Citizens Securities, Inc.℠

CITIZENS SECURITIES, INC. SWEEP PROGRAM TERMS AND CONDITIONS

In order for Citizens Securities, Inc. ("CSI") to efficiently purchase and sell investments in your account, you are required to select a sweep account option. When CSI sells investments from your account, the firm will move the proceeds from the sale into the sweep account option you choose. Conversely, when CSI purchases investments for your account, the firm will move cash from your sweep account. This selection must be made on CSI's Customer Relationship Agreement ("CRA") when you open your account with us. You may also select a sweep account option, or change your selection, by calling your financial advisor. CSI offers three sweep account options:

- The FDIC-Insured Bank Account Sweep Program ("Bank Deposit Sweep Program");
- your linked Bank Account at Citizens Bank, N.A. ("Bank Account"); and
- on an exception basis, Dreyfus Government Securities Cash Management money market fund ("Money Market Fund").

Please note that:

- The Bank Deposit Sweep Program or Money Market Fund option must be chosen for IRAs.
- If you choose both the Bank Deposit Sweep Program and Bank Account options, the Bank Account will be used for individually requested transactions and for other electronic funds transfers.
- If you select none of the three available sweep account options, the sweep will default to the Bank Deposit Sweep Program.

CSI reserves the right to change the sweep account options available to you at any time, with prior notification to you.