



**INSURED BANK RETIREMENT ADVISORY 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 Retirement Advisory Account (the “IBRAA”) 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 IBRAA.

Click the link below to see the priority list based on your state of residence.

▪ 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

Clients are solely responsible for monitoring the total amount of deposits that they have with each Program Bank (both through the IBRAA 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 IBRAA (“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 IBRAA, 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 IBRAA 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	The Huntington National Bank	Umpqua Bank	UBS Bank USA
2	First Horizon Bank	First Horizon Bank	First Horizon Bank
3	Umpqua Bank	Bank of Baroda	Bank of Baroda
4	PNC Bank, National Association	State Street Bank and Trust Company	Umpqua Bank
5	State Street Bank and Trust Company	Enterprise Bank & Trust	State Street Bank and Trust Company
6	Enterprise Bank & Trust	American Express National Bank	Enterprise Bank & Trust
7	American Express National Bank	Wells Fargo Bank, National Association	American Express National Bank
8	Wells Fargo Bank, National Association	PNC Bank, National Association	Wells Fargo Bank, National Association
9	State Bank of India	State Bank of India	PNC Bank, National Association
10	BMO Bank National Association	BMO Bank National Association	State Bank of India
11	Cadence Bank	Cadence Bank	BMO Bank National Association
12	Barclays Bank Delaware	Barclays Bank Delaware	Cadence Bank
13	Manufacturers and Traders Trust Company	Manufacturers and Traders Trust Company	Barclays Bank Delaware
14	Bank of Baroda	The Huntington National Bank	Manufacturers and Traders Trust Company
15	The Bank of East Asia Ltd.	The Bank of East Asia Ltd.	The Huntington National Bank
16	Associated Bank, National Association	Associated Bank, National Association	The Bank of East Asia Ltd.
17	Union Bank and Trust Company	Union Bank and Trust Company	Associated Bank, National Association
18	EagleBank	EagleBank	Union Bank and Trust Company
19	Capital One, National Association	Capital One, National Association	EagleBank
20	East West Bank	East West Bank	Capital One, National Association
21	Synchrony Bank	Synchrony Bank	East West Bank
22	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Synchrony Bank
23	Morton Community Bank	Morton Community Bank	Goldman Sachs Bank USA
24	BankUnited, National Association	BankUnited, National Association	Morton Community Bank
25	Deutsche Bank Trust Company Americas	Deutsche Bank Trust Company Americas	BankUnited, National Association
26	UBS Bank USA	UBS Bank USA	Deutsche Bank Trust Company Americas
27	Bank of China	Bank of China	Bank of China
28	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	PNC Bank, National Association	PNC Bank, National Association	PNC Bank, National Association
2	Citibank, National Association	Citibank, National Association	Citibank, 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	Manufacturers and Traders Trust Company	American Express National Bank	Wells Fargo Bank, National Association
2	First Horizon Bank	BankUnited, National Association	First Horizon Bank
3	EagleBank	First Horizon Bank	Manufacturers and Traders Trust Company
4	Bank of Baroda	EagleBank	EagleBank
5	Umpqua Bank	Bank of Baroda	Bank of Baroda
6	State Street Bank and Trust Company	Umpqua Bank	Umpqua Bank
7	Enterprise Bank & Trust	PNC Bank, National Association	State Street Bank and Trust Company
8	American Express National Bank	State Street Bank and Trust Company	Enterprise Bank & Trust
9	Wells Fargo Bank, National Association	Enterprise Bank & Trust	American Express National Bank
10	State Bank of India	Wells Fargo Bank, National Association	State Bank of India
11	PNC Bank, National Association	State Bank of India	PNC Bank, National Association
12	BMO Bank National Association	BMO Bank National Association	BMO Bank National Association
13	Cadence Bank	Cadence Bank	Cadence Bank
14	Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware
15	Synchrony Bank	Manufacturers and Traders Trust Company	Synchrony Bank
16	The Huntington National Bank	The Huntington National Bank	The Huntington National Bank
17	The Bank of East Asia Ltd.	The Bank of East Asia Ltd.	The Bank of East Asia Ltd.
18	Associated Bank, National Association	Associated Bank, National Association	Associated Bank, National Association
19	Union Bank and Trust Company	Union Bank and Trust Company	Union Bank and Trust Company
20	Capital One, National Association	Capital One, National Association	Capital One, National Association
21	East West Bank	East West Bank	East West Bank
22	Goldman Sachs Bank USA	Synchrony Bank	Goldman Sachs Bank USA
23	Morton Community Bank	Goldman Sachs Bank USA	Morton Community Bank
24	BankUnited, National Association	Morton Community Bank	BankUnited, National Association
25	Deutsche Bank Trust Company Americas	Deutsche Bank Trust Company Americas	Deutsche Bank Trust Company Americas
26	UBS Bank USA	UBS Bank USA	UBS Bank USA
27	Bank of China	Bank of China	Bank of China
28	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	PNC Bank, National Association	PNC Bank, National Association	PNC Bank, National Association
2	Citibank, National Association	Citibank, National Association	Citibank, 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)
1	UBS Bank USA	The Huntington National Bank
2	First Horizon Bank	First Horizon Bank
3	Manufacturers and Traders Trust Company	Manufacturers and Traders Trust Company
4	EagleBank	EagleBank
5	Bank of Baroda	Bank of Baroda
6	Umpqua Bank	Umpqua Bank
7	PNC Bank, National Association	PNC Bank, National Association
8	State Street Bank and Trust Company	State Street Bank and Trust Company
9	Enterprise Bank & Trust	Enterprise Bank & Trust
10	American Express National Bank	American Express National Bank
11	Wells Fargo Bank, National Association	Wells Fargo Bank, National Association
12	State Bank of India	State Bank of India
13	BMO Bank National Association	BMO Bank National Association
14	Cadence Bank	Cadence Bank
15	Barclays Bank Delaware	Barclays Bank Delaware
16	Synchrony Bank	Synchrony Bank
17	The Huntington National Bank	The Bank of East Asia Ltd.
18	The Bank of East Asia Ltd.	Associated Bank, National Association
19	Associated Bank, National Association	Union Bank and Trust Company
20	Union Bank and Trust Company	Capital One, National Association
21	Capital One, National Association	East West Bank
22	East West Bank	Goldman Sachs Bank USA
23	Goldman Sachs Bank USA	Morton Community Bank
24	Morton Community Bank	BankUnited, National Association
25	BankUnited, National Association	Deutsche Bank Trust Company Americas
26	Deutsche Bank Trust Company Americas	UBS Bank USA
27	Bank of China	Bank of China
28	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)
1	PNC Bank, National Association	PNC Bank, National Association
2	Citibank, National Association	Citibank, National Association

* Excess Deposit Banks will accept clients' funds through the IBRAA 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.