate an amount of deposits that it wishes to receive through the service (“Target Balance”). Program Banks may modify their respective Target Balance from time to time. DBTCA selects, in its discretion, the Program Banks with which Accounts will be maintained and into which client funds are deposited, provided that, to the extent possible, DBTCA will seek to deposit funds into Introduced Program Banks until the Introduced Program Banks have received deposits equal to their respective Target Balances (or additional deposits are otherwise limited). Thereafter, funds will be deposited into Non-Introduced Program Banks. DBTCA will seek to distribute funds equitably to the designated Program Banks in a manner that is deemed equitable to the Program Banks, although it may consider the following factors in deciding where Accounts or funds will be allocated: (i) whether the Program Bank is an Introduced or Non-Introduced Program Bank, (ii) each Program Bank’s current deposits and Target Balance, (iii) an analysis of deposit and transaction activity, (iv) whether a Program Bank has been excluded by an Account holder, (v) the number of withdrawals already taken in an Account in a particular month, (vi) the amount of available FDIC deposit insurance available for an Account at a Program Bank, and (vii) any impairment, limitation or obstruction in a Program Bank’s ability to accept deposits.

In the event that activity in your PRIMEVEST account requires a withdrawal from your deposit account(s) held through the FlexInsured Account, DBTCA will elect the Program Bank at which to make the withdrawal based on factors generally similar to those addressed above in the context of deposits. Aggregate PRIMEVEST customer withdrawal activity from the Account at the Program Bank during the month may be an important factor in the selection.

By agreeing to participate in the FlexInsured Account, you expressly agree to the terms and conditions of this disclosure statement and authorize PRIMEVEST and DBTCA to designate Program Banks and deposit and withdraw your cash balances in accordance with this section. In this regard, you recognize that Program Banks will be selected to receive deposits and make withdrawals based primarily on the needs and preferences of the Program Banks and not based on their relative financial strength. You recognize that it is your responsibility to review the list of Program Banks and to notify us if you wish to exclude any of them from receiving your deposits, and that if you wish to have certainty as to which Program Bank receives your deposits, you may exclude all Program Banks other than the one you wish to select.

INTEREST RATE

Accounts established through the FlexInsured Account will, unless tiered (as described more fully below), each receive the same rate of interest, regardless of the Program Bank at which the Account is established. The rate of interest will generally be determined by a formula based on the Federal Funds Average Rate plus a market based premium rate, each adjusted monthly, less the amount of fees payable to PRIMEVEST and DBTCA in connection with the FlexInsured Account (as described below). PRIMEVEST anticipates that the interest rate available through the FlexInsured Account typically will not be lower than the current seven (7) day yield of the government category money market sweep fund alternative at PRIMEVEST, as measured concurrently with any rate adjustment pertaining to the FlexInsured Account, and will vary, adjusted on a monthly basis, as established by agreements between PRIMEVEST and the Program Banks based on prevailing market, economic and other business conditions. The asset tiers and interest rates may be changed from time to time. Current interest rate information is available at www.primevest.com or by contacting your Financial Professional.

In the event that PRIMEVEST elects to establish tiered rates, or rates based on the total value of household assets in your PRIMEVEST accounts, your Financial Professional would be able to link all your household accounts together to permit you to receive the highest rate possible. Generally, in a tiered system, the deposits of clients in higher asset tiers will receive higher interest rates than the deposits of clients in lower asset tiers. PRIMEVEST reserves the right to change its asset tiers at any time without notice. Normally a “household” will consist of the accounts owned by you, including joint accounts, as well as those of your spouse or domestic partner living with you, children and parents. PRIMEVEST in its sole discretion reserves the right to grant exceptions to its general householding policy. Please note that treating accounts as part of a single household relationship does not result in the commingling of any assets held in your accounts.

Interest on funds in the FlexInsured Account will accrue from the day the funds are deposited into the FlexInsured Account up to, but not including, the day of withdrawal. The Program Banks will use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded monthly and paid by the Program Banks to DBTCA and will be credited to your account on or about the 31 day of each month (or preceding business day if the 31 day is not a business day). You will receive a 1099-INT form from PRIMEVEST indicating the amount of interest paid to you.

In addition, the rates of interest paid with respect to FlexInsured Accounts may be lower than the interest rates available to depositors making deposits directly with a Program Bank or other depository institutions in comparable accounts. The interest rates may also be lower than rates or return or interest rates of other cash sweep alternatives. You should compare the terms, interest rates, required minimum amounts, charges and other features of the FlexInsured Account with other investment options when evaluating whether to select or maintain the FlexInsured Account as your sweep option.

ADMINISTRATIVE/PROCESSING FEES AND PRIMEVEST COMPENSATION

No direct fees will be assessed to you or deducted from your brokerage account with respect to the FlexInsured Account. Instead, administrative and other fees will be paid by the Program Banks to DBTCA. DBTCA will collect the fees payable from the Program Banks ("Total Fees"), retain an administrative and processing fee based primarily on a percentage of the aggregate deposit balances through the FlexInsured Account and pay PRIMEVEST the fee it assesses for in connection with the service.

PRIMEVEST will receive a fee from DBTCA equal to the difference between Total Fees and the DBTCA's administrative and processing fees. PRIMEVEST may elect to waive some or all of its fees, which would have the effect of increasing the interest rate payable to customers. PRIMEVEST may elect to waive its fees differentially in order to create tiered rates of interest. Please see our website at www.primevest.com/flexinsured.asp for the current applicable interest rate structure. In addition to the fees paid to PRIMEVEST as described above, the Program Banks will typically pay PRIMEVEST directly an additional annual maintenance fees which may be adjusted from time-to-time.

In some circumstances, DBTCA may have negotiated higher fees for certain Non-Introduced Program Banks. DBTCA retains all fees in excess of those which would have been paid by Introduced Program Banks. Fees may vary depending on the balance in your account and other factors. Fees are subject to change and vary depending on your asset tier and other factors.

Other than the applicable fees imposed for maintaining your brokerage account, there will be no additional charges, fees or commissions imposed on your account with respect to the FlexInsured Account. Although PRIMEVEST receives distribution (12b-1), service fees and/or other compensation in money fund sweep vehicles available through PRIMEVEST, the FlexInsured Account may be more profitable to PRIMEVEST than other available sweep options.

SUMMARY OF CERTAIN RELATIONSHIPS

PRIMEVEST maintains separate networking agreements with depository institutions, including the Introduced Program Banks. Under these networking agreements, the depository institutions, including the Introduced Program Banks, have agreed to offer securities brokerage, investment advisory and insurance services through PRIMEVEST or its affiliates at one or more of their locations. PRIMEVEST receives compensation from the sale of investment and insurance products sold through PRIMEVEST pursuant to these agreements and compensation (including commissions) is provided by PRIMEVEST to depository institution personnel who are also PRIMEVEST registered representatives. Depository institutions and registered representatives are compensated for cash balances maintained through PRIMEVEST sweep vehicles, which may be higher for assets held through the FlexInsured Account than in other sweep alternatives. The FlexInsured Account, utilizing the Introduced Program Banks as the highest priority Program Banks, is intended to provide a direct benefit for maintaining a networking agreement with PRIMEVEST to the Introduced Program Banks.

Although customers of PRIMEVEST who conduct their business through the Introduced Program Banks will have their depository institution excluded as an eligible Program Bank automatically, such Introduced Program Bank, as well as PRIMEVEST financial professionals who are employed or otherwise located at the Introduced Program Banks, benefit from the receipt of future allocations within the program by increasing the total assets in the FlexInsured Account.

FDIC DEPOSIT INSURANCE

Funds on deposit in an account at a Program Bank are insured by the FDIC, an independent agency of the U.S. government, to the applicable Deposit Insurance Limit (including principal and accrued interest) when aggregated with all other deposits held by you in the same insurable capacity at a particular Program Bank (including CDs issued by a Program Bank). In the event a Program Bank becomes insolvent, the FDIC provides insurance up to the Deposit Insurance Limit, including principal and accrued interest to the day the Program Bank is closed. These maximum amounts include, in addition to deposits held pursuant to the FlexInsured Account, all deposits held by you in the same capacity at the same Program Bank. Ordinarily, an individual financial institution can only provide FDIC insurance of \$250,000 for non-retirement accounts that are not joint accounts and \$250,000 for certain retirement accounts. For purposes of determining the applicable Deposit Insurance Limit, generally, all of a person's accounts are counted together if they are held in the same capacity. For example, all IRAs for an individual are counted together towards the retirement account FDIC insurance limits, and all of a person's individual deposit accounts (including, for example, accounts held as a sole proprietorship) are counted together toward the non-retirement account FDIC insurance limits. But accounts of different types (such as IRAs, joint accounts, corporate accounts or individual accounts) are not aggregated with each other for purposes of these limits.

FDIC insurance limits for a range of different account types vary. For instance, with regard to individual accounts, an individual in an account in the name of an agent or nominee of such individual (such as deposit accounts held through PRIMEVEST as part of the FlexInsured Account or 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 agent, nominee or custodian, but are added to other deposits of such individual held in the same insurable capacity at that depository institution (including funds held in a sole proprietorship) and insured up to \$250,000 in the aggregate. Joint 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 \$250,000 allowed on other non-retirement account deposits individually owned 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). Trusts, business/corporate accounts, medical savings accounts, retirement accounts and other types of accounts also are subject to certain limitations. Please consult the FDIC or a designated FDIC advisor for more details.

Under certain circumstances, if you become the owner of deposits at a Program Bank because another depositor dies, beginning six months after the death of the depositor, the FDIC will calculate the applicable insurance limit by aggregating those deposits with any other deposits that you own in the same insurable capacity at the same Program Bank. Examples of accounts that may be subject to this FDIC policy include joint accounts, "transfer 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. If deposits through your FlexInsured Account or otherwise at a Program 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) the maturity date of the CDs or other time deposits that were assumed, or (ii) with respect to deposits that 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 insurable capacity for purposes of federal deposit insurance. Any deposit opened at the depository institution after the acquisition will be aggregated with deposits established with the acquirer for purposes of federal deposit insurance.

Under the FlexInsured Account, your funds can be deposited at more than one Program Bank, increasing the amount of insurance available to you for deposits held through the service. For example, if there are ten (10) Program Banks participating in the FlexInsured Account service, and provided

that each accepts new deposits (and you have no other deposit accounts at any Program Banks that would count against your Deposit Insurance Limit), FDIC insurance protection would be available to you in an amount of up to \$2.5 million for non-retirement accounts and \$2.5 million for certain retirement accounts (the FlexInsured Account is designed to limit deposits to 95% of the coverage limits in each Program Bank, so the aggregate deposits that would be eligible for deposit insurance would be slightly less than these amounts). We may increase the FDIC insurance available under the FlexInsured Account by adding additional Program Banks, though there can be no assurance that we will be able to do so. The amount of FDIC insurance available under the FlexInsured Account may decrease if the number of participating Program Banks decreases. If your funds held through the FlexInsured Account exceed the capacity of the Program Banks to provide you with FDIC insurance, your funds in excess of your Deposit Insurance Limit will be returned to PRIMEVEST and may be swept into alternative sweep vehicles, which will not be eligible for deposit insurance. You will be responsible for monitoring the total amount of deposits that you have with any Program Bank to determine the extent of deposit insurance coverage available to you on your deposits, including deposits through the FlexInsured Account and other deposits made directly with the Program Bank.

PASS THROUGH INSURANCE

Your funds become eligible for FDIC insurance immediately upon placement in a Program Bank deposit account by us as agent for you. While in transit from us to the Program Banks and from the Program Banks to us, the funds pass through DBTCA, an intermediary bank (also referred to as the "Intermediary Bank"), an unaffiliated depository institution that we have contracted with to assist in the administration of the FlexInsured Account. While at the Intermediary Bank such funds are also eligible for FDIC insurance to the Deposit Insurance Limit, depending on account type, when aggregated with any other deposits held by you in the same capacity at DBTCA. It is possible that your funds in transit at the Intermediary Bank will exceed the maximum amount of FDIC coverage available through the Intermediary Bank as an individual bank until such funds are received by Program Banks or PRIMEVEST, as applicable. Typically, funds will be moved from the Intermediary Bank to a Program Bank or PRIMEVEST within one business day.

In the event that a Program Bank should become insolvent, the deposits made through the FlexInsured Account are insured up to the applicable Deposit Insurance Limit for principal and interest accrued through the day the Program Bank became insolvent. Interest is determined for insurance purposes in accordance with federal laws and regulations. In the event that federal deposit insurance payments should become necessary, any payments of principal plus unpaid and accrued interest through the date of insolvency will be made to you. There is no specific time period during which the FDIC must make insurance payments available. You may be required to provide certain documentation to the FDIC and others 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. ***PRIMEVEST will not be responsible for any insured or uninsured portion of the FlexInsured Account nor will PRIMEVEST be obligated to make any payments to you in satisfaction of a loss you might incur as a result of a delay in insurance payouts applicable to your deposit account. PRIMEVEST will not be obligated to credit your account with funds in advance of their payment by the FDIC.***

If you have questions about basic FDIC insurance coverage, please contact the FDIC or a designated FDIC advisor. You may wish to seek advice from your own attorney concerning FDIC insurance coverage of deposits held in more than account or insurable capacity. You may also obtain additional information about the FDIC by contacting the FDIC, Office of Compliance and Consumer Affairs, by letter (550 17th Street, N.W., Washington, D.C. 20409), by phone (877-275-3342 or 800-925-4618 (TDD)) or by e-mail (dcaineternet@fdic.gov) or by accessing the FDIC Web site at www.fdic.gov. In addition, you may obtain publicly available financial information concerning any or all of the Program Banks at <http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx> and more detail on FDIC insurance from www.fdic.gov/deposit/deposits/index.html or by contacting the FDIC Public Information Center by mail at 801 17th Street, N.W., Room 100, Washington, DC 20434 or by phone at 1.877.275.3342. PRIMEVEST does not guarantee the financial condition of any Program Bank or the accuracy of any publicly available financial information concerning a Program Bank.

NO SIPC COVERAGE FOR DEPOSITS HELD IN A FLEXINSURED ACCOUNT

SIPC has taken the position that assets held in a FlexInsured Account are not covered by SIPC protection. SIPC protects investors from losses if their brokerage firm becomes insolvent and cash or securities are missing from eligible customer accounts. For more information about SIPC coverage, please go to www.sipc.org.

TAX INFORMATION

In general, interest earned on deposits in the FlexInsured Account will be taxed as ordinary income in the year it is received. A Form 1099 will be provided to you annually indicating earned interest. Please consult with your tax advisor.

ADDITIONAL INFORMATION ABOUT YOUR FLEXINSURED ACCOUNT

All activity with respect to your FlexInsured Account will appear on your periodic PRIMEVEST account statements, including the total of your opening and closing FlexInsured Account balances, the interest earned, and the interest rate for the period covered by the statement. You should retain the account statements for your records. As always, you should notify us immediately of any unauthorized activity in your FlexInsured Account or any complaints you have with respect to the FlexInsured Account.

You may contact your Financial Professional during any business day to obtain the current interest rate, account balances, Program Banks and other information on your FlexInsured Account. If you have online access to your account, you may also view your FlexInsured Account account information online. You may also find information on current interest rates on PRIMEVEST's website at http://www.primevest.com/flexinsured_account.asp.

Deposits held in the FlexInsuredsm Account are not covered by SIPC.

PRIMEVEST® Financial Services, Inc. is an independent, registered broker-dealer. Member FINRA/SIPC. Securities and insurance products offered by PRIMEVEST:
•Not FDIC/NCUSIF insured •May go down in value •Not financial institution guaranteed •Not a deposit •Not insured by any federal government agency