13:45 FYI: Changes in Analyst Ratings

Some investors use analysts ratings to stay informed about their investments. Analysts have changed their ratings for one or more companies in which you hold positions.

The following summary displays the affected companies, the current number of analysts by rating category and, in parentheses, the recent change in the number of analysts rating the company within each rating category.

- OPTI: Buy: 0(0), Outperform: 0(-1), Hold: 1(+1), Underperform: 0(0), Sell: 0(0). Held in: U****234

Note: Current ratings are from Reuters and may not reflect all rating changes from other sources such as Street Insider and Briefing.

DISCLAIMER

This communication is provided for information purposes only and is not intended as a recommendation or a solicitation to buy, sell or hold any investment product. Customers are solely responsible for their own trading decisions.