

HIGHER YIELDS FOR INVESTORS WITH SIGNIFICANT CASH RESERVES

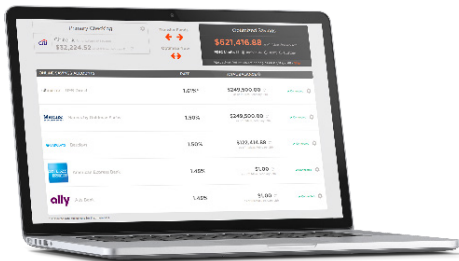
Most investors keep a significant amount of cash outside of their brokerage account. The problem is that for many individuals, this cash is earning very little interest and may not be fully insured.

The average bank pays just 0.05% on savings accounts, significantly below the rate of inflation, while those with large cash balances may not be 100% FDIC-insured.

With MAX, investors can earn 17x more than the national savings average and still be fully FDIC-insured, even on large balances. Start earning up to **0.85%** on your cash.

MAX is simple:

- **MAX** makes it easy to manage cash across your existing checking/brokerage account and savings accounts at leading FDIC-insured online banks that pay higher interest rates.
- **MAX** helps you open high-yielding savings accounts instantly with preferred rates through a single application form that your financial advisor can help pre-fill for you.
- You can view combined balances and make transfers with one click from any computer or mobile device. You can see your balances in the investments portal you already use to monitor your investments or you can keep them separate if you prefer.



MAX is secure:

- **MAX** is not a bank and never takes custody of your cash so your funds are 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 automatically:

- You can use **MAX** for a set amount of cash by using our integrated checking account, **MAX Checking**, or by connecting your account to a supported brokerage account.
- You can also use **MAX** to maintain a target balance in your primary checking account. Once per month, excess cash is swept to your choice of online savings accounts, where it can earn more.
- **MAX** monitors interest rates daily, and once per month instructs your banks to move cash among your own accounts so your funds stay below the FDIC limits and **you earn the highest possible rate, automatically.**
- **MAX** charges just 2 bps (or 0.02%) per quarter for the service, including access to preferential rates, automatic account rebalancing to take advantage of rate changes, and consolidated year-end tax reporting.

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