

EXHIBIT 5

Bold and underlined text indicates proposed added language

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

DTCC

SETTLEMENT

SERVICE GUIDE

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Important Terms

The following terms are important to understanding the Settlement Service:

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This term	Refers to
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memo segregation	An inventory control mechanism that allows a Participant to protect fully-paid- for securities in its general free or IPO account.

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Service Topics

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Account Options

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~~9. Elect to have Initial Public Offering (IPO) positions released automatically upon the input of a DO, if you act as a prime broker. See the IPO Broker Manual or call your Relationship Manager for more information.~~

~~409.~~ Elect to have all free DOs entered after 5:00 p.m. eastern time subjected to RAD approval before they are processed by DTC.

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~~Initial Public Offering (IPO) Tracking System~~

~~About the Product~~

~~The Initial Public Offering (IPO) Tracking System tracks the movement of IPO shares for a specific time period and reports activity to the IPO's Lead Underwriter and Syndicate Members. The goals of the system are to provide:~~

- ~~• Automated tracking of IPOs with no disruption to the normal book-entry process~~
- ~~• Accurate, comprehensive and timely reports to the Lead Underwriter and Syndicate Members~~
- ~~• The greatest possible economic efficiency by allowing IPOs to be distributed and tracked in a book-entry environment.~~

~~Note: For a more detailed explanation of the IPO Tracking System, refer to the IPO Tracking System User's Manual.~~

~~IPO Tracking System Contact Number~~

~~More information about the IPO Tracking System may be obtained via the DTCC Client Center at <https://www.dtcc.com/client-center>.~~

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Recycle Processing

About the Product

When DTC receives instructions to effect a transaction, it may first be processed through one of several DTC systems before any DTC accounts are updated. For example, a transaction involving a delivery of securities may first be processed through one or more of the following:

~~• The IPO Tracking System~~

- The Receiver Authorized Delivery (RAD) system
- The Money Market Instrument (MMI) system.

After the transaction is processed, it is entered into DTC's Account Transaction Processor (ATP) system, where it is checked for various criteria (see Reasons for Recycling) before it is completed.

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Pend Hold

Pend Hold allows you to hold and release ("unhold") transactions. DTC will not process held transactions until the holding Participant releases the hold. Participants will be permitted to hold pending deliverer orders and pledge transactions, including reclaims of deliveries, ~~deliveries or Initial Public Offering (IPO) positions~~, and pending deliveries to Continuous Net Settlement (CNS short covers), with the exception of DOs to and from the NSCC SFT Account. Only the initiator (deliverer or pledgor) of a transaction will be permitted to hold or release a pending transaction. Moreover, only transactions the pend for insufficient positions may be held.

To give you additional flexibility DTC offers two hold options: hold with blockage and hold without blockage.

DTC maintains separate logical recycle queues for transactions pending for insufficient position, ~~and for transactions pending for insufficient IPO position. Therefore, placing a hold with blockage on a transaction pending for IPO position will block only that type of transaction. Similarly, a transaction pending for insufficient non IPO position will block only that type of transaction.~~

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How PTA Processing Works

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~~Note-Initial Public Offering (IPO) transactions are not subject to PTA procedures. A PTA indicator entered during an IPO transaction will be ignored by DTC's system.~~

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UNDERWRITING

SERVICE GUIDE

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ABOUT UNDERWRITING SERVICES

Overview

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Glossary Term	Abbreviation	Definition
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flipping		The sale of shares of a security in the secondary market during the stabilization period or penalty bid period.
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initial public offering	IPO	A corporation's first offering of stock to the public. In an IPO, a corporation must comply with registration requirement of the Securities and Exchange Commission (SEC).

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IPO TRACKING SYSTEM

About the Product

The IPO Tracking System tracks the movement of IPO shares for a designated period. The system monitors the market activity of an IPO issue, including the sale ("flipping") of IPO shares during the tracking (stabilization) period and generates daily reports for the lead manager and syndicate members itemizing that activity.

Daily reports are also available in machine-readable format from approximately 4:00 a.m. to 5:00 p.m. eastern time.

How the Product Works

In order to track a new issue, the lead manager must submit the necessary documentation as required by DTC's Underwriting Department to make an issue DTC-eligible (see New Issue Eligibility). In addition, the IPO tracking indicators must be activated as more fully described in the next subsection.

Note

You must learn to use the appropriate IPO functions to deliver IPO-tracked shares or you will be unable to successfully complete transactions. Moreover, brokers must prepare be prepared to

~~include their IPO Control Account when balancing their internal records. Therefore, all lead managers will be required to test with DTC before tracking their first issue. Information on scheduling a test may be obtained via the DTCC Client Center at <https://www.dtcc.com/client-center>.~~

~~The following table shows you how to set up the tracking of an IPO issue by DTC.~~

Action	Result
Submit to DTC's Underwriting Department a prospectus and completed Eligibility Questionnaire at least 10 days before the closing date.	DTC will call the underwriter to confirm that the issue can be made DTC-eligible.
Provide the Underwriting department with the CUSIP numbers of the issue 7 days before the closing date.	CUSIP numbers will be added to the CUSIP master file and become eligible for all DTC services. For issues that are non-FAST, DTC will provide a denominational breakdown of the certificates to be submitted before closing.
The lead manager should notify DTC's Underwriting Department as early as possible that an IPO issue should be tracked, but must instruct DTC in writing no later than 3:00 p.m. eastern time 2 days before the issue closes. The manager should include the estimated length of the tracking period (the maximum tracking period is 90 calendar days).	When DTC makes the issue eligible, a tracking indicator on DTC's master file is turned on. The indicator defaults to "on" for all common stock IPO CUSIPs but will be turned off if DTC is not instructed in writing by 3:00 p.m. eastern time to track the IPO issue. Tracking information is available via the PTS functions IPOI and GWIZ and over the Computer-to-Computer Facility (CCF) eligibility files (ELISCA).

~~DTC ends tracking at the close of business on the 90th calendar day of tracking, or any day prior, as instructed by the lead manager. If the lead manager wants to extend or shorten the end tracking date after the issue closes, the Underwriting Department must receive a written request by 3:00 p.m. two days before the current end tracking date. After DTC ends tracking, at the close of business on the specified date, shares in the brokers' IPO control accounts are moved to their free accounts and are subject to normal collateralization rules, unless the lead underwriter has made prior arrangements to move shares into the subaccount segregation locations. You can perform activities (such as COD withdrawals and deposits) that were chilled during the tracking period. DTC updates the PTS function GWIZ and the CCF file ELISCA to indicate that tracking for that issue has been turned off and generates a final tracking report.~~

~~More information about the IPO Tracking System may be obtained via the DTCC Client Center at <https://www.dtcc.com/client-center>.~~

~~Associated PTS Functions~~

~~You can use the following PTS functions in association with IPO Tracking:~~

This function	Allows you to
GWIZ	View whether tracking for an IPO issue has been turned on or off.
IPOI	View information about tracked IPO issues.
IPOU	Perform transactions for IPO tracked issues

~~IPO Tracking Contact Number~~

~~More information on the IPO Tracking System may be obtained via the DTCC Client Center at <https://www.dtcc.com/client-center>.~~

The Depository Trust Company,

a subsidiary of The Depository Trust & Clearing Corporation

OPERATIONAL ARRANGEMENTS

(Necessary for Securities to Become and Remain Eligible for DTC Services)

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Exhibit B

UNDERWRITING STANDARD TIME FRAMES

*Information and/or Materials Needed by DTC to Process an Underwriting
and Notify DTC Participants in a Timely Fashion*

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Information and/or Materials Needed	Time Frame
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For IPO tracked issues: Lead underwriter indicates in UW SOURCE, as part of the eligibility submission to include the issue in DTC's IPO Tracking System.	By no later than 3:00 p.m. ET, two (2) business days prior to the Closing Date.

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Guide to the 2025 DTC Fee Schedule

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Underwriting Services

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FEE NAME	AMOUNT (\$)	CONDITIONS	FEE ID
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~~Other Underwriting~~ Services

IPO tracked issue	\$ 5,000.00	Per issue, per 30-day period or portion thereof that a new issue is tracked, up to a maximum of \$15,000. Note: This fee is not prorated on a daily basis.	323
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