



Digital Services Disclosure

This Digital Services Disclosure ("Disclosure") is provided by Fifth Third Securities, Inc. ("Fifth Third") to govern the use of Fifth Third Digital Services which include, without limitation, online account access via various product companies and National Financial Services LLC ("NFS"), mobile access, and remote check deposit and imaging services. Digital Services provided by Fifth Third are additionally governed by other separate agreement(s) that Fifth Third customers ("You") may have with Fifth Third, or any of its affiliates, including, but not limited to, Customer Agreement, Privacy Policy, Investment Management Agreement, Statement of Investment Selection, and amendments or changes made to this Disclosure. For certain services offered as a part of Fifth Third's Digital Services, you may be required to agree to additional terms and conditions.

Use of Mobile and Internet Services

Fifth Third Digital Services allow Fifth Third Financial Professionals to access information, initiate transactions and perform certain functions for you via desktop computer, mobile device (e.g., smartphone, tablet, etc.) or other permitted electronic means.

Some Digital Services may not be available for certain accounts or customers. Fifth Third may modify or cancel any such services or method of accessing Digital Services at any time without notice at Fifth Third's discretion, except as may be required by law.

Accessing Digital Services via a Mobile Device

Fifth Third's Financial Professionals may access Digital Services by using a mobile device or tablet, including their own personal mobile device. Digital Services containing customer data will generally be accessed through systems, websites, and mobile applications that utilize various security systems and processes to protect customer data. When Financial Professionals utilize a mobile device, their access to Digital Services will be limited through approved mobile applications and secure websites. No customer information will be stored on the Financial Professional's personal device.

Not all of the Digital Services may be available when using a mobile device. Fifth Third, NFS, or a product company may limit the types and the number of accounts displayed within Digital Services and may limit the information that can be accessed. Digital Services via mobile device may not be supportable for all device models or for all carriers at all times. Additionally, Fifth Third cannot guarantee the availability of underlying data services provided by mobile carriers (i.e., Fifth Third is not responsible for carrier data outages or "out of range" issues).

Remote Check Deposit

The Remote Check Deposit functionality of NFS' Wealthscape Application ("Application") for mobile devices allows Fifth Third Financial Professionals to electronically image checks for deposit into Fifth Third accounts custodied through NFS. When launched, the Application's Remote Check Deposit functionality will use the mobile device's camera function to capture these check images which are then sent electronically through NFS systems to Fifth Third for review.

You further authorize Fifth Third to honor any checks bearing your account number if you have authorized the deposit, whether or not you have signed the check.

You may choose to decline participation in the Application's Remote Check Deposit functionality set forth in this Disclosure. Please note that declining the Remote Check Deposit functionality set forth in this Disclosure, may result in delays to checks being processed and accepted for deposit into your Fifth Third accounts. To decline or 'opt-out' of participation in the Remote Check Deposit functionality, you can provide written instruction to:

Fifth Third Securities, Inc.
Attn: Operations Department
5001 Kingsley Drive, MD 1MOB2A
Cincinnati, OH 45227

Check Requirements

Fifth Third or NFS may restrict the types of checks that may be accepted and processed through the Application's Remote Check Deposit functionality. Examples of unacceptable checks include, but not limited to: cashier checks, foreign checks, traveler checks, money orders, promissory notes, checks made out to Fifth Third Bank, National Association, checks made payable to "cash" and starter checks, excluding starter checks from Fifth Third Bank, National Association. Checks deemed unacceptable or checks that cannot be processed as a result of missing or inaccurate information, will be returned to you in-person or mailed to your address of record.

Check Deposit Limit: Checks over \$1,000,000, or a series of checks totaling over \$1,000,000 being deposited on the same day for the same Fifth Third account, will not be processed through the Remote Check Deposit Application.

Checks should never be made payable to the name of any Fifth Third Financial Professional.

Destruction of Physical Check

If your check was deposited by your Financial Professional through the Application's Remote Check Deposit functionality, a Financial Professional will return the physical check back to you after successfully imaging the check (note: successfully imaging the check does not constitute approval or acceptance of your check). It is highly recommended that you retain the physical check in a secure location for a minimum of 15 days. After such time, and after you have confirmed the funds have been correctly applied to your Fifth Third account, you should destroy the physical check. You will be liable for any physical checks that are presented for deposit on more than one occasion.