

Earn more interest on your cash

Open a Flourish Cash account,[†] fund it from your checking and savings accounts, then sit back. We allocate your money to our FDIC-member Program Banks where it can earn more.

Visit flourish.com/rates for current rate and more information.

- ✓ **Competitive rate**
- ✓ **Increased FDIC coverage^Ω**
through our Program Banks
- ✓ **No Flourish fees or minimums[‡]**
- ✓ **Simply bank deposits,**
not investments
- ✓ **Same-day transfers[‡]**

Keep your cash FDIC insured^Ω

One Flourish Cash account provides up to 24x the FDIC insurance coverage of a single bank account. We do the hard work of moving your cash to our FDIC-member Program Banks.



Traditional checking or savings account

\$250K

Individual or business owner



Flourish Cash accounts

\$6M

Individual owner

\$12M

Joint owners

\$6M

Business or nonprofit

Need your cash? No problem.

Access your cash whenever you need it with an unlimited number of transfers. Transfers submitted Monday – Friday by 3pm ET are expected to settle by 6pm ET on the same business day.[‡]

One simple account

Keep your existing checking and savings accounts and continue to pay your bills exactly as you do today.

No minimum

There's no minimum to open or maintain your account.

Get started in minutes

It's quick and easy to create and fund an account.

Zero Flourish fees

With no Flourish fees to open or maintain an account, the rate you see is the rate you get.[‡]

One statement and tax form

Download one consolidated monthly statement and one annual tax form.

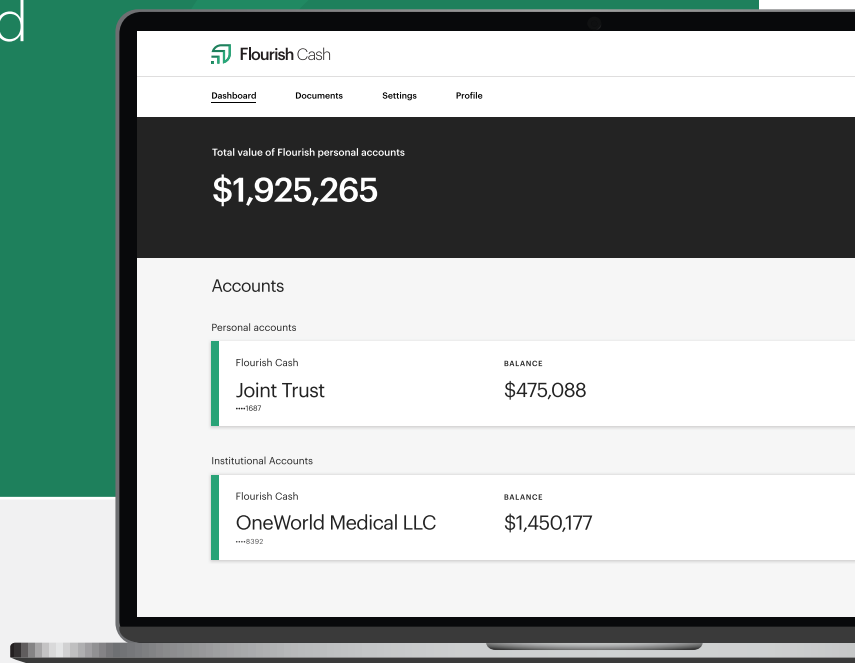
Seamless transfers

Initiate transfers through flourish.com or from your existing bank or brokerage account.

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.** 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.

Support for personal and business accounts

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



How it works

We are not a bank, but the money you transfer into your Flourish Cash account is automatically deposited at our FDIC-member Program Banks, such as PNC Bank and HSBC Bank.



Your bank



Transfer money between your bank and Flourish Cash



Flourish Cash



We deposit your cash into one or more of the banks we partner with



FDIC-insured Program Banks

It's easy with SmartBalance

Flourish Cash is a clear choice for your savings, but what about the cash you need today? We've made it easy to keep what you need in your checking account while earning a competitive rate on the rest.



Set a target balance for any linked checking account.



Cash above the target balance is automatically transferred to Flourish Cash.



Money is automatically transferred back if your bank balance falls below the target.

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Frequently Asked Questions

General Information

How does Flourish Cash work?

Flourish Cash gives you one account that accomplishes what would otherwise require accounts at many different banks. Behind the scenes, the cash in your Flourish Cash account is automatically transferred to one or more of our Program Banks, who are able to offer a competitive rate. Because we partner with multiple banks, you'll be eligible to receive higher FDIC insurance coverage than any individual bank account,² all while receiving a single monthly account statement and one annual tax document.

Do I have to open accounts with each Program Bank?

No. After you open a Flourish Cash account, we handle the rest. You will receive a single monthly statement and one annual tax form from Flourish Cash, which you can download at any time.

Can I keep my existing bank accounts?

Yes. Flourish Cash was designed to work alongside your existing bank accounts. By connecting them to Flourish Cash, you can easily move money back and forth, earning the competitive rate offered by Flourish Cash, all while continuing to use your existing accounts exactly as you did in the past.

What information will I need to set up my Flourish Cash account?

Starting with your invitation email, you'll input standard information about yourself—such as your name, date of birth, and home address—so that we can verify your identity and establish your account. Make sure you have your existing bank information on-hand to link your accounts: preferentially, the login credentials for your online account or alternatively the account number and routing number, which you can find at the bottom of any check.

Who owns Flourish?

The Flourish business, including Flourish Financial LLC, is owned by MassMutual. Founded in 1851, MassMutual is one of the largest and most financially stable institutions in the United States. Flourish operates as a standalone business within MassMutual, independent from MassMutual's existing wealth management and insurance businesses.

What if I have an existing account at one of your Program Banks?

If you have an existing account at one of our Program Banks, moving funds to that institution via Flourish Cash could cause you to exceed FDIC coverage limits. To avoid this, you can "opt out" of any Program Bank during the setup process, as well as on the Account Details page at any time. Opting out of Program Banks may reduce the total FDIC coverage available to you through Flourish Cash. We will always let you know when Program Banks are added to or removed from Flourish Cash.

Can I deposit more than you can keep FDIC insured?

Yes—you can deposit as much as you'd like into your Flourish Cash account. Any funds that exceed the amount of FDIC insurance we can provide will still be deposited with our Program Banks, and will continue to earn interest.

For Businesses

What information will I need to set up the account?

While the specifics vary based on the entity type, you'll need: (1) information on the Authorized Persons (APs) and other associated persons (e.g. name, SSN) and (2) information on the entity itself (e.g. date of formation, business information). You may need to upload one document showing the existence of the entity and one document verifying the authority of your APs.

Can I add multiple users?

Yes, you can add as many Authorized Persons as you'd like. These users will have full authority to transact in the account.

Can I open accounts for multiple businesses?

You can set up accounts for as many businesses as you'd like. You can access all of these accounts through the same email address or through multiple email addresses.

Funding & Transfers

How can I transfer money into and out of my Flourish Cash account?

- You can easily initiate transfers into or out of your Flourish Cash account from the Transfers page at any time. Most deposits and withdrawals submitted before the request deadline should be completed by the same or next business day, except for withdrawal requests submitted on a Friday afternoon or on the weekend, which should be completed by the following Monday. All transfers are subject to your bank making the funds available to you and other policies of your bank.
- You can call our Support team to request a wire withdrawal. Please note that you can only wire funds to bank accounts that are already linked to your Flourish Cash account; you cannot wire funds to third-party accounts.
- There are two options for automated transfers. SmartBalance helps you maintain a target balance on an external account by automatically moving money into or out of your linked checking accounts every two weeks. Recurring Transfers automatically moves money between accounts at your selected amount, timing, and frequency.
- Each Flourish Cash account has an Account and Routing Number, which can be used for externally-initiated ACH or wire transfers. This means that you can initiate transfers from outside Flourish Cash, such as through an existing bank or brokerage account, or even a mortgage provider or utility company.

How does Flourish SmartBalance work?

Flourish SmartBalance helps you maintain a target balance in your existing, linked checking accounts. Every two weeks, we will check the account balance at your external bank account. If the actual balance is lower than the target balance you set, Flourish Cash will automatically move funds into that account, and if the actual balance is higher than the target balance you set, the system will move funds out of that external account and into your Flourish Cash account. We will send you an email approximately 24 hours before any SmartBalance transfer, including a link to cancel or edit the transfer as needed.

Rates & Fees

How often does the interest rate change?

The Flourish Cash Program Rate is set daily, as you are accustomed to seeing with your checking and savings accounts. In practice, we expect the rate to move infrequently, and we aim to provide a rate that is always competitive. You can view the latest APY for Flourish Cash at www.flourish.com/clients/cash.

How much does Flourish Cash cost?

Flourish Cash does not charge any account fees: the rate you see is the rate you get. We don't charge any fees for ACH transfers, and only assess a fee if you choose wire-based transfers in order to cover our costs. We earn a separate fee directly from our Program Banks based on the deposits we place with them, as described in more detail in your account agreement. Note that your external bank may charge transfer-related fees.[†]

Security & Controls

What information will you share with my financial advisor?

If you are invited to Flourish Cash by a financial advisor, you can share information with them about your account, including your Flourish Cash balance, the balances for any linked accounts, and even your statements and tax documents. You can manage this information sharing at any time on the "Settings" page of your account.

How will you keep my account secure?

We built Flourish Cash with modern data security in mind. Technologies such as multi-factor authentication and bank-level encryption guard your account, while automatic notifications alert you to any irregular activity.

Do you ever sell my data?

No. We will never sell your data to any third party.

These FAQs are provided for your convenience, but should be read alongside your account agreement.

Support

Client support specialists are available via phone and email. Email us at support@flourish.com or visit us at <http://support.flourish.com> to view hours and contact information, as well as to view more Frequently Asked Questions.

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^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.

[‡] 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.

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