



# Client Interest Rate Schedule for the Bank Deposit Sweep Program at NFS as of 08/16/2024

&Partners Tiers, Interest Rate, and APY are shown below.

## &Partners Non-Advisory Accounts

Tier	From	To	Interest Rate	APY
1	\$0.01	\$24,999.99	0.20%	0.20%
2	\$25,000.00	\$49,999.99	0.20%	0.20%
3	\$50,000.00	\$99,999.99	0.55%	0.55%
4	\$100,000.00	\$249,999.99	0.80%	0.80%
5	\$250,000.00	\$499,999.99	0.90%	0.90%
6	\$500,000.00	\$999,999.99	1.30%	1.30%
7	\$1,000,000.00 and above		1.35%	1.35%

## &Partners Advisory Accounts

Tier	From	To	Interest Rate	APY
1	\$0.01	\$24,999.99	1.35%	1.35%
2	\$25,000.00	49,999.99	1.35%	1.35%
3	\$50,000.00	99,999.99	1.35%	1.35%
4	\$100,000.00	\$249,999.99	2.00%	2.01%
5	\$250,000.00	\$499,999.99	2.20%	2.22%
6	\$500,000.00	\$999,999.99	2.20%	2.22%
7	\$1,000,000.00 and above		2.25%	2.27%

&Partners management meets periodically to review the interest rates paid to clients in the Bank Deposit Sweep Program ("BDSP") to determine the interest rate tiers and, whether and when the rates will change. Factors considered include, but are not limited to the rates paid by Program Banks to obtain deposits from the Sweep Program, expected changes in interest rates, interest rates paid by market competitors, and program expenses.

BDSP Balances will earn the same rate of interest regardless of the Program Bank with which funds are deposited. Interest rate is based on each Depositor's BDSP Balances in accordance with the above interest rate tiers. The rate of interest is evaluated daily. Interest rates within the Program are not guaranteed and will fluctuate.

Participation in this Program should not be viewed as a long-term investment option. Some deposits within the Program may not be FDIC insured. Financial benefit to &Partners, its affiliates and investment representatives, is derived from deposits in this Program.

To view the most recent list of Program Banks as well as the complete Bank Deposit Sweep Program Disclosure Document, please reference our website disclosures at <https://www.andpartners.com>.