

Wintrust Banks Sweep™ Program

Tier	Household Value *	Rate
1	Any Value < \$25,000	0.10%
2	\$25,000 to < \$50,000	0.10%
3	\$50,000 to < \$150,000	0.10%
4	\$150,000 to < \$300,000	0.10%
5	\$300,000 to < \$500,000	0.15%
6	\$500,000 to < \$750,000	0.35%
7	\$750,000 to < \$1.5M	0.70%
8	\$1.5M to < \$5M	1.00%
9	\$5M to < \$10M	1.10%
10	> \$10M	2.00%

*** Household Value calculations:** The aggregate value of all linked eligible accounts is what we refer to as your Household Value. In determining your Household Value, the eligible accounts of all persons at the same address may be linked. Certain accounts may not be eligible for linking in determining your Household Value. The eligible assets of linked accounts are not commingled and all clients linking accounts retain control over, and responsibility for, their individual accounts. LPL Financial may change or terminate Household Value eligibility without notice. It is your obligation to notify your financial advisor of accounts that you would like to be linked. LPL Financial will determine your Household Value each day. Once you instruct your financial advisor to link your eligible accounts, the previous day's Household Value will determine your interest rate tier for the next day.

Note: Current maximum FDIC insurance offered through the WBS Program is currently \$3,750,000 per individual. For more information about the WBS program, please refer to the WBS Disclosure Booklet, available at <https://www.wintrustwealth.com/disclosures.html>

BANKING & LENDING SOLUTIONS

Wintrust Banks Sweep™ Program - Interest Rate Tiers

If you have any questions about LPL's Automatic Cash Sweep Programs, including the Wintrust Banks Sweep™ Program, please ask your financial professional.

This material has been prepared by LPL Financial.