



USCA Securities Bank Deposit Sweep Program APY/Interest Rate Tiers

USCA Securities LLC ("USCA"), through National Financial Services ("NFS"), offers a Bank Deposit Sweep Program for clients' cash balances in eligible accounts custodied at NFS through USCA (including accounts that have advisory services provided by U.S. Capital Wealth Advisors, LLC ("USCWA")). The Bank Deposit Sweep Program is the default cash sweep vehicle for eligible USCA accounts; however, clients have the option to select a designated money market fund (currently FZFX) as an alternative cash sweep vehicle.

The rates for the Bank Deposit Sweep Program, as of October 30, 2025 are set forth below; interest accrues daily and is paid monthly. Amounts reflecting interest paid will be presented on your brokerage account statements. The rates are subject to change at any time, without notice to you. For a current list of complete rates, please contact your Investment Representative.

Retirement accounts with USCWA providing discretionary advisory services:

Balance	Interest Rate	APY
\$0.01 - \$4,999.99	1.53%	1.54%
\$5,000 - \$24,999.99	1.53%	1.54%
\$25,000 - \$49,999.99	1.53%	1.54%
\$50,000 - \$99,999.99	1.99%	2.01%
\$100,000 - \$499,999.99	2.65%	2.68%
\$500,000 and above	3.17%	3.22%

All other accounts:

Balance	Interest Rate	APY
\$0.01 - \$4,999.99	1.17%	1.18%
\$5,000 - \$24,999.99	1.17%	1.18%
\$25,000 - \$49,999.99	1.17%	1.18%
\$50,000 - \$99,999.99	1.63%	1.64%
\$100,000 - \$499,999.99	2.06%	2.08%
\$500,000 and above	2.54%	2.57%

Fidelity Funds Money Market Funds Yields

For information, including yields and expenses, regarding FZFX and other money market funds offered by Fidelity Funds, please visit:

<https://www.fidelity.com/mutual-funds/money-market-funds/overview>