

# JANNEY INSURED SWEEP

Effective: 1/19/2023

The banks on the Program Bank Lists (Lists 1-15) appear in the order in which your Deposit Accounts will be opened, and your balances will be deposited. Based on the type of account that you hold and the state in which you reside, your account will be assigned to one (1) list in order to facilitate the positioning of bank allocations. Deposits into Program Banks for Corporate accounts (List 16) will be allocated to any bank on the Program Bank List at any point in time and not necessarily in the order shown.

- Program Bank List 1–5: Non-Qualified Individual and Joint Accounts (Individual, Estate, Joint, Trust, and Uniform Gift for Minors)
- Program Bank List 6–10: Qualified Retirement Accounts (IRA and Outside IRA/KEOGH accounts)
- Program Bank List 11–15: Qualified Retirement Accounts (Advisory IRA Accounts - Flat Fee)
- Program Bank List 16: Corporate Accounts (Corporations, Partnerships, Foreign Institutions, Banks, Trust Companies, Investment Clubs, insurance Companies, Religious Organizations, Fraternal/Charitable Organizations and Non-Profit Organizations)

Once \$2.5 million (\$5 million for joint accounts of two or more) in total has been deposited at the banks on the applicable Program Bank List, or once the available banks reach their maximum deposit threshold for cash balances, deposits will be directed to the Dreyfus Government Cash Money Management Fund (the "Money Market Fund"). Brokerage (non-advisory) accounts will be invested in the Service Share (Symbol: DGUXX) of the Money Market Fund and Advisory accounts will be invested in the Institutional Share (Symbol: DGCXX) of the Money Market Fund. The Money Market Fund will not be insured but will be covered by Securities Investor Protection Corporation ("SIPC"), based on applicable limits. Please review the Program Bank List(s), and if you have any questions or if you wish NOT to have funds deposited in any of these banks, please contact your Financial Advisor.

## PROGRAM BANK LIST UPDATES

Date	Bank	Change	Bank List
TBD	Webster Bank	Addition	List 16

\* Janney will generally provide you notice prior to a change in a Program Bank List. There are some circumstances in which advance notice may not be feasible, and we will provide you notice as soon as possible. Please review the Program Bank Lists carefully and often.

Program Bank List 1: State: PA	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
1	American Express National Bank
2	Goldman Sachs Bank USA
3	U.S. Bank National Association
4	Morgan Stanley Bank, NA
5	Morgan Stanley Private Bank, NA
6	Truist Bank
7	First Merchants Bank
8	HSBC Bank USA NA
9	Bridgewater Bank
10	NexBank
11	Unity Bank
12	Citibank, National Association
13	Pacific Western Bank
14	Amerant Bank
15	West Bank
16	PNC Bank N.A.
17	Bank of India
18	The Camden National Bank
19	EagleBank
20	Enterprise Bank & Trust
21	Univest Bank and Trust Co.
22	TriState Capital Bank
23	First Horizon Bank
24	United Community Bank
25	Cadence Bank, N.A.
26	Western Alliance Bank

Program Bank List 2: State: NY	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
1	U.S. Bank National Association
2	Goldman Sachs Bank USA
3	Morgan Stanley Bank, NA
4	Morgan Stanley Private Bank, NA
5	Truist Bank
6	Citibank, National Association
7	Bridgewater Bank
8	Unity Bank
9	EagleBank
10	NexBank
11	Amerant Bank
12	First Merchants Bank
13	Western Alliance Bank
14	PNC Bank N.A.
15	Pacific Western Bank
16	First Horizon Bank
17	American Express National Bank
18	West Bank
19	Univest Bank and Trust Co.
20	Cadence Bank, N.A.
21	TriState Capital Bank
22	Bank of India
23	Enterprise Bank & Trust
24	United Community Bank
25	The Camden National Bank
26	HSBC Bank USA NA

Program Bank List 3: States: CT, NJ	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
1	American Express National Bank
2	Goldman Sachs Bank USA
3	Morgan Stanley Bank, NA
4	U.S. Bank National Association
5	Morgan Stanley Private Bank, NA
6	Truist Bank
7	HSBC Bank USA NA
8	First Merchants Bank
9	Bridgewater Bank
10	Unity Bank
11	Amerant Bank
12	Bank of India
13	West Bank
14	PNC Bank N.A.
15	NexBank
16	Pacific Western Bank
17	Cadence Bank, N.A.
18	Citibank, National Association
19	The Camden National Bank
20	EagleBank
21	First Horizon Bank
22	United Community Bank
23	Univest Bank and Trust Co.
24	Enterprise Bank & Trust
25	TriState Capital Bank
26	Western Alliance Bank

Program Bank List 4: States: FL, MA, MD, OH	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
1	Goldman Sachs Bank USA
2	NexBank
3	Morgan Stanley Private Bank, NA
4	U.S. Bank National Association
5	Morgan Stanley Bank, NA
6	Bridgewater Bank
7	Truist Bank
8	Unity Bank
9	Citibank, National Association
10	HSBC Bank USA NA
11	Bank of India
12	Amerant Bank
13	First Merchants Bank
14	West Bank
15	PNC Bank N.A.
16	Univest Bank and Trust Co.
17	Western Alliance Bank
18	The Camden National Bank
19	Cadence Bank, N.A.
20	American Express National Bank
21	Pacific Western Bank
22	First Horizon Bank
23	EagleBank
24	Enterprise Bank & Trust
25	United Community Bank
26	TriState Capital Bank

<b>Program Bank List 5: Remaining States</b>	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
1	Citibank, National Association
2	Goldman Sachs Bank USA
3	Morgan Stanley Private Bank, NA
4	Morgan Stanley Bank, NA
5	U.S. Bank National Association
6	Unity Bank
7	Bridgewater Bank
8	Truist Bank
9	Western Alliance Bank
10	EagleBank
11	Amerant Bank
12	Bank of India
13	NexBank
14	West Bank
15	Pacific Western Bank
16	HSBC Bank USA NA
17	First Merchants Bank
18	Univest Bank and Trust Co.
19	PNC Bank N.A.
20	The Camden National Bank
21	Enterprise Bank & Trust
22	First Horizon Bank
23	United Community Bank
24	TriState Capital Bank
25	American Express National Bank
26	Cadence Bank, N.A.

<b>Program Bank List 6: State: PA</b>	
Multiple List Program - Qualified Retirement Accounts	
1	U.S. Bank National Association
2	Goldman Sachs Bank USA
3	Morgan Stanley Bank, NA
4	Morgan Stanley Private Bank, NA
5	Bank of India
6	Unity Bank
7	Bridgewater Bank
8	Truist Bank
9	Citibank, National Association
10	NexBank
11	First Merchants Bank
12	Amerant Bank
13	HSBC Bank USA NA
14	Enterprise Bank & Trust
15	EagleBank
16	First Horizon Bank
17	West Bank
18	Cadence Bank, N.A.
19	PNC Bank N.A.
20	TriState Capital Bank
21	Western Alliance Bank
22	United Community Bank
23	Univest Bank and Trust Co.
24	The Camden National Bank
25	American Express National Bank
26	Pacific Western Bank

<b>Program Bank List 7: State: NY</b>	
Multiple List Program - Qualified Retirement Accounts	
1	U.S. Bank National Association
2	Truist Bank
3	Goldman Sachs Bank USA
4	Citibank, National Association
5	Morgan Stanley Private Bank, NA
6	Morgan Stanley Bank, NA
7	NexBank
8	Amerant Bank
9	Unity Bank
10	Bridgewater Bank
11	West Bank
12	Pacific Western Bank
13	Bank of India
14	EagleBank
15	First Merchants Bank
16	First Horizon Bank
17	American Express National Bank
18	Univest Bank and Trust Co.
19	Western Alliance Bank
20	TriState Capital Bank
21	United Community Bank
22	The Camden National Bank
23	Cadence Bank, N.A.
24	Enterprise Bank & Trust
25	PNC Bank N.A.
26	HSBC Bank USA NA

<b>Program Bank List 8: States: CT, NJ</b>	
Multiple List Program - Qualified Retirement Accounts	
1	U.S. Bank National Association
2	Morgan Stanley Private Bank, NA
3	Morgan Stanley Bank, NA
4	Truist Bank
5	Citibank, National Association
6	Bridgewater Bank
7	Unity Bank
8	Bank of India
9	Goldman Sachs Bank USA
10	First Merchants Bank
11	Amerant Bank
12	EagleBank
13	Univest Bank and Trust Co.
14	First Horizon Bank
15	NexBank
16	American Express National Bank
17	PNC Bank N.A.
18	HSBC Bank USA NA
19	Western Alliance Bank
20	Pacific Western Bank
21	Cadence Bank, N.A.
22	West Bank
23	United Community Bank
24	TriState Capital Bank
25	The Camden National Bank
26	Enterprise Bank & Trust

<b>Program Bank List 9: States: FL, MA, MD, OH</b>	
Multiple List Program - Qualified Retirement Accounts	
1	U.S. Bank National Association
2	Morgan Stanley Bank, NA
3	Morgan Stanley Private Bank, NA
4	Bank of India
5	Unity Bank
6	Bridgewater Bank
7	Amerant Bank
8	EagleBank
9	Truist Bank
10	Goldman Sachs Bank USA
11	Citibank, National Association
12	First Merchants Bank
13	NexBank
14	The Camden National Bank
15	PNC Bank N.A.
16	West Bank
17	Western Alliance Bank
18	Pacific Western Bank
19	First Horizon Bank
20	Univest Bank and Trust Co.
21	Cadence Bank, N.A.
22	TriState Capital Bank
23	Enterprise Bank & Trust
24	United Community Bank
25	American Express National Bank
26	HSBC Bank USA NA

<b>Program Bank List 10: Remaining States</b>	
Multiple List Program - Qualified Retirement Accounts	
1	American Express National Bank
2	Goldman Sachs Bank USA
3	HSBC Bank USA NA
4	Morgan Stanley Private Bank, NA
5	Morgan Stanley Bank, NA
6	Unity Bank
7	U.S. Bank National Association
8	Bridgewater Bank
9	EagleBank
10	Truist Bank
11	First Merchants Bank
12	NexBank
13	Amerant Bank
14	Univest Bank and Trust Co.
15	United Community Bank
16	Citibank, National Association
17	Pacific Western Bank
18	First Horizon Bank
19	Cadence Bank, N.A.
20	TriState Capital Bank
21	Enterprise Bank & Trust
22	PNC Bank N.A.
23	West Bank
24	Bank of India
25	The Camden National Bank
26	Western Alliance Bank

<b>Program Bank List 11: State: PA</b>	
Multiple List Program - Qualified Flat Fee Accounts	
1	American Express National Bank
2	Goldman Sachs Bank USA
3	U.S. Bank National Association
4	Truist Bank
5	Morgan Stanley Bank, NA
6	Morgan Stanley Private Bank, NA
7	Citibank, National Association
8	Amerant Bank
9	NexBank
10	Bridgewater Bank
11	First Merchants Bank
12	Western Alliance Bank
13	Unity Bank
14	Pacific Western Bank
15	First Horizon Bank
16	Univest Bank and Trust Co.
17	Cadence Bank, N.A.
18	TriState Capital Bank
19	West Bank
20	Bank of India
21	The Camden National Bank
22	Enterprise Bank & Trust
23	PNC Bank N.A.
24	United Community Bank
25	EagleBank
26	HSBC Bank USA NA

<b>Program Bank List 12: State: NY</b>	
Multiple List Program - Qualified Flat Fee Accounts	
1	U.S. Bank National Association
2	Citibank, National Association
3	Goldman Sachs Bank USA
4	First Merchants Bank
5	Morgan Stanley Bank, NA
6	Morgan Stanley Private Bank, NA
7	Truist Bank
8	Western Alliance Bank
9	Unity Bank
10	NexBank
11	Amerant Bank
12	Pacific Western Bank
13	First Horizon Bank
14	Bridgewater Bank
15	Univest Bank and Trust Co.
16	Cadence Bank, N.A.
17	TriState Capital Bank
18	Bank of India
19	West Bank
20	Enterprise Bank & Trust
21	PNC Bank N.A.
22	The Camden National Bank
23	EagleBank
24	United Community Bank
25	American Express National Bank
26	HSBC Bank USA NA

<b>Program Bank List 13: State: CT, NJ</b>	
Multiple List Program - Qualified Flat Fee Accounts	
1	Goldman Sachs Bank USA
2	U.S. Bank National Association
3	American Express National Bank
4	Truist Bank
5	Morgan Stanley Bank, NA
6	Morgan Stanley Private Bank, NA
7	Citibank, National Association
8	Unity Bank
9	Amerant Bank
10	Bridgewater Bank
11	First Merchants Bank
12	NexBank
13	Western Alliance Bank
14	Pacific Western Bank
15	First Horizon Bank
16	Univest Bank and Trust Co.
17	Cadence Bank, N.A.
18	TriState Capital Bank
19	Enterprise Bank & Trust
20	West Bank
21	Bank of India
22	EagleBank
23	PNC Bank N.A.
24	The Camden National Bank
25	United Community Bank
26	HSBC Bank USA NA

<b>Program Bank List 14: States: FL, MA, MD, OH</b>	
Multiple List Program - Qualified Flat Fee Accounts	
1	Truist Bank
2	Morgan Stanley Bank, NA
3	Morgan Stanley Private Bank, NA
4	U.S. Bank National Association
5	Citibank, National Association
6	West Bank
7	Goldman Sachs Bank USA
8	Bridgewater Bank
9	Western Alliance Bank
10	Unity Bank
11	Amerant Bank
12	NexBank
13	Pacific Western Bank
14	First Merchants Bank
15	First Horizon Bank
16	Univest Bank and Trust Co.
17	Cadence Bank, N.A.
18	TriState Capital Bank
19	American Express National Bank
20	Enterprise Bank & Trust
21	Bank of India
22	PNC Bank N.A.
23	EagleBank
24	The Camden National Bank
25	United Community Bank
26	HSBC Bank USA NA

<b>Program Bank List 15: Remaining States</b>	
Multiple List Program - Qualified Flat Fee Accounts	
1	American Express National Bank
2	Enterprise Bank & Trust
3	Goldman Sachs Bank USA
4	U.S. Bank National Association
5	Morgan Stanley Bank, NA
6	Morgan Stanley Private Bank, NA
7	Bridgewater Bank
8	Truist Bank
9	Unity Bank
10	Citibank, National Association
11	First Merchants Bank
12	NexBank
13	Amerant Bank
14	Western Alliance Bank
15	First Horizon Bank
16	Univest Bank and Trust Co.
17	Cadence Bank, N.A.
18	West Bank
19	Bank of India
20	The Camden National Bank
21	PNC Bank N.A.
22	United Community Bank
23	EagleBank
24	Pacific Western Bank
25	TriState Capital Bank
26	HSBC Bank USA NA

<b>Program Bank List 16: Corporate All States</b>	
Corporate Accounts	
1	Banc of California
2	Barclays Bank
3	East West Bank
4	First Credit Bank
5	First State Bank
6	Gorham Savings Bank
7	Keystone Bank
8	Preferred Bank
9	Third Coast Bank
10	United Fidelity Bank
11	Valley National Bank
12	Veritex Bank
13	Vista Bank
14	Washington Trust Company

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## **FDIC AND SIPC INSURANCE**

Your insured sweep deposits are eligible for \$250,000 (or \$500,000 for joint accounts) of FDIC insurance coverage per bank subject to applicable limits. Deposit accounts are not eligible for coverage by SIPC. Money Market Fund shares are protected by SIPC. SIPC is a nonprofit membership corporation formed by the U.S. Congress in 1970 to provide certain financial protection to clients of member securities firms. SIPC protection would ensure delivery of the portfolio assets to each eligible account up to \$500,000 in value (not more than \$250,000 in cash) in the case of financial failure of a SIPC member firm. SIPC has published a brochure further explaining the coverage provided. If you would like a copy, please contact your Janney Financial Advisor.