

# STIFEL

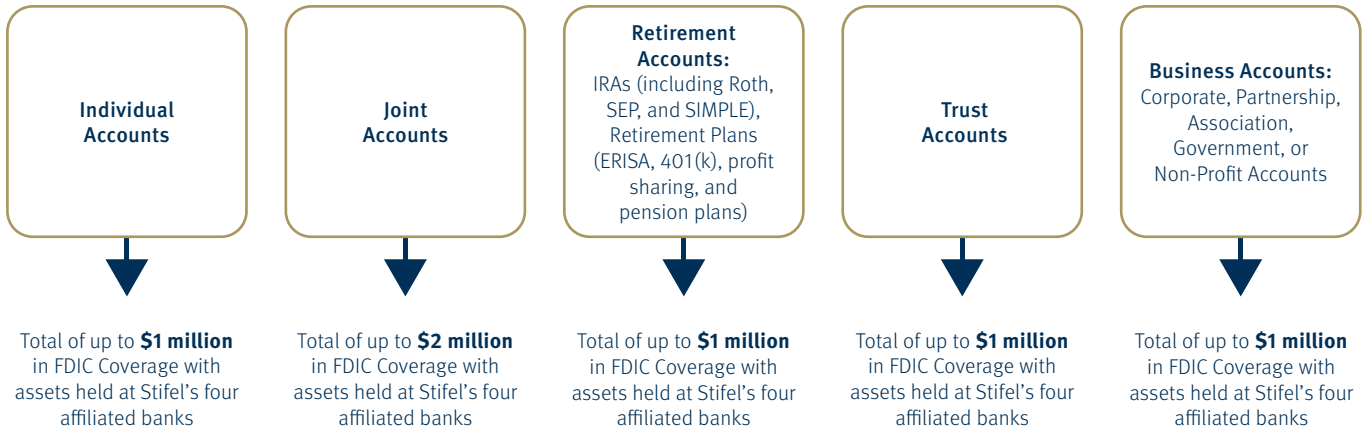
## UNDERSTANDING YOUR

# INSURABLE CAPACITIES

### for the **Stifel Insured Bank Deposit Programs**



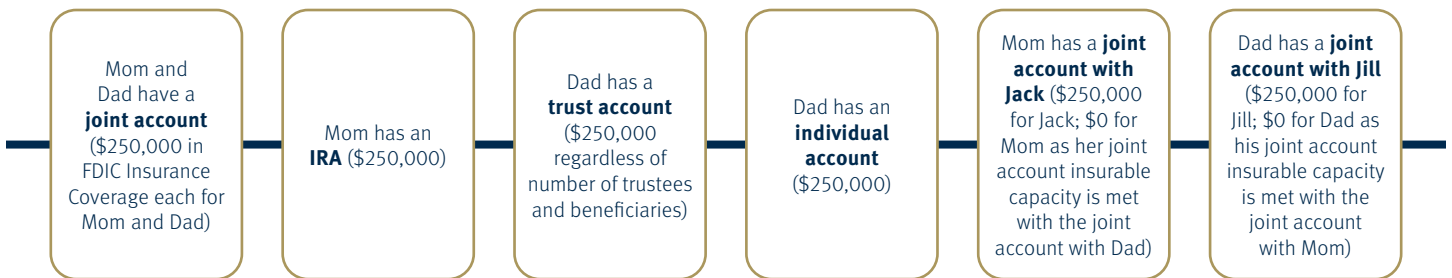
Bank clients are generally eligible for **up to \$250,000 of FDIC insurance for each insurable capacity** listed here with the exception of Joint Accounts, which offer \$500,000 of FDIC insurance in each Bank. Clients can **maximize FDIC insurance by utilizing multiple account types** that have separate insurable capacities.



Examples for each FDIC insurable capacity assume that deposits up to the maximum FDIC insurable limit per bank are held at each of Stifel's four affiliated banks<sup>1</sup> in that same insurable capacity.

For information regarding detailed FDIC coverage, visit: [fdic.gov/resources/deposit-insurance/understanding-deposit-insurance](https://fdic.gov/resources/deposit-insurance/understanding-deposit-insurance)

## How Clients Can Maximize FDIC Insurance Within a Household – Example



**FDIC Insurance Coverage Total**  
for the Household



Mom: **\$500,000**  
in FDIC Coverage



Dad: **\$750,000**  
in FDIC Coverage



Jack: **\$250,000**  
in FDIC Coverage



Jill: **\$250,000**  
in FDIC Coverage

The examples above are designed to help explain how FDIC insurance works and are not intended as estate planning or other financial advice. To determine how much insurance is applicable to your accounts at any Stifel-affiliated bank and for any other FDIC insurance requirements that may apply, visit the FDIC website at [fdic.gov/resources/deposit-insurance](https://fdic.gov/resources/deposit-insurance) or call the FDIC directly at 1-877-ASK-FDIC (1-877-275-3342). The FDIC website includes the Electronic Deposit Insurance Estimator (EDIE), an online tool you can use to calculate your actual FDIC coverage. You can find the EDIE calculator at [fdic.gov/edie](https://fdic.gov/edie).

<sup>1</sup>Stifel's four affiliated banks are Stifel Bank, Stifel Bank & Trust, Stifel Trust Company, N.A., and Stifel Trust Company Delaware N.A.

Stifel Bank, Member FDIC, is affiliated with Stifel Bank & Trust, Member FDIC, Equal Housing Lender, NMLS# 375103, Stifel Trust Company, N.A., Stifel Trust Company Delaware, N.A., Stifel, Nicolaus & Company, Incorporated, Member SIPC & NYSE, and Stifel Independent Advisors, LLC, Member SIPC & FINRA, each a wholly owned subsidiary of Stifel Financial Corp. Unless otherwise specified, references to Stifel may mean Stifel Financial Corp. and/or any of its subsidiaries. Unless otherwise specified, products purchased from or held by Stifel are not insured by the FDIC, are not deposits or other obligations of Stifel Banks, are not guaranteed by Stifel Banks, and are subject to investment risk, including possible loss of the principal. None of Stifel, Stifel Banks, Stifel Trust Companies, or affiliated companies provide legal or tax advice.