

JANNEY INSURED SWEEP

Effective: 5/2/2022

The banks on the Program Bank Lists (Lists 1-15) appear in the order in which your Deposit Accounts will be opened, and your balances will be deposited. Based on the type of account that you hold and the state in which you reside, your account will be assigned to one (1) list in order to facilitate the positioning of bank allocations. Deposits into Program Banks for Corporate accounts (List 16) will be allocated to any bank on the Program Bank List at any point in time and not necessarily in the order shown.

- Program Bank List 1–5: Non-Qualified Individual and Joint Accounts (Individual, Estate, Joint, Trust, and Uniform Gift for Minors)
- Program Bank List 6–10: Qualified Retirement Accounts (IRA and Outside IRA/KEOGH accounts)
- Program Bank List 11–15: Qualified Retirement Accounts (Advisory IRA Accounts - Flat Fee)
- Program Bank List 16: Corporate Accounts (Corporations, Partnerships, Foreign Institutions, Banks, Trust Companies, Investment Clubs, insurance Companies, Religious Organizations, Fraternal/Charitable Organizations and Non-Profit Organizations)

Once \$2.5 million (\$5 million for joint accounts of two or more) in total has been deposited at the banks on the applicable Program Bank List, or once the available banks reach their maximum deposit threshold for cash balances, deposits will be directed to the Dreyfus Government Cash Money Management Fund (the "Money Market Fund"). Brokerage (non-advisory) accounts will be invested in the Service Share (Symbol: DGUX) of the Money Market Fund and Advisory accounts will be invested in the Institutional Share (Symbol: DGCXX) of the Money Market Fund. The Money Market Fund will not be insured but will be covered by Securities Investor Protection Corporation ("SIPC"), based on applicable limits. Please review the Program Bank List(s), and if you have any questions or if you wish NOT to have funds deposited in any of these banks, please contact your Financial Advisor.

PROGRAM BANK LIST UPDATES

Date	Bank	Change	Bank List
5/2/2022	Barclays	Addition	List 16
5/2/2022	East West Bank	Addition	List 16
5/2/2022	First Credit Bank	Addition	List 16
5/2/2022	First State Bank	Addition	List 16
5/2/2022	Gorham Savings Bank	Addition	List 16
5/2/2022	Keystone Bank	Addition	List 16
5/2/2022	Third Coast	Addition	List 16
5/2/2022	United Fidelity Bank	Addition	List 16
5/2/2022	Valley National Bank	Addition	List 16
5/2/2022	Veritex Bank	Addition	List 16
5/2/2022	Washington Trust Company	Addition	List 16
2/16/2022	Amerant Bank	Addition	Lists 1-15

* Janney will generally provide you with 30 days' notice prior to a change in a Program Bank List. There are some circumstances in which a 30-day advance notice may not be feasible. In such circumstances, additional information may be provided upon written request. Please review this Program Bank Lists carefully and often.

Program Bank List 1: State: PA	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
1	American Express National Bank
2	Goldman Sachs Bank USA
3	First Merchants Bank
4	HSBC Bank USA NA
5	NexBank
6	U.S. Bank National Association
7	Truist Bank
8	Citibank, National Association
9	Pacific Western Bank
10	Amerant Bank
11	Unity Bank
12	Morgan Stanley Bank, NA
13	Bridgewater Bank
14	PNC Bank N.A.
15	Bank of India
16	Huntington National Bank
17	The Camden National Bank
18	Morgan Stanley Private Bank, NA
19	EagleBank
20	Enterprise Bank & Trust
21	Univest Bank and Trust Co.
22	TriState Capital Bank
23	First Horizon Bank
24	West Bank
25	United Community Bank
26	Cadence Bank, N.A.
27	Western Alliance Bank

Program Bank List 2: State: NY	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
1	U.S. Bank National Association
2	Truist Bank
3	Citibank, National Association
4	Goldman Sachs Bank USA
5	Morgan Stanley Bank, NA
6	NexBank
7	Amerant Bank
8	Morgan Stanley Private Bank, NA
9	First Merchants Bank
10	Unity Bank
11	Western Alliance Bank
12	EagleBank
13	PNC Bank N.A.
14	Pacific Western Bank
15	First Horizon Bank
16	American Express National Bank
17	Bridgewater Bank
18	Univest Bank and Trust Co.
19	Cadence Bank, N.A.
20	TriState Capital Bank
21	Bank of India
22	Enterprise Bank & Trust
23	West Bank
24	United Community Bank
25	Huntington National Bank
26	The Camden National Bank
27	HSBC Bank USA NA

Program Bank List 3: States: CT, NJ	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
1	American Express National Bank
2	Morgan Stanley Bank, NA
3	Goldman Sachs Bank USA
4	First Merchants Bank
5	HSBC Bank USA NA
6	U.S. Bank National Association
7	Truist Bank
8	NexBank
9	Amerant Bank
10	Pacific Western Bank
11	Bank of India
12	PNC Bank N.A.
13	Unity Bank
14	Cadence Bank, N.A.
15	Citibank, National Association
16	The Camden National Bank
17	Bridgewater Bank
18	EagleBank
19	First Horizon Bank
20	United Community Bank
21	Univest Bank and Trust Co.
22	Huntington National Bank
23	Enterprise Bank & Trust
24	TriState Capital Bank
25	West Bank
26	Morgan Stanley Private Bank, NA
27	Western Alliance Bank

Program Bank List 4: States: FL, MA, MD, OH	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
1	Goldman Sachs Bank USA
2	NexBank
3	Morgan Stanley Private Bank, NA
4	U.S. Bank National Association
5	Citibank, National Association
6	Huntington National Bank
7	HSBC Bank USA NA
8	Bank of India
9	Truist Bank
10	Amerant Bank
11	First Merchants Bank
12	PNC Bank N.A.
13	Unity Bank
14	Univest Bank and Trust Co.
15	Western Alliance Bank
16	The Camden National Bank
17	Cadence Bank, N.A.
18	American Express National Bank
19	Pacific Western Bank
20	First Horizon Bank
21	EagleBank
22	West Bank
23	Bridgewater Bank
24	Enterprise Bank & Trust
25	United Community Bank
26	Morgan Stanley Bank, NA
27	TriState Capital Bank

Program Bank List 5: Remaining States	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
1	Citibank, National Association
2	Western Alliance Bank
3	Goldman Sachs Bank USA
4	U.S. Bank National Association
5	NexBank
6	Bank of India
7	Pacific Western Bank
8	Truist Bank
9	EagleBank
10	First Merchants Bank
11	Unity Bank
12	Univest Bank and Trust Co.
13	Morgan Stanley Private Bank, NA
14	Amerant Bank
15	PNC Bank N.A.
16	HSBC Bank USA NA
17	The Camden National Bank
18	Bridgewater Bank
19	Enterprise Bank & Trust
20	First Horizon Bank
21	West Bank
22	United Community Bank
23	Huntington National Bank
24	TriState Capital Bank
25	Morgan Stanley Bank, NA
26	American Express National Bank
27	Cadence Bank, N.A.

Program Bank List 6: State: PA	
Multiple List Program - Qualified Retirement Accounts	
1	U.S. Bank National Association
2	Goldman Sachs Bank USA
3	Bank of India
4	Citibank, National Association
5	NexBank
6	First Merchants Bank
7	Amerant Bank
8	Unity Bank
9	Truist Bank
10	Pacific Western Bank
11	Enterprise Bank & Trust
12	Bridgewater Bank
13	EagleBank
14	First Horizon Bank
15	Huntington National Bank
16	West Bank
17	Cadence Bank, N.A.
18	PNC Bank N.A.
19	TriState Capital Bank
20	Western Alliance Bank
21	United Community Bank
22	Univest Bank and Trust Co.
23	The Camden National Bank
24	American Express National Bank
25	Morgan Stanley Bank, NA
26	Morgan Stanley Private Bank, NA
27	HSBC Bank USA NA

Program Bank List 7: State: NY	
Multiple List Program - Qualified Retirement Accounts	
1	Truist Bank
2	Citibank, National Association
3	Goldman Sachs Bank USA
4	Morgan Stanley Private Bank, NA
5	NexBank
6	U.S. Bank National Association
7	Amerant Bank
8	Pacific Western Bank
9	Bank of India
10	EagleBank
11	First Merchants Bank
12	First Horizon Bank
13	Unity Bank
14	American Express National Bank
15	Huntington National Bank
16	Morgan Stanley Bank, NA
17	Bridgewater Bank
18	Univest Bank and Trust Co.
19	Western Alliance Bank
20	TriState Capital Bank
21	West Bank
22	United Community Bank
23	The Camden National Bank
24	Cadence Bank, N.A.
25	Enterprise Bank & Trust
26	PNC Bank N.A.
27	HSBC Bank USA NA

Program Bank List 8: States: CT, NJ	
Multiple List Program - Qualified Retirement Accounts	
1	U.S. Bank National Association
2	Citibank, National Association
3	Morgan Stanley Private Bank, NA
4	Truist Bank
5	Bank of India
6	Goldman Sachs Bank USA
7	First Merchants Bank
8	Amerant Bank
9	EagleBank
10	Univest Bank and Trust Co.
11	First Horizon Bank
12	NexBank
13	Unity Bank
14	American Express National Bank
15	PNC Bank N.A.
16	Enterprise Bank & Trust
17	Huntington National Bank
18	Western Alliance Bank
19	Pacific Western Bank
20	Bridgewater Bank
21	Cadence Bank, N.A.
22	West Bank
23	United Community Bank
24	TriState Capital Bank
25	The Camden National Bank
26	Morgan Stanley Bank, NA
27	HSBC Bank USA NA

Program Bank List 9: States: FL, MA, MD, OH	
Multiple List Program - Qualified Retirement Accounts	
1	U.S. Bank National Association
2	Bank of India
3	EagleBank
4	Citibank, National Association
5	Goldman Sachs Bank USA
6	Truist Bank
7	First Merchants Bank
8	NexBank
9	Unity Bank
10	Amerant Bank
11	The Camden National Bank
12	PNC Bank N.A.
13	Bridgewater Bank
14	Western Alliance Bank
15	Pacific Western Bank
16	First Horizon Bank
17	Univest Bank and Trust Co.
18	Cadence Bank, N.A.
19	TriState Capital Bank
20	Enterprise Bank & Trust
21	Huntington National Bank
22	West Bank
23	United Community Bank
24	American Express National Bank
25	Morgan Stanley Bank, NA
26	Morgan Stanley Private Bank, NA
27	HSBC Bank USA NA

Program Bank List 10: Remaining States	
Multiple List Program - Qualified Retirement Accounts	
1	American Express National Bank
2	HSBC Bank USA NA
3	Goldman Sachs Bank USA
4	EagleBank
5	U.S. Bank National Association
6	First Merchants Bank
7	NexBank
8	Amerant Bank
9	Unity Bank
10	Truist Bank
11	Univest Bank and Trust Co.
12	United Community Bank
13	Citibank, National Association
14	Pacific Western Bank
15	First Horizon Bank
16	Cadence Bank, N.A.
17	Bridgewater Bank
18	TriState Capital Bank
19	Enterprise Bank & Trust
20	PNC Bank N.A.
21	Huntington National Bank
22	West Bank
23	Bank of India
24	Morgan Stanley Bank, NA
25	Morgan Stanley Private Bank, NA
26	The Camden National Bank
27	Western Alliance Bank

Program Bank List 11: State: PA	
Multiple List Program - Qualified Flat Fee Accounts	
1	American Express National Bank
2	Goldman Sachs Bank USA
3	Huntington National Bank
4	U.S. Bank National Association
5	Citibank, National Association
6	Amerant Bank
7	NexBank
8	First Merchants Bank
9	Truist Bank
10	Western Alliance Bank
11	Unity Bank
12	Pacific Western Bank
13	First Horizon Bank
14	Univest Bank and Trust Co.
15	Cadence Bank, N.A.
16	TriState Capital Bank
17	West Bank
18	Bank of India
19	The Camden National Bank
20	Enterprise Bank & Trust
21	Bridgewater Bank
22	PNC Bank N.A.
23	United Community Bank
24	EagleBank
25	HSBC Bank USA NA
26	Morgan Stanley Bank, NA
27	Morgan Stanley Private Bank, NA

Program Bank List 12: State: NY	
Multiple List Program - Qualified Flat Fee Accounts	
1	U.S. Bank National Association
2	Citibank, National Association
3	Goldman Sachs Bank USA
4	First Merchants Bank
5	Western Alliance Bank
6	Unity Bank
7	NexBank
8	Amerant Bank
9	Pacific Western Bank
10	First Horizon Bank
11	Bridgewater Bank
12	Univest Bank and Trust Co.
13	Cadence Bank, N.A.
14	TriState Capital Bank
15	Truist Bank
16	Bank of India
17	West Bank
18	Huntington National Bank
19	Enterprise Bank & Trust
20	PNC Bank N.A.
21	The Camden National Bank
22	EagleBank
23	United Community Bank
24	American Express National Bank
25	HSBC Bank USA NA
26	Morgan Stanley Bank, NA
27	Morgan Stanley Private Bank, NA

Program Bank List 13: State: CT, NJ	
Multiple List Program - Qualified Flat Fee Accounts	
1	Goldman Sachs Bank USA
2	U.S. Bank National Association
3	American Express National Bank
4	Citibank, National Association
5	Unity Bank
6	Amerant Bank
7	First Merchants Bank
8	NexBank
9	Western Alliance Bank
10	Pacific Western Bank
11	First Horizon Bank
12	Univest Bank and Trust Co.
13	Cadence Bank, N.A.
14	TriState Capital Bank
15	Truist Bank
16	Bridgewater Bank
17	Enterprise Bank & Trust
18	West Bank
19	Bank of India
20	Huntington National Bank
21	EagleBank
22	PNC Bank N.A.
23	The Camden National Bank
24	United Community Bank
25	Morgan Stanley Bank, NA
26	Morgan Stanley Private Bank, NA
27	HSBC Bank USA NA

Program Bank List 14: States: FL, MA, MD, OH	
Multiple List Program - Qualified Flat Fee Accounts	
1	Citibank, National Association
2	West Bank
3	Goldman Sachs Bank USA
4	U.S. Bank National Association
5	Western Alliance Bank
6	Unity Bank
7	Amerant Bank
8	NexBank
9	Pacific Western Bank
10	First Merchants Bank
11	First Horizon Bank
12	Univest Bank and Trust Co.
13	Cadence Bank, N.A.
14	TriState Capital Bank
15	Truist Bank
16	Bridgewater Bank
17	American Express National Bank
18	Enterprise Bank & Trust
19	Bank of India
20	Huntington National Bank
21	PNC Bank N.A.
22	EagleBank
23	The Camden National Bank
24	United Community Bank
25	Morgan Stanley Bank, NA
26	Morgan Stanley Private Bank, NA
27	HSBC Bank USA NA

Program Bank List 15: Remaining States	
Multiple List Program - Qualified Flat Fee Accounts	
1	American Express National Bank
2	Enterprise Bank & Trust
3	Goldman Sachs Bank USA
4	U.S. Bank National Association
5	Citibank, National Association
6	First Merchants Bank
7	NexBank
8	Amerant Bank
9	Truist Bank
10	Unity Bank
11	Western Alliance Bank
12	Huntington National Bank
13	First Horizon Bank
14	Univest Bank and Trust Co.
15	Cadence Bank, N.A.
16	Bridgewater Bank
17	West Bank
18	Bank of India
19	The Camden National Bank
20	PNC Bank N.A.
21	United Community Bank
22	EagleBank
23	Pacific Western Bank
24	TriState Capital Bank
25	Morgan Stanley Bank, NA
26	HSBC Bank USA NA
27	Morgan Stanley Private Bank, NA

Program Bank List 16: Corporate All States	
Corporate Accounts	
1	Barclays
2	East West Bank
3	First Credit Bank
4	First State Bank
5	Gorham Savings Bank
6	Keystone Bank
7	Third Coast
8	United Fidelity Bank
9	Valley National Bank
10	Veritex Bank
11	Washington Trust Company

FDIC AND SIPC INSURANCE

Your insured sweep deposits are eligible for \$250,000 (or \$500,000 for joint accounts) of FDIC insurance coverage per bank subject to applicable limits. Deposit accounts are not eligible for coverage by SIPC. Money Market Fund shares are protected by SIPC. SIPC is a nonprofit membership corporation formed by the U.S. Congress in 1970 to provide certain financial protection to clients of member securities firms. SIPC protection would ensure delivery of the portfolio assets to each eligible account up to \$500,000 in value (not more than \$250,000 in cash) in the case of financial failure of a SIPC member firm. SIPC has published a brochure further explaining the coverage provided. If you would like a copy, please contact your Janney Financial Advisor.