

# **Why Custody Matters**

When you entrust your financial advisor with your assets, you deserve peace of mind knowing they are secure. That's why financial custody matters—it determines how your investments are held, protected, and kept safe.

At Interactive Brokers (IBKR), security, transparency, and cost-efficiency are at the core of what we do.



# What Makes a Strong Custodian?

## **Financial Strength & Security You Can Trust**

IBKR is one of the largest and most financially stable broker-dealers in the world. We operate with a conservative risk management philosophy and maintain a strong capital position to ensure client asset protection under any market conditions:

#### ✓ NASDAQ Listed:

IBKR trades under the symbol **IBKR**, with a market cap exceeding \$75 billion, providing clients with full transparency into our financial health.

**✓** \$16.6 Billion² in Equity:

We hold more than \$10 billion above regulatory requirements.

✓ No Long-Term Debt:

Our debt-free balance sheet ensures stability and reliability.

Regulatory Oversight:

IBKR is SEC- and CFTC-regulated, a member of FINRA, and a clearing member of multiple exchanges.

✓ Global Reach:

IBKR serves 3.34 million<sup>2</sup> clients in over 200 countries and territories.

## **Cutting-Edge Technology for Your Investments**

✓ Broad Investment Access:

Your advisor can invest in stocks, options, futures, currencies, commodities, bonds, mutual funds, ETFs, and even cryptocurrencies<sup>1</sup>—nearly 24/7 across 160+ global market centers.<sup>2</sup>

✓ Powerful Trading Platform:

Our advanced **BestX**™ **technology** helps your advisor execute trades with **maximum price improvement and efficiency**.

### **No Conflicts of Interest**

✓ No Proprietary Products:

Unlike some custodians, IBKR **does not** manage mutual funds, ETFs, or any investment products.

✓ No Trading Against Clients:

We never trade on our own behalf, ensuring that your advisor's focus stays on you.





# Your Assets: Fully Protected

At IBKR, your financial security is our top priority. Here's how we ensure your money stays safe:





#### **Account Insurance**

Up to \$2.75 Million in Protection:

- ✓ SIPC Coverage:
  Up to \$500,000 per account (including \$250,000 for cash).
- ✓ Additional Insurance:

  Up to \$2.5 million through our FDIC

  Insured Bank Deposit Sweep Program.¹

### Segregation of Funds

- ✓ Your Account is in Your Name: Your assets belong to you, not your advisor.
- Daily Fund Segregation: We separate client funds from IBKR's operational funds every day, ensuring your money remains protected.

## **Built for Stability**

- ✓ No Bank Affiliation: Unlike some custodians, IBKR is not tied to a bank, reducing the risk of market-wide crises affecting your funds.
- Stable Broker-Dealer:

  During the 2008–2009 financial crisis, many investors moved their assets to IBKR as a more stable alternative to bank-affiliated broker-dealers.
- Strong Risk Management:
  Our independent structure and strong risk management are designed to keep your assets protected even during market uncertainty.



# Lower Costs, More Value for You

IBKR is designed to help you keep more of your returns with low fees and higher earnings on your assets.



#### How You Benefit:

- ✓ Higher Interest on Cash:

  Uninvested cash earns
  significantly more than at most other brokers.¹
- Low Margin Rates:

  Borrow for investments at some of the lowest rates in the industry.<sup>2</sup>





- Extra Income:

  Earn additional revenue through our
- No Hidden Fees: We keep pricing transparent, so you always know what you're paying.

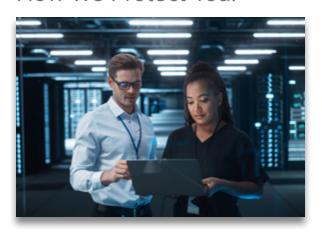
Stock Yield Enhancement Program.3



# Your Privacy & Security Matter

We take data protection and cybersecurity seriously to ensure your account remains safe.

### How We Protect You:



## **Strict Privacy Protection:**

We never **sell or share** your personal information.

### **Advanced Security Measures:**

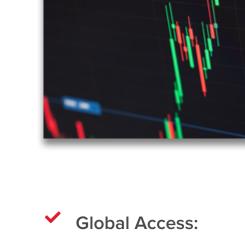
- State-of-the-art encryption protects your account.
- Multi-layered authentication, including physical security devices and mobile app verification, prevents unauthorized access.
- Dedicated security teams monitor transactions for suspicious activity.



# Why IBKR?

We align our interests with yours, so you and your advisor can focus on growing your wealth with confidence.

- No Proprietary
   Trading or Products:
   We don't compete with you or your advisor.
- Financial Strength & Stability: \$16.6 billion in equity, no long-term debt.1
- Low Costs, More Value: Competitive pricing helps maximize returns.<sup>2</sup>





- Global Access:
  Invest nearly 24/7 across 160+
  markets worldwide.1
- Industry Recognition:

  IBKR consistently earns top rankings from Barron's,

  Investopedia, Stockbrokers.com, and other trusted sources.



# Award Winning Platforms and Services

We're consistently recognized as a top broker, winning multiple awards and accolades from respected industry sources including Barron's, Investopedia, Stockbrokers.com, among many others.





BrokerChooser:
Best Online Broker Overall



Investopedia:
Best for Advanced Traders



StockBrokers.com #2 Overall



Forbes: America's Best Companies



NerdWallet: 5 Stars

## What's Next?

To learn more about how IBKR protects your assets and supports your investments, talk to your financial advisor or visit <a href="www.ibkr.com">www.ibkr.com</a>.

