

Terms of Use for Certain Electronic Trading Functionality via myStreetscape

1. By choosing to access the fixed income securities and preferred stock electronic trading functionality via myStreetscape (the Tool), you are deemed to have read and accepted the Terms of Use for the Tool. For your convenience, the Tool will launch from a separate window. Bond Desk, LLC, the licensor of the Tool is a separate organization un-affiliated with your broker/dealer's clearing firm, National Financial Services LLC (NFS).

External (non-NFS) Internet sites listed on or accessed through NFS are not under the control of NFS. Accordingly, NFS makes no representation to you concerning the content on such sites, nor does the fact that NFS has made available a link to or means of accessing an external (non-NFS) Internet site serve as an endorsement or recommendation by NFS of any of the content of any such site. NFS provides such links only as a convenience to you; NFS has not necessarily evaluated the content found on these sites and therefore, cannot make any representations regarding the quality, or suitability of any information found within any such sites.

NFS does not guarantee or assume any responsibility for the content or use of the Tool. Use of the Tool is at your own risk. There may be differences between what you view on myStreetscape® versus the Tool as these are two different systems. Please consult with your investment representative should you have questions.

You need to make your own determination as to whether any product(s) are consistent with your investment objectives and risk tolerance and you should consult your investment representative, tax advisor or attorney, should you have any questions.

You should always review all information, including any prospectuses, before making any investment decisions. Product(s) are made available from various third-party providers and should not be construed as all inclusive.

2. NFS, through its agreement with Bond Desk LLC, hereby grants you a nonexclusive, nontransferable license for the term of this agreement to access and use, the Tool. The Tool is available through the World Wide Web protocol of the Internet, and allows you to obtain information concerning your brokerage account with your broker/dealer, enter orders in such account to buy and sell certain fixed income securities and obtain quotations and other information (some of which may be provided by third parties). You agree not to assign, sublicense or otherwise convey or transfer your rights under this agreement to another person or entity. Though orders are usually routed to the marketplace within seconds, certain orders, at your broker/dealer's sole discretion, may be subject to manual review and entry, which may cause delays in the processing of your orders. You also understand that you will receive the price at which your order executes in the marketplace, which may be different from the price at which the security is trading when your order is entered into the Tool. When you place a request to cancel an order, the cancellation of that order is not guaranteed. Your order will only be canceled if your request is received in the marketplace and matched up with your order before your order executes. Market orders are subject to immediate execution. During

market hours, it is rarely possible to cancel your market order. Please do not assume that any order has been executed or canceled until you have received a transaction confirmation from your broker/dealer. Also, please be aware that your broker/dealer, from time to time, receives late reports from exchanges and market makers reporting the status of transactions. Accordingly, you will be subject to late reports related to orders that were previously unreported to you or reported to you as being expired, canceled, or executed. In addition, any reporting or posting errors, including errors in execution prices, will be corrected to reflect what actually occurred in the marketplace.

3. You shall be the only authorized user of the Tool under this agreement. Data, information and services accessible through the Tool may be displayed, reformatted and printed for your personal, noncommercial use only. You agree to keep confidential and not cause or permit such data, information or services to be published, broadcast, retransmitted, reproduced, commercially exploited or otherwise re-disseminated. You agree not to create any derivative works (including databases) based on the Tool or any data, information or services contained therein. You also acknowledge that the content of web sites is protected by copyright laws and that it is illegal to copy, distribute or post content from web sites without first obtaining permission of the owner.
4. You understand that all the terms and conditions of any agreement you maintain with your broker/dealer or any agreement that your broker/dealer maintains with NFS, as well as any applicable prospectus, control the operation of your account hereunder and those terms and conditions are incorporated herein by reference. You acknowledge that the Tool may involve the transmission to third parties of information that may be considered personal financial information, including but not limited to the identity and number of shares that you trade and the net dollar price for the shares. You acknowledge that neither your broker/dealer nor NFS can assure the security of electronic transmission of such information over the Internet. You consent to the transmission by electronic means of such information through the Tool and such consent shall be effective at all times that you use the Tool.
5. Your use of the Tool via myStreetscape® requires use of a unique identification number ("ID") and associated password ("Password"). You hereby agree to maintain your ID and Password in strict confidence. You understand that you shall be solely responsible for all orders entered through the Tool using your ID and Password. Your broker/dealer and NFS may at all times rely upon and act in accordance with any instructions or inquiries, whether written, oral, electronic, or otherwise. All instructions communicated to us using your ID and Password will be considered to have been sent by you. Due to the nature of the Internet and the Tool, your broker/dealer and NFS cannot ensure the privacy, security or authenticity of your communications with the Tool. Accordingly, you must assess whether the use of the Tool or the Internet is adequately secure to meet your particular needs. Further information on this topic may be obtained from your broker/dealer. The use and storage of any information, including without limitation, the ID, the Password, portfolio information, transaction activity, account balances, and any other information or orders available on your personal computer, is at your own risk and is your sole responsibility. You are responsible for providing and maintaining the communications equipment (including personal computers and modems) and telephone or alternative services required for accessing and using the Tool and for all communications service fees and charges incurred by you in accessing the Tool.

6. You agree that any request to enter an order given by you and any information furnished to you through the use of the Tool shall be subject to the following terms and conditions:
 - a) If a request to enter an order has been sent to broker/dealer through the Tool and you did not receive acknowledgment that the request was successfully transmitted and/or receive a message stating that you must call broker/dealer, you shall immediately notify broker/dealer.
 - b) If a request to enter an order has been placed through the Tool and you have not received an accurate written confirmation of the order or of its execution within five (5) business days, you shall immediately notify broker/dealer.
 - c) If you have received confirmation of an order which you did not place or any similar conflicting report, you shall immediately notify broker/dealer.
 - d) You shall immediately notify broker/dealer if there is unauthorized use of your ID, Password or other security data.
 - e) You shall immediately notify broker/dealer if there is a discrepancy in the account balance, stock position or order status associated with any of your accounts.
 - f) You shall immediately notify broker/dealer of any other type of discrepancy or suspicious or unexplained occurrence relating to the Tool.

7. As a condition of being approved to use the Tool, you represent and agree that the following statements are and will continue to be true for so long as you have access to the Tool:
 - a) Your use of the Tool or certain features and functions of the Tool may be subject to certain fees imposed by your broker/dealer. Your broker/dealer will notify you of such fees, if applicable.
 - b) You understand that each participating national securities exchange or association asserts a proprietary interest in all of the market data it furnishes to the parties that disseminate the data. You also understand that neither any participating national securities exchange or association nor any supplier of market data guarantees the timeliness, sequence, accuracy or completeness of market data or any other market information or messages disseminated by any party. No disseminating party shall be liable in any way, and you agree to indemnify and

hold harmless each such party, for (a) any inaccuracy, error or delay in, or omission of (i) any such data, information or message or (ii) the transmission or delivery of any such data, information or message, or (b) any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay or omission, (ii) nonperformance, or (iii) interruption of any such data, information or message, due either to any act or omission not constituting gross negligence or willful misconduct by any disseminating party or to any "force majeure" (i.e., flood, extraordinary weather conditions, earthquake or other act of God, fire, war, insurrection, riot, labor dispute, accident, action of government, telecommunications or power failure, equipment or software malfunction) or any other cause beyond the reasonable control of any disseminating party.

c) The Tool includes facts, analysis and recommendations of certain persons and entities. Your broker/dealer and NFS do not guarantee the accuracy, completeness or timeliness of, or otherwise endorse, these analyses or recommendations, give investment advice, or recommend the purchase or sale of any security through the Tool.

8. Although your broker/dealer and NFS make available to you information through the Tool, you agree that all orders are at your sole risk and have not been solicited by your broker/dealer (unless otherwise marked on the transaction confirmation) nor any of its information providers. Further, you understand that neither your broker/dealer, nor its agents, nor NFS provides tax or legal advice for any specific investment product you procure through the use of the Tool.
9. As provided in Sections 9, 10 and 11 below, you understand that your broker/dealer and NFS will not be liable for lost profits, trading losses, or other damages resulting from the delay or loss of use of the Tool, defective or unavailable market data, erroneous or duplicate transactions.
10. THE TOOL MAY CONTAIN TECHNICAL AND OTHER ERRORS AND LIMITATIONS AND IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND. YOUR BROKER/DEALER, NFS AND ITS LICENSORS CANNOT AND DO NOT WARRANT THE ACCURACY, COMPLETENESS, CURRENTNESS, NONINFRINGEMENT, SECURITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE TOOL AND ALL INFORMATION MADE AVAILABLE THROUGH THE TOOL. THE ENTIRE RISK AS TO RESULTS AND PERFORMANCE OF THE TOOL, INCLUDING THE ENTRY OF ORDERS TO SELL AND BUY SECURITIES, IS ASSUMED BY YOU. SOME STATES DO NOT ALLOW LIMITATIONS ON HOW LONG AN IMPLIED WARRANTY LASTS, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU. YOU MAY HAVE ADDITIONAL RIGHTS THAT VARY FROM STATE TO STATE OR BY JURISDICTION.
11. UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY, TORT, CONTRACT, OR OTHERWISE, SHALL YOUR BROKER/DEALER, NFS, ITS LICENSORS OR ANYONE ELSE INVOLVED IN THE CREATION, PRODUCTION OR DELIVERY OF THE TOOL BE LIABLE FOR ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES, SUCH AS, BUT NOT LIMITED TO, LOSS OF ANTICIPATED PROFITS OR BENEFITS ARISING OUT OF THE USE, RESULTS OF USE, OR INABILITY TO USE THE TOOL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR CLAIMS. SOME STATES DO NOT ALLOW THE EXCLUSION OR

LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, SO THE ABOVE LIMIT MAY NOT APPLY TO YOU.

YOU AGREE TO INDEMNIFY AND HOLD YOUR BROKER/DEALER AND NFS (AND ITS OFFICERS, DIRECTORS, AGENTS, SUBSIDIARIES, AFFILIATES, JOINT VENTURES AND EMPLOYEES) HARMLESS FROM ANY CLAIM OR DEMAND, INCLUDING REASONABLE ATTORNEYS' FEES, MADE BY ANY THIRD PARTY DUE TO OR ARISING OUT OF YOUR BREACH OF THIS AGREEMENT OR YOUR VIOLATION OF ANY LAW OR THE RIGHTS OF A THIRD PARTY.

12. You acknowledge that your broker/dealer, NFS and its Licensors and others are relying on your entering into this agreement and their receiving the benefit of the provisions set forth in this agreement.
13. This agreement, and your rights hereunder, may be terminated by your broker/dealer or NFS at any time. In the event of termination, your broker/dealer will immediately notify you in writing. Your access to the Tool, and your ability to place orders through the Tool, will cease as of the effective date of termination. Termination of your Customer Account with your broker/dealer shall be deemed a cancellation of all of your outstanding orders, if any, submitted before the effective date of such termination of your Customer Account with your broker/dealer.
14. This agreement shall be governed by the laws of the Commonwealth of Massachusetts, excluding its conflicts of law provisions.
15. This agreement is the complete and exclusive statement of obligations and responsibilities of your broker/dealer, NFS and its licensors to you and supersedes any other agreement or understanding, whether written or oral, by or on behalf of your broker/dealer or NFS relating to the provision and use of the Tool.
16. Your broker/dealer or NFS may revise the terms of this agreement. When the terms are revised, your broker/dealer or NFS will notify you by posting a revised version of the agreement. Your use of the Tool under the revised terms requires your affirmative acceptance of such terms by clicking the "Accept" button before accessing and using the Tool. If any provision of this agreement is invalid or unenforceable under applicable law, the remaining provisions will continue in full force and effect.