

U.S. Treasuries Disclosures

U.S. Treasuries ("T-Bill") investing services on the Public Platform are offered by Jiko Securities, Inc. ("JSI"), a registered broker-dealer and member of FINRA & SIPC. See JSI's [FINRA BrokerCheck](#) and [Form CRS](#) for further information. When you enable T-Bill investing on the Public platform, you open a separate brokerage account with JSI (the "Treasury Account").

JSI uses funds from your Treasury Account to purchase T-bills in increments of \$100 "par value" (the T-bill's value at maturity). T-bills are purchased at a discount to the par value and the T-bill's yield represents the difference in price between the "par value" and the "discount price." Aggregate funds in your Treasury Account in excess of the T-bill purchases will remain in your Treasury Account as cash. The value of T-bills fluctuate and investors may receive more or less than their original investments if sold prior to maturity. T-bills are subject to price change and availability - yield is subject to change. Past performance is not indicative of future performance. Investments in T-bills involve a variety of risks, including credit risk, interest rate risk, and liquidity risk. As a general rule, the price of a T-bills moves inversely to changes in interest rates. See [Jiko U.S. Treasuries Risk Disclosures](#) for further details.

Investments in T-bills: **Not FDIC Insured; No Bank Guarantee; May Lose Value.**

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