

American Trust Investment Services, Inc.



American Trust Investment Services, Inc. is a member of the Securities Investor Protection Corporation (SIPC). SIPC is a nonprofit membership corporation created in 1970, funded by its member security broker-dealers. SIPC provides coverage to customer accounts under certain events and conditions up to \$500,000, which includes up to \$250,000 for Cash. SIPC does not cover a decline in the value of a customer's assets due to market loss. Nor does coverage extend to certain securities that are considered ineligible for coverage.

For additional details of how SIPC works see their website 

If your account is carried by one of our clearing partner accounts, you may be eligible for additional coverages discussed below.

#### Customer Accounts carried with RBC Clearing & Custody

RBC Clearing & Custody customer account assets are protected by SIPC as described above and an additional policy purchased from Lloyd's of London. This policy provides an additional \$99.5 million per client of coverage for securities above that provided by SIPC, subject to a \$400 million aggregate limit. This includes protection for cash up to \$900,000 over the \$250,000 provided by SIPC.

#### Customer Accounts carried with National Financial Services, LLC

National Financial Services, LLC (NFS) customer account assets are protected by SIPC as described above and an additional policy purchased from Lloyd's of London and reinsured by AXIS Specialty Europe Ltd. And Munich Reinsurance Co. Total aggregate "excess of SIPC" coverage available through NFS's "excess of SIPC" policy is \$1 billion. Within NFS's "excess of SIPC" coverage, there is no per account dollar limit on coverage of securities, but there is a per account limit of \$1.9 million on coverage of cash. This is the maximum "excess of SIPC" protection currently available in the brokerage industry.