

Multiple Products, Structures and Features Disclosure

From time to time Wells Fargo Bank, N.A. ("WFBNA", "we", "us" or "our") may recommend, present, discuss, compare, or explain different swaps or security-based swaps (collectively, "Covered Products"), or strategies involving Covered Products, or alternative Covered Product structures, strategies or features, in communications with you. Any such recommendation, presentation, discussion, comparison, or explanation is for your consideration (including your financial, tax, accounting and other professional advisers) without any representation or opinion by WFBNA that any such Covered Product or strategy involving Covered Products, or alternative Covered Product structure, strategy or feature, is superior to, or would be more suitable for meeting your financial or other needs or objectives than, any other Covered Product, strategy, structure, feature or any other financial product or service, unless we expressly state or otherwise indicate that we believe it to be superior or more suitable for meeting your financial or other needs or objectives.

If we expressly state or otherwise indicate that we believe any such Covered Product, strategy, structure, feature, financial product or service to be superior, or more suitable for meeting your financial or other needs or objectives, we will be doing so on an arms' length basis and in our capacity as a swap dealer registered with the Commodity Futures Trading Commission under the Commodity Exchange Act (and associated regulations) or as a security-based swap dealer registered with the Securities and Exchange Commission under the Securities Exchange Act of 1934 (and associated regulations) with certain duties and responsibilities thereunder, and neither we nor our affiliates will be acting as your adviser or fiduciary in connection with any such statement, indication, Covered Product, structure, strategy, feature or financial product or service, including any related recommendation, presentation, discussion, comparison or explanation. We will be entitled to assume that you are knowledgeable about the risks of any Covered Product, strategy, structure, feature or financial product or service, or alternatively that you have taken the advice of independent financial and other professional advisers not affiliated with WFBNA and are entering into, acquiring or adopting the Covered Product, strategy, structure, feature or financial product or service solely on the basis of the advice, recommendations or opinions of such advisers.

Also note that, among alternative Covered Products or Covered Product strategies that we may recommend, present, discuss, compare or explain from time to time to accomplish a particular financial objective that you may have, our relative compensation may vary from one such Covered Product or strategy involving Covered Products to the next. For information regarding our relative compensation, please see our "Relative Compensation Disclosure Supplement" located at www.wellsfargo.com/swapdisclosures, together with the "ISDA Relative Compensation Disclosure" referred to therein. This Disclosure may be revised from time to time without notice.

Version: November 1, 2021