

NOTICE OF CERTAIN RIGHTS WITH RESPECT TO CLEARING SWAPS

With respect to any swap that is subject to the mandatory clearing requirements under Section 2(h) of the Commodity Exchange Act, subject to the terms of any agreement between us and to applicable laws, you have the sole right to select the derivatives clearing organization or clearing agency at which the swap will be cleared. With respect to any swap that is not subject to these mandatory clearing requirements but is eligible for clearing, subject to the terms of any agreement between us and to applicable laws, you may in your sole discretion elect to clear such swap, and, if you so elect, select the derivatives clearing organization or clearing agency at which the swap will be cleared. IFM's conflict of interest rules prohibit sales personnel from negotiating or agreeing to prices for the provision of clearing services.