

Federally Insured Cash Account

Yield. Safety. Liquidity.

May 1, 2024

The Federally Insured Cash Account (FICA®) 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 a FICA Account through your advisor:

Competitive Rate

4.94% APY

No Account Fees or Transaction Limits,
\$100,000 Minimum Initial Deposit*

- 10x higher than the national savings rate²
- What are you earning at the bank?
- Liquidity³ | Why lock up cash in CDs?

High Insurance Levels

Up to

\$100 Million

In Federal Insurance per Tax ID

- 400x the federal 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

One Account

1,000+

Depository Institutions⁴

One account gets you access to 1,000+ depository institutions 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 Simply ask your advisor to send you a secure link to the FICA online application
(you may request paper if you prefer)
- 2 Take less than 5 minutes to complete the application where you can link your FICA 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 depository institutions in the network, so you won't be solicited

Questions?

Contact your financial advisor.

About StoneCastle

StoneCastle Network, LLC, ("StoneCastle") is the program administrator of the FICA program. StoneCastle, along with its affiliates, has more than 15 years 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 from StoneCastle. 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 the program administrator for FICA, which is designed to satisfy the requirements of the Federal Deposit Insurance Corporation ("FDIC") and the National Credit Union Administration ("NCUA") for pass-through deposit insurance coverage. Subject to certain regulatory requirements, pass-through deposit insurance is available for funds deposited with FICA participating banks, savings institutions, or credit unions insured by the FDIC or the National Credit Union Share Insurance Fund ("NCUSIF") for up to the standard maximum deposit insurance amount (referred to as "SMDIA"), which is currently \$250,000 per eligible depositor, per institution, for each ownership capacity or category. If you have funds placed in a separate depository account at a bank, savings institution, or credit union that also participates in FICA, such funds may be subject to certain regulatory aggregation rules. Please visit [Depository Institutions](#) for a list of all insured depository institutions that are part of the deposit network of StoneCastle.

StoneCastle is not a bank, savings institution, or credit union and FICA is not, itself, an FDIC-insured or NCUSIF-insured product. FDIC and NCUSIF insurance coverage does not protect a depositor against the failure of StoneCastle or its affiliates and subsidiaries. The FDIC and NCUA are independent agencies of the U.S. government that protect the funds depositors place in FDIC- and NCUSIF-insured depository institutions. FDIC and NCUSIF deposit insurance is backed by the full faith and credit of the U.S. government.

Funds may be submitted for deposit with FICA only after a depositor enters into a written FICA program agreement with StoneCastle. The FICA program agreement contains important information and terms and conditions regarding the depositing of funds and the program services provided by StoneCastle, which are solely provided

to customers subject to the terms and conditions of the FICA program agreement. StoneCastle provides no representations or warranties, express or implied, except as expressly set forth in the FICA program agreement.

* Minimum initial deposit subject to change. After initial deposit requirements have been met, deposit balances, as the result of withdrawals/transfers, may go below the required minimum initial deposit.

1 APY is effective as of _____ and is earned on the first \$1 million. Accounts with deposits between \$1 million and \$100 million will earn a blended rate. Please contact your financial advisor to determine blended rate. Current yield and maximum deposit insurance coverage is indicative for FICA and may be lower or higher than what is stated due to changes in market or business conditions. Please contact your financial advisor for the most current yield and maximum deposit insurance coverage as they may have changed since the date of this fact sheet. FICA 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 FDIC.gov, April 1, 2024. National rate is calculated based on the simple average of rates paid.

3 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 FICA 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.

4 Depository institutions is used as an inclusive term to collectively represent banks, savings institutions and credit unions.

FICA® is a registered trademark of StoneCastle Cash Management, LLC.