EXHIBIT 5

Bold and underlined text indicates proposed added language.

~~**Bold and strikethrough text**~~ indicates proposed deleted language.

SETTLEMENT

SERVICE GUIDE

<div style="border:1px solid black">

Note:

Unshaded bold and underlined/strikethrough text indicates proposed changes that will be implemented immediately.

Green shaded bold and underlined/~~strikethrough~~ text indicates proposed changes that will be implemented on September 11, 2025.

</div>

[Changes to this Settlement Service Guide, as amended by File No. SR-DTC-2025-010, are available at www.dtcc.com/legal/sec-rule-filings. These changes became effective upon filing with the SEC but have not yet been implemented. On September 11, 2025, these changes will be implemented, and this legend will automatically be removed from this Settlement Service Guide.]

***

End-of-Day Settlement Process

***

Limitation of Participant Net Debit Caps by Settling Banks

A Settling Bank can limit the net debit cap assigned to each Participant it represents. However, the maximum amount set by a Settling Bank cannot exceed the Participant's system-calculated net debit cap established by DTC.

To establish or change the net debit cap for a Participant for which it settles, the Settling Bank must submit a letter of instruction to DTC requesting the amount of the net debit cap for the Participant. This letter should be sent via e-mail to DTCProductRisk@dtcc.com using the Settling Bank's e-mail domain, or via mail or overnight delivery addressed to:

The Depository Trust Company
Executive Director, Enterprise Risk Management
~~55 Water Street~~ 570 Washington Blvd.
~~New York, NY 10041~~ Jersey City, NJ 07310

DTC will process an instruction received by 2:30 p.m. eastern time, in time to be effective as of the opening of the next business day.

***

Memo Segregation

***

Optional Memo Segregation Indicators

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

Activate Indicator	To
1	Automatically increase the Participant's Memo Segregation counter upon the receipt of: • Free and valued DOs with reason codes 40, 99, 330, & 340 • DRS-related Deliveries with reason codes 390 and 391 • WT reversals • Positions resulting from voluntary and mandatory reorganizations.
2	Automatically increase the Participant's Memo Segregation counter upon receipt of transactions with reason codes 41-48, 331-338, and 341-348.

Activate Indicator	To
3	~~Automatically increase the Participant's Memo Segregation counter upon the receipt of CNS receives from the Fully-Paid-For Securities or "E" account.~~ [Reserved]
4	Turnaround securities positions, regardless of Memo Segregation constraints, for positions received from DOs with reason codes 10, 30, 200, and 600, except those with reason codes 10, 20, 200, 201, 260, 270, 280, or 290.
5	Turnaround securities positions, regardless of Memo Segregation constraints, for positions received from: All DOs, except those with reason codes 20-29, 40 - 48, 99, 201, 261-268, 270-278, 290, 291, 330-338, 340-348, 390, 610-619, 705-707 and CNS receives from the "C" ~~and "E"~~ account~~s~~ except if the turnaround is a reason code 10, 20, 200, 201, 260, 270, 280, or 290.
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 the Participant 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 the Participant's Memo Segregation position.

***