



Interest Rate	APY*
1.18%	1.18%

March 2026

Liquid Insured Deposits HSM(LIDH)

Offered by Alight Financial Solutions LLC

Bank Sweep for DC Plans – Self-Directed Brokerage Accounts (SDBA)

Earn interest automatically on cash until it's invested

The Bank Sweep for DC Plans - SDBAs feature automatically sweeps your uninvested cash into deposit accounts at more than 30 Participating Banks through the R&T LIDHs product, where it earns interest. This allows you to earn income while you're deciding how to invest your funds.

FDIC insurance

Funds deposited at the Participating Banks via the Bank Sweep for SDBAs feature are, subject to the satisfaction of certain conditions, eligible for Federal Deposit Insurance Corporation (FDIC) Insurance. A list of the Participating Banks can be found at <https://www.pershing.com/content/dam/pershing/documents/pdfs/liquid-insured-bank-list.pdf>. Deposit insurance rules are complex: you may want to contact the FDIC or use the FDIC's online tool at fdic.gov/edie, to estimate your total coverage.

No additional expenses to participants or plan

Unlike with a sweep money market fund option, the plan or participants don't pay additional operating or administrative expenses on their funds allocated to Bank Sweep for SDBAs; there's no operating expense ratio. Instead, the Participating Banks' compensation comes from the "spread" between what the Participating Banks earn from investing and lending activities and the interest rate they pay participants.

Additional key benefits

- No fees or gates—Bank Sweep for SDBAs is not subject to money market fund liquidity fees and redemption gates.
- Liquidity and convenience—Funds deposited in the Bank Sweep for SDBAs feature are available immediately for use or investment without the need to transfer money or liquidate a current position.

How are the rates determined?

Bank Sweep for SDBAs pay a bank-administered rate of interest that will be adjusted by the R&T Participating Banks based on market conditions. The rate is intended to be consistent with ERISA reasonable rate standards for cash awaiting investment based on comparator deposit rates, while also considering available alternative options, competitive positioning, and other factors. Current interest rates can be obtained by contacting us: afscustomerservice@alight.com or by calling an AFS Representative at 1-800-890-3200.

Learn more today

For more information on the FDIC, visit fdic.gov.

*The Annual Percentage Yield (APY) quoted is 1.18%, with a minimum balance of \$0.01, as of 03/16/2026. This rate is variable and may change without notice.

Settled cash balances are swept to the bank after the close of business and begin earning interest on the following Business Day. Interest is compounded daily, and the interest period is the 16th through the 15th of the month then credited on the 15th of each month (or the following Business Day if the 15th is not a Business Day). A "Business Day" is any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday. All transactions in the Deposit Accounts maintained for the Bank Sweep for SDBA feature will be confirmed on your Account statement, which will also show your opening and closing balances, and the interest earned for the period.