

STONECASTLE

InterLINK™ Insured Deposits

Cash Management | Federally Insured Sweep Program

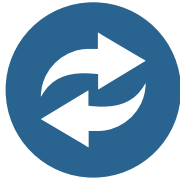


Transforming the Power of Cash

What is InterLINK™?



SAFETY¹



LIQUIDITY



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.

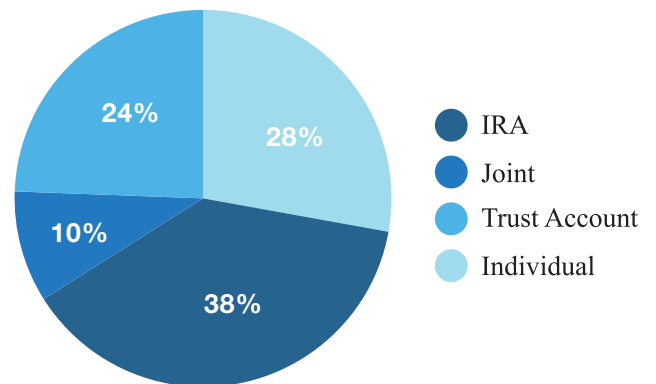
Backed by the full faith and credit of the U.S. government, InterLINK™ is an insured bank deposit ‘sweep’ program that is seamlessly integrated with your clients’ brokerage accounts. Deposits in InterLINK™ provide daily interest income with no price volatility.

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 extensive cash management experience with a flexible and robust operating platform.

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.

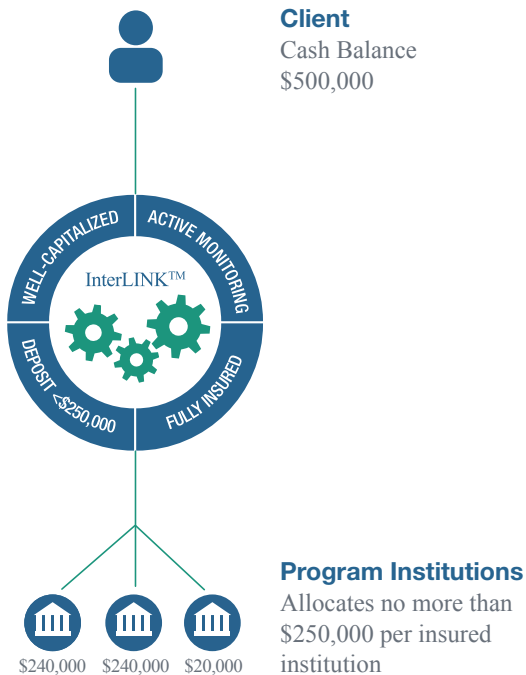
InterLINK™ Account Types



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.

Kroll Bond Rating Agency²
February 25, 2020

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 Insured Sweep??

StoneCastle Insured Sweep, LLC ("StoneCastle") is a leading provider of FDIC insured sweep solutions for brokerages, advisory, and clearing firms across the nation.

- ✓ 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

866-343-5516

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 Insured Sweep, LLC ("StoneCastle") is not a bank, nor does it offer bank deposits, and its services are not guaranteed or insured by the FDIC.

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.

1 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.

2 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.