



## A flexible cash alternative: Brokered Liquid Deposit combines high yield with easy access to funds

*Ready access to cash for personal needs is a key part of financial wellness.*

*The Wells Fargo Advisors Brokered Liquid Deposit is a cash alternative available through your Financial Advisor. Investors with eligible Wells Fargo Advisors brokerage accounts<sup>1</sup> can use Brokered Liquid Deposit as a cash-management tool and a potential source of yield.*

*Support your financial goals with this cash alternative that balances liquidity with the opportunity for greater yield.*

### As of 05/05/2025:

The interest rate and annual percentage yield will vary over time

Deposit Balance	Annual Percentage Yield (APY)
\$100,000 – \$4,999,999	4.20%
\$5,000,000 – \$49,999,999	4.30%
\$50,000,000+	4.35%

### Requirements

- \$100,000 minimum opening deposit.
- \$10,000 minimum subsequent deposits.
- For existing brokerage clients, at least 50% of the opening deposit and subsequent deposits must be from external sources or sellouts and maturities of securities.

## How it works

- **The Brokered Liquid Deposit Program is not a sweep option.** Your cash balances will not automatically sweep from your brokerage account into the Brokered Liquid Deposit Program.
- Minimum opening deposit of \$100,000 and minimum subsequent deposits of \$10,000.
- For existing brokerage clients, at least 50% of the opening deposit and subsequent deposits must be from external sources or sellouts and maturities of securities, net of any purchases and withdrawals across your Wells Fargo relationship, over the last 30 days.<sup>2</sup>
- Tiered rates apply to all Brokered Liquid Deposit balances, and clients who maintain higher balances may receive a higher yield.
- Deposit and withdrawal requests made and processed by 3:00 p.m. EST will have same-day settlement. You will make these requests by calling your Financial Advisor.
- Deposits to Brokered Liquid Deposit are placed with Wells Fargo Bank, N.A. Deposits will be FDIC insured up to \$250,000 per depositor (\$500,000 for joint accounts with two or more owners).<sup>3</sup> Wells Fargo Advisors is not an FDIC-insured depository institution. Banking products and services provided by Wells Fargo Bank, N.A., Member FDIC. Deposit insurance only protects against the failure of an insured depository institution and is subject to FDIC rules, including pass-through coverage which requires certain conditions to be satisfied.

## Key benefits

### Competitive rates

Brokered Liquid Deposit interest rates comparable to those of a retail Money Market Fund.<sup>4</sup> Interest rates vary over time and are based upon deposit balance tiers.<sup>5</sup>

### Same-day<sup>6</sup> access

You can quickly and easily withdraw funds for personal needs or redirect them to other investment opportunities by contacting your Financial Advisor.

### Consolidated view

Your Wells Fargo Advisors Brokerage account statement includes your Brokered Liquid Deposit balance. This gives you and your Financial Advisor a consolidated view of your total account assets, making it easier to plan and monitor your portfolio strategy.

## Get started today

To learn about Brokered Liquid Deposit, please contact your Financial Advisor.

1. Eligible account types include Non-Retirement and Non-Advisory Brokerage Accounts. Further restrictions may apply to initial deposit dollars. Talk to your financial advisor for more information
2. New brokerage clients, who opened accounts within the last 30 days, are not subject to this requirement.
3. Deposits to Brokered Liquid Deposit will be made to Wells Fargo Bank, N.A. Deposits (including principal and interest) are eligible for FDIC insurance up to \$250,000 per depositor (\$500,000 for joint accounts with two or more owners) in each insurable capacity. Wells Fargo Advisors is not an FDIC-insured depository institution. Banking products and services provided by Wells Fargo Bank, N.A., Member FDIC. Deposit insurance only protects against the failure of an insured depository institution and is subject to FDIC rules, including pass-through coverage which requires certain conditions to be satisfied. If your total deposits at Wells Fargo Bank, N.A., (including those placed directly at the bank, or through an intermediary such as Wells Fargo Advisors) exceed the applicable FDIC insurance limit for that ownership category, the excess deposits will not be insured. You are responsible for monitoring your deposits, including deposits held outside of Brokered Liquid Deposit, such as Wells Fargo Bank accounts or Bank Deposit Sweep, to determine if the deposits exceed the FDIC insurance coverage limits in the same ownership category.
4. An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at one dollar per share, it is possible to lose money by investing in the fund.
5. Wells Fargo Advisors is not obligated to provide a particular rate of return. The rate will be decided at Wells Fargo Advisors' discretion and Wells Fargo Advisors does not guarantee a particular rate or linkage with a certain money market mutual fund rate of return.
6. Deposit and withdrawal requests made and processed by 3:00 p.m. EST will have same-day settlement.

Wells Fargo Advisors makes available products and services offered by Wells Fargo Clearing Services, LLC ("WFCS, LLC") and other subsidiaries of Wells Fargo Bank, N.A.

Brokered Liquid Deposit is an FDIC-insured deposit account with Wells Fargo Bank, N.A., offered through Wells Fargo Clearing Services, LLC. The interest rate paid on Brokered Liquid Deposit is a variable rate, determined at the discretion of Wells Fargo Bank, N.A. The interest rate and annual percentage yield may change at any time, without notice or limit. For current rate information, contact your financial advisor. Please read [Brokered Liquid Deposit Disclosure](#).

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, Members FINRA/SIPC, registered broker-dealers and non-bank affiliates of Wells Fargo & Company.