

STIFEL

Efficient Cash Management

Stifel Smart Rate Program

The Stifel Smart Rate Program (“Stifel Smart Rate”) is an efficient way for you to manage the cash in your 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.



Stifel Smart Rate Program Benefits

- ✓ No need to open a separate account
- ✓ Keep cash ready for investment through your securities account
- ✓ Has the protection of a traditional bank account with up to \$250,000 in FDIC insurance for each Stifel affiliated bank receiving deposits²

3.25% APY¹

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

Common Options for Cash

	Stifel Smart Rate	Traditional Bank Accounts	Money Market Mutual Funds
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	•		•
Next Day Settlement	•		•

¹ Annual Percentage Yield (APY) is as of 12/12/2025.

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 Subject to applicable FDIC insurance limits. For terms and conditions and for a list of banks where Stifel Smart Rate deposits may be placed, visit www.stifel.com/disclosures/stifel-smart-rate. 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.

The minimum initial deposit for Stifel Smart Rate is \$100,000. Traditional Bank Accounts and Money Market Mutual Funds may also have various minimums.

You should expect your Financial Advisor is entitled to receive compensation from Stifel in connection with the Stifel Smart Rate Program.

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