



Please read these important disclosures carefully before deciding whether to participate in Apex Clearing's Fully-Paid Securities Lending Program and before signing a Master Securities Lending Agreement for the Apex Clearing's Fully-Paid Securities Lending Program. These disclosures describe important characteristics of, and risks associated with engaging in, securities lending transactions.

---

Apex Clearing offers eligible customers the ability to lend out certain of their fully paid and excess margin securities to Apex Clearing, which Apex Clearing may then lend to other customers of Apex Clearing or to



Disclosure –

Disclosure – Fully-

the nature or frequency of rate changes. Please note, though, that if you terminate your participation in the Program, you may not be permitted to re-join the program, or you may have to wait a certain length of time to re-join.

Apex Clearing will be the counterparty (borrower) when you lend your shares. Any transactions that Apex Clearing may or may not do on any securities lending markets are completely independent of your loan transaction to Apex Clearing (14.001 Tw5sj (tth2.9 6ou 0 3-1.5t )- -4.1

You will receive a loan fee, which will be credited daily, and generally represents a certain percentage of the net loan fee received by Apex Clearing for relending your shares. The

at a rate that is advantageous, or Apex Clearing may not have access to a market with willing borrowers. Apex Clearing, or other customers of