Stifel Prestige® Accounts

Maximize the Efficiency of Your Assets
The Stifel Prestige® Accounts

To meet the special needs of our clients, Stifel Nicolaus has created the STIFEL PRESTIGE® ACCOUNTS. These accounts offer an effective way to manage all your assets from your brokerage account, money market account, and checking account. With the STIFEL PRESTIGE® ACCOUNT and the STIFEL PRESTIGE® PLUS ACCOUNT, you have the account that matches your complex financial needs.

You select the account that is right for you!

<table>
<thead>
<tr>
<th>STIFEL PRESTIGE® ACCOUNT</th>
<th>STIFEL PRESTIGE® PLUS ACCOUNT</th>
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<tbody>
<tr>
<td><strong>No Monthly Fee</strong></td>
<td><strong>Monthly Fee – See Fee Schedule (enclosed)</strong></td>
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<tr>
<td>Minimum initial cash deposit of $1,000.</td>
<td>Minimum initial deposit of $10,000 in any combination of cash or marginable securities required.</td>
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**Choices**
- A choice of 7 different money market funds, including a taxable, tax-exempt, or government money market mutual fund, or an FDIC-Insured Bank Deposit Program.
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**Easy Movement of Funds**
- Daily sweep.
- Daily sweep.

**Easy Access to Assets and Expense Tracking**
- Check writing privileges with no minimum check amount and convenient check expense recording, including 18 expense categories and 9 personal expense codes.
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**A Higher Level of Communication**
- Quarterly ACCOUNT STATEMENT, which includes account valuation and activity for the quarter, a gain and loss summary, cost basis, annual expense summary, householding, and a year-end statement.
- Monthly ACCOUNT STATEMENT, which includes an account valuation, a gain and loss summary, cost basis, annual expense summary, householding, and a year-end statement.

**Account Protection**
- $150 million in account protection.
- $150 million in account protection.

**Convenience**
- Debit MASTERCARD® with a daily point-of-sale limit of $5,000 and ATM limit of $300.
- Surcharge-free ATMs available on the MoneyPass® nationwide network**
- Smart Shopper benefits.
- MASTERCARD® SECURECODE™.
- FraudWatch® Plus.
- Stifel @ccess offers the ability to view accounts at home via the Internet using a PC.

- Debit MASTERCARD® with a daily point-of-sale limit of $9,999 and ATM limit of $1,000.
- Surcharge-free ATMs available on the MoneyPass® nationwide network**
- Smart Shopper benefits.
- MASTERCARD® SECURECODE™.
- FraudWatch® Plus.
- Stifel @ccess offers the ability to view accounts at home via the Internet using a PC.
- Awards program that offers points to be used toward travel, car rental, gift cards, and hotel accommodations.
- Concierge Service offering the privilege of having your own concierge available 24 hours a day, 7 days a week.
- Automatic bill payment using the Internet and a PC.
- Travel and insurance benefits.

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* Statement is monthly with account activity.
** To find a convenient MoneyPass® ATM location, visit www.moneypass.com and access the MoneyPass® ATM locator.
If you’re like most people, you spend too much time keeping track of your assets. You have a checking account here, savings account there, and money market fund accounts somewhere else. And that’s only the beginning.

Add to that the brokerage accounts and the credit card accounts, and, by the end of the month, you will have a pile of statements to study and reconcile.

What’s more, you may have to scramble to make sure there’s enough cash in your checking account — for example, to cover your credit card transactions without having to transfer funds from another account and possibly losing the interest that might otherwise have been earned.

And, at tax time, you’ll probably have to dig through all those records again, looking for information needed to complete your taxes.

Your Stifel Nicolaus Financial Advisor now offers a better idea. It’s called the Stifel Prestige® Accounts, and they combine the services and benefits usually requiring several financial institutions — all in one account.

By consolidating your various financial accounts into one package, the Stifel Prestige® ACCOUNTS put you in charge of your assets. Thanks to the streamlined orderliness of your Stifel account, you will be able to manage your daily finances as part of an overall financial program, while maintaining access to your assets.

Your Stifel Nicolaus Financial Advisor will help you make the most of your Stifel Prestige® ACCOUNT — assessing and fine-tuning your financial strategies for the longer term.

* These services are available only with a Stifel Prestige®Account.

When you open your Stifel Prestige® Account, you have a choice of one of several Dreyfus Money Market Funds and an FDIC-Insured Bank Deposit Program. Each of these investments offers current income at competitive rates while providing a degree of safety and liquidity consistent with your Stifel Prestige® Account investment objectives.

Dreyfus Money Market Funds

General Money Market Fund — Class B
Invests in a diversified portfolio of high-quality, short-term money market obligations, including securities issued or guaranteed as to timely payment of principal and interest by the U.S. Government or its agencies if held until maturity, time deposits, certificates of deposit, bankers’ acceptances, repurchase agreements, asset-backed securities, high-quality domestic and foreign commercial paper, and other short-term corporate obligations. The Fund seeks to maximize current income consistent with the preservation of capital.

General Government Securities Money Market Fund — Class B
Invests entirely in securities issued or guaranteed as to timely payment of principal and interest by the U.S. Government or its agencies or instrumentalities if held until maturity, including U.S. Treasury securities as well as repurchase agreements. The Fund seeks to maximize current income consistent with the preservation of capital and the maintenance of liquidity.

General Treasury Prime Money Market Fund — Class B
Invests only in securities issued or guaranteed as to principal and interest by the U.S. Government. The fund seeks as high a level of current income as is consistent with the preservation of capital and the maintenance of liquidity. Dividends paid which are derived from U.S. Government-guaranteed obligations currently are exempt from state personal income tax.
Money Market Investment Choices

General Municipal Money Market Fund — Class B
Invests primarily in Municipal Obligations, the interest from which is exempt from Federal income tax.* Municipal Obligations generally are classified as general obligation bonds, revenue bonds, and demand notes. The Fund seeks to maximize current income exempt from Federal income tax consistent with the preservation of capital and the maintenance of liquidity.

General California Municipal Money Market Fund — Class B
Invests primarily in California Municipal Obligations, the interest from which is exempt from Federal and the State of California income taxes.* The Fund seeks to maximize current income exempt from Federal and State of California income taxes consistent with the preservation of capital and the maintenance of liquidity.

General New York Municipal Money Market Fund — Class B
Invests primarily in New York Municipal Obligations, the interest from which is exempt from Federal, New York State, and, for certain investors, New York City income taxes.* The Fund seeks to maximize current income exempt from Federal, New York State, and New York City income taxes consistent with the preservation of capital and the maintenance of liquidity.

Dreyfus New Jersey Municipal Money Market Fund
The fund seeks as high a level of current income exempt from Federal and New Jersey State income taxes* as is consistent with the preservation of capital and the maintenance of liquidity.

Stifel Prestige® Accounts Insured Bank Deposit Program
Deposits in the STIFEL PRESTIGE® ACCOUNTS Insured Bank Deposit Program seeks to make available up to $2.5 million of FDIC insurance coverage (or $5 million for Joint Accounts), subject to any limitations. Available cash in your brokerage account, will be deposited into interest-bearing deposit accounts at up to 10 or more FDIC-insured banks. Please refer to the STIFEL PRESTIGE® ACCOUNTS Insured Bank Deposit Program terms and conditions for more details or www.stifel.com for information about which banks maintain your account, investment yields**, and for information regarding the extent of Federal Deposit Insurance that is available to you.

For more information about these DREYFUS GENERAL MONEY MARKET FUNDS, please contact your Stifel Nicolaus Financial Advisor. Investors should consider a fund’s investment objective, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other important information, is enclosed and should be read carefully before investing.

An investment in any General Money Market Fund is not insured or guaranteed by the FDIC or any government agency. Although a money market fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in a money market fund. Yield fluctuates. See www.stifel.com for more information on fees and expenses related to the Dreyfus General Money Market Funds.

*Income may be subject to state and local taxes depending on your state of residency. Income may also be treated as a preference item for purposes of the Federal Alternative Minimum Tax.

** Interest rates on the STIFEL PRESTIGE® ACCOUNTS Insured Bank Deposit Program will vary based upon the total value of the eligible assets you maintain in your Stifel accounts that are linked for statement householding. The aggregate balance of all “linked” Stifel brokerage accounts is referred to as your “Household Balance.” In general, clients with greater Household Balances will receive a higher interest rate than clients with lower Household Balances. Stifel will determine your Household Balance each month.
EASY MOVEMENT OF FUNDS

The Stifel Prestige® Accounts
Keep Your Money Working — Automatically

With your Stifel account, you can be assured that your money is continuously working for you. All the available cash in your account — from deposits, dividends, interest, and the proceeds from the sale of securities — is automatically invested in your choice of a taxable or tax-exempt money market fund(s) daily.

Direct Deposit
This service is a convenient, quick, and safe way for you to put money aside in your Stifel Prestige® Account or Stifel Prestige®/k® ACCOUNT before the monthly bills eat away at it. You can instruct your employer, the U.S. Government, or your pension plan to deposit payroll, Social Security, and pension payments, etc., directly into your PRESTIGE account. You’ll start earning income without delay.

Your deposits are transferred electronically overnight, so your money starts earning income the next day — sooner than if you deposit a check into your bank account and then mail a deposit to your brokerage account for deposit into your money market investment account.

Stifel Prestige® AssetBuilder

Your Stifel Prestige® Accounts can make saving easier and more convenient. An electronic savings transfer service allows you to automatically transfer a specific amount from your personal bank checking account into your Stifel Prestige® Account or Stifel Prestige®/k® ACCOUNT. The transfers are automatically made weekly, monthly, quarterly, or annually and begin earning income immediately.

Dividend Reinvestment Service

With the DIVIDEND REINVESTMENT SERVICE, any cash dividends paid on securities you designate for reinvestment will be credited to your account and then applied to purchase additional shares of the underlying securities. As a result, the number of shares you hold can grow over time — and so may the potential return on your portfolio.

Periodic Mutual Fund Purchase Program

You can automatically purchase mutual funds on a regular basis. While you can choose from a wide variety of mutual funds, you may also determine how often and which day during the month your purchase(s) should take place. This program will automatically transfer payment for your mutual fund purchase from your money market fund. Or, you may transfer money into your Stifel Nicolaus account using the STIFEL PRESTIGE® ASSETBUILDER SERVICE, which will transfer money from your local checking account to pay for these transactions.

Account Protection

Stifel is a member of the Securities Investor Protection Corporation (SIPC). SIPC coverage protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org, or investors may contact SIPC at (202) 371-8300. Stifel has purchased additional securities coverage of $149,500,000 and cash coverage of $900,000 for a total of $150,000,000 of securities coverage and $1,150,000 of cash coverage (subject to the terms and conditions of the policy). This coverage does not protect against market losses and does not cover securities not held by Stifel.
Convenient Access to Assets

Free Check Writing
The STIFEL PRESTIGE® ACCOUNTS give you easy and immediate access to your funds with personalized STIFEL PRESTIGE® CHECK WRITING. There’s no per-check dollar minimum and no limit on the number of checks you can write. There's also no charge for check reorder or processing fees.*

What makes STIFEL PRESTIGE® CHECK WRITING special is the ability to expense code each check. When your personalized checks are issued, you receive an expense code list. When writing a check, you enter the appropriate expense code in the space provided on the check. You may also customize expense codes.

Your check writing information is recapped by expense category on your STIFEL PRESTIGE® or STIFEL PRESTIGE®/® ACCOUNT STATEMENT, for both the current and year-to-date periods. This summary lists your check numbers in chronological order, payee information, expense category, date written, date paid, and amount. In addition, STIFEL PRESTIGE® ACCOUNTS will receive a YEAR-END SUMMARY STATEMENT that lists all your checks by expense code category. This can assist you in determining what you've spent on housing, travel, entertainment, medical expenses, auto, utilities, and more. This can be an important tool for budgeting and tax preparation.

STIFEL PRESTIGE® ACCOUNTS DEBIT MASTERCARD®
The STIFEL PRESTIGE® ACCOUNTS DEBIT MASTERCARD® offers worldwide purchasing power — as a debit card. Instead of buying on credit, each purchase is paid directly from available balances in your STIFEL PRESTIGE® ACCOUNT or PRESTIGE/® ACCOUNT at Stifel Nicolaus.* There are no bills to pay later. Using your STIFEL PRESTIGE® ACCOUNTS DEBIT MASTERCARD® is more convenient than carrying your checkbook and personal ID, waiting to have your checks approved, or giving your address and telephone number to strangers.

Automated Teller Machine Access
Along with offering worldwide purchasing power, your STIFEL PRESTIGE® ACCOUNTS DEBIT MASTERCARD® offers easy cash access, available at any ATM that displays the MasterCard® or Cirrus® logo, 24 hours a day, 7 days a week, at over 1,000,000 locations worldwide. You can use your STIFEL PRESTIGE® ACCOUNTS DEBIT MASTERCARD® to obtain up to $1,000 per processing day with no transaction fee charged.7

Increased Security With MasterCard® SecureCode™ and With FraudWatch® PLUS
You can get almost anything you’re looking for online — from concert tickets to cashmere sweaters, spa reservations to sporting equipment — and now, thanks to MasterCard® SecureCode™, you can get added security for your purchases too! With MasterCard® SecureCode™, a private code helps to protect against unauthorized use of your card when you shop online at participating merchants. Choosing your own SecureCode™ is quick and easy. Instructions are included with each new card.

You may not know it, but you have around-the-clock protection against the increasingly savvy perpetrators of debit card fraud. Through an important partner of ours, we provide industry-leading technology, tools, and the expertise to manage fraud. Experienced fraud analysts work around the clock, watching for any suspicious card activity, and will work to help resolve issues as they occur. Fraud is serious business and can hit any time. That is why we are working to detect and prevent fraud from happening to you.

Stifel Prestige® Accounts

The STIFEL PRESTIGE® ACCOUNTS DEBIT MASTERCARD® offers many benefits to clients:

- Access to available assets in your STIFEL PRESTIGE® ACCOUNT or STIFEL PRESTIGE®/® ACCOUNT.
- No credit card interest or credit lines. Your spending limit is based only on the value of the assets in your STIFEL PRESTIGE® or STIFEL PRESTIGE®/® ACCOUNT.
- Purchasing power at stores and restaurants throughout the world.
- Summary of all ATM and debit transactions included on your STIFEL PRESTIGE® or STIFEL PRESTIGE®/® ACCOUNT STATEMENT.
- Access to a wide variety of special STIFEL PRESTIGE® ACCOUNTS DEBIT MASTERCARD® Smart Shopper Benefits.
- Increased security with MasterCard® SecureCode™ and FraudWatch® PLUS
- Year-End Summary Statement of your card activity.
- ATM access up to $1,000 per processing day of available assets in your STIFEL PRESTIGE®/® ACCOUNT.
- STIFEL PRESTIGE®/® ACCOUNT Awards Program.
- STIFEL PRESTIGE®/® ACCOUNT Concierge Service and Travel Agency.
- STIFEL PRESTIGE®/® ACCOUNT Traveler’s and Insurance benefits.
With STIFEL @CESS, monitoring your complete financial picture is as easy as clicking a mouse. That’s because STIFEL @CESS provides you with access to your account information, from anywhere at anytime, via the Internet. STIFEL @CESS reports let you track your portfolio holdings and review asset allocation as well as unrealized and realized gains and losses. You can also view your account activity and Debit MasterCard® transactions for the current and previous month, know when your checks have cleared, confirm direct deposits, and much more — all at your convenience. Need another copy of a statement or confirm? With STIFEL @CESS, there is no need to request these items from your Financial Advisor, as they are now available online.

STIFEL @CESS can be incorporated into your personal financial budgeting and tracking systems, as you can download pertinent account information to two, leading software products, Quicken® and Turbo Tax®. Furthermore, important tax forms, such as 1099s and 5498s are also available.

STIFEL @CESS enhances the relationship between you and your Stifel Nicolaus Financial Advisor, helping you achieve your financial goals.

**STIFEL PRESTIGE® Statements** are designed to help you follow your portfolio and monitor your tax planning for easier investment decision-making. Whether you’re interested in the bottom line or monitoring your investment activities, it’s easy to find the information that’s most important to you. We can also include assets not held at Stifel Nicolaus. There is no need to search for credit card bills, ATM receipts, and deposit slips. One easy-to-read statement summarizes and itemizes all of your account activity.

**STIFEL PRESTIGE® Client Statements**

STIFEL PRESTIGE® or PRESTIGE® ACCOUNT STATEMENTS® offer a clear and simple design so all of your account information is easy to find and easy to read. Front-page summaries offer a snapshot of your assets and investment activities, as well as a quick glance at the change in value of your total portfolio. You’ll also see a concise summary of holdings by asset category, a detailed description of securities, including the cost basis of every investment position (if available) along with both unrealized and realized gains and losses, and a projection of annual portfolio income along with an overview of your STIFEL PRESTIGE® ACCOUNTS check writing, debit, and ATM transactions.

**STIFEL PRESTIGE® Annual Summary Statement**

The PRESTIGE® ANNUAL SUMMARY STATEMENT is a recap of your financial activity for the year. It provides detailed information to help you prepare tax returns, prepare budgets, review the performance of your portfolio, and plan for the future. The STIFEL PRESTIGE® ANNUAL SUMMARY STATEMENT also provides a recap of STIFEL PRESTIGE® ACCOUNTS check writing listed by expense category, STIFEL PRESTIGE® ACCOUNTS Debit MasterCard® transactions, and Automated Clearing House (ACH) and ATM activity. Annual Summary Statement is provided electronically through Stifel @cess.
Efficient Management of Assets

STIFEL PRESTIGE® CONSOLIDATED ACCOUNT SERVICE

Using the CONSOLIDATED ACCOUNT SERVICE can maximize the benefits of consolidating all of the assets you hold elsewhere into one place — Stifel, Nicolaus & Company, Incorporated. This service will make it easy for you to determine if you are building assets at a pace that can meet specific future needs or if you should shift funds among accounts to better suit both your short- and long-term objectives.

The STIFEL PRESTIGE® CONSOLIDATED ACCOUNT STATEMENT provides a summary that combines account information of all your Stifel Nicolaus accounts you choose to “link.” It is designed especially for “househeld” accounts and related accounts. It will automatically package the individual client statements you choose with an easy-to-read summary page. The CONSOLIDATED ACCOUNT STATEMENT provides a comprehensive overview of the asset value, unrealized and realized gain and loss summary, and income summary for all of your connected accounts at Stifel Nicolaus.

Purchasing Power

Your STIFEL PRESTIGE® ACCOUNTS allow convenient access to credit with no approvals, no delays, and no closing costs.* Eligible investors can borrow against the value of marginable securities at competitive interest rates without liquidating securities. Your securities serve as collateral. Access to credit is immediate, and your repayment schedule is flexible. If you write a STIFEL PRESTIGE® ACCOUNTS check, use your STIFEL PRESTIGE® ACCOUNTS DEBIT MASTERCARD®, or utilize STIFEL PRESTIGE® ACCOUNTS SNET E-BILL SERVICE for an amount that exceeds your available cash balance in your PRESTIGE account and/or money market investment account(s), you automatically access the cash available in your margin account. Your outstanding loan balance in your margin account will appear on your statement.

Borrowing on margin and using stocks as collateral involves a high degree of risk. Market conditions can magnify any potential for loss. Should the value of your account decline, it may become necessary to place additional cash or securities in your account. The securities in your account may be sold to meet the margin call, and Stifel can sell your securities without contacting you. The interest rates charged are determined by the value of the cash and securities in your account prior to initiating the loan.

Additional Conveniences With the STIFEL PRESTIGE® Plus® Account

STIFEL PRESTIGE® Plus® Awards Program

Every dollar you spend using your STIFEL PRESTIGE® ACCOUNTS DEBIT MASTERCARD® earns you one point. One point will also be earned for every $10 in money market balances or in the FDIC-Insured Bank Deposit Program. You can redeem these points for free round-trip travel on any airline without blackout dates or restrictions. You can also stay at a luxurious hotel or use the points for car rental and drive off in style.

You may redeem your points for an award with as little as 5,000 points. If you get into the habit of using your STIFEL PRESTIGE® ACCOUNTS DEBIT MASTERCARD® for all your purchases, and maintaining money market investments in your STIFEL PRESTIGE® Plus® ACCOUNT at Stifel Nicolaus, points will add up quickly!

STIFEL PRESTIGE® Plus® Concierge Service and Travel Agency

STIFEL PRESTIGE® Plus® ACCOUNT DEBIT MASTERCARD® CARDHOLDERS can enjoy the convenience and quality as well as the privilege of having their own concierge available 24 hours a day, 7 days a week.

The STIFEL PRESTIGE® COMPLETEASSISTANT provides assistance from the ordinary to the extraordinary. From finding a dogwalker, lawn service, or home repair to getting the perfect gift for that certain someone, your COMPLETEASSISTANT can help. Looking for a weekend getaway or planning weeks abroad? Call your COMPLETEASSISTANT to handle all the research and recommendations and provide full-service travel agent reservation assistance. Tickets to that show you have to see — your COMPLETEASSISTANT will help you search for the perfect seats — and if the show is sold out, no fear! We can also help secure premium tickets for you.

Looking for somewhere new to dine or finding the perfect place to entertain business clients? We can help. We are here to save you time and take the internet overload off of your plate. Your COMPLETEASSISTANT will help with anything, anytime, anywhere — even international requests.

How to Access Your COMPLETEASSISTANT

Contact your Stifel Prestige COMPLETEASSISTANT 24/7/365 by calling toll-free (877) 784-3354, option 4, then option 2. Your COMPLETEASSISTANT will help you from handling the everyday to planning those vacations or unique occasions.

Traveller’s Insurance

Unsurpassed protection is what STIFEL PRESTIGE® Plus® ACCOUNT DEBIT MASTERCARD® CARDHOLDERS value most. Cardholders will automatically receive $1 million Common Carrier Travel Accident Insurance. You will also receive $5,000 Lost Checked Luggage Protection for air travel paid for by using your STIFEL PRESTIGE® Plus® ACCOUNT DEBIT MASTERCARD®.
How to Get Started

Simplification. That’s the hallmark of your Stifel Prestige® Accounts.
All your assets are organized into one full-service account to help you:

■ Maximize the efficiency of your assets.
■ Plan and meet the goals of your investment strategy.
■ Monitor your entire financial situation.
■ Utilize Stifel’s complete line of services for convenient buying, borrowing, investing, and saving.

And getting started is just as simple. All it takes is a single telephone call to your Stifel Nicolaus Financial Advisor. You’ll be dealing with a skilled professional, one who is specially trained to help you.
Page 5: The gain and loss summary and cost basis information are provided only if the information has been provided to your Financial Advisor and has been updated on the Stifel Nicolaus system.

Page 6: Annualized gain/loss information is prepared for informational purposes only and should not be used for tax preparation without the assistance of a tax advisor.

Page 6: Reinvestment of dividends may not be available for all securities.

Page 8: If there is no activity in your Account, balances are annualized and posted quarterly. IRA and other retirement accounts do not qualify for annualized gain/loss information.

Page 8: There is a charge for stop-payments, photocopies of checks, and certain other services. Neither original checks nor copies are returned with Client Statements. Duplicate checks can be requested for an additional fee.

Page 8: For surcharge-free ATM choices, simply visit www.moneypass.com to access the MoneyPass® ATM locator and the most convenient ATM near you. Saturday, Sunday, and Monday equal one processing day.

Page 9: The gain and loss summary and cost basis information are provided only if the information has been provided to your Financial Advisor and has been updated on the Stifel Nicolaus system.

Page 10: If there is no activity in your Account, balances are annualized and posted quarterly. Margin accounts are subject to the approval of the Stifel Nicolaus & Company, Incorporated.

Page 12: The gain and loss summary and cost basis information are provided only if the information has been provided to your Financial Advisor and has been updated on the Stifel Nicolaus system.

Page 14: The gain and loss summary and cost basis information are provided only if the information has been provided to your Financial Advisor and has been updated on the Stifel Nicolaus system.

Stifel Services

Amortize, Variable, Immediate, and Fixed
Asset Allocation
Cash Management (Stifel Prestige® Accounts)
Check Writing
Debit MasterCard®
Bill Payment Services
SNF® Access (Online account access)
College Planning
529 College Savings Plans
Education Savings Accounts
Common Stocks
Consulting Services (Fee-Based Programs)
Corporate Executive Services
Cashless Stock Option Exercise
Credit and Restricted Stock Transactions
Rule 10b5-1 Plans
Corporate Finance
Equity Line of Credit
Estate Planning
Exchange Traded Funds and Notes
Financial and Wealth Planning
Fixed Income Investments
Certificates of Deposit
Collateralized Mortgage Obligations (CMOs)
Corporate Bonds
Government and Agency Securities
Municipal Bonds

Insurance
Business Owner Needs
Disability Insurance (Individual and Group)
Life Insurance (Individual and Business Policies)
Long-Term Care Insurance
IRAs
Traditional, Roth, and Roll-overs
Managed Money
Money Market Funds
Mutual Funds
Options
Preferred Stocks
Public Finance
Research
Retirement Planning
Retirement Plans
401(k) Plans
403(b) Plans
Profit Sharing Plans
Money Purchase Plans
SEP IRAs
SIMPLE IRAs
Defined Benefit Plans
Syndicate Offerings
Unit Investment Trusts
Stifel Bank & Trust
Mortgage Lending
Securities-Based Lending
Stifel Trust
Trust Management and Administration

Stifel Bank & Trust, member FDIC, Equal Housing Lender. An MLQ/ATS103
Stifel Trust Company, N.A., is a wholly-owned subsidiary of Stifel Financial Corp. and is not insured by the FDIC, and is not guaranteed by Stifel Bank & Trust, are subject to investment risk, including possible loss of the principal invested. Your Stifel Financial Advisor will refer you to a Stifel Bank & Trust professional who may be able to assist you with your financing needs.

Trust services are provided by Stifel Trust Company, N.A., a wholly-owned subsidiary of Stifel Financial Corp. and is not insured by the FDIC, and is not guaranteed by Stifel Bank & Trust, are subject to investment risk, including possible loss of the principal invested.