

A *Better* Savings Account

FICA For Advisors
Product Overview



advisor.cash
by STONECASTLE

For Financial Intermediary Use Only



The Cash Opportunity

Opportunity: Uninsured and Non-Interest-Bearing Deposits at Banks

\$6.8 trillion - Estimated level of domestic bank **deposits uninsured (39%)**

\$4.0 trillion - Estimated bank deposits earning **zero interest (23%)** with trillions more earning an average .46% APY

Where is your client's held-away cash?

“

More than 2/3 of deposit balances flowed to the top 25 largest banks with concentration in top 3 money center banks.

”

- CNBC

The Cash Conversation

FICA can help ALL your clients earn more on idle cash and insure cash balances

If you are not having the cash conversation with your clients, then someone else is! Every client, regardless of portfolio size or risk appetite, has a relationship with cash.

FICA is available to non-retirement accounts and all types of clients, i.e., HNW individuals, businesses, trusts, non-profits, HOAs.

Here's how to get started:

- Call clients and ask three simple questions. How much cash is in your bank ? What is the rate? Do you have more than \$250K at any one institution? Reference [cash checklist](#).
- Send emails to all clients introducing FICA, a product that can increase their monthly income by 10X's and protect uninsured deposits. Reference [turnkey communications](#) and [fact sheet](#).
- Promote FICA on your social media and newsletters. Reference [LinkedIn templates](#) and [sample article](#).

The Cash Conversation

Whether you use the Cash Checklist as a reference or send it directly to clients, you will be surprised by how easily discussions evolve and held-away cash quickly becomes cash under your purview.

Cash Checklist:	Yes	No
Do you maintain cash at a bank or other financial institution? (i.e. bank checking, savings, CD account) Do you know what rate you are earning?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have cash balances greater than \$250,000 at any one institution?	<input type="checkbox"/>	<input type="checkbox"/>
Do you maintain multiple bank accounts so that you can insure more of your idle/savings cash?	<input type="checkbox"/>	<input type="checkbox"/>
Would it surprise you to know that you can insure your cash up to \$100 million in federal insurance per tax ID?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an established emergency "rainy day" fund?	<input type="checkbox"/>	<input type="checkbox"/>
Have you experienced a liquidity event this year or expect to have one in the next 6-12 months? (i.e. inheritance, selling a home, business, property, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Have you had a significant tax gain this year or expect a large tax refund?	<input type="checkbox"/>	<input type="checkbox"/>
Are you affiliated with any foundation boards, or other non-profits, or belong to an HOA?	<input type="checkbox"/>	<input type="checkbox"/>
Do you want to generate social good with your cash?	<input type="checkbox"/>	<input type="checkbox"/>

FICA For Advisors

Success Stories



FICA For Advisors: Case Study #1

HNW Individual | Liquidity Event

RIA Profile: Based in Houston, TX, \$800MM AUM

Client Scenario:

- Client is HNW individual (net worth of \$25MM)
- Advisor uses Cash Checklist for next meeting
- Learned client is planning to sell a secondary home and expects \$4.2MM

Outcome:

- Advisor leverages FICA to provide federal insurance on full balance while determining investment strategy
- Advisor cuts the bank out as middle-man; easing transition of assets and bringing them under their purview from the start
- Client has peace of mind knowing full balance is safe, secure , accessible, and earning a competitive return

FICA® For Advisors

advisor.cash

Cash Review

by STONECASTLE

We suggest printing out these key questions to leave on your desk as a reminder to have the cash conversation with all your clients.

Cash Checklist:	Yes	No
Do you maintain cash at a bank or other financial institution? <small>(ie bank checking, savings, CD account)</small>	<input type="checkbox"/>	<input type="checkbox"/>
Do you know what rate you are earning?		
Do you have cash balances greater than \$250,000 at any one institution?	<input type="checkbox"/>	<input type="checkbox"/>
Do you maintain multiple bank accounts so that you can insure more of your idle/savings cash?	<input type="checkbox"/>	<input type="checkbox"/>
Would it surprise you to know that you can insure your cash up to \$100 million in federal insurance per tax ID?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an established emergency "rainy day" fund?	<input type="checkbox"/>	<input type="checkbox"/>
Have you experienced a liquidity event this year or expect to have one in the next 6-12 months? <small>(ie inheritance, selling a home, business, property, etc.)</small>	<input type="checkbox"/>	<input type="checkbox"/>
Have you had a significant tax gain this year or expect a large tax refund?	<input type="checkbox"/>	<input type="checkbox"/>
Do you sit on any foundation boards, or other non-profits, or belong to an HOA?	<input type="checkbox"/>	<input type="checkbox"/>
Do you want to generate social good with your cash?	<input type="checkbox"/>	<input type="checkbox"/>

FICA For Advisors: Case Study #2

Non-Profit | Affiliated Cash

RIA Profile: Based in Richmond, VA, \$1B AUM

Client Scenario:

- Top HNW client (net worth of \$100MM)
- Existing FICA account owner (personal assets & family trust)
- Non-profit specific email sent to client uncovered his recent position on board of a large non-profit.

Outcome:

- Advisor leverages FICA to provide the safety and liquidity, an absolute requirement for the non-profit organization
- Advisor gains a new client and brings new assets under their purview
- HNW client has sense of satisfaction and pride that they were able to help better service the organization they care about, and ultimately further their cause

SAMPLE CLIENT COMMUNICATION FOR NON-PROFITS

Subject: A simple and effective way to offset decreasing donations at your non-profit

Dear [Client or Non-Profit Executive Name],

I hope this message finds you well. I wanted to share a simple idea with you that may quickly address the issue of decreased donations and donors that have plagued many non-profit organizations over the past year or more. According to Charity Navigator, charitable donations were down by 20-30% in 2023—a trend that is thus far bleeding into 2024. And when the funds are not there, it soon takes a toll on the number of employees and the amount of good these organizations can do in the communities they serve.

Earn Up to 10x's More Income on Your Non-Profit's Cash

I have been utilizing a proven solution for my non-profit clients that has had an immediate impact in helping their organizations to do more with their cash on hand. Without question, cash is the lifeblood of any non-profit organization and nearly all non-profits are required to have their operating cash FDIC insured by way of checking and savings accounts at the local bank. The rate, if any, being paid on this cash is often low (avg. savings rate is .46% APY according to the FDIC) and many times cash balances exceed the insurable \$250,000 FDIC insurance limit per bank. What if you could increase your non-profit's interest income on cash by 10 times and have it all protected with zero principal risk? You can.

FICA For Advisors | A Better Savings Account for Non-Profits

- **5.00% APY** – 10x the national savings account average*
- FDIC insurance up to \$100 million per client tax ID
- Overnight liquidity
- Links directly to your non-profit's bank account. Simple.

More income without taking on principal risk is something I am required to at least present to my clients. By using the same exact dollars and adding zero risk, you can potentially earn 10x in monthly interest that can go toward serving the community, paying employees with critical skill sets, and help to offset any decrease in donations you may be experiencing.

Take a look at the attached fact sheet, which outlines the FICA solution for non-profits and clearly demonstrates its ability to generate more income while protecting your deposits well beyond what any traditional bank can offer.

Sincerely,

[Advisor]

P.S. If you know of other non-profits that may benefit from this, please let me know.

FICA For Advisors: Case Study #3

Uncover New Prospects

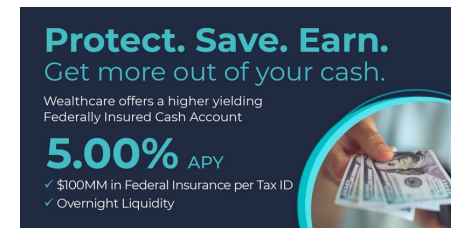
RIA Profile: Based in Seattle, WA, \$420MM AUM

Client Scenario:

- Advisor looking to attract new HNW clients
- Utilizes StoneCastle turnkey marketing pieces to prospect new business
 - Email templates – target specific audience
 - LinkedIn Ads – to drive traffic
 - Landing page templates – to educate people who visit website

Outcome:

- Advisor lands three new inquiries, one from an owner of a successful start up that has just received funding from a small venture capital firm.
- Prospect opens several FICA accounts, one for personal assets and multiple accounts for the business, payroll, and taxes. Accounts link directly to organizations' main bank account.



FICA For Advisors: Case Study #4

Institutional Account

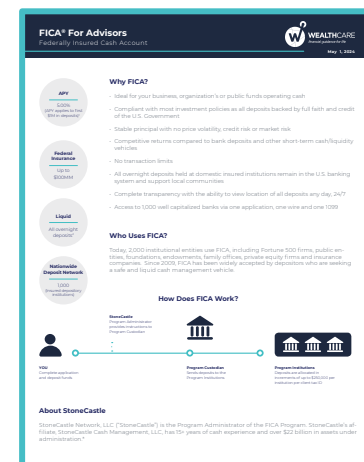
RIA Profile: Based in Atlanta, GA, \$2B AUM

Client Scenario:

- Public fund (municipality) that needs to keep operating cash federally insured or collateralized/backed by U.S. treasuries
- Has a good relationship with the local bank, however insurance limits are not adequate, and rate is low
- Has multiple operating accounts (tax IDs) for different public services
- Institutional fact sheet for businesses and public funds sent to clients

Outcome:

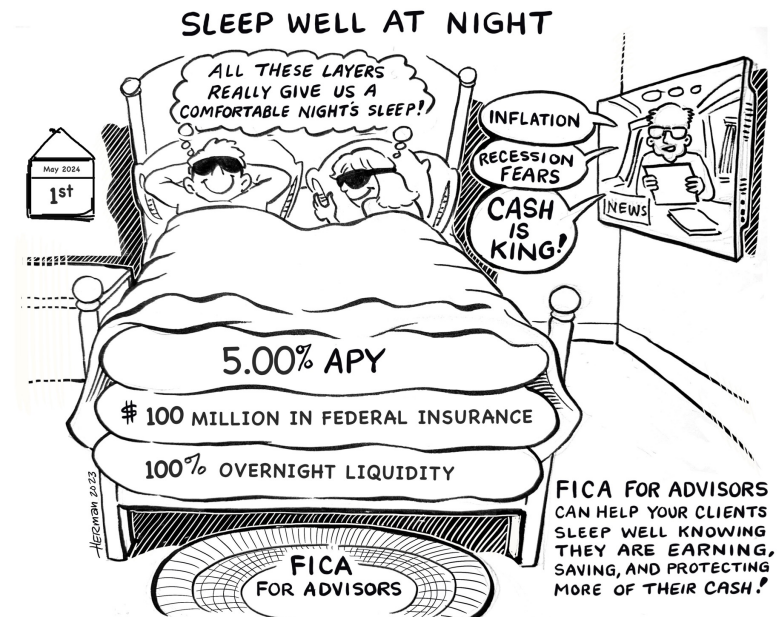
- Advisor immediately provides higher level of insurance through one account
- Municipality saves the admin time and expense of collateralizing cash and is now earning 7x monthly interest income
- Advisor introduced the local bank into the FICA network—where the bank is now set up to receive funding when needed.



FICA For Advisors: Summary

Key Features

- 5.00% APY
- Up to \$100 million federal insurance per tax ID
- Overnight liquidity
- No principal, market, or credit risk
- No deposit minimum
- No account fees, or transaction limitations
- Simple online application
- Seamlessly integrates with Orion
- 24/7 online access/view for advisors and clients/depositors



Getting Started

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833-342-CASH



Disclosures

StoneCastle Network, LLC (“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 advisor.cash 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.

APY is effective as of May 1, 2024 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.

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.

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.