

Brokerage Cash Services

Combines investing and cash management features



Investment and Insurance Products:

• NOT FDIC Insured • NO Bank Guarantee • MAY Lose Value



At Wells Fargo Advisors, we help our clients succeed financially.

Investors are increasingly looking for advice they can trust from financial advisors who have experience backed by a firm with strength, stability, and an uncompromising dedication to its clients.

Wells Fargo Advisors is the nation's third largest full-service investment firm.¹ With more than 12,600 financial advisors, we take the time to get to know you and offer personal advice designed to help you meet your financial goals.

The Brokerage Cash Services features of your Wells Fargo Advisors account combine investing with easy access to online and mobile cash management to help you realize the full power of your finances.

1. Data as of December 31, 2020, and is a combination of Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC.

Online banking and mobile features²

With Wells Fargo Advisors and Brokerage Cash Services, you have access to convenient money movement features.

Brokerage Cash Services

- Wells Fargo Mobile® Deposit
- Transfers between accounts
- Online and Mobile Wire Transfers
- Send and receive money with Zelle®
- Bill Pay
- Make deposits at Wells Fargo bank locations³
- Make deposits and access cash at more than 13,000 Wells Fargo ATMs
- Use your Debit Card⁴ to access cash at ATMs worldwide
- Apple Pay® and mobile wallet
- Direct Deposit
- No fee checks⁵

2. Access to the service may be limited, delayed, or unavailable during periods of peak demand, market volatility, system upgrades or maintenance, or electronic, communication or system problems, or for other reasons.

3. Deposits are processed through an associated limited-purpose Wells Fargo Bank account in your name.

4. Cards issued in certain states may not have the ability to make PIN-based transactions.

5. For business accounts check order fees apply as well as checkwriting, and deposited items fees for transactions exceeding certain limits.

Apple Pay is a trademark of Apple, Inc.

Some online and mobile features not available for IRAs.

A digital portal to your account that includes powerful tools and features that will help you stay on top of your investment portfolio, the markets, and the economy.

Account information

- Quick and in-depth views of your portfolio, accounts, and investments

Powerful tools

- Up to four Watch lists of 100 symbols each
- Market and balance alerts
- Equity, bond, and mutual fund screeners

Online documents

- Account statements
- Trade confirmations
- Tax documents/annual summaries
- Electronic delivery of shareholder communications

In-depth investment, market, and economic information

- Real-time quotes
- Company and mutual fund research
- Market and economic commentary and reports

Bank Deposit Sweep

Uninvested cash balances may be swept to program banks for federal deposit insurance up to \$250,000 per bank. The Cash Sweep Program Disclosure Statement has additional details and is included in your new account package and online at wellsfargoadvisors.com.

The FDIC standard maximum deposit insurance amount per depositor per insured depository institution for each account ownership category is \$250,000.

SIPC protection

Wells Fargo Advisors is a member of the Securities Investor Protection Corporation (SIPC), a nonprofit, Congressionally chartered membership corporation created in 1970. SIPC protects clients against the custodial risk of a member investment firm becoming insolvent by replacing missing securities and cash up to \$500,000, including up to \$250,000 in cash, per client in accordance with SIPC rules. Please note that coverage provided by SIPC and the additional protection provided by London Underwriters (led by Lloyd's of London Syndicates) does not protect against the loss of market value of securities. All coverage is subject to the specific policy terms and conditions. (SIPC coverage is not the same as, nor is it a substitute for, FDIC deposit insurance; securities purchased through Wells Fargo Advisors are not FDIC-insured.) For more information about SIPC, please visit sipc.org.

Additional insurance coverage we provide

Above and beyond SIPC coverage, Wells Fargo Advisors maintains additional insurance coverage through London Underwriters (led by Lloyd's of London Syndicates), referred to here as "Lloyd's."

For clients who have received the full SIPC payout limit, Wells Fargo Advisors' policy with Lloyd's provides additional coverage above the SIPC limits for any missing securities and cash in client investment accounts up to a firm aggregate limit of \$1 billion (including up to \$1.9 million for cash per client). In other words, the aggregated amount of all client losses covered under this policy is subject to a limit of \$1 billion with each client covered up to \$1.9 million for cash.

Services for your IRA

When you retire, you may live longer and have a more active retirement than previous generations enjoyed. Brokerage Cash Services can help you take steps to fund it. You can take advantage of several potential benefits, including:

- The ability to contribute up to the maximum annual IRA contribution amount per year, of which all, or a portion, may be tax-deductible⁶
 - Contributions can be made online from desktop, mobile, or tablet devices
 - A variety of flexible scheduling options are available for recurring contributions (e.g., weekly, bi-weekly, etc.)
 - The contribution tracking feature helps you manage your year-to-date contributions across your Wells Fargo IRA accounts
- Direct Deposit
- Checkwriting privileges if you are age 59½ or older⁷

6. Be sure to discuss the potential tax consequences of an IRA contribution with your tax advisor.

7. Withdrawals of earnings are subject to ordinary income tax. Withdrawals of earnings prior to age 59½ may be subject to a 10% federal tax penalty.

Banking services are offered through Wells Fargo Bank, N.A., Member FDIC, a separate affiliate of Wells Fargo & Company.

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IHA-7132506