



## Sweep Program General Terms and Conditions

Centaurus Financial, Inc. offers a sweep program which enables you to choose to automatically move un-invested credit balances in certain brokerage accounts to an interest bearing money market mutual fund or FDIC insured bank deposit program.

The products available in this program vary and may change from time to time. Before choosing a product, please consult with your financial professional on the choices available and review the detailed terms and conditions contained in the prospectus or other offering document relating to the specific product.

### Using a Money Market Mutual Fund as a Sweep Vehicle

Money market funds are securities that may increase or decrease in value. In general, money market funds are designed and managed with the objective of capital preservation and maintenance of liquidity. Unlike bank deposits, an investment in a money market fund is not FDIC insured or guaranteed by any other government agency. Although money market funds seek to preserve a net asset value of \$1.00 per share, there is no guarantee that this will occur. It is possible to lose money when investing in a money market fund, including loss of principal. Please thoroughly review the specific fund's prospectus before investing.

### Using a FDIC Insured Bank Deposit Program as a Sweep Vehicle

Currently, FDIC insurance covers both the principal and accrued interest in each bank account up to \$250,000 per depositor, for each FDIC-member bank where money is deposited. Bank deposit programs employ a multi-bank investment approach. To ensure that balances receive full FDIC coverage, these programs generally limit the principal amount deposited at any one institution. There is also an aggregate coverage limit generally placed on combined accounts. It is possible to lose coverage if the depositor has deposits outside of the program at any of the banks included in the program. Please thoroughly review the specific program's full terms and conditions before investing.

For additional information on account eligibility, product availability or specific product terms, please contact your financial professional.