

The MRA High Yield Savings Account (the “Account”) is an insured high-yield cash account offered through your financial advisor. From start to finish, you can enjoy an experience that delivers uncommon value and one that can bring forth the true potential of the money you have earned and saved.

Welcome to a better home for your cash.

What you get when opening an Account through your advisor:

Competitive Rate

1
4.45%
APY

No Account Fees, Minimums or Transaction Limits

- What are you earning at the bank?
- Liquidity² | Why lock up cash in CDs?

High Insurance Levels

\$25 Million

In FDIC Insurance per Tax ID³

- 100x the FDIC insurance limit
- Do you have uninsured balances anywhere?
- Selling a business, home, or getting an inheritance? Protect it all while deciding what to do with it.

Doing Good with Your Deposits

**1 Account
900+ Banks**

One account gets you access to 900+ banks in the U.S. where your deposits immediately go toward funding local communities, creating jobs, building homes and infrastructure, expanding social programs, and growing local tax bases.



YOU
Complete application
and deposit funds

StoneCastle
Program Administrator
provides instructions to
Program Custodian



Program Custodian
Sends deposits to the
Program Institutions



Program Institutions
Deposits are allocated in increments
of up to \$250,000 per institution per
client tax ID

Get Started

- 1 Visit www.mra.advisor.cash or simply ask a MRA Wealth advisor to send you a secure link to the Account online application. (You may request paper if you prefer)
- 2 Take less than 5 minutes to complete the application where you can link your Account to any number of bank, brokerage, or advisory accounts...and submit. **That's it!**
- 3 Receive a confirmation and put your money safely to work for you

What to Expect

- Simple online access to account information 24/7 with unlimited transaction capability
- Receive only one Form 1099 to keep tax reporting simple
- You remain anonymous to the program custodian and all the banks in the network, so you won't be solicited
- Ability to select an impact option

Questions?

Contact us at +1 844.672.7623
or support@mraadv.com

About StoneCastle

StoneCastle Network, LLC ("StoneCastle") is the Program Administrator of the Account Program. StoneCastle's affiliate, StoneCastle Cash Management, LLC, has more than a decade of cash experience with some of the world's most recognizable brands, including Fortune 500 companies, college and universities, endowments and foundations, family offices and public funds.

All information contained herein is for informational purposes and should not be construed as investment advice. It does not constitute an offer, solicitation or recommendation to purchase any security. Some information contained in this fact sheet has been obtained from sources believed to be reliable, but it cannot be guaranteed by StoneCastle or any of its affiliates.

StoneCastle is not a bank, nor does it offer bank deposits and its services are not guaranteed or insured by the FDIC, NCUA or any other governmental agency.

MRA High Yield Savings Account (the "Account") satisfies the FDIC's requirements for agency pass-through deposit insurance coverage. Program banks in the Account network are FDIC-insured "banks" and "savings associations" as those terms are defined in the Federal Deposit Insurance Act. The current FDIC Limit is \$250,000 per depositor per bank. The NCUA operates the National Credit Union Share Insurance Fund (NCU-SIF) to protect accounts at federally insured credit unions up to \$250,000.

The Account is not a member of FDIC or NCUA, but the depository banks where your money is placed are FDIC and NCUA members. FDIC and NCUA are independent agencies of the U.S. government that protects the funds depositors place in FDIC and NCUA insured institutions. FDIC and NCUA deposit insurance is backed by the full faith and credit of the U.S. government. Funds may be submitted for deposit only after a depositor enters into an Account agreement. The Agreement contains important information and conditions regarding the depositing of funds.

1 APY is effective as of October 1, 2022, and is for a maximum deposit of \$25 million. For balances in excess of \$25 million please call 866-343-5516. Current yield and maximum deposit insurance coverage is indicative for the Account and may be lower or higher than what is stated due to changes in market or business conditions. Please call 866-343-5516 for the most current yield and maximum deposit insurance coverage as they may have changed since the date of this fact sheet. The Account yield is the APY (annual percentage yield) based on APR (annual percentage rate) for the period indicated as reported by StoneCastle. The Annual Percentage Yield (APY) paid by program banks is subject to change at any time at the program banks' discretion.

2 Liquidity is ordinarily available on a next business day basis. Same day purchase credit and next day liquidity redemptions are subject to a 3:00 PM ET cut-off. Please carefully read the current Account Program Terms and Conditions for more complete information and the governing terms of the account (including liquidity, fees, terms, etc.). This can be found at stonecastle.advisor.cash.

3 Balances held in client Custody Accounts may not receive FDIC and NCUA insurance. If you have any cash at any depository institution that is in the bank network then you may not receive full FDIC or NCUA insurance coverage on your deposits at those institutions.