

Program Interest Rates as of December 14, 2017

BANK ACCOUNT BALANCE RANGE	INTEREST RATE	APY
\$0.01–\$4,999.99	0.13%	0.13%
\$5,000.00-\$24,999.99	0.13%	0.13%
\$25,000.00-\$49, 999.99	0.13%	0.13%
\$50,000.00-\$99,999.99	0.13%	0.13%
\$100,000.00-499,999.999	0.27%	0.27%
\$500,000.00 and above	0.27%	0.27%

Click [here](#) to access the participating banks in the standard network **Bank Deposit Sweep Program (BDSP)®**

BDSP Eligibility Requirements

In general, each account holder must be a natural person acting for him or herself or on behalf of a trust where each beneficiary is a natural person.

The BDSP is available to:

- Eligible registration types
- Conditionally eligible registration types

The BDSP is not available to:

- Ineligible registration types, typically for-profit entities, such as corporations, partnerships, limited liability companies, or unincorporated associations
- Custodial or fiduciary accounts in which any beneficiary is not a natural person
- Grantor Trusts

NOTE

Fee-based accounts (CRIA) are ineligible.

DEPOSIT LIMIT BY REGISTRATION TYPE	
REGISTRATION TYPE	MAXIMUM DEPOSIT LIMIT
Individual	\$246,500
Joint (regardless of the number of owners)	\$493,000
Retirement	\$246,500

The Maximum Deposit Limits are set lower than applicable FDIC limits to allow for accrued interest, which, in addition to principal, is also eligible to be covered by FDIC insurance.

ELIGIBLE, CONDITIONALLY ELIGIBLE, AND INELIGIBLE REGISTRATION TYPES

REGISTRATION TYPE		TREATMENT FOR MAXIMUM DEPOSIT LIMIT PURPOSES
Eligible Account Registration Types		
Committee (not incorporated)		Individual
Conservator (estate)		Individual
Uniform Gift to Minors Act		Individual
Uniform Transfer to Minors Act		Individual
Guardian		Individual
Individual		Individual
Traditional IRA (Premiere Select [®])		Retirement
Roth IRA (Premiere Select)		Retirement
Rollover IRA (Premiere Select)		Retirement
SEP IRA (Premiere Select)		Retirement
SIMPLE IRA (Premiere Select)		Retirement
Subcustodial IRA Traditional		Retirement
Subcustodial Roth IRA		Retirement
Subcustodial IRA Rollover		Retirement
Subcustodial IRA SEP		Retirement
Subcustodial IRA SIMPLE		Retirement
Non Prototype IRA		Retirement
Sole Proprietorship		Individual
Joint Community Property		Joint
Joint Tenants In Common		Joint
Joint Tenants in Entirety		Joint
Joint Usufruct		Joint
Joint With Rights of Survivorship		Joint
Personal Representative		Individual
Transfer on Death (Individual)		Individual
Transfer on Death (Joint tenants)		Individual
Transfer on Death (Joint entity)		Individual

ELIGIBLE, CONDITIONALLY ELIGIBLE, AND INELIGIBLE REGISTRATION TYPES

REGISTRATION TYPE		TREATMENT FOR MAXIMUM DEPOSIT LIMIT PURPOSES
Conditionally Eligible Account Registration Types		
IRA BDA		Retirement
Non Prototype Retirement Plan (401(a) plans)		Single
ROTH BDA		Retirement
Trust Under Will		Single
Trust Under Agreement		Single
Ineligible Account Registration Types		
Bank		NA
Church		NA
Corporate		NA
Investment Club		NA
Professional Association		NA
Professional Corporation		NA
Unincorporated Association		NA
Limited Liability Corporation		NA
Keogh Money Purchase Plan (Premiere		NA
Keogh Voluntary Money Purchase Plan (Premiere Select)		NA
Keogh Profit Sharing Plan (Premiere Select)		NA
Keogh Voluntary Profit Sharing Plan (Premiere Select)		NA
Keogh MP BDA (a-k)		NA
Keogh PS BDA (a-k)		NA
Administrator		NA
Executor		NA
Partnership		NA

Please contact your Financial Advisor for more information.