

CD spotlight

May 14, 2012

CDs offered through our firm are competitive with CDs purchased directly from banks and other institutions.

Term	RATE	APY*
3 Month	0.40%	0.4006%
6 Month	0.50%	0.5006%
9 Month	0.20%	0.2000%

Term	Rate	YTM**
1 Year	0.50%	0.50%
18 Month	0.55%	0.55%
2 Year	0.75%	0.75%
3 Year	1.05%	1.05%
4 Year	1.25%	1.25%
5 Year	1.75%	1.75%

The yields cited are as of 5/14/12 and are subject to change and availability.

*Annual percentage yield **Yield to maturity



Whatever your investment needs and goals are, certificate of deposits can help you pursue them.

CDs available through our firm feature:

- **Safety of principal:** FDIC insured up to a maximum of \$250,000 aggregate principal and accrued interest in non-retirement accounts and up to a maximum of \$250,000 in certain retirement accounts.¹
- **Diversification:** A large selection of issuers and maturities ranging from three months to 20 years.
- **Survivor's put option²:** In the event of the death of a CD holder, the decedent's estate may withdraw the CD from the bank at par plus accrued interest.

¹FDIC Insurance maximum coverage

- Certain Retirement Accounts are insured up to a maximum of \$250,000 for all deposits per issuing institution and held in the same legal capacity in IRAs, self-directed 401(k) plans, Keogh plans and Section 457 plans.
- Non-Retirement Accounts are insured up to a maximum of \$250,000 per depositor for all deposits held in the same legal capacity at the same depository institution.
- FDIC insurance coverage is limited for each depositor. Investors with Certificates of Deposit from the same institution but which are held in multiple accounts or firms must verify that they do not exceed their aggregate insurance limit for their combined deposits. Total deposits (principal plus interest) that exceed the specified maximum are considered uninsured for the excess. Furthermore, CDs purchased at a premium (a price above par) are only FDIC insured up to par value. Any premium paid over par value is not FDIC insured.
- FDIC insurance coverage for Trust Accounts varies depending upon several factors, including but not limited to trust type, trust ownership, number of beneficiaries and relationship of beneficiaries to the trust owner. Trust owners should consult with their legal advisors to determine how FDIC insurance applies to their particular trusts. If you have a trust account, you and your legal advisor may contact the FDIC at 1-877-275-3342 for more information or visit their website at www.FDIC.gov.

²Subject to our firm's arrangement with the depository institution and the type of account in which the CD is held.