



WEALTHFRONT BROKERAGE LLC

Portfolio Line of Credit Interest Schedule

What is my interest rate?

Your annual interest rate is tiered, depends on the market value (or net deposits) in your taxable Wealthfront Brokerage LLC accounts, and will be rounded down to the closest 0.05% in your favor.

| Greater of the aggregate net deposits and market values of your taxable Wealthfront accounts | Annual Interest Rate Rounded Down to the Nearest 0.05% in Your Favor |
|--|--|
| \$25,000 - \$499,999 | Effective federal funds rate +3.60% |
| \$500,000 - \$999,999 | Effective federal funds rate + 2.85% |
| \$1,000,000 + | Effective federal funds rate +2.35% |

Net Deposits

Cumulative deposits minus cumulative withdrawals. This calculation includes all diversified portfolio and Selling Plan positions, and assets transferred to Wealthfront Brokerage LLC pending diversification.

Market Values

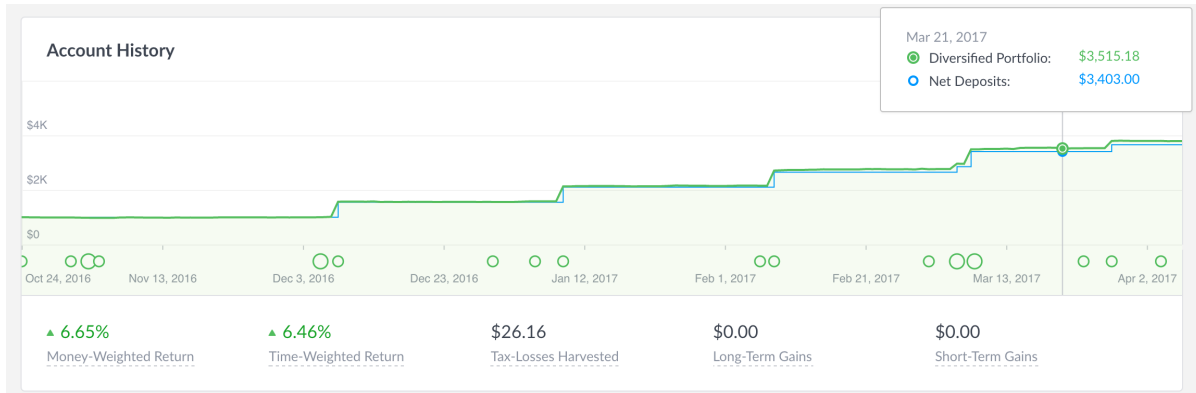
The daily market value of all positions and cash in taxable Wealthfront Brokerage LLC accounts (including the diversified portfolio and Selling Plan positions, and assets transferred to Wealthfront Brokerage LLC pending diversification).

The Wealthfront Brokerage LLC accounts used to calculate Net Deposits and Market Value in determining the tier for your annual interest rate tier are as follows:

- Taxable Joint
- Taxable Personal
- Taxable Trust



You can find more information on your Market Values and Net Deposits within your account dashboard:



Interest Rate Example

| | Day 1 | Day 2 | Day 3 | Day 4 |
|-----------------------------|-------|-------------|-------------|-------------|
| Cumulative deposits | \$0 | \$500,000 | \$500,000 | \$500,000 |
| Cumulative withdrawals | \$0 | \$0 | \$0 | -\$10,000 |
| Net deposits | \$0 | \$500,000 | \$500,000 | \$490,000 |
| Cumulative Market Gain/Loss | \$0 | -\$5,000 | -\$7,000 | -\$7,500 |
| Market value | | \$495,000 | \$493,000 | \$482,500 |
| Interest rate | n/a | EFF + 2.85% | EFF + 2.85% | EFF + 3.60% |

How is the interest charge calculated?

Interest charge =

$$\text{Avg daily balance in the period} \times \frac{\text{Avg annual interest rate in the period}}{360} \times \text{Number of days in the period}$$



Interest Charge Example

In this example, we have a 5 day billing period.

| Day | Balance | Annual interest rate |
|--|-----------|----------------------|
| Day 1 | \$- | 4.50% |
| Day 2 | \$20,000 | 4.50% |
| Day 3 | \$50,000 | 4.50% |
| Day 4 | \$50,000 | 5.00% |
| Day 5 | \$100,000 | 5.00% |
| Average balance in the period | \$44,000 | -- |
| Average annual interest rate in the period | 4.70% | -- |

$$\text{Interest charge} = \$44,000 \times \frac{4.70\%}{360} \times 5 \text{ days} = \$28.72$$

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Learn more about Portfolio Line of Credit, a margin lending product offered exclusively to clients of Wealthfront Advisers LLC by Wealthfront Brokerage LLC in the Margin Handbook.

All investing involves risk, including the possible loss of money you invest, and past performance does not guarantee future performance. Margin lending can add to these risks, and investors should carefully review those risks as part of their overall financial strategy. Diversification strategies do not guarantee a profit or protect against loss in declining markets. Historical returns, expected returns, and probability projections are provided for informational and illustrative purposes, and may not reflect actual future performance.

PLOC eligibility is subject to a minimum account balance which is subject to change.