

HIGHER YIELDS FOR INVESTORS WITH SIGNIFICANT CASH RESERVES

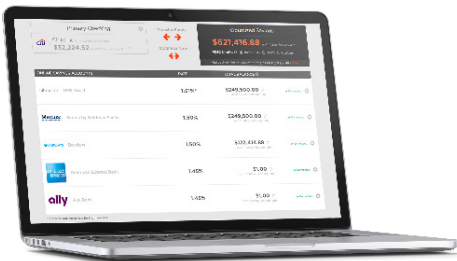
Most investors keep a significant amount of cash outside of their brokerage account. For many individuals, this cash is earning very little, and may not be fully insured.

The average bank pays just 0.46% on savings accounts, significantly below the rate of inflation. Those with large cash balances may not be fully FDIC-insured.

With Max, investors can earn more than 11x the national savings average and still be fully FDIC-insured, even on large balances. Start earning up to **5.15%** on your cash with Max.

Max is simple:

- Max makes it easy to manage cash across your existing checking account and savings accounts at leading FDIC-insured online banks that pay higher interest rates.
- Max helps you open high-yielding savings accounts instantly through a single application that your financial advisor can help pre-fill for you.
- You can view all your balances on one screen and request transfers with one click from any computer or mobile device.



Max is secure:

- Max is not a bank and never takes custody of your funds so your cash is always fully liquid, and kept in your own bank accounts, where you retain full and direct access to your money.
- Max values your privacy and security and has gone to great lengths to protect your personal information and your accounts.
- Max has been tested by the same security consulting firm used by 19 of the 20 largest banks.

Max works for you:

- You can use Max for a set amount of cash by using our integrated checking account, Max Checking.
- You can also use Max to maintain a target balance in your primary checking account. Once per month, Max helps you sweep your excess cash to your choice of online savings accounts, where it can earn more.
- Max monitors interest rates daily, and once per month helps you instruct your banks to move cash among your own accounts so your funds stay below the FDIC limits so you can earn the highest possible rate, even as rates change.
- Max charges just 4 bps (or 0.04%) per quarter for the service, including access to preferential rates, account rebalancing, and consolidated year-end tax reporting.

Talk to your advisor to get started with Max or visit MaxMyInterest.com