



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 million²** 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 cryptocurrencies¹**—nearly **24/7** across **160+** global market centers.²
- ✓ **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**.



Interactive Brokers LLC - member NYSE, FINRA, SIPC. [1] IB is not party to any transactions in digital assets and does not custody digital assets on your behalf. All digital asset transactions occur on the Paxos Trust Company ("Paxos") or Zero Hash LLC ("Zero Hash") exchanges. Any positions in digital assets are custodied solely with Paxos or Zero Hash and held in an account in your name outside of IB. [2] Interactive Brokers Group and its affiliates. As of 4Q 2024. For additional information view our Investors Relations - [Earnings Release section](#).

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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.²



- ✓ **Extra Income:**
Earn additional revenue through our Stock Yield Enhancement Program.³
- ✓ **No Hidden Fees:**
We keep pricing transparent, so you always know what you're paying.



Interactive Brokers LLC - member NYSE, FINRA, SIPC. [1] Restrictions apply. See additional information on [interest rates](#). [2] Margin borrowing is only for experienced investors with high risk tolerance. You may lose more than your initial investment. Restrictions apply. For complete information, see [ibkr.com/compare](#). [3] For more information, see [ibkr.com/syep](#).

1120-00-2503-BRSA

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.²



- ✓ **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.



Interactive Brokers LLC - member NYSE, FINRA, SIPC. Any trading symbols displayed are for illustrative purposes only and are not intended to portray recommendations.
[1] Interactive Brokers Group and its affiliates. As of 4Q 2024. [2] Lower investment costs will increase your overall return on investment, but lower costs do not guarantee that your investment will be profitable.

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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 www.ibkr.com.

