

BANK DEPOSIT SWEEP PROGRAM RATE CHART (PERSHING): BDSA, BDSP, BDSR

Core Account Investment Vehicle Interest Chart Bank Deposit Sweep Program (Symbol: BDSA, BDSP, and BDSR)

The rates for the Bank Deposit Sweep Program (“Program”) as of February 28, 2023 are set forth below; interest accrues daily and is paid monthly. Amounts reflecting interest paid will be presented on your brokerage account statements. The rates are subject to change at any time, without notice to you, and will vary. For a current list of complete rates, please contact your Investment Representative.

Rates as of 2/28/23

Bank Deposit Sweep Program Deposit Account Total Balance	Rate
Less than \$25,000	0.50%
\$25,000 - \$49,999.99	0.50%
\$50,000 - \$99,999.99	0.50%
\$100,000 - \$249,999.99	0.50%
\$250,000 - \$499,999.99	0.60%
\$500,000 - \$749,999.99	0.75%
\$750,000 - \$999,999.99	1.00%
\$1,000,000 - \$1,499,999.99	1.00%
\$1,500,000 - \$4,999,999.99	1.50%
\$5,000,000 - MAX	1.95%

***Individual Deposit Account balances over \$2.5 million (\$5million for joint) are in excess of the Maximum Applicable FDIC Deposit Insurance Amount and may not be eligible for FDIC insurance coverage.**

- The Rate of interest paid for the Program is tiered based on the value of your account’s Program Deposits (“Eligible Assets”). Eligible assets are currently evaluated on a daily basis. Interest rates, evaluation period and eligible assets may change at any time and may be based on a number of factors including general economic, market and business conditions. Rates are subject to change as stated in the Program Disclosure Document.
- Rate in a bank deposit account is the interest earned the last business day stated as a percentage of assets invested.
- Annual Percentage Yield is the compounded yearly investment rate of return.
- Please refer to the information in your Program Disclosure Document or contact your Investment Representative for details about SIPC protection or FDIC insurance, which are subject to applicable coverage per account. You may also visit the FDIC’s website for information at www.fdic.gov. At the time of deposit with American Portfolios Financial Services, Inc. or American Portfolios Advisors, Inc. and until such funds are deposited with a Program Bank they are protected by the SIPC; upon deposit at a Program Bank, your funds are eligible for FDIC insurance. SIPC does not protect against investment losses that may be incurred with respect to securities or other investments held in your Brokerage Account.