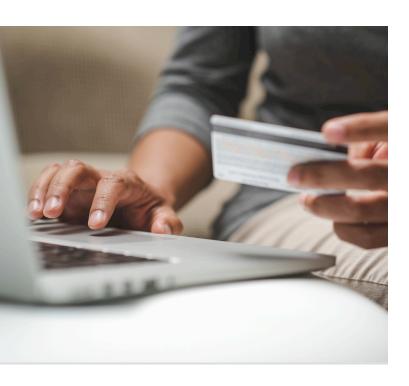
Waddell & Reed's commitment to online security



Waddell & Reed, Inc. (WRI) has been serving the financial needs of families, individuals and businesses for more than 80 years. Consistent with this history of serving clients' financial needs, WRI is fully committed to ensuring the online security of your WRI accounts. WRI maintains administrative, physical and technical safeguards designed to protect your WRI accounts from fraud and other unauthorized activity.



CYBERSECURITY GUARANTEE1

If you have taken the steps set forth in the Your Responsibilities section below, WRI will reimburse you for the funds unlawfully removed from your WRI brokerage accounts in the unlikely event someone you have not authorized fraudulently removes funds from those accounts.

YOUR RESPONSIBILITIES

In order to be eligible for this cybersecurity guarantee, you must take the necessary steps to protect your WRI accounts from unauthorized access, which include the following:

- You are responsible for taking reasonable steps to protect your user name and password for your WRI accounts. Do not share your user name and password with anyone else. Regardless of whether you have authorized online access to your WRI accounts, if you share your user name and password with any other individual or entity, including any sharing with a "financial aggregator" that combines information about you and your accounts from multiple sources over the Internet, WRI will not be responsible for any unauthorized activity that may occur as a result.
- You are responsible for promptly and carefully reviewing your transaction confirmations and account statements and for immediately informing WRI of any concerns. You should notify WRI no later than 10 days after the date of the unauthorized withdrawal to take advantage of the cybersecurity guarantee. Call Waddell & Reed Client Services Department at 1-866-937-0010.
- You must ensure that you have up to date firewall protection, operating system security patches, virus and malware protection and other data security protections, as appropriate for your computer or mobile device.
- You should avoid sharing personal or account information by email or through social media.

Upon being notified of suspected unauthorized access to a client's accounts, WRI will investigate to determine whether unauthorized access has occurred and, if so, to assess the scope and cause of the unauthorized access. Please allow sufficient time for WRI to investigate and respond.

NOT FDIC/NCUA INSURED | MAY LOSE VALUE | NO BANK GUARANTEE | NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Waddell & Reed, Inc. MFA11217/46555 (1/20)

¹ This cybersecurity guarantee is designed to protect you against unauthorized withdrawals from your accounts due to cybersecurity breaches. This cybersecurity guarantee does not apply to check-writing withdrawals, and is in no way a guarantee against investment or other loss. Reimbursement is limited to the amount of unauthorized withdrawals and does not include any other damages, such as special, indirect, incidental, consequential, punitive or exemplary damages, or lost profits, lost opportunities, non-monetary or other damages. You will not be eligible for reimbursement if you have been reimbursed by another party for any unauthorized withdrawals or if the unauthorized withdrawals are deposited into your bank account or other account owned by you. WRI reserves the right to discontinue this cybersecurity guarantee at any time without notice.