

# Insured Deposit Program Weekly Rate Disclosure

Effective April 2, 2026

## APPENDIX A – CURRENT RATES AND PROGRAM LIMIT EFFECTIVE April 2, 2026

Product IDPF/67		
Tier	Tier Range	Client Rate (%)
1	\$1 - \$99,999.99	0.120%
2	\$100,000 - \$499,999.99	0.170%
3	\$500,000 - \$999,999.99	0.280%
4	\$1,000,000 - \$2,499,999.99	0.900%
5	\$2,500,000 +	1.070%

The Program Limit is currently set at \$2,490,000 and the maximum deposit at each Participating Bank is currently set at \$245,000.

*The Insured Deposit Program (“Product”) is offered to you by your investment professional or financial organization (“Investment Professional”) at the broker dealer that introduced your account (“IBD”) to Pershing LLC (“Pershing”), which acts as custodian of the assets in your account, as a sweep option and is intended for the investment of available cash balances in your account custodied at Pershing (“Account”) into bank deposit accounts. By selecting the Product as your automatic cash investment option in your Account, you agreed to appoint Pershing as your authorized agent to establish and maintain bank deposit accounts at various depository institutions that participate in the Product (“Participating Banks”) and to effect deposits to and withdrawals from such Participating Banks. Pershing has appointed R&T Deposit Solutions, LLC, and its affiliate, R&T Deposit Programs, LLC, each a Delaware limited liability company (collectively, “R&T”) to provide certain services with respect to the operation of the Product.*

*The Insured Deposit Program is offered to you by your IBD. It is important to note that Pershing, R&T and your IBD are non-bank entities and are not FDIC members and the Product itself is NOT an FDIC-insured product. Rather, through the Product, the cash balance in your Account is swept into deposit accounts at FDIC member Participating Banks, which are all Insured Depository Institutions (“IDIs”), where those balances are eligible for FDIC insurance coverage on balances up to the current standard maximum deposit insurance amount (“SMDIA”) of \$250,000 per eligible depositor, at each insured Participating Bank, for each eligible category of ownership or capacity, including any other balances you may hold at that bank directly or through other intermediaries, including other broker-dealers. The Product is intended to direct the cash balance in your Account to multiple FDIC member Participating Banks in a manner intended to secure pass-through FDIC insurance coverage on your Insured Deposit Program balance from each Participating Bank, which is an IDI. Subject to certain exceptions, the maximum amount of FDIC deposit insurance coverage available on your bank deposits held in the Product is currently \$2.5 million for each eligible category of legal ownership. The Product is supported by R&T. R&T and its affiliates are not depositories or banks. Reich & Tang® and R&T® are registered marks of R&T Deposit Networks, LLC, an affiliate of R&T. Please note that you may always obtain a current list of the Participating Banks participating in the Insured Deposit Program at any time by calling your Investment Professional or IBD or visiting <https://www.bny.com/assets/pershing/documents/pdfs/liquid-insured-bank-list.pdf>.*

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