



Geneos Sweep Program

Pershing Accounts

The rates for the Insured Deposit Program ("Program") 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.

The Liquid Insured Deposits A Account is a secure savings vehicle that offers FDIC insurance of up to \$2,500,000 on your cash deposits¹.

LIQUID INSURED DEPOSITS A SWEEP PROGRAM RATES AS OF 09/03/2019

Average Linked Balance ²		Interest Rate	APY
From	To		
\$0.01	\$49,999.99	0.49%	0.49%
\$50,000.00	\$99,999.99	0.65%	0.65%
\$100,000.00	\$499,999.99	0.81%	0.81%
\$500,000.00	\$999,999.99	1.14%	1.14%
\$1,000,000.00 and above		1.47%	1.47%

¹ Individual deposit account balances over \$2.5 million are in excess of the Maximum Applicable FDIC Deposit Insurance Amount and may not be eligible for FDIC insurance coverage.

² Each account will earn a rate of interest, which may fluctuate daily depending on market conditions. The interest rates on the Deposit Accounts will vary based upon the value of the assets and cash you maintain in your brokerage account, including amounts on deposit in your Deposit Accounts. Pershing will link your brokerage account to additional brokerage accounts you hold at Pershing registered under the same social security number to determine your Interest Rate Tier. The aggregate assts of all "linked" brokerage accounts is referred to as your "Linked Balance." The APY and interest rate quoted reflects the deduction of the comprehensive fee described in the Terms and Conditions from the interest earned on the FDIC-insured money market account(s) at the Program Bank(s).