



WEALTHFRONT BROKERAGE CORPORATION

# 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 Corporation (“WBC”) 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
\$100,000 - \$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 WBC pending diversification.

## Market Values

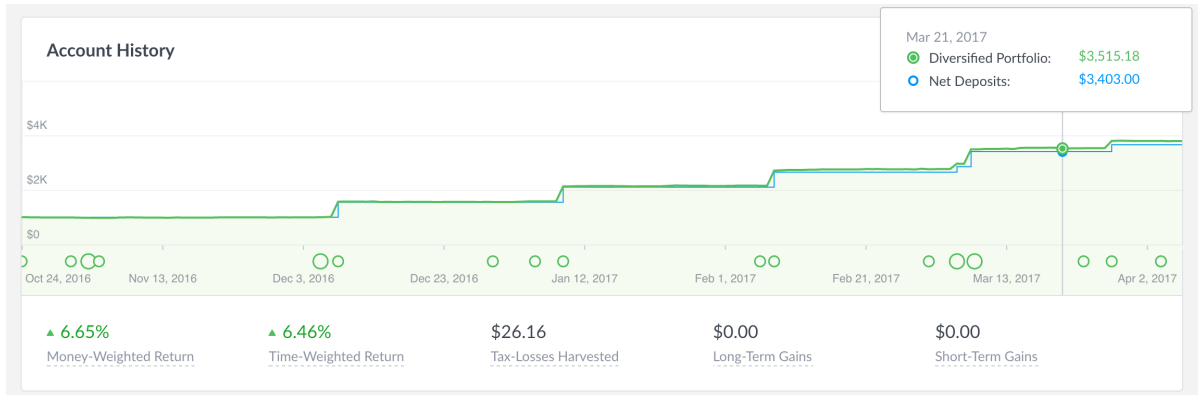
The daily market value of all positions and cash in taxable WBC accounts (including the diversified portfolio and Selling Plan positions, and assets transferred to WBC pending diversification).

The WBC 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%	--

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

Learn more about Portfolio Line of Credit, a margin lending product offered exclusively to clients of Wealthfront, Inc. by Wealthfront Brokerage Corporation in the [Margin Handbook](#).

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