



Rates (%) & APYs (%) as of July 7, 2017

Bank Deposit & Brokerage Sweep Options

Includes Default Sweep Vehicles and FDIC-Insured Savings

Ameriprise Financial Services, Inc.

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
Ameriprise Insured Money Mkt Acct (AIMMA)	Rate	0.03	0.03	0.03	0.03	0.04	0.04	0.04	0.04	0.04
	APY	0.03	0.03	0.03	0.03	0.04	0.04	0.04	0.04	0.04
Ameriprise Cash	Rate	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	APY	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01

AIMMA deposits are placed at one or more banks to offer enhanced FDIC insurance coverage of up to \$2.5 million per individual depositor. Ameriprise Cash is covered by SIPC.

<https://www.ameriprise.com/products-services/cash-cards-lending/brokerage-sweep-options/>

E*Trade

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
Extended Insurance Sweep Deposit	Rate	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	APY	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Cash Balance Program	Rate	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	APY	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01

EISD (ESDA) is FDIC-insured up to \$1.25M. CBP is SIPC protected up to \$250K.

<https://us.etrade.com/e/estation/pricing?id=1907000100>

Fidelity

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
Cash Management Account	Rate	0.07	0.07	0.07	0.07	0.14	0.14	0.14	0.14	0.14
	APY	0.07	0.07	0.07	0.07	0.14	0.14	0.14	0.14	0.14
Brokerage Account	Rate	0.07	0.07	0.07	0.07	0.14	0.14	0.14	0.14	0.14
	APY	0.07	0.07	0.07	0.07	0.14	0.14	0.14	0.14	0.14

Fidelity Cash Management Account is FDIC insured up to \$1,250,000

<https://www.fidelity.com/cash-management/fidelity-cash-management-account/overview>

http://personal.fidelity.com/products/trading/Trading_Platforms_Tools/faq-account.shtml.cvsr

Merrill Lynch

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$9,999,999M	>\$10M
Bank Deposit Program/RASP	Rate	0.14	0.14	0.14	0.14	0.14	0.33	0.33	0.38	0.47
	APY	0.14	0.14	0.14	0.14	0.14	0.33	0.33	0.38	0.47
ML Direct (Investment)	Rate	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
	APY	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14

Rates based on total assets in eligible linked accounts. Two ML banks provide \$500,000 FDIC insurance.

Tax-free money fund sweeps available with \$100,000 minimum; taxable money funds require manual investment.

<https://olui2.fs.ml.com/Publish/Content/application/pdf/GWMOL/ICCRateSheet.pdf>

Morgan Stanley Smith Barney

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$1,999,999M	>\$2M*
Bank Deposit Program	Rate	0.02	0.02	0.02	0.02	0.02	0.02	0.05	0.10	0.20
	APY	0.02	0.02	0.02	0.02	0.02	0.02	0.05	0.10	0.20

Rates based on total assets in eligible linked accounts. FDIC Insurance \$250K. * >\$2M swept into MS Inst Liq Govt Sec Part

<http://www2.morganstanley.com/wealth/investmentstrategies/ratemonitor.asp>

Raymond James

Brokerage Sweep Options		\$1-\$9,999K	\$10-\$24,000K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	\$5M-\$25M
Client Interest Program	Rate	0.03	0.05	0.05	0.05	0.05	0.10	0.10	0.15	0.25
	APY	0.03	0.05	0.05	0.05	0.05	0.10	0.10	0.15	0.25
Raymond James Bank Sweep	Rate	0.03	0.05	0.05	0.05	0.05	0.10	0.10	0.15	0.25
	APY	0.03	0.05	0.05	0.05	0.05	0.10	0.10	0.15	0.25

Bank balances based on sweep account only. Raymond James Bank deposits are insured by the FDIC up to \$250K per depositor. CIP account protected up to \$250K by SIPC.

<http://www.raymondjames.com/rates.htm>

Money Market Mutual Fund Options

Includes Sweep and Manual Investment Choices

Ameriprise

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	SEC Type
Dreyfus General Govt Sec Drey	0.51	0.51	GGDXX	Govt
Dreyfus Govt Cash Mgmt Instit	0.90	0.90	DGCXX	Govt

E*Trade

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	Type
JPMorgan US Govt MMF E*Trade	0.04	0.04	JUSXX	Govt
JPMorgan 100% U.S. Treas Sec MMF Morgan	0.42	0.42	HTSXX	Govt
JPMorgan US Govt MMF Capital	0.86	0.86	OGVXX	Govt

Fidelity

Money Fund Options	7-Day Yield	Effective	Symbol	Type
Fidelity Govt Money Market (Non Sweep)	0.59	0.59	SPAXX	Govt
Fidelity Treasury Fund (Non Sweep)	0.60	0.60	FZFX	Govt
Fidelity Govt Cash Reserves (Brokerage and IRA on	0.65	0.65	FDRXX	Govt

Merrill Lynch

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	Type
BIF Money Fund (closed)	0.47	0.47	CMEXX	Govt
FFI Treasury Fund	0.65	0.65	MLTXX	Govt

Morgan Stanley

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	Type
MS Inst Liq Govt Sec Part	0.57	0.57	MGXX	Govt
MS U.S. Govt MM Trust	0.53	0.53	DWGXX	Govt
MS Active Assets Govt Trust	0.90	0.90	AISXX	Govt

Raymond James

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	Type
JPMorgan U.S. Govt MMF Eagle	0.34	0.34	JJGXX	Govt
JPMorgan Municipal MMF Eagle	0.19	0.19	MSJXX	Retail
JP Morgan NY Municipal MMF	0.19	0.19	JNQXX	Retail
JP Morgan CA Municipal MMF	0.20	0.20	JCYXX	Retail
JP Morgan U.S. Govt MMF Investor	0.53	0.53	JGMXX	Govt

RW Baird

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$1,999,999M	>\$2M
Insured Deposit Sweep Program	Rate	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.15	0.25
	APY	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.15	0.25

Rates based in household balance, FDIC insurance \$250K.

<http://www.rwbaird.com/families-individuals/your-financial-goals/client-resources/investor-services/money-markets.aspx>

Schwab

Brokerage Sweep Options		\$1-\$4,999K	\$5K-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
Bank Sweep Feature	Rate	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
	APY	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Bank High Yield Investor Checking	Rate	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
	APY	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15

Rates based on household balance. FDIC insurance \$250K.

Schwab AMT T-F, CA Muni, Muni MF, and NY Muni are also available in Value Advantage shares (\$25K min). More taxable VA shares are available.

http://www.schwab.com/public/schwab/investing/accounts_products/investment/cds_money_markets/money_market_funds

http://www.schwab.com/public/schwab/banking_lending/checking_account

TD Ameritrade

Brokerage Sweep Options		\$1-\$4,999K	\$5K-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$199,999K	\$200-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
FDIC Insured Deposit Acct	Rate	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	APY	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01

Bank balances based on sweep account only.

Cash in the IDA is held at TD Bank, N.A., TD Bank USA, N.A., or both. Assets at each bank will be eligible for FDIC insurance of up to \$250,000 per depositor.

<https://www.tdameritrade.com/pricing/margin-and-interest-rates.page>

1-800-669-3900

UBS

Brokerage Sweep Options		\$1-\$4,999K	\$5K-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$1,999,999M	\$2M-\$9,999,999M	>\$10M
Deposit Account	Rate	0.05	0.05	0.05	0.05	0.07	0.10	0.15	0.18	0.20	
	APY	0.05	0.05	0.05	0.05	0.07	0.10	0.15	0.18	0.20	

Rates based on total assets in eligible marketing relationship assets (\$250K FDIC insurance).

Taxable money funds for sweeps above a \$250,000 "cap" may be chosen.

<http://www.ubs.com/us/en/wealth/misc/accountsweepfields.html>

Wells Fargo

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$10M
Command Bank Deposit Sweep	Rate	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.03
	APY	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.03

Bank rates based on total household balances. Bank balances FDIC insured up to \$750K.

<https://www.wellsfargoadvisors.com/financial-services/account-services/cash-sweep/rates.htm>

1-877-879-2495

Crane Brokerage Sweep Indexes

Crane Brokerage Sweep Index		\$1-\$4,999K	\$5K-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
	Rate	0.05	0.05	0.05	0.05	0.06	0.08	0.09	0.11	0.15
	APY	0.05	0.05	0.05	0.05	0.06	0.08	0.09	0.11	0.15

Notes: Rates (simple) & APYs (compound) in %. The Crane Brokerage Sweep Index is an average of the main sweep option for each brokerage.

Brokerage Sweep Intelligence, published by Crane Data LLC, is for informational purposes only and is not investment advice. We make efforts to obtain accurate statistics but cannot be held responsible for incorrect information. Prospectuses and advisers should be consulted before investing.

Bold indicates a change in rates. * Indicates closed or impaired fund

Same-colored shading indicates shared tier. (BSI matches brokerage tiers to a standard set.)

Notes: Rates (simple) & APYs (compound) in %. Tax-free yields in parenthesis () are 7-day yields (simple). The Crane Brokerage Sweep Index is an average of the main sweep option for each brokerage.

An investment in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to maintain the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

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RW Baird

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	Type
Dreyfus General Money Market Fund A	0.52	0.52	GMMXX	Govt
Dreyfus General Money Market Fund: CA (GCAXX 0.12), Govt Sec (GSBXX 0.04)				
Class B (GMBXX 0.29), Municipal (GBMXX 0.01), NY (GNYXX 0.01)				
Treasury Prime (GTBXX 0.01)				
(available only for household account values of \$250,000 or more)				

Schwab

Money Fund Options (Legacy Sweep)	7-Day Yield	Effective	Symbol	Type
Schwab Advisor Cash Res SwpCI	0.64	0.64	SWQXX	Govt
Schwab Govt Money Market SwpCI	0.28	0.28	SWGXX	Govt
Schwab Treasury Oblig MF SwpCI	0.39	0.39	SNTXX	Govt
CA Municipal MF SwpCI	0.32	0.32	SWCXX	Retail
MA Municipal MF SwpCI	0.87	0.87	SWDXX	Retail
NJ Municipal MF SwpCI	0.77	0.77	SVJXX	Retail
NY Municipal MF SwpCI	0.27	0.27	SWNXX	Retail

*Note: Schwab is phasing out money fund sweeps

TD Ameritrade

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	Type
TDAM US Govt Port Investor	0.16	0.16	WTUXX	Govt

UBS

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	Type
UBS RMA Govt MMF	0.48	0.48	RMGXX	Govt

Wells Fargo

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	Type
Wells Fargo 100% Treas MM Sweep	0.13	0.13	WFA10	Govt

Crane Money Fund Indexes

Money Fund Sweep Options	7-Day Yield	Effective
Crane Brokerage Taxable MF	0.43	0.43
Crane Brokerage Tax-Exempt MF	0.40	0.40
Crane Brokerage Govt and Treas MF	0.39	0.39

Source: Crane Data LLC. <http://www.cranedata.com> 1-508-439-4419.

Brokerage Sweep Intelligence

Rates (%) & APYs (%) as of July 7, 2017

Certificate of Deposit Options

Includes Selection of Available CD Choices

Discover Bank

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	0.35	0.65	1.34	1.49	1.59	2.23
Annual Percentage Yield	0.35	0.65	1.35	1.50	1.60	2.25

<https://www.discover.com/online-banking/cd/#bigDifference>

CapitalOne 360

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	-	0.40	0.90	1.60	1.60	2.10
Annual Percentage Yield	-	0.40	0.90	1.60	1.60	2.10

<https://home.capitalone360.com/cds>

Raymond James

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	0.90	1.10	1.20	1.40	1.55	2.00
Annual Percentage Yield	0.90	1.11	1.21	1.41	1.56	2.02

http://www.raymondjamesbank.com/interest_rates.htm#CD

Schwab

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	1.26	1.35	1.50	1.70	1.70	1.70
Annual Percentage Yield	1.26	1.35	1.50	1.70	1.70	1.70

http://www.schwab.com/public/schwab/investing/accounts_products/investment/bonds/certificates_of_deposit

UBS

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
* YTM	1.20	1.40	1.45	1.70	1.80	2.20
Annual Percentage Yield	1.21	1.40	1.45	1.70	1.80	2.20

<http://financialservicesinc.ubs.com/wealth/Investing/TraditionalInvestments/TaxableFixedIncome/CertificatesofDeposit/CDRates.html>

Wells Fargo

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	0.01	0.01	0.05	-	-	-
Annual Percentage Yield	0.01	0.01	0.05	-	-	-

Rates & APYs are for \$2,500 minimum investment level. See link below for rates for different minimums.

https://www.wellsfargo.com/savings_cds/cds

Crane CD Indexes

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	0.74	0.82	1.07	1.58	1.65	2.05
Annual Percentage Yield	0.62	0.70	0.92	1.32	1.38	1.71

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Notes: Rates (simple) & APYs (compound) in %. Tax-free yields in parenthesis () are 7-day yields (simple). The Crane Brokerage Sweep Index is an average of the main sweep option.

An investment in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to maintain the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

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Source: Crane Data LLC. www.cranedata.com. 1-508-439-4419.

Brokerage Sweep Intelligence



Rates (%) & APYs (%) as of August 3, 2018

Bank Deposit & Brokerage Sweep Options

Includes Default Sweep Vehicles and FDIC-Insured Savings

Ameriprise Financial Services, Inc.

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
Ameriprise Insured Money Mkt Acct (AIMMA)	Rate	0.13	0.13	0.13	0.13	0.14	0.21	0.24	0.34	0.40
	APY	0.13	0.13	0.13	0.13	0.14	0.21	0.24	0.34	0.40
Ameriprise Cash	Rate	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13
	APY	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13

AIMMA deposits are placed at one or more banks to offer enhanced FDIC insurance coverage of up to \$2.5 million per individual depositor. Ameriprise Cash is covered by SIPC.

<https://www.ameriprise.com/products-services/cash-cards-lending/brokerage-sweep-options/>

E*Trade

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
Extended Insurance Sweep Deposit	Rate	0.04	0.06	0.06	0.09	0.15	0.15	0.30	0.30	0.30
	APY	0.04	0.06	0.06	0.09	0.15	0.15	0.30	0.30	0.30
Cash Balance Program	Rate	0.04	0.06	0.06	0.09	0.15	0.15	0.30	0.30	0.30
	APY	0.04	0.06	0.06	0.09	0.15	0.15	0.30	0.30	0.30

EISD (ESDA) is FDIC-insured up to \$1.25M. CBP is SIPC protected up to \$250K.

<https://us.etrade.com/e/t/estation/pricing?id=1907000100>

Fidelity

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
Cash Management Account	Rate	0.25	0.25	0.25	0.25	0.53	0.53	0.53	0.53	0.53
	APY	0.25	0.25	0.25	0.25	0.53	0.53	0.53	0.53	0.53
Brokerage Account	Rate	0.25	0.25	0.25	0.25	0.53	0.53	0.53	0.53	0.53
	APY	0.25	0.25	0.25	0.25	0.53	0.53	0.53	0.53	0.53

Fidelity Cash Management Account is FDIC insured up to \$1,250,000

<https://www.fidelity.com/cash-management/fidelity-cash-management-account/overview>

http://personal.fidelity.com/products/trading/Trading_Platforms_Tools/faq-account.shtml.cvsr

Merrill Lynch

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$10M
Bank Deposit Program/RASP	Rate	0.14	0.14	0.14	0.14	0.14	0.33	0.33	0.60	0.75
	APY	0.14	0.14	0.14	0.14	0.14	0.33	0.33	0.60	0.75
ML Direct (Investment)	Rate	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
	APY	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14

Rates based on total assets in eligible linked accounts. Two ML banks provide \$500,000 FDIC insurance.

Tax-free money fund sweeps available with \$100,000 minimum; taxable money funds require manual investment.

<https://olui2.fs.ml.com/Publish/Content/application/pdf/GWMOL/CCRRateSheet.pdf>

Morgan Stanley Smith Barney

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$2M*
Bank Deposit Program	Rate	0.15	0.15	0.15	0.15	0.15	0.25	0.25	0.50	0.75
	APY	0.15	0.15	0.15	0.15	0.15	0.25	0.25	0.50	0.75

Rates based on total assets in eligible linked accounts. FDIC Insurance \$250K. * >\$20M swept into MS Inst Liq Govt Sec Part

<http://www2.morganstanley.com/wealth/investmentstrategies/ratemonitor.asp>

Raymond James

Brokerage Sweep Options		\$1-\$9,999K	\$10-\$24,000K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	\$5M-\$9,999,999M*
Client Interest Program	Rate	0.25	0.25	0.25	0.25	0.25	0.40	0.50	0.65	0.70
	APY	0.25	0.25	0.25	0.25	0.25	0.40	0.50	0.65	0.70
Raymond James Bank Sweep	Rate	0.25	0.25	0.25	0.25	0.25	0.40	0.50	0.65	0.70
	APY	0.25	0.25	0.25	0.25	0.25	0.40	0.50	0.65	0.70

Bank balances based on sweep account only. Raymond James Bank deposits are insured by the FDIC up to \$250K per depositor. CIP account protected up to \$250K by SIPC. *includes additional tiers not shown

<http://www.raymondjames.com/rates.htm>

Money Market Mutual Fund Options

Includes Sweep and Manual Investment Choices

Ameriprise

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	SEC Type
Dreyfus General Govt Sec Drey	1.32	1.33	GGDXX	Govt
Dreyfus Govt Cash Mgmt Instit	1.81	1.83	DGCXX	Govt

E*Trade

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	SEC Type
JPMorgan US Govt MMF E*Trade	0.97	0.97	JUSXX	Govt
JPMorgan 100% U.S. Treas Sec MMF Morgan	1.37	1.38	HTSXX	Govt
JPMorgan US Govt MMF Capital	1.79	1.81	OGVXX	Govt

Fidelity

Money Fund Options	7-Day Yield	Effective	Symbol	SEC Type
Fidelity Govt Money Market (Non Sweep)	1.56	1.57	SPAXX	Govt
Fidelity Treasury Fund (Non Sweep)	1.54	1.55	FZFXX	Govt
Fidelity Govt Cash Reserves (Brokerage and IRA on	1.61	1.62	FDRXX	Govt

Merrill Lynch

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	SEC Type
BIF Money Fund (closed)	1.41	1.42	CMEXX	Govt
FFI Treasury Fund	1.60	1.61	MLTXX	Govt

Morgan Stanley

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	SEC Type
MS Inst Liq Govt Sec Part	1.50	1.51	MGPXX	Govt
MS U.S. Govt MM Trust	1.60	1.61	DWGXX	Govt
MS Active Assets Govt Trust	1.77	1.79	AISXX	Govt

Raymond James

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	SEC Type
JPMorgan U.S. Govt MMF Eagle	1.27	1.28	JJGXX	Govt
JPMorgan Municipal MMF Eagle	0.54	0.54	MSJXX	Retail
JP Morgan NY Municipal MMF	0.51	0.51	JNQXX	Retail
JP Morgan CA Municipal MMF	0.43	0.43	JCYXX	Retail

RW Baird

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$1,999,999M*	>\$5M
Insured Deposit Sweep Program	Rate	0.25	0.25	0.25	0.25	0.25	0.50	0.50	0.65	0.90
	APY	0.25	0.25	0.25	0.25	0.25	0.50	0.50	0.65	0.90

Rates based in household balance, FDIC insurance \$250K. *includes additional tier (\$2M-\$4,999,999M) not shown

<http://www.rwbaird.com/families-individuals/your-financial-goals/client-resources/investor-services/money-markets.aspx>

Schwab

Brokerage Sweep Options		\$1-\$4,999K	\$5K-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
Bank Sweep Feature	Rate	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.52	0.52
	APY	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.52	0.52
Bank High Yield Investor Checking	Rate	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	APY	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25

Rates based on household balance. FDIC insurance \$250K.

Schwab AMT T-F, CA Muni, Muni MF, and NY Muni are also available in Value Advantage shares (\$25K min). More taxable VA shares are available.

http://www.schwab.com/public/schwab/investing/accounts_products/investment/cds_money_markets/money_market_funds

http://www.schwab.com/public/schwab/banking_lending/checking_account

TD Ameritrade

Brokerage Sweep Options		\$1-\$4,999K	\$5K-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$199,999K	\$200-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
FDIC Insured Deposit Acct - Core	Rate	0.04	0.05	0.06	0.06	0.08	0.14	0.22	0.35	0.35
	APY	0.04	0.05	0.06	0.06	0.08	0.14	0.22	0.35	0.35

Bank balances based on sweep account only. Note: Additional tiers (Plus IDA) available for clients with \$1million or more in assets

Cash in the IDA is held at TD Bank, N.A., TD Bank USA, N.A., or both. Assets at each bank will be eligible for FDIC insurance of up to \$250,000 per depositor.

<https://www.tdameritrade.com/pricing/margin-and-interest-rates.page>

1-800-669-3900

UBS

Brokerage Sweep Options		\$1-\$4,999K	\$5K-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$1,999,999M*	>\$5M
Deposit Account	Rate	0.30	0.30	0.30	0.30	0.30	0.35	0.40	0.65	0.90
	APY	0.30	0.30	0.30	0.30	0.30	0.35	0.40	0.65	0.90

Rates based on total assets in eligible marketing relationship assets (\$250K FDIC insurance). *includes additional tier (\$2M-\$4,999,999)not shown

Taxable money funds for sweeps above a \$250,000 "cap" may be chosen.

<http://www.ubs.com/us/en/wealth/misc/accountsweepfields.html>

Wells Fargo

Brokerage Sweep Options		\$1-\$4,999K	\$5-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999M	\$1M-\$4,999,999M	\$5M-\$9,999,999M*
Bank Deposit Sweep	Rate	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.45
	APY	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.45

Bank rates based on total household balances. Bank balances in Standard Bank Deposit Sweep FDIC insured up to \$500K. Bank balances in Expanded Bank Deposit Sweep FDIC insured up to \$1.25M. * includes additional tiers not shown

<https://www.wellsfargo.com/financial-services/account-services/cash-sweep/rates.htm>

1-877-879-2495

Crane Brokerage Sweep Indexes

		\$1-\$4,999K	\$5K-\$24,999K	\$25-\$49,999K	\$50-\$99,999K	\$100-\$249,999K	\$250-\$499,999K	\$500K-\$999,999K	\$1M-\$4,999,999M	>\$5M
Crane Brokerage Sweep Index	Rate	0.18	0.19	0.19	0.19	0.22	0.30	0.34	0.49	0.60
	APY	0.18	0.19	0.19	0.19	0.22	0.30	0.34	0.49	0.60

Notes: Rates (simple) & APYs (compound) in %. The Crane Brokerage Sweep Index is an average of the main sweep option for each brokerage.

Crane Brokerage Sweep Intelligence, published by Crane Data LLC, is for informational purposes only and is not investment advice. We make efforts to obtain accurate statistics but cannot be held responsible for incorrect information. Prospectuses and advisers should be consulted before investing.

Bold indicates a change in rates. * Indicates closed or impaired fund

Same-colored shading indicates shared tier. (BSI matches brokerage tiers to a standard set.)

Notes: Rates (simple) & APYs (compound) in %. Tax-free yields in parenthesis () are 7-day yields (simple). The Crane Brokerage Sweep Index is an average of the main sweep option for each brokerage.

An investment in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to maintain the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

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RW Baird

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	SEC Type
Dreyfus General Money Market Fund A	1.46	1.47	GMMXX	Govt
Dreyfus General Money Market Fund: CA (GCAXX 0.32), Govt Sec (GSBXX 0.91)				
Class B (GMBXX 1.21), Municipal (GBMXX 0.06), NY (GNYXX 0.04)				
Treasury Prime (GTBXX 0.95)				
(available only for household account values of \$250,000 or more)				

Schwab

Money Fund Options (Legacy Sweep)	7-Day Yield	Effective	Symbol	SEC Type
Schwab Advisor Cash Res SwpCI	1.47	1.48	SWQXX	Govt
Schwab Govt Money Market SwpCI	1.27	1.28	SWGXX	Govt
Schwab Treasury Oblig MF SwpCI	1.30	1.31	SNTXX	Govt
CA Municipal MF SwpCI	0.67	0.67	SWCXX	Retail
NY Municipal MF SwpCI	0.62	0.62	SWNXX	Retail

*Note : Schwab is phasing out money fund sweeps

TD Ameritrade

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	SEC Type
TDAM US Govt Port Investor	1.19	1.20	WTUXX	Govt

UBS

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	SEC Type
UBS RMA Govt MMF	1.47	1.48	RMGXX	Govt

Wells Fargo

Money Fund Sweep Options	7-Day Yield	Effective	Symbol	SEC Type
Wells Fargo 100% Treas MM Sweep	1.12	1.13	WFA10	Govt

Crane Money Fund Indexes

Money Fund Sweep Options	7-Day Yield	Effective
Crane Brokerage Taxable MF	1.36	1.37
Crane Brokerage Tax-Exempt MF	0.55	0.56
Crane Brokerage Govt and Treas MF	1.34	1.35

Source: Crane Data LLC, <http://www.cranedata.com> 1-508-439-4419.

Brokerage Sweep Intelligence

Rates (%) & APYs (%) as of August 3, 2018

Certificate of Deposit Options

Includes Selection of Available CD Choices

Discover Bank

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	0.35	0.65	2.23	2.42	2.47	2.81
Annual Percentage Yield	0.35	0.65	2.25	2.45	2.50	2.85

<https://www.discover.com/online-banking/cd/#bigDifference>

CapitalOne 360

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	-	0.60	2.40	2.50	2.55	3.00
Annual Percentage Yield	-	0.60	2.40	2.50	2.55	3.00

<https://home.capitalone360.com/cds>

Raymond James

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	1.65	1.75	2.05	2.50	2.70	3.05
Annual Percentage Yield	1.66	1.77	2.07	2.53	2.74	3.10

http://www.raymondjamesbank.com/interest_rates.htm#CD

Schwab

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	1.91	2.01	2.50	3.28	3.28	3.28
Annual Percentage Yield	1.91	2.01	2.50	3.28	3.28	3.28

http://www.schwab.com/public/schwab/investing/accounts_products/investment/bonds/certificates_of_deposit

UBS

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
* YTM	1.95	2.05	2.35	2.75	2.75	3.35
Annual Percentage Yield	1.96	2.06	2.35	2.75	2.75	3.35

<http://financialservicesinc.ubs.com/wealth/Investing/TraditionalInvestments/TaxableFixedIncome/CertificatesofDeposit/CDRates.html>

Wells Fargo

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	0.05	0.05	0.10	-	-	-
Annual Percentage Yield	0.05	0.05	0.10	-	-	-

Rates & APYs are for \$2,500 minimum investment level. See link below for rates for different minimums.

https://www.wellsfargo.com/savings_cds/cds

Crane CD Indexes

Certificates of Deposit	3 month	6 month	1 year	2 years	3 years	5 years
Interest Rate	1.18	1.19	1.94	2.69	2.75	3.10
Annual Percentage Yield	0.99	1.02	1.67	2.25	2.30	2.60

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