

INSURED BANK DEPOSIT ACCOUNT — PROGRAM BANK LIST

(Effective Date: March 19, 2024)

As of the date indicated above, the Federal Deposit Insurance Corporation (“FDIC”) insured depository institutions (“Program Banks”) participating in the Insured Bank Deposit Account (the “IBDA”) offered by Lincoln Financial Advisors Corporation (“LFA”) and Lincoln Financial Securities Corporation (“LFS”) are set forth in this Program Bank List. A client’s state of residence, as reflected in the mailing address associated with their account, determines the priority list that will apply to their deposits through the IBDA; provided, however, that List 9 will apply to all accounts for business entities, regardless of state.

Click the link below to see the priority list based on your state of residence or for your business account.

▪ Alabama	▪ Indiana	▪ Nebraska	▪ South Carolina
▪ Alaska	▪ Iowa	▪ Nevada	▪ South Dakota
▪ Arizona	▪ Kansas	▪ New Hampshire	▪ Tennessee
▪ Arkansas	▪ Kentucky	▪ New Jersey	▪ Texas
▪ California	▪ Louisiana	▪ New Mexico	▪ Utah
▪ Colorado	▪ Maine	▪ New York	▪ Vermont
▪ Connecticut	▪ Maryland	▪ North Carolina	▪ Virginia
▪ Delaware	▪ Massachusetts	▪ North Dakota	▪ Washington
▪ Florida	▪ Michigan	▪ Ohio	▪ Washington DC
▪ Georgia	▪ Minnesota	▪ Oklahoma	▪ West Virginia
▪ Hawaii	▪ Mississippi	▪ Oregon	▪ Wisconsin
▪ Idaho	▪ Missouri	▪ Pennsylvania	▪ Wyoming
▪ Illinois	▪ Montana	▪ Rhode Island	▪ Others

▪ Business Accounts – All States
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Clients are solely responsible for monitoring the total amount of deposits that they have with each Program Bank (both through the IBDA and outside of the IBDA), including any bank accounts, certificates of deposit, and other deposits made directly with a Program Bank or through LFA, LFS, or any other intermediary, in order to determine the extent of FDIC insurance coverage available to them on their deposits, including deposits through the IBDA (“Program Deposits”), and to identify any of their deposits, including Program Deposits, that are not covered by FDIC insurance. Depending on the amount of deposits that clients have at a Program Bank apart from their Program Deposits, clients may wish to direct that one or more Program Banks on this Program Bank List be excluded from holding their Program Deposits. At any time, clients may exclude one or more Program Banks on this Program Bank List from holding their Program Deposits by contacting their LFA or LFS financial professional.

For additional information on the IBDA, including additional information regarding the application of this Program Bank List, the function of “Excess Deposit Banks,” FDIC insurance coverage and applicable limitations, and other important matters, please review LFA’s or LFS’s, as applicable, Bank Sweep Program Disclosure Document, which is available at www.LFA-Sagemark.com or www.LFSecurities.com, respectively, under My accounts—Disclosures. After reviewing these important disclosures, please address any questions you may have with your LFA or LFS financial professional before consenting to the use of the IBDA as the cash sweep for your accounts.

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Position	List 1 (MA, ME, NH, RI, & VT)	List 2 (CT & NY)	List 3 (AK, CO, HI, ID, KS, MT, NE, NM, NV, OR, UT, WA, & WY)
1	Synovus Bank	Bank of Baroda	Synovus Bank
2	UBS Bank USA	Umpqua Bank	PNC Bank, National Association
3	Associated Bank, National Association	Deutsche Bank Trust Company Americas	BMO Bank National Association
4	Enterprise Bank & Trust	Barclays Bank Delaware	Manufacturers and Traders Trust Company
5	BankUnited, National Association	BankUnited, National Association	BankUnited, National Association
6	Umpqua Bank	Wells Fargo Bank, National Association	American Express National Bank
7	State Bank of India	Synovus Bank	EagleBank
8	The Bank of East Asia Ltd.	First Horizon Bank	Umpqua Bank
9	American Express National Bank	Enterprise Bank & Trust	State Street Bank and Trust Company
10	State Street Bank and Trust Company	American Express National Bank	Bank of China
11	Bank of China	Bank of China	Wells Fargo Bank, National Association
12	Bank of Baroda	State Street Bank and Trust Company	Enterprise Bank & Trust
13	Wells Fargo Bank, National Association	PNC Bank, National Association	Bank of Baroda
14	First Horizon Bank	Capital One, National Association	First Horizon Bank
15	Pinnacle Bank	State Bank of India	Goldman Sachs Bank USA
16	PNC Bank, National Association	BMO Bank National Association	State Bank of India
17	BMO Bank National Association	Cadence Bank	Cadence Bank
18	Cadence Bank	Manufacturers and Traders Trust Company	Barclays Bank Delaware
19	Barclays Bank Delaware	The Huntington National Bank	Synchrony Bank
20	Manufacturers and Traders Trust Company	The Bank of East Asia Ltd.	The Huntington National Bank
21	The Huntington National Bank	Associated Bank, National Association	The Bank of East Asia Ltd.
22	Union Bank and Trust Company	Union Bank and Trust Company	Associated Bank, National Association
23	EagleBank	EagleBank	Union Bank and Trust Company
24	Capital One, National Association	East West Bank	Capital One, National Association
25	East West Bank	Synchrony Bank	East West Bank
26	Synchrony Bank	Morton Community Bank	Morton Community Bank
27	Morton Community Bank	UBS Bank USA	Deutsche Bank Trust Company Americas
28	Deutsche Bank Trust Company Americas	Goldman Sachs Bank USA	UBS Bank USA
29	Goldman Sachs Bank USA	Pinnacle Bank	Pinnacle Bank
30	JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, National Association
31	U.S. Bank National Association	U.S. Bank National Association	U.S. Bank National Association
32	Citibank, National Association	Citibank, National Association	Citibank, National Association
33	WEX Bank	WEX Bank	WEX Bank

Excess Deposit Banks*	List 1 (MA, ME, NH, RI, & VT)	List 2 (CT & NY)	List 3 (AK, CO, HI, ID, KS, MT, NE, NM, NV, OR, UT, WA, & WY)
1	Citibank, National Association	Citibank, National Association	Citibank, National Association
2	U.S. Bank National Association	U.S. Bank National Association	U.S. Bank National Association

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Position	List 4 (CA)	List 5 (AL, AR, AZ, KY, LA, MO, OK, TX, & TN)	List 6 (DC, DE, FL, GA, MD, MS, NC, & SC)
1	Synchrony Bank	American Express National Bank	Goldman Sachs Bank USA
2	The Huntington National Bank	First Horizon Bank	Manufacturers and Traders Trust Company
3	BankUnited, National Association	EagleBank	The Bank of East Asia Ltd.
4	American Express National Bank	Morton Community Bank	UBS Bank USA
5	Capital One, National Association	BankUnited, National Association	Synovus Bank
6	Umpqua Bank	Capital One, National Association	BankUnited, National Association
7	UBS Bank USA	Umpqua Bank	Associated Bank, National Association
8	Synovus Bank	Wells Fargo Bank, National Association	Union Bank and Trust Company
9	State Street Bank and Trust Company	Pinnacle Bank	Bank of Baroda
10	Pinnacle Bank	Synovus Bank	Umpqua Bank
11	Enterprise Bank & Trust	State Street Bank and Trust Company	State Bank of India
12	Manufacturers and Traders Trust Company	Bank of Baroda	EagleBank
13	PNC Bank, National Association	Goldman Sachs Bank USA	Bank of China
14	First Horizon Bank	Deutsche Bank Trust Company Americas	Capital One, National Association
15	Wells Fargo Bank, National Association	Synchrony Bank	East West Bank
16	State Bank of India	Bank of China	American Express National Bank
17	BMO Bank National Association	PNC Bank, National Association	Wells Fargo Bank, National Association
18	Cadence Bank	UBS Bank USA	Synchrony Bank
19	Goldman Sachs Bank USA	The Huntington National Bank	The Huntington National Bank
20	Barclays Bank Delaware	State Bank of India	PNC Bank, National Association
21	Bank of Baroda	Manufacturers and Traders Trust Company	First Horizon Bank
22	The Bank of East Asia Ltd.	BMO Bank National Association	BMO Bank National Association
23	Associated Bank, National Association	Cadence Bank	Cadence Bank
24	Union Bank and Trust Company	Associated Bank, National Association	Deutsche Bank Trust Company Americas
25	EagleBank	Union Bank and Trust Company	Morton Community Bank
26	East West Bank	The Bank of East Asia Ltd.	State Street Bank and Trust Company
27	Morton Community Bank	Barclays Bank Delaware	Barclays Bank Delaware
28	Deutsche Bank Trust Company Americas	Enterprise Bank & Trust	Enterprise Bank & Trust
29	Bank of China	East West Bank	Pinnacle Bank
30	JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, National Association
31	U.S. Bank National Association	U.S. Bank National Association	U.S. Bank National Association
32	Citibank, National Association	Citibank, National Association	Citibank, National Association
33	WEX Bank	WEX Bank	WEX Bank

Excess Deposit Banks*	List 4 (CA)	List 5 (AL, AR, AZ, KY, LA, MO, OK, TX, & TN)	List 6 (DC, DE, FL, GA, MD, MS, NC, & SC)
1	Citibank, National Association	Citibank, National Association	Citibank, National Association
2	U.S. Bank National Association	U.S. Bank National Association	U.S. Bank National Association

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Position	List 7 (IA, IL, IN, MI, MN, ND, OH, SD, & WI)	List 8 (NJ, PA, VA, WV, & Others)	List 9 (Business Accounts – All States)
1	UBS Bank USA	Synovus Bank	Wells Fargo Bank, National Association
2	First Horizon Bank	Wells Fargo Bank, National Association	State Bank of India
3	Cadence Bank	State Bank of India	Capital One, National Association
4	Associated Bank, National Association	Capital One, National Association	BMO Bank National Association
5	Manufacturers and Traders Trust Company	Union Bank and Trust Company	BankUnited, National Association
6	Umpqua Bank	BMO Bank National Association	The Bank of East Asia Ltd.
7	BMO Bank National Association	Umpqua Bank	State Street Bank and Trust Company
8	Bank of Baroda	Barclays Bank Delaware	Bank of Baroda
9	Morton Community Bank	American Express National Bank	Umpqua Bank
10	Pinnacle Bank	Associated Bank, National Association	Bank of China
11	Synovus Bank	Bank of Baroda	Barclays Bank Delaware
12	State Street Bank and Trust Company	Morton Community Bank	Enterprise Bank & Trust
13	Goldman Sachs Bank USA	East West Bank	Union Bank and Trust Company
14	Capital One, National Association	Goldman Sachs Bank USA	Synovus Bank
15	Bank of China	Pinnacle Bank	Morton Community Bank
16	East West Bank	Bank of China	EagleBank
17	American Express National Bank	Deutsche Bank Trust Company Americas	East West Bank
18	PNC Bank, National Association	UBS Bank USA	PNC Bank, National Association
19	Wells Fargo Bank, National Association	Manufacturers and Traders Trust Company	Cadence Bank
20	Synchrony Bank	The Huntington National Bank	Pinnacle Bank
21	The Huntington National Bank	Synchrony Bank	Deutsche Bank Trust Company Americas
22	State Bank of India	First Horizon Bank	First Horizon Bank
23	EagleBank	Cadence Bank	JPMorgan Chase Bank, National Association
24	Deutsche Bank Trust Company Americas	EagleBank	U.S. Bank National Association
25	Union Bank and Trust Company	BankUnited, National Association	Citibank, National Association
26	BankUnited, National Association	State Street Bank and Trust Company	
27	The Bank of East Asia Ltd.	The Bank of East Asia Ltd.	
28	Barclays Bank Delaware	PNC Bank, National Association	
29	Enterprise Bank & Trust	Enterprise Bank & Trust	
30	JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, National Association	
31	U.S. Bank National Association	U.S. Bank National Association	
32	Citibank, National Association	Citibank, National Association	
33	WEX Bank	WEX Bank	

Excess Deposit Banks*	List 7 (IA, IL, IN, MI, MN, ND, OH, SD, & WI)	List 8 (NJ, PA, VA, WV, & Others)	List 9 (Business Accounts – All States)
1	Citibank, National Association	Citibank, National Association	PNC Bank, National Association
2	U.S. Bank National Association	U.S. Bank National Association	Citibank, National Association



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* Excess Deposit Banks will accept clients' funds through the IBDA without limitation and without regard to the Maximum Applicable FDIC Deposit Insurance Amount, as such term is defined in the Bank Sweep Program Disclosure Document available at www.LFA-Sagemark.com or www.LFSecurities.com, as applicable, under My accounts—Disclosures. When clients' Program Deposits with an Excess Deposit Bank (or any other Program Bank) exceed the Maximum Applicable FDIC Deposit Insurance Amount, any such excess Program Deposits will not be covered by FDIC insurance and will be at risk of complete loss in the event of such Program Bank's failure. Program Deposits are not covered by the Securities Investor Protection Corporation.

Lincoln Financial Network is the marketing name for the retail sales and financial planning affiliates Lincoln Financial Advisors Corporation and Lincoln Financial Securities Corporation, both dually registered broker-dealer and investment adviser entities.