

## Interest Rates for the Stifel Insured Bank Deposit Programs

Interest rates on the Deposit Accounts will be tiered based on the balances in the Program held through a single Securities Account (“Interest Rate Tiers”). This means that the greater your deposit balances in the Program held through a single Securities Account, the higher the rate of interest you may receive on your funds.

For each of your Securities Accounts, eligibility for each interest rate tier is based on the deposit balances held in that single account. Thus, if you have multiple Securities Accounts in the Program, each may be eligible for a different interest rate tier depending on each account’s deposit balances.

Stifel will determine the balances in your Deposit Accounts each business day. The previous business day’s balances will determine your eligibility for a particular Interest Rate Tier the next business day. Interest will be compounded daily and credited monthly.

### Current Interest Rate Tiers for the Stifel Insured Bank Deposit Program

Effective as of 11/3/22

Interest Rate Tier	Dollar Range	Annual Percentage Yield (APY)
Tier 1	\$0 to \$99,999	0.15%
Tier 2	\$100,000 to \$249,999	0.30%
Tier 3	\$250,000 to \$499,999	0.45%
Tier 4	\$500,000 to \$999,999	0.65%
Tier 5	\$1,000,000 to \$1,999,999	1.50%
Tier 6	\$2,000,000 and greater	2.00%

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

Effective as of 11/3/22

Interest Rate Tier	Dollar Range	Annual Percentage Yield (APY)
Tier 1	\$0 to \$99,999	0.15%
Tier 2	\$100,000 to \$249,999	0.30%
Tier 3	\$250,000 to \$499,999	0.45%
Tier 4	\$500,000 to \$999,999	0.65%
Tier 5	\$1,000,000 to \$1,999,999	1.50%
Tier 6	\$2,000,000 and greater	2.00%