

Stephens Internal Credit Interest

Subject to approval by management of Stephens, selected accounts may sweep cash balances into a Stephens internal credit interest account. Stephens pays interest on cash balances in this sweep program product at rates determined on a daily basis solely by Stephens. There is no minimum rate of interest that Stephens is required to pay on balances maintained in a Stephens internal credit interest account; however, Stephens' usual practice in setting the interest rate on Stephens internal credit interest accounts is to consider, among other factors, rates paid by money market mutual funds. Stephens is solely responsible for paying the principal and interest on balances maintained in a Stephens internal credit interest account. Amounts maintained in Stephens internal credit interest account are not guaranteed or insured by any bank or other third party, except to the limited extent of any applicable SIPC coverage. Please contact your Financial Consultant for approval procedures and current rates. Funds in the credit interest account are treated as cash for purposes of Securities Investor Protection Corporation.