

# The solution for held-away cash

Advisors often ignore the cash that's sitting in checking and savings accounts. Yet across **900+** RIAs and thousands of end-clients, households with a self-reported net worth of \$1-2M hold an average of **\$196k<sup>II</sup>** in Flourish Cash<sup>†</sup> accounts.

## How much cash is sitting on the sidelines?

### For advisors

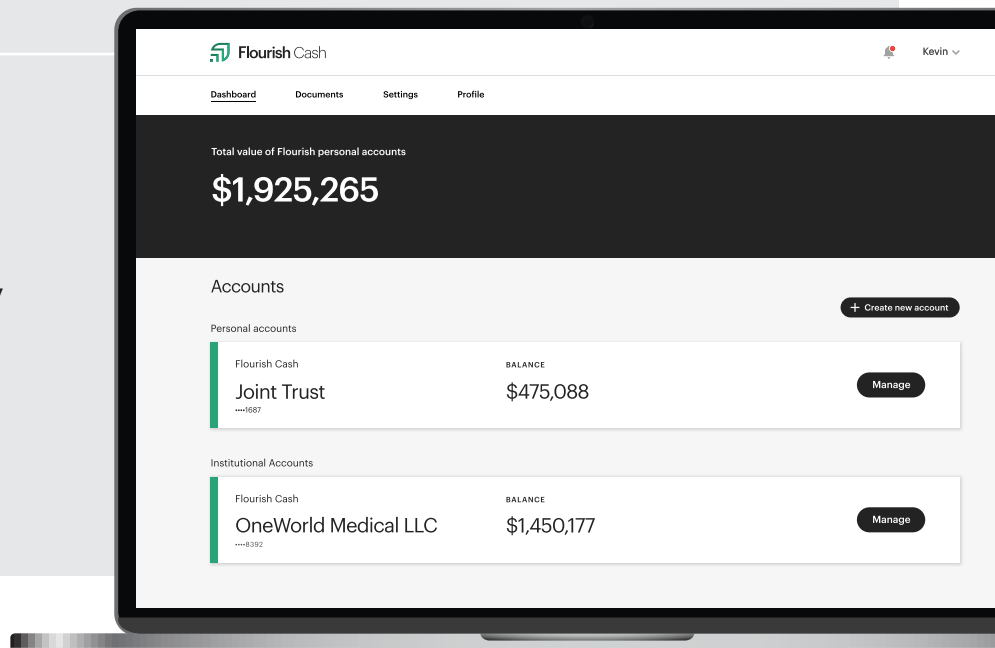
- ✓ **Invite current and prospective clients** in seconds
- ✓ **Enhance your brand** by featuring your logo
- ✓ **Gain visibility** into client account balances<sup>A</sup>
- ✓ **Link to brokerage accounts** at custodians like Schwab, Fidelity, and Pershing<sup>1</sup>
- ✓ **Seamless integrations** with Orion, eMoney, Investnet | Tamarac, Wealthbox, and Redtail
- ✓ **Accelerate prospecting** through Flourish Referrals

### For clients

- ✓ **Competitive rate** that is more than 9x the national savings account average<sup>#</sup>
- ✓ **FDIC Insured:**<sup>Q</sup> up to \$6M for individual and business accounts, and \$12M for joint accounts through our Program Banks
- ✓ **Easily access your cash** when you need it with unlimited number of same-day transfers<sup>I</sup>
- ✓ **No minimums, no fees<sup>J</sup>** – all while taking less than five minutes to sign up

### Support for personal and business accounts

- Individual
- Joint
- Revocable Trusts
- Corporations
- Limited Liability Companies
- Partnerships
- Nonprofit organizations



## Deliver more value

Interest earned could pay for a vacation – or offset half of a typical client's advisory fees

## More holistic financial planning

An advisor-centric solution for emergency funds, short-term liabilities and more

## Portfolio opportunities

Visibility can unlock better investment decisions, including whether to convert cash to fee-earning assets

## Trusted by Industry Leaders<sup>±</sup>

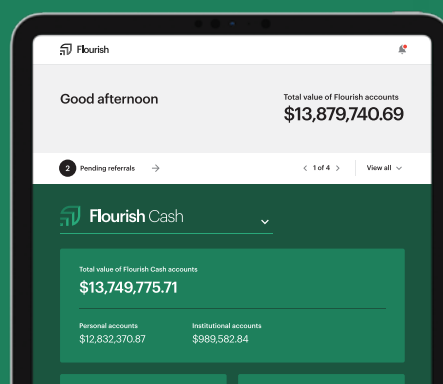
BlueTrust



Facet.

SAVANT

The Colony Group



Flourish is an online platform through which investors can access financial services and products. Flourish's offerings are provided by different entities and are subject to different terms, investor protections, and risks. Flourish Cash is offered by Flourish Financial LLC, a registered broker-dealer and **FINRA** member. **Flourish Financial LLC is not a bank.** Check the background of Flourish Financial LLC and its personnel on FINRA's [BrokerCheck](#). Flourish Annuities refers generally to the annuity platform operated by Flourish Technologies LLC, where applicable, and to Flourish Insurance Agency LLC in its capacity as a licensed insurance producer providing insurance services related to such platform. Flourish Insurance Agency LLC does business in California under the name Flourish Digital Insurance Agency. An annuity is an insurance contract. Annuities shown on the platform are sold through Flourish Insurance Agency LLC, a licensed insurance producer, with offices in Jersey City, New Jersey, and are issued by one or more approved licensed life insurance companies. The Flourish entities mentioned above are affiliates. Flourish Cash and Flourish Annuities accounts are separate accounts and only assets in Flourish Cash accounts may be eligible for protection by the FDIC or SIPC. Please review the [Legal](#) section of our website, and the disclosures provided with each Flourish service or product, for further information. If you were introduced or invited to Flourish by an investment advisor or other third party, please be aware that, unless otherwise disclosed to you, they are not affiliated with any Flourish entity. The role of the investment advisor or other firm that invited you to Flourish may vary between different Flourish services and products, as further described in your terms of service. © 2024 Flourish. All rights reserved.

\* A Flourish Cash account is a brokerage account offered by Flourish Financial LLC, a registered broker-dealer and FINRA member. **Flourish Financial LLC is not a bank.** Check the background of Flourish Financial LLC and its personnel on FINRA's [BrokerCheck](#). The cash balance in a Flourish Cash account will be swept from the brokerage account to deposit account(s) at one or more third-party Program Banks that have agreed to accept deposits from customers of Flourish Financial LLC. The accounts at Program Banks will pay a variable rate of interest.

|| Source: Flourish Financial LLC; data as of 01/01/2024, average balances calculated with respect to each household's non-zero Flourish account balances across all household accounts.

Δ An advisor's ability to view client account information is subject to applicable privacy laws and clients' consent to such sharing.

# Federal Deposit Insurance Corporation, National Deposit Rates: Savings [SNDR], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/SNDR>, 12/12/2024.

Ω The cash balance in a Flourish Cash account that is swept to one or more Program Banks is eligible for FDIC insurance, subject to FDIC rules, including aggregate insurance coverage limits. FDIC insurance will not be provided until funds arrive at the Program Bank. There are currently at least 24 Program Banks available to accept deposits for business Flourish Cash accounts and personal Flourish Cash accounts, and we are not obligated to allocate customer funds across more than this number of Program Banks if there is a greater number of banks in the program. Customers are generally eligible for FDIC insurance coverage of \$250,000 per customer, per Program Bank, for each account ownership category. Thus, business customers are eligible for up to \$6,000,000 of FDIC insurance and personal customers are eligible for (i) up to \$6,000,000 of FDIC insurance for an individual account or revocable living trust account and (ii) up to \$12,000,000 of FDIC insurance for a joint account with two owners or joint revocable living trust(s). The total FDIC coverage for a two-person household is calculated assuming that each household member has an individual account and that both household members share a joint account. If the number of Program Banks decreases for a customer (for instance, because a customer chooses to exclude Program Banks from receiving their deposits), the amount of FDIC insurance through Flourish Cash could be lower. Typically, all of a customer's deposits at a Program Bank in the same ownership category (including deposits held outside Flourish Cash or held through multiple Flourish Cash accounts with the same ownership category) count toward the FDIC insurance limit for deposits at that Program Bank. Customers are responsible for monitoring whether they maintain deposits at a Program Bank outside of Flourish Cash and should consider choosing to exclude that Program Bank from receiving their deposits to avoid exceeding FDIC insurance limits. Although Flourish Cash is offered through a brokerage account and cash held in brokerage accounts often has the benefit of SIPC protection, until such time as we offer securities products, customers likely will not have the benefit of SIPC protection. SIPC protection is not available for cash held at the Program Banks. Our current Program Banks can be found [here](#). For additional information regarding FDIC coverage, visit <https://fdic.gov/>.

| For transfer requests submitted by the applicable deadline, funds will generally be transferred to or from the requested external account by the same or next business day, except for requests submitted on the weekend or on a holiday, which should be completed by the following business day. In some circumstances, transfers may take longer to complete, as further described in your Account Agreement. For withdrawal requests, fund availability is subject to the processing timeline of the receiving financial institution and may not be displayed or available until the end of the financial institution's business day.

f Advisory firms may charge fees that are collected from Flourish accounts and that may impact the effective rate received. Speak with your advisory firm for more information. Wire fees may apply.

± This feedback may not be representative of the experience of other customers, and is not a guarantee of future performance or success.

1 Account and routing numbers are only shared with advisors and their firms for clients who have consented to the sharing of such information. Advisors and their firms are responsible for obtaining any required client consents and satisfying any other applicable regulatory requirements with respect to standing instructions, transactions and other actions initiated using clients' account and routing numbers.