

Stifel Smart Rate Program

What is the Stifel Smart Rate Program?

The Stifel Smart Rate Program (“Stifel Smart Rate”) is an efficient way for clients to manage the cash in their portfolio. Stifel Smart Rate keeps your cash balances at Stifel affiliated banks through your securities account, eliminating the need to open a separate bank account! By using Stifel Smart Rate, you also avoid costly wire fees and waiting for ACH transfers when a securities investment opportunity arises. Best of all, Stifel Smart Rate protects your principal by providing up to \$500,000 in FDIC insurance coverage through two Stifel affiliated banks and provides an interest rate that can be compared to other cash alternatives!

Stifel Smart Rate Program Benefits

- ✓ No need to open a separate account
- ✓ Avoid costly wire fees and waiting for ACH transfers by keeping cash ready for investment within your securities account
- ✓ Has the cash value protection of a traditional bank savings account with up to \$500,000 in FDIC insurance²

1.25% APY¹

Keep cash working within your securities account while waiting for that investment opportunity.

Common Options for Cash

	Stifel Smart Rate	Traditional Bank Savings Accounts	Money Market Mutual Funds
FDIC Insured Up to Applicable Limits	●	●	
Available Through Your Securities Account	●		●
Additional Account Application Is Not Required	●		●
Principal Not Subject to Market Risk	●	●	
ACH or Wire Transfers Are Not Required For Investment Opportunities	●		●
Monthly Withdrawal Limits ³	●	●	
Next Day Settlement	●		●

¹ Interest rates for the Stifel Smart Rate Program are variable and subject to change. Interest accrues daily and is credited monthly. For current rates, please contact your Financial Advisor.

² It is important to note that with the exception of bank products, such as Stifel Smart Rate, FDIC-insured CDs, and the Stifel Insured Bank Deposit Programs, investment products offered through Stifel are not FDIC-insured, not bank guaranteed, and may lose value. Neither Stifel nor its affiliates, including Stifel Bank and Stifel Bank & Trust, monitor the amount of your deposited funds to determine whether those amounts exceed the FDIC insurance limits applicable to your deposits at a bank, and they are not responsible for any insured or uninsured portion of the deposit accounts at a bank.

³ You may make up to five (5) withdrawals per accrual period in Stifel Smart Rate. If your withdrawals exceed this number, you will earn significantly less interest on deposits in the program for the remainder of the period.

The minimum initial deposit for Stifel Smart Rate is \$100,000. Traditional Bank Savings Accounts and Money Market Mutual Funds may also have various minimums. You should expect your Financial Advisor is entitled to receive compensation in connection with the Stifel Smart Rate Program.