

EXHIBIT 5

Bold, Underlined text indicates additions.

~~Bold, Strike through~~ text indicates deletions.

Memo Segregation*

About the Product

Participants can protect fully-paid-for customer securities using the Memo Segregation function. Memo Segregation is similar to the Segregation function, which allows **you a Participant** to protect fully-paid-for customer securities by moving them from a free position to a protected (segregated) position. However, whereas Segregation allows **you a Participant** to move only existing positions, Memo Segregation allows **you the Participant** to create memo-segregated positions within **your its** free positions, thus allowing **you the Participant** to protect anticipated, fully-paid-for customer securities.

How the Product Works

~~You A Participant~~ can have **your its** Memo Segregation counter automatically increased upon receipt of certain transactions. **~~You The Participant~~** can also allow positions resulting from certain transactions to be available for redelivery (turnaround) regardless of Memo Segregation constraints. DTC gives **you the Participant** two options for creating Memo Segregation positions:

1. Provide DTC with specific Memo Segregation transactions using the Memo Segregation function, instructing DTC to establish or adjust Memo Segregation positions.
2. Provide DTC with standing instructions to have certain types of transactions automatically increase Memo Segregation positions, and ignore Memo Segregation positions in order to allow redeliveries (turnarounds) to complete.

To provide DTC with standing instructions, submit a Memo Segregation Request form. To get a copy of this form **a Participant should** contact **your its** Relationship Manager.

Non-Optional Memo Segregation Transactions

Independently of the preceding options, the following transactions always reduce **your a Participant's** Memo Segregation position:

- Withdrawals-by-transfer (WTs) Certificates-on-demand (CODs)
- Free deliver orders (DO), except those processed with reason codes: 10---29, 98, 100, 220, 260---268, 270-278, 280---288, 290---291, **396**, 600-619, 704-708, and CNS short covers
- Deliveries processed with reason codes 95, 97, 630, 640 and reclaim codes 197, 631, and 641 (free and valued).

When one of these transaction types is processed against **your a Participant's** account with a Memo Segregation position, the system checks the **Participant's** free account. If sufficient shares exist, both the free position and the Memo Segregation position are reduced by the amount of the transaction.

***See Annex A for descriptions of the reason codes referenced in this Memo Segregation section.**

Note- If the free position is greater than the Memo Segregation position, and the transaction is for the entire free amount, the Memo Segregation position is reduced to zero; it does not become a negative value.

Optional Memo Segregation Indicators

You A Participant can activate any of five Memo Segregation indicators by providing DTC with a standing Memo Segregation instruction. When **you the Participant** activates a Memo Segregation indicator, **you're the Participant's** free position and Memo Segregation position are automatically updated according to the indicators that **you have the Participant has** elected.

Activate Indicator	To
1	<p>Automatically increase you the Participant's Memo Segregation counter upon the receipt of:</p> <ul style="list-style-type: none"> • Free and valued DOs with reason codes 40, 99, 330, & 340. • <u>DRS-related Deliveries with reason codes 390 and 391</u> • WT reversals • Positions resulting from voluntary and mandatory reorganizations.
2	Automatically increase you the Participant's Memo Segregation counter upon receipt of transactions with reason codes 41-48, 331-338, and 341-348.
3	Automatically increase you the Participant's Memo Segregation counter upon the receipt of CNS receives from the Fully-Paid-For Securities or "E" account.
4	Turnaround securities positions, regardless of Memo Segregation constraints, for positions received from DOs with reason codes 10, 30, and 600, except those with reason codes 10, 20, 260, 270, 280, or 290.
5	<p>Turnaround securities positions, regardless of Memo Segregation constraints, for positions received from:</p> <p>All DOs, except those with reason codes 20-29, 40-48, 99, 261-268, 270-278, 290, 291, 330-338, 340-348, 390, 610-619, 705-707 and CNS receives from the "C" and "E" accounts except if the turnaround is a reason code 10, 20, 260, 270, 280, or 290.</p>
6	A Participant may elect to increase automatically its Memo Segregation counter by the units of securities credited to the Participant's account in any ACATS transfer to that account.

Memo Segregation indicators 4 and 5 control the capability that allows certain positions to be used for turnarounds up to the amount of the received position, regardless of Memo Segregation constraints.

Even if **you the Participant have has** no pending deliveries at the time a position is received from a DO with reason code 10 or 30, DTC retains, throughout that day's processing cycle, a notation of the number of shares received from such deliveries. DTC also processes any deliveries regardless of when they are submitted that day, up to that number, regardless of **you the Participant's** Memo Segregation position.

Memo Segregation Contact Number

For more information about Memo Segregation, call DTC's Customer Support Center at (888) 382-2721.

Annex A

Memo Segregation Supplement

DO Reason Code Description Reference

The following is a listing of descriptions of the reason codes referred to in the "Memo Segregation" section above.

10 (Stock Loan)

11 (Stock Loan Reclaim-DK)

12 (Stock Loan Reclaim-Wrong Quantity)

13 (Stock Loan Reclaim-Wrong Security)

14 (Stock Loan Reclaim-Wrong Money)

15 (Stock Loan Reclaim-Partial)

16 (Stock Loan Reclaim-Needs Account Information)

17 (Stock Loan Reclaim-Needs Due Bill)

18 (Stock Loan Partial Reclaim/Partial Return)

19 (Stock Loan Recall)

20 (Stock Loan Return)

21 (Stock Loan Reclaim-DK)

22 (Stock Loan Return Reclaim-DK)

23 (Stock Loan Return Reclaim-Wrong Security)

24 (Stock Loan Return Reclaim-Wrong Money)

25 (Stock Loan Return Reclaim-Partial)

26 (Stock Loan Return Reclaim-Needs Account Information)

27 (Stock Loan Return Reclaim-Needs Due Bill)

28 (Stock Loan Return Partial Reclaim-Partial Return),

29 (Stock Loan Recall Reclaim)

30 (Delivery Versus Payment)

40 (Transfer of Customer Document)

41 (Transfer Customer Account Reclaim-DK)

42 (Transfer Customer Account Reclaim-Wrong Quantity)

43 (Transfer Customer Account Reclaim-Wrong Security)

44 (Transfer Customer Account Reclaim-Wrong Money)

45 (Transfer Customer Account Reclaim-Partial)

46 (Transfer Customer Account Reclaim-Needs Account Information)

47 (Transfer Customer Account Reclaim-Due Bill)

48 (Transfer Customer Account-Partial Reclaim/Partial Return)

90 (ADR Stock Loan Return-Untracked)

95 (ACATS Value With Memo Seg)

97 (Delivery Versus Payment With Memo Seg)

98 (Transfer of Account Without Memo Seg)

99 (Bulk Transfer of Account)

100 (Account Transfer Without Memo Seg Reclaim)

197 (Account Transfer With Memo Seg Reclaim)

220 (Repo Tracking)

260 (OCC Stock Loan)

261 (OCC Stock Loan Reclaim-DK)

262 (OCC Stock Loan Reclaim-Wrong Quantity)

263 (OCC Stock Loan Reclaim-Wrong Security)

264 (OCC Stock Loan Reclaim-Wrong Money)

265 (OCC Stock Loan Reclaim - Partial)

266 (OCC Stock Loan Reclaim-Needs Account Information)

267 (OCC Stock Loan Return-Untracked)

268 (OCC Stock Loan- Partial Reclaim/ Partial Return)

270 (OCC Stock Loan Return)

271 (OCC Stock Loan Return Reclaim-DK)

272 (OCC Stock Loan Return Reclaim-Wrong Quantity)

273 (OCC Stock Loan Return Reclaim-Wrong Security)

274 (OCC Stock Loan Return Reclaim-Wrong Money)

275 (OCC Stock Loan Return Reclaim-Partial)

276 (OCC Stock Loan Return Reclaim-Missing Account Information)

277 (OCC Stock Loan Return-Untracked)

278 (OCC Stock Loan Return-Partial Reclaim/Partial Return)

280 (ADR Stock Loan-Untracked)

281 (ADR Stock Loan Reclaim-DK)

282 (ADR Stock Loan Reclaim-Wrong Quantity)

283 (ADR Stock Loan Reclaim-Wrong Security)

284 (ADR Stock Loan Reclaim-Wrong Money)

285 (ADR Stock Loan Reclaim-Partial)

286 (ADR Stock Loan Reclaim-Needs Account Information)

287 (ADR Stock Loan Reclaim (Needs Due Bill))

288 (ADR Stock Loan Partial Reclaim/Partial Return)

290 (ADR Stock Loan Return-Untracked)

291 (ADR Stock Loan Return Reclaim-DK)

- [330 \(Direct Rollover to IRA\)](#)
- [331 \(Direct Rollover to IRA Reclaim-DK\)](#)
- [332 \(Direct Rollover to IRA Reclaim-Wrong Quantity\)](#)
- [333 \(Direct Rollover to IRA Reclaim-Wrong Security\)](#)
- [334 \(Direct Rollover to IRA Reclaim-Wrong Money\)](#)
- [335 \(Direct Rollover to IRA Reclaim-Partial\)](#)
- [336 \(Direct Rollover to IRA Reclaim-Needs Account Information\)](#)
- [337 \(Direct Rollover to IRA Reclaim-Needs Due Bill\)](#)
- [338 \(Direct Rollover to IRA Partial Reclaim/Partial Return\)](#)
- [340 \(Direct Rollover to Qualified Plan\)](#)
- [341 \(Direct Rollover to Qualified Plan Reclaim-DK\)](#)
- [342 \(Direct Rollover to Qualified Plan Reclaim-Wrong Quantity\)](#)
- [343 \(Direct Rollover to Qualified Plan Reclaim-Wrong Security\)](#)
- [344 \(Direct Rollover to Qualified Plan Reclaim-Wrong Money\)](#)
- [345 \(Direct Rollover to Qualified Plan Reclaim-Partial\)](#)
- [346 \(Direct Rollover to Qualified Plan Reclaim-Needs Account Information\)](#)
- [347 \(Direct Rollover to Qualified Plan Reclaim-Needs Due Bill\)](#)
- [348 \(Direct Roller to Qualified Plan Partial Reclaim/Partial Return\)](#)
- [390 \(Direct Registration Transfer\)](#)
- [391 \(Direct Registration Reversal\)](#)
- [396 \(Direct Registration Reclaim DK-Without Memo Seg\)](#)
- [600 \(Collateral DO Return\)](#)
- [601 \(Collateral DO Reclaim-DK\)](#)
- [602 \(Collateral DO Reclaim-Wrong Quantity\)](#)
- [603 \(Collateral DO Reclaim-Wrong Security\)](#)
- [605 \(Collateral DO Reclaim-Partial\)](#)
- [606 \(Collateral DO Reclaim-Needs Account Information\)](#)
- [607 \(Collateral DO Reclaim-Needs Due Bill\)](#)
- [608 \(Collateral DO-Partial Reclaim/Partial Return\)](#)
- [609 \(Collateral DO Recall\)](#)
- [610 \(Collateral DO Return\)](#)
- [611 \(Collateral DO Return Reclaim-DK\)](#)
- [612 \(Collateral DO Return Reclaim-Wrong Quantity\)](#)
- [613 \(Collateral DO Return Reclaim-Wrong Security\)](#)
- [615 \(Collateral DO Return Reclaim-Partial\)](#)
- [616 \(Collateral DO Return Reclaim-Needs Account Information\)](#)
- [617 \(Collateral DO Return Reclaim-Needs Due Bill\)](#)
- [618 \(Collateral DO Return-Partial/Reclaim-Partial Return\)](#)
- [619 \(Collateral DO Recall Reclaim\)](#)
- [630 \(Repo With Memo Decrease\)](#)

631 (Repo Reclaim With Memo Decrease)

640 (Repo Return With Memo Decrease)

641 (Repo Return Reclaim With Memo Decrease)

704 (OCC Stock Loan-Untracked)

705 (OCC Stock Loan Reclaim-Untracked)

706 (OCC Stock Loan Return-Untracked)

707 (OCC Stock Loan Return RCL-Untracked)

708 (EuroCCP Net Obligation)
