

STONECASTLE

InterLINK™ Insured Deposits

Cash Management | Federally Insured Sweep Program

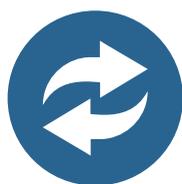


Transforming the Power of Cash

What is InterLINK™?



SAFETY²



LIQUIDITY³



YIELD

Your clients seek safety and liquidity when it comes to their cash and want to earn a competitive rate of return. You seek a way to attract and retain high-net-worth clients and create new cross-sell opportunities. InterLINK™ Insured Deposits (“InterLINK™”) is a powerful solution to address your client expectations and support your business practice.

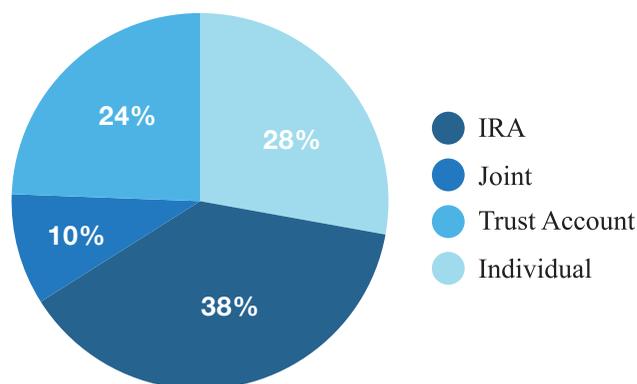
Backed by the full faith and credit of the U.S. government, InterLINK™ is an insured bank deposit ‘sweep’ program that is seamlessly integrated with your clients’ brokerage accounts. Deposits in InterLINK™ provide daily interest income with no price volatility.

Who Uses InterLINK™?

InterLINK™ is used by investment professionals who are seeking a safe and liquid cash management vehicle for their clients while gaining access to a partner with deep resources and institutional experience.

InterLINK™ can be used with individual and joint accounts, as well as all commercial and most retirement accounts, including IRAs, Section 457 plans and self-directed Keoghs.

InterLINK™ Account Types

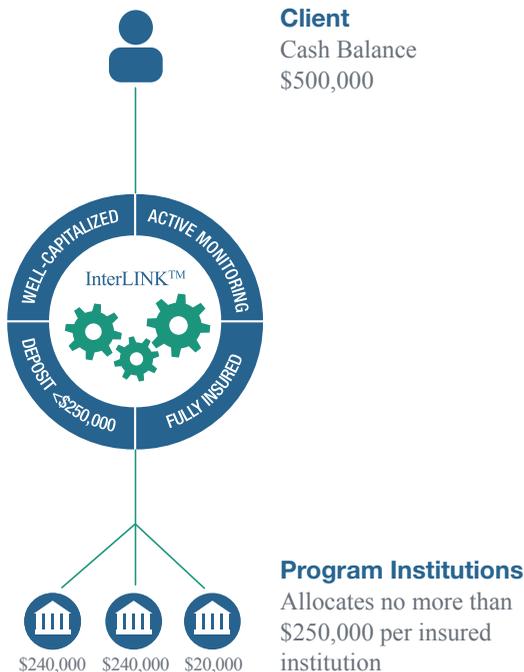


The AAk rating reflects the Program’s Primary Quantitative Rating (PQR) as measured by KBRA, which is based on the credit quality of the underlying instruments that comprise the portfolio. Additionally, the rating is influenced by the results of the qualitative assessment of the investment advisor, StoneCastle Cash Management, which was found to be “*strong*”.

Kroll Bond Rating Agency¹

March 5, 2019

How Does InterLINK™ Insured Deposits Work?



InterLINK™ Insured Deposits works like a money fund sweep. Excess cash, awaiting reinvestment, including deposits, dividends and proceeds from sales, is swept each day from your clients' brokerage accounts into InterLINK™.

Once swept to InterLINK™, funds are allocated exclusively to pre-screened participating insured institutions. To ensure that the balances (plus accrued interest) receive full insurance coverage, InterLINK™ limits the principal amount of assets held at any one institution to no more than \$250,000 per tax ID, thereby ensuring funds are guaranteed to the extent possible as to principal and interest by the U.S. government up to \$2.5 million (\$5 million for joint accounts).

Your clients' cash is continually put to work, earning a competitive rate of interest and can be accessed whenever it is needed. In addition, your clients can benefit from the safety of FDIC insurance coverage.

Who is StoneCastle?

StoneCastle Cash Management, LLC ("StoneCastle") is a leading administrator of insured cash solutions for institutional investors and many of the world's largest and widely recognizable institutions.

Today, the firm extends the reach of its operational and technology platforms through a daily cash sweep solution made available to brokerages, RIAs, Trusts, and other programs offered through financial intermediaries and wealth managers.

StoneCastle is the administrator of InterLINK™ Insured Deposits and is backed by the strength and stability of world class partners, CIBC and Charlesbank Capital Partners.

- ✓ Safety
- ✓ Same Day Liquidity
- ✓ Competitive Yield
- ✓ Tiered Pricing
- ✓ No Minimum Balance Requirements
- ✓ Most Account Types Accepted
- ✓ High Levels of Deposit Insurance Per Tax ID
- ✓ Seamless Integration
- ✓ Dedicated Help
- ✓ Recognized Industry Leader

Learn More

Learn how StoneCastle can help you and your clients do more with cash. Contact your StoneCastle representative or visit our website for more information.

866-343-5516

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www.stonecastle.com

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.

InterLINK™ satisfies the FDIC's requirements for agency pass-through deposit insurance coverage. Program banks in the InterLINK™ network are FDIC-insured banks and savings associations as those terms are defined in the Federal Deposit Insurance Act. The FDIC insurance limit is \$250,000 in each eligible account type per depositor per bank, as defined by the FDIC. Please carefully review the disclosure document for detailed information regarding FDIC insurance limits.

The end investor/client is responsible for monitoring the total amount of deposits held with any one bank, directly or through an intermediary, in order to determine the extent of deposit insurance coverage available on their deposits, including the InterLINK™ Program. Neither StoneCastle, your Introducing Financial Institution ("IFI"), nor your IFI's clearing agent is responsible for any insured or uninsured portion of the InterLINK™ Program accounts or any other deposits held outside the product.

StoneCastle Cash Management, LLC ("StoneCastle") is not a bank, nor does it offer bank deposits, and its services are not guaranteed or insured by the FDIC. StoneCastle is an investment adviser registered with the United States Securities and Exchange Commission (SEC). For more information regarding the firm, please see its Form ADV Part 1 and 2A on file with the SEC. Registration with the SEC does not imply a particular level of skill or training.

1 Kroll Bond Rating Agency ("KBRA") is registered with the SEC as a Nationally Recognized Statistical Rating Organization (NRSRO). In addition, KBRA is recognized by the National Association of Insurance Commissioners (NAIC) as a Credit Rating Provider (CRP). The AAAkf rating assigned to InterLINK™ Insured Deposits reflects the Program's Primary Quantitative Rating (PQR) as measured by the KBRA Funds Credit Quality Rating Matrix, which is based on the credit quality of the underlying instruments that comprise the portfolio. Additionally, the fund rating is influenced by the results of the qualitative assessment of StoneCastle. The qualitative shadow rating (QSR) was found to be strong.

1 InterLINK™ is not a member of the Federal Deposit Insurance Corporation (FDIC), but the depository banks where your money is placed are FDIC members. FDIC are independent agencies of the U.S. government that protect the funds depositors place in FDIC insured institutions. FDIC deposit insurance is backed by the full faith and credit of the U.S. government.

2 Balances held in your Custody Account may not receive FDIC insurance. If you have any cash at any depository institution that is in the InterLINK™ network then you may not receive full FDIC insurance coverage on your deposits at those institutions. Funds may be submitted for placement only after a depositor enters into a InterLINK™ agreement. The agreement contains important information and conditions regarding the placement of funds.

InterLINK™ is a trademark of StoneCastle.

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