



Max is an intelligent cash management service that provides investors with dramatically higher yield and broader FDIC insurance coverage on cash.

Clients set a target checking/brokerage account balance and excess cash is swept automatically to high-yielding online bank accounts each month.

Max monitors rates daily and helps ensure a client's funds are kept within FDIC limits while earning the highest rates among their group of online accounts.

The yield is higher than most money market funds and many CDs and short-term Treasury portfolios.

**Terms / Yield:**

Minimum deposit \$1  
Maximum deposit no limit

FDIC insurance - individual up to \$1.25mm  
FDIC insurance - joint up to \$2.5mm

Liquidity Daily (wire) / 1-3 day (ACH)  
*Funds are held in client's own bank account*

Gross Annual Yield - up to \$250k	2.05%
Expense Ratio (0.02% per quarter)	<u>0.08%</u>
<b>Net Yield</b>	<b>1.97%</b>
vs. National Savings Average	<u>0.09%</u>
<b>Net Incremental Yield ("Alpha")</b>	<b>1.88%</b>

**Supported checking / brokerage accounts:**

Bank of America	JPMorgan / Chase
Citibank	Wells Fargo
PNC Bank	Capital One
TD Bank	Charles Schwab Bank
Fidelity CMA	First Republic Bank
SunTrust	US Bank
USAA Bank	

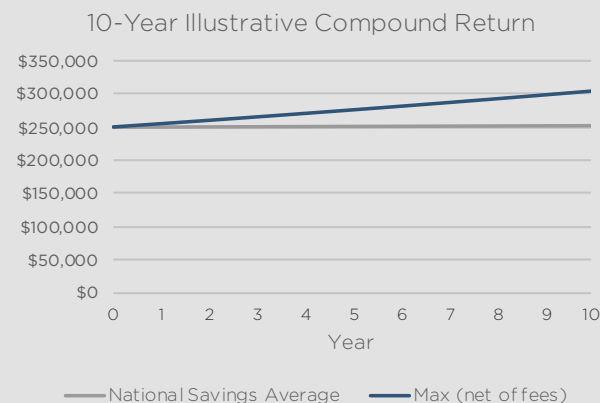
**Supported online savings accounts:**

<b>Bank</b>	<b>Current Rate (APY) (as of 10/30/2018)</b>	
Marcus by Goldman Sachs	2.05%	
Barclays	2.05%	
American Express	1.90%	
Ally Bank	1.90%	
UFB Direct	1.81%	*
<b>Weighted Average Yield</b>	<b>Individual</b>	<b>Joint</b>
up to \$250,000	2.05%	2.05%
\$500,000	2.05%	2.05%
\$1,000,000	1.98%	2.05%
\$1,250,000	1.94%	2.02%
\$2,500,000	N/A	1.94%

\*Preferred rate and terms exclusively for Max members

**Illustrative 10 Year Compounded Performance:**

Initial Balance	\$250,000
After 10 Years - National Avg.	\$252,260
After 10 Years - Max (gross)	\$306,828
After 10 Years - Max (net)**	\$304,383
<b>Net Incremental Yield</b>	<b>\$52,122</b>



\*\*Shown net of Max's fee of 0.02% per quarter, paid by the client

**For more information, visit [MaxForAdvisors.com](http://MaxForAdvisors.com)**

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