



INSURED BANK DEPOSIT ACCOUNT — PROGRAM BANK LIST

(Effective Date: September 13, 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 Osaic FA, Inc. (“Osaic FA”) and Osaic FS, Inc. (“Osaic FS”) 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 |

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| ▪ 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 Osaic FA, Osaic FS, 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 Osaic FA or Osaic FS 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 Osaic FA’s or Osaic FS’s, as applicable, Bank Sweep Program Disclosure Document, which is available at osaic.com/fa or osaic.com/fs, respectively, under My accounts—Disclosures. After reviewing these important disclosures, please address any questions you may have with your Osaic FA or Osaic FS financial professional before consenting to the use of the IBDA as the cash sweep for your accounts.



**INSURED BANK DEPOSIT ACCOUNT —
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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 | Synovus Bank | 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 | Goldman Sachs Bank USA | Goldman Sachs Bank USA |
| 5 | BankUnited, National Association | Bank of Baroda | Manufacturers and Traders Trust Company |
| 6 | Umpqua Bank | Barclays Bank Delaware | BankUnited, National Association |
| 7 | State Bank of India | BankUnited, National Association | American Express National Bank |
| 8 | The Bank of East Asia Ltd. | Wells Fargo Bank, National Association | EagleBank |
| 9 | American Express National Bank | First Horizon Bank | Umpqua Bank |
| 10 | State Street Bank and Trust Company | Enterprise Bank & Trust | State Street Bank and Trust Company |
| 11 | Bank of China | American Express National Bank | Bank of China |
| 12 | Bank of Baroda | Bank of China | Wells Fargo Bank, National Association |
| 13 | Wells Fargo Bank, National Association | State Street Bank and Trust Company | Enterprise Bank & Trust |
| 14 | First Horizon Bank | PNC Bank, National Association | Bank of Baroda |
| 15 | Pinnacle Bank | Capital One, National Association | First Horizon Bank |
| 16 | PNC Bank, National Association | State Bank of India | State Bank of India |
| 17 | BMO Bank National Association | BMO Bank National Association | Cadence Bank |
| 18 | Cadence Bank | Cadence Bank | Barclays Bank Delaware |
| 19 | Barclays Bank Delaware | Manufacturers and Traders Trust Company | Synchrony Bank |
| 20 | Manufacturers and Traders Trust Company | The Huntington National Bank | The Huntington National Bank |
| 21 | The Huntington National Bank | The Bank of East Asia Ltd. | The Bank of East Asia Ltd. |
| 22 | Union Bank and Trust Company | Associated Bank, National Association | Associated Bank, National Association |
| 23 | EagleBank | Union Bank and Trust Company | Union Bank and Trust Company |
| 24 | Capital One, National Association | EagleBank | Capital One, National Association |
| 25 | East West Bank | East West Bank | East West Bank |
| 26 | Synchrony Bank | Synchrony Bank | Morton Community Bank |
| 27 | Morton Community Bank | Morton Community Bank | Deutsche Bank Trust Company Americas |
| 28 | Deutsche Bank Trust Company Americas | UBS 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 |

| 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 | Synovus Bank | Synovus Bank | Goldman Sachs Bank USA |
| 2 | Synchrony Bank | American Express National Bank | Synovus Bank |
| 3 | The Huntington National Bank | First Horizon Bank | Manufacturers and Traders Trust Company |
| 4 | BankUnited, National Association | EagleBank | The Bank of East Asia Ltd. |
| 5 | American Express National Bank | Morton Community Bank | UBS Bank USA |
| 6 | Capital One, National Association | BankUnited, National Association | BankUnited, National Association |
| 7 | Umpqua Bank | Capital One, National Association | Associated Bank, National Association |
| 8 | UBS Bank USA | Umpqua Bank | Union Bank and Trust Company |
| 9 | State Street Bank and Trust Company | Wells Fargo Bank, National Association | Bank of Baroda |
| 10 | Pinnacle Bank | Pinnacle 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 |

| 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 | Synovus Bank | Synovus Bank | Synovus Bank |
| 2 | UBS Bank USA | Goldman Sachs Bank USA | Wells Fargo Bank, National Association |
| 3 | First Horizon Bank | Wells Fargo Bank, National Association | State Bank of India |
| 4 | Cadence Bank | State Bank of India | Capital One, National Association |
| 5 | Associated Bank, National Association | Capital One, National Association | BMO Bank National Association |
| 6 | Manufacturers and Traders Trust Company | Union Bank and Trust Company | BankUnited, National Association |
| 7 | Umpqua Bank | BMO Bank National Association | The Bank of East Asia Ltd. |
| 8 | BMO Bank National Association | Umpqua Bank | State Street Bank and Trust Company |
| 9 | Bank of Baroda | Barclays Bank Delaware | Bank of Baroda |
| 10 | Morton Community Bank | American Express National Bank | Umpqua Bank |
| 11 | Pinnacle Bank | Associated Bank, National Association | Bank of China |
| 12 | State Street Bank and Trust Company | Bank of Baroda | Barclays Bank Delaware |
| 13 | Goldman Sachs Bank USA | Morton Community Bank | Enterprise Bank & Trust |
| 14 | Capital One, National Association | East West Bank | Union Bank and Trust Company |
| 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 | |

| 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 osaic.com/fa or osaic.com/fs 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.**

Securities and investment advisory services are offered through the firms: Osaic FA, Inc. and Osaic FS, Inc., broker-dealers, registered investment advisers, and members of FINRA and SIPC. Osaic FA, Inc. and Osaic FS, Inc., are separately owned and other entities and/or marketing names, products, or services referenced here are independent.

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