

# JANNEY INSURED SWEEP

Effective: 1/25/2024

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)

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
2/28/24	Amerant Bank	Removal	Lists 1-15

\* 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	Goldman Sachs Bank USA
2	American Express National Bank
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	NexBank
10	Unity Bank
11	Citibank, National Association
12	West Bank
13	PNC Bank N.A.
14	The Camden National Bank
15	EagleBank
16	Enterprise Bank & Trust
17	Univest Bank and Trust Co.
18	TriState Capital Bank
19	First Horizon Bank
20	United Community Bank
21	Cadence Bank, N.A.

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	Unity Bank
8	EagleBank
9	NexBank
10	First Merchants Bank
11	PNC Bank N.A.
12	First Horizon Bank
13	American Express National Bank
14	West Bank
15	Univest Bank and Trust Co.
16	Cadence Bank, N.A.
17	TriState Capital Bank
18	Enterprise Bank & Trust
19	United Community Bank
20	The Camden National Bank
21	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	Unity Bank
10	West Bank
11	PNC Bank N.A.
12	NexBank
13	Cadence Bank, N.A.
14	Citibank, National Association
15	The Camden National Bank
16	EagleBank
17	First Horizon Bank
18	United Community Bank
19	Univest Bank and Trust Co.
20	Enterprise Bank & Trust
21	TriState Capital 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	Morgan Stanley Private Bank, NA
3	U.S. Bank National Association
4	NexBank
5	Morgan Stanley Bank, NA
6	Truist Bank
7	Unity Bank
8	Citibank, National Association
9	HSBC Bank USA NA
10	First Merchants Bank
11	West Bank
12	PNC Bank N.A.
13	Univest Bank and Trust Co.
14	The Camden National Bank
15	Cadence Bank, N.A.
16	American Express National Bank
17	First Horizon Bank
18	EagleBank
19	Enterprise Bank & Trust
20	United Community Bank
21	TriState Capital Bank

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

Program Bank List 6: State: PA	
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	Unity Bank
6	Truist Bank
7	Citibank, National Association
8	NexBank
9	First Merchants Bank
10	HSBC Bank USA NA
11	Enterprise Bank & Trust
12	EagleBank
13	First Horizon Bank
14	West Bank
15	Cadence Bank, N.A.
16	PNC Bank N.A.
17	TriState Capital Bank
18	United Community Bank
19	Univest Bank and Trust Co.
20	The Camden National Bank
21	American Express National Bank

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

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

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

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

Program Bank List 11: State: PA	
Multiple List Program - Qualified Flat Fee Accounts	
1	Goldman Sachs Bank USA
2	American Express National Bank
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	NexBank
9	First Merchants Bank
10	Unity Bank
11	First Horizon Bank
12	Univest Bank and Trust Co.
13	Cadence Bank, N.A.
14	TriState Capital Bank
15	West Bank
16	The Camden National Bank
17	Enterprise Bank & Trust
18	PNC Bank N.A.
19	United Community Bank
20	EagleBank
21	HSBC Bank USA NA

Program Bank List 12: State: NY	
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	Unity Bank
9	NexBank
10	First Horizon Bank
11	Univest Bank and Trust Co.
12	Cadence Bank, N.A.
13	TriState Capital Bank
14	West Bank
15	Enterprise Bank & Trust
16	PNC Bank N.A.
17	The Camden National Bank
18	EagleBank
19	United Community Bank
20	American Express National Bank
21	HSBC Bank USA NA

Program Bank List 13: State: CT, NJ	
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	First Merchants Bank
10	NexBank
11	First Horizon Bank
12	Univest Bank and Trust Co.
13	Cadence Bank, N.A.
14	TriState Capital Bank
15	Enterprise Bank & Trust
16	West Bank
17	EagleBank
18	PNC Bank N.A.
19	The Camden National Bank
20	United Community Bank
21	HSBC Bank USA NA

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

Program Bank List 15: Remaining States	
Multiple List Program - Qualified Flat Fee 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	Enterprise Bank & Trust
7	Truist Bank
8	Unity Bank
9	Citibank, National Association
10	First Merchants Bank
11	NexBank
12	First Horizon Bank
13	Univest Bank and Trust Co.
14	Cadence Bank, N.A.
15	West Bank
16	The Camden National Bank
17	PNC Bank N.A.
18	United Community Bank
19	EagleBank
20	TriState Capital Bank
21	HSBC Bank USA NA

Excess Bank List for Bank Lists 1-15	
	Truist Bank
	Citibank, National Association

Program Bank List 16: Corporate All States	
Corporate Accounts	
1	Bank of California
2	Barclays Bank
3	Dayspring Bank
4	East West Bank
5	First Credit Bank
6	Gorham Savings Bank
7	Keystone Bank
8	Preferred Bank
9	Third Coast Bank
10	Valley National Bank
11	Veritex Bank
12	Webster Bank

Excess Bank List for Bank List 16	
	Webster Bank

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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.