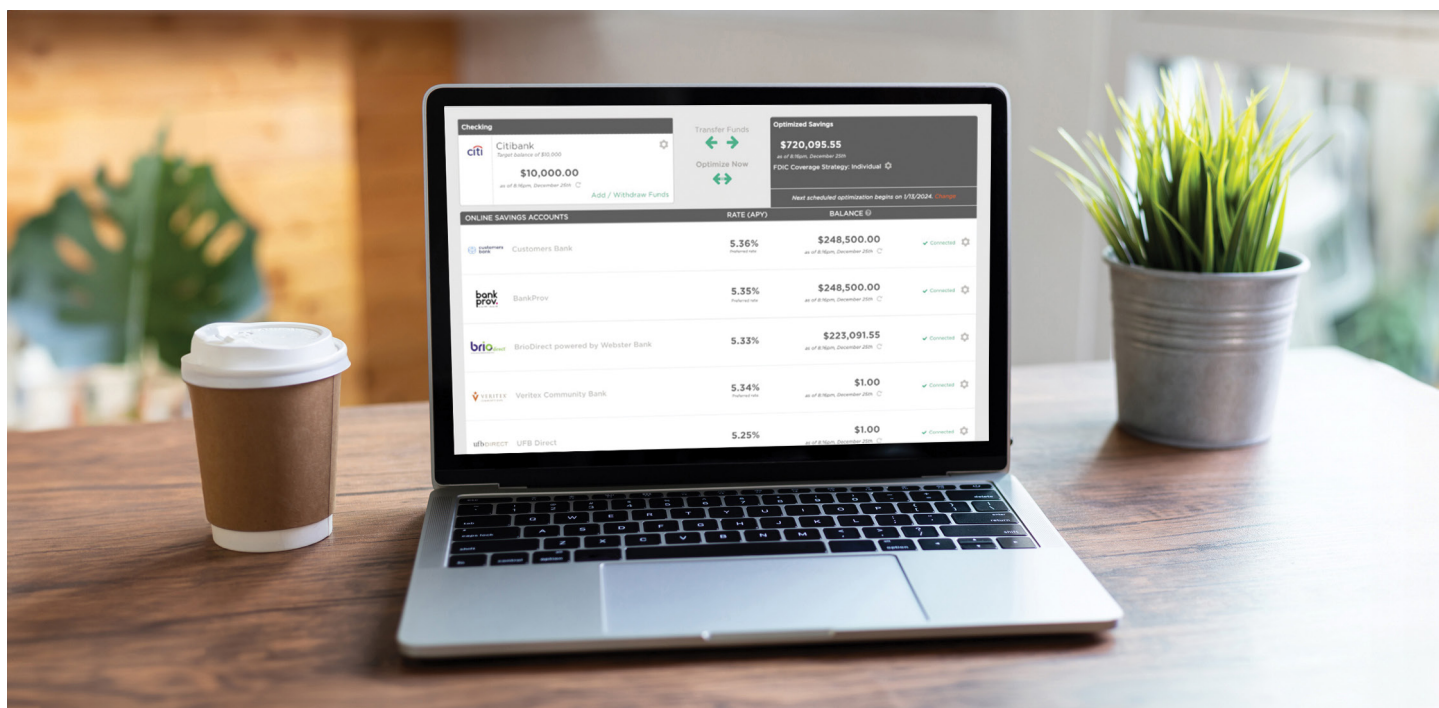


Introducing Max

With Max, you can earn more than **10x** the national savings average and still be fully FDIC-insured, even on large balances. Earn up to **4.10%** on your cash with same-day liquidity.



Max is Simple

- Open multiple high-yield savings accounts instantly using the patented Max Common Application. Your advisor can also help pre-fill the application for you.
- Easily manage cash across your own checking and savings accounts at leading FDIC-insured banks, many of which offer higher interest rates exclusively for Max members.
- Your cash is always fully liquid and held in your own name in your own bank accounts.
- View all your balances on one screen and request funds transfers with one click.

Max Works for You

- Max monitors interest rates daily. Once per month, Max helps you instruct your banks to move cash among your accounts, so your funds stay below the FDIC limits while earning the highest possible rate.
- On a monthly basis, Max will help you sweep your excess cash to your choice of online savings accounts, where it can earn more.
- For this service, including access to preferential rates, assistance with account rebalancing, and consolidated year-end tax reporting, Max charges 16 basis points (0.16%) per year, collected quarterly.