

Bank Deposit Sweep Program Interest Schedule

The Bank Deposit Sweep Program (BDSP) is a brokerage account core account investment vehicle choice available to Spire's investment clients through National Financial Services LLC (NFS). The BDSP permits customer funds to be placed in a network of banks where their deposits may be eligible for FDIC insurance up to applicable limits. For more information about this program please contact your Spire Investment Advisor.

Through the BDSP, the brokerage account cash balance (from securities transactions, dividends and interest payments, and other activities) is automatically deposited or swept into interest-bearing deposit accounts at one or more FDIC-insured depository institutions.

As a participant in the Bank Deposit Sweep Program, we are providing you with Spire's client interest rate schedule. As of 10/1/2010 the Client interest rate and Annual Percentage Yield (APY) are shown below.

Tier Range				
Tier	From	To	Interest Rate	APY
1	\$0.01	\$4,999.99	0.01%	0.01%
2	\$5,000.00	\$24,999.99	0.01%	0.01%
3	\$25,000.00	\$49,999.99	0.01%	0.01%
4	\$50,000.00	\$99,999.99	0.01%	0.01%
5	\$100,000.00	\$499,999.99	0.01%	0.01%
6	\$500,000.00 and above		0.01%	0.01%

Interest rates/APY will be determined based on prevailing economic and business conditions and are subject to change at any time.

Balances will earn the same rate of interest regardless of the Program Bank with which funds are deposited. Interest rate is based upon each account's Program Deposits in accordance with the above Interest Rate Tiers. The rate of interest is evaluated on a daily basis.

To view the most recent list of participating Program Banks, please visit <http://www.mybrokerageinfo.com/banklist/>.

This information is for the clients of Spire Investment Partners only. This is neither an offer to buy any product or security nor an offer to sell any product or security. Please read the Program Disclosure Document, which can be obtained from your Spire Investment Advisor, before investing in the BDSP.