

Stifel Insured Bank Deposit Programs

Effective Date: December 12, 2025

Interest Rate Tiers for the Stifel Insured Bank Deposit Program

Interest Rate Tier	Program Deposit Account Balance ¹	Annual Percentage Yield (APY)
Tier 1	\$0 to \$99,999	0.01%
Tier 2	\$100,000 to \$249,999	0.01%
Tier 3	\$250,000 to \$499,999	0.01%
Tier 4	\$500,000 to \$999,999	0.01%
Tier 5	\$1,000,000 to \$1,999,999	0.20%
Tier 6	\$2,000,000 and greater	0.30%
Enhanced Advisory Yield (“EAY”) ²	For amounts in excess of the Account’s Maintenance Cash Percentage, if any. ³	0.30%
The Maintenance Cash Percentage for applying EAY is 2%.		

Interest Rate Tiers for the Stifel Insured Bank Deposit Program for Retirement Accounts

Interest Rate Tier	Program Deposit Account Balance ¹	Annual Percentage Yield (APY)
Tier 1	\$0 to \$99,999	0.01%
Tier 2	\$100,000 to \$249,999	0.01%
Tier 3	\$250,000 to \$499,999	0.01%
Tier 4	\$500,000 to \$999,999	0.01%
Tier 5	\$1,000,000 to \$1,999,999	0.20%
Tier 6	\$2,000,000 and greater	0.30%
Enhanced Advisory Yield (“EAY”) ²	For amounts in excess of the Account’s Maintenance Cash Percentage, if any. ³	0.30%
The Maintenance Cash Percentage for applying EAY is 2%.		

More Information about the Stifel Insured Bank Deposit Programs is available from your Financial Advisor or at www.stifel.com/disclosures/sweep-choices/sweep-choices-disclosure.

¹ Tiers are based on the balances in Program Deposit Accounts held through a single Securities Account. See Program disclosure for further information, available at <https://www.stifel.com/disclosures>.

² Certain Advisory Accounts are eligible to receive the Enhanced Advisory Yield on Program amounts in excess of the Account’s Maintenance Cash Percentage. Covered advisory accounts are those custodied at Stifel Nicolaus and enrolled in a Stifel Insured Bank Deposit Program.

³ Eligibility is based on the balances in Program Deposit Accounts held through a single Securities Account. See Program disclosure for further information, available at <https://www.stifel.com/disclosures>.