



Insured Cash Sweep[®]

Looking for the security of investing in cash deposits, but with the additional safety of access to multimillion-dollar FDIC insurance coverage? If so, then Insured Cash Sweep (ICS[®]) may be the right investments for your portfolio.

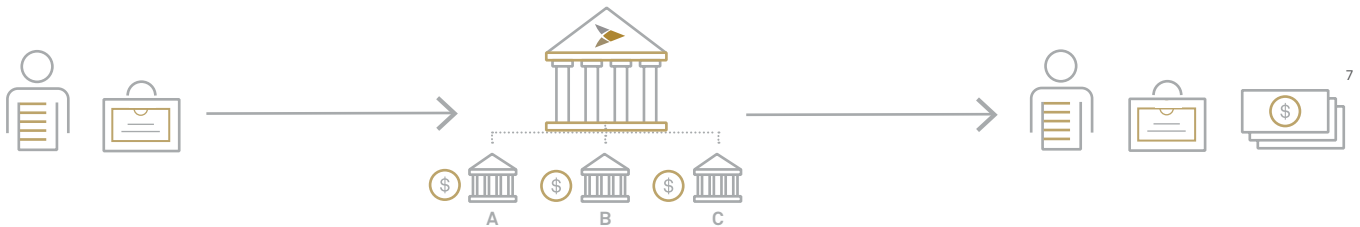
ICS is an FDIC-insured deposit service that enables you to submit multimillion-dollar deposits for placement at third-party FDIC-insured depository institutions.¹ The services, offered by Promontory Interfinancial Network, LLC² – and available through BNY Mellon Capital Markets, LLC, acting as agent for The Bank Of New York Mellon³ – provide access to multimillion-dollar FDIC⁴ protection for investors.

By working directly with us, you can access multimillion-dollar FDIC coverage from other depository institutions in the ICS network. ICS can help you achieve your investment goals while protecting your principal.

How Does It Work?

With ICS, your funds are placed in deposit accounts at various network member banks. This diversification means your exposure to any one bank, including interest paid at maturity, does not exceed FDIC coverage limits.⁵

To access coverage, you also have wide latitude to exclude banks at which your money is already on deposit. Regardless of how many institutions you are invested with, you'll receive one statement.⁶



Is Insured Cash Sweep the Right Investment Option for You?

ICS may be the right investment if you are looking for an overnight investment that offers access to daily liquidity:

1. Unlimited withdrawals through the ICS **demand option** or up to six withdrawals per month with the ICS **savings option** – or use a combination of both **demand** and **savings**
2. Same-day withdrawals until 2pm ET
3. Daily reporting through the ICS Depositor Control Panel

For more details about our Insured Cash Sweep options, please contact our team at bnym.mmkt.desk@bnymellon.

¹Subject to FDIC's limit as applicable from time to time. You may obtain information visiting the FDIC website at www.fdic.gov.

²Founded June 2002, Promontory Interfinancial Network, LLC, provides creative solutions to the banking and thrift industries. The Bank of New York Mellon Corporation owns 40% of Promontory Interfinancial Network, LLC. The Bank of New York Mellon provides sub-custodial, recordkeeping and settlement services to the network.

³BNY Mellon Capital Markets, LLC, acting as agent for The Bank of New York Mellon.

⁴The Federal Deposit Insurance Corporation (FDIC) is an independent U.S. government agency that currently insures deposits up to \$250,000 per depositor (per insurable capacity), per bank, subject to certain conditions.

⁵Early withdrawal is subject to penalty. FDIC coverage limits are \$250,000 per depositor per institution.

⁶Per investment option.

⁷Following a request submitted by the depositor, funds are sent to money market deposit accounts when using the ICS savings option and to demand deposit accounts when using the ICS demand option.

