



Max is an intelligent cash management service that provides investors with dramatically higher yield and broader FDIC insurance coverage on cash.

Max monitors interest rates daily and helps clients ensure their funds are kept within FDIC limits while earning the highest rates each month. Clients maintain direct access to all funds with same-day liquidity, if needed.

Clients can use Max Checking to earn more on a discrete amount of cash (i.e. for an emergency fund) or link a supported primary checking account to benefit from a cash sweep capability that will help them keep their checking account at a target balance each month.

**Supported Checking / Brokerage Accounts:**

**Max Checking:**

- Integrates seamlessly into Max
- Opens in 60 seconds
- Connects to checking, savings, and brokerage accounts at thousands of financial institutions
- Can be used as a full featured, high-yield account

**Or, clients can link Max directly to their existing checking account at:**

|                  |                     |
|------------------|---------------------|
| Bank of America  | JP Morgan / Chase   |
| Citibank         | Wells Fargo         |
| BB&T             | BBVA Compass        |
| E*Trade Bank     | City National Bank  |
| Fifth Third Bank | Fidelity CMA        |
| Huntington Bank  | First Republic Bank |
| TD Bank          | SunTrust            |
| USAA             | US Bank             |
| Zions Bank       |                     |

**Supported Online Savings Accounts:**

| Bank                                | Current Rate (APY)<br>(as of 4/26/2021) |
|-------------------------------------|---|
| Customers Bank                      | 0.60% *                                 |
| Quontic Bank                        | 0.55% *                                 |
| Ally Bank                           | 0.50%                                   |
| Marcus by Goldman Sachs             | 0.50%                                   |
| American Express                    | 0.40%                                   |
| Barclays                            | 0.40%                                   |
| Sterling National Bank              | 0.26%                                   |
| Radius (now LendingClub Bank)       | 0.26%                                   |
| UFB Direct, a division of Axos Bank | 0.20%                                   |

\*Preferred rate and terms exclusively for Max members

| Weighted Average Yield | Individual | Joint |
|------------------------|------------|-------|
| up to \$250,000        | 0.60%      | 0.60% |
| \$500,000              | 0.58%      | 0.60% |
| \$1,000,000            | 0.54%      | 0.58% |
| \$2,250,000            | 0.41%      | 0.54% |
| \$4,500,000            | N/A        | 0.41% |

**Terms / Yield:**

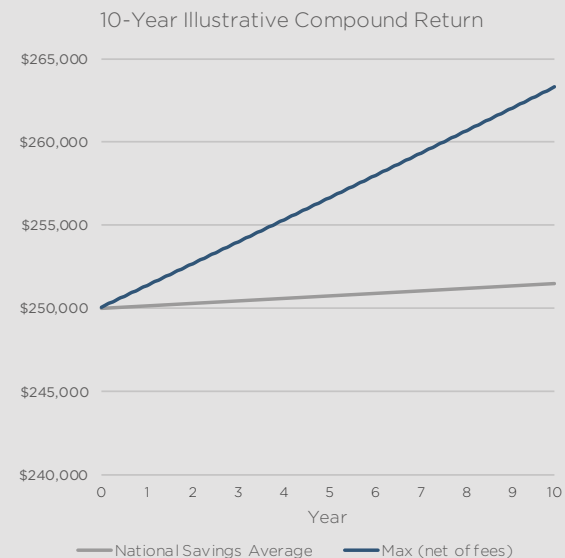
|                             |                |
|-----------------------------|----------------|
| Minimum deposit             | \$1            |
| Maximum deposit             | no limit       |
| FDIC insurance - individual | up to \$2.25mm |
| FDIC insurance - joint      | up to \$4.50mm |

Liquidity: Daily (wire) / 1-3 day (ACH)  
*Funds are held in client's own bank accounts*

|  |              |
|--|--------------|
| Gross Annual Yield - up to \$250k      | 0.60%        |
| Expense Ratio (0.02% per quarter)      | 0.08%        |
| <b>Net Yield</b>                       | <b>0.52%</b> |
| vs. National Savings Average           | 0.06%        |
| <b>Net Incremental Yield ("Alpha")</b> | <b>0.46%</b> |

**Illustrative 10 Year Compounded Performance:**

|                                |                 |
|--------------------------------|-----------------|
| Initial Balance                | \$250,000       |
| After 10 Years - National Avg. | \$251,504       |
| After 10 Years - Max (gross)   | \$265,455       |
| After 10 Years - Max (net)**   | \$263,340       |
| <b>Net Incremental Yield</b>   | <b>\$11,835</b> |



\*\*Shown net of Max's fee of 0.02% per quarter, paid by the client

*For more information, visit [MaxForAdvisors.com](http://MaxForAdvisors.com)*

Max is a service of Six Trees Capital LLC. 445 Park Avenue, 9th Floor, New York, NY 10022

FDIC Insured

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