

CD spotlight

New Issue CDs offered through our firm are competitive with CDs purchased directly from banks and other institutions.³

Term	Rate	APY*
3 Month:		
6 Month:		
9 Month:		

Term	Rate	APY*
1 Year		
18 Month		
2 Year		
3 Year		
4 Year		
5 Year		
7 Year		
10 Year		

The yields cited are updated every Wednesday and are a representative of new issue CDs being offered as of [blank] and are subject to availability.

*Annual percentage yield



Whatever your investment needs and goals are, certificate of deposits can help you pursue them.

CDs available through our firm feature:

- **Safety of principal:** FDIC insured up to a maximum of \$250,000 aggregate principal and accrued interest per account ownership category per issuing bank.¹
- **Diversification:** A large selection of issuers and maturities ranging from three months to 20 years.
- **Survivor's put option²:** In the event of the death of a CD holder, the decedent's estate may withdraw the CD from the bank at par plus accrued interest.

1 CDs at an issuing bank are insured by the FDIC, an independent agency of the US government, up to a maximum of \$250,000 (including principal and accrued interest) for all deposits held in the same insurable capacity (e.g., individual account, joint account, IRA, etc.) at the issuing bank. CD amounts are aggregated with other deposit accounts at the issuing bank held in the same insurable capacity. Total deposits (principal plus interest) that exceed the specified maximum are considered uninsured for the excess. Furthermore, CDs purchased at a premium (a price above par) are only FDIC insured up to par value. Any premium paid over par value is not FDIC insured. You are responsible for monitoring the total amount of deposits at the issuing bank. For more information about FDIC insurance, please visit the FDIC website at fdic.gov/deposit/deposits.

2 Subject to our firm's arrangement with the issuing bank and the type of account in which the CD is held. Early withdrawal is not permitted in most other circumstances.

3 Banks currently offering new issue CDs through our firm as of the specified date are:

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