

CashSuiteSM Overview

StoneCastle is a leading cash management specialist with a decade of experience providing brokerages, RIAs, institutions and family offices with federally-insured cash solutions. Building on this long-term success, StoneCastle introduces CashSuiteSM, a program that elevates the power of cash by deliberately differentiating transactional and savings/investing cash.

CashSuiteSM can provide your clients with safety, liquidity and competitive rates of return:

- InterLINKTM is an insured bank deposit sweep program that provides daily interest income with no price volatility.
- FICA[®] | For Advisors is an FDIC-insured savings account designed for rate sensitive advisors and HNW clients. As a complement to InterLINKTM, FICA[®] | For Advisors can provide you with a very competitive option for retaining client business, attracting held-away assets and gaining complete control over the revenue you earn on cash.

CASHSUITESM SOLUTION

Transactional Cash (Sweep)

InterLINKTM



Daily liquidity
Safety of FDIC insurance
No minimum deposit
Transaction convenience

Keep sweep rates constant as there is an alternative for yield sensitive clients

Help prevent revenue leakage to money funds & other uninsured investments

Savings/Investing Cash

FICA[®] | For Advisors



Next day liquidity
No market or credit risk
Competitive rate
Federally-insured up to \$25MM

Strategically control revenue while providing value to clients with high levels of FDIC insurance and a potentially higher rate

While each component of CashSuiteSM offers value on its own, it can be a powerful combination designed to help brokerages and advisory firms potentially increase profitability and compete in an ever-changing market.

InterLINK™

Insured Cash Sweep Platform

StoneCastle's InterLINK™ Insured Deposits seamlessly integrates with your clients' brokerage or advisory accounts where idle cash awaiting reinvestment, including deposits, dividends and proceeds from sales, is swept each day from your clients' accounts into InterLINK™. Deposits are then allocated exclusively to prescreened participating FDIC-insured banks.



Features

- FDIC-insured: \$500K – \$5 million (you determine an appropriate level)
- Daily liquidity with no minimum deposit required
- Fees are not capped (like money funds)

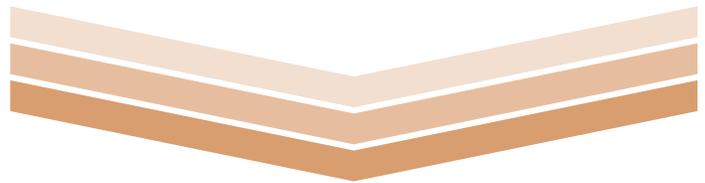
Benefits

- Can eliminate market and principal risk for your clients
- Enables you to strategically control revenue spread on cash balances
- Helps to attract and retain high-net-worth clients and create new cross-sell opportunities

FICA® | For Advisors

FDIC-insured Savings Account

Designed specifically with the advisor in mind, FICA® | For Advisors is a convenient complement to your cash sweep program that enables you to generate potentially greater overall client returns on cash balances. FICA® | For Advisors looks beyond the sweep and appeals to those seeking to safely maximize yields for their clients' savings/investing cash balances without introducing the risks of uninsured investments.



Features

- Federally-insured up to \$25MM per tax ID | \$50MM for joint accounts
- Competitive returns compared to high interest/online savings accounts, CDs, money market funds, and U.S. treasuries

Benefits

- Helps to attract new clients and held-away cash without cannabilizing sweep balances
- Differentiates the value of your practice by offering a cash vehicle once only available to large, institutional entities
- Seamlessly links to your clients' brokerage or advisory accounts

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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. Interest rate earned may vary within a particular program based on the size of the account balance and introducing party. Past performance does not guarantee future results.

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StoneCastle is not a member of the Federal Deposit Insurance Corporation (FDIC), however the depository banks where your money is placed are FDIC members. The FDIC is an independent agency of the U.S. government that protects the funds depositors place in FDIC-Insured institutions. FDIC deposit insurance is backed by the full faith and credit of the U.S. Government.

FICA® | For Advisors and InterLINK™ Insured Deposits satisfy the FDIC's requirements for agency pass-through deposit insurance coverage. Program banks in the network are federally-insured banks and savings associations as those terms are defined in the Federal Deposit Insurance Act. The FDIC Limit is \$250,000 per depositor per bank. Please carefully review the disclosure document for detailed information regarding FDIC insurance limits.

Balances held in client Custody Accounts may not receive FDIC insurance. If they have any cash at any depository institution that is in the FICA® | For Advisors network or the InterLINK™ network then they may not receive full FDIC insurance coverage on their deposits at those institutions. Funds may be submitted for placement only after a depositor enters into an FICA® | For Advisors agreement or into an InterLINK™ agreement. The agreement contains important information and conditions regarding the placement of funds (including liquidity, fees, terms, etc.).

InterLINK™ is a trademark of StoneCastle.

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