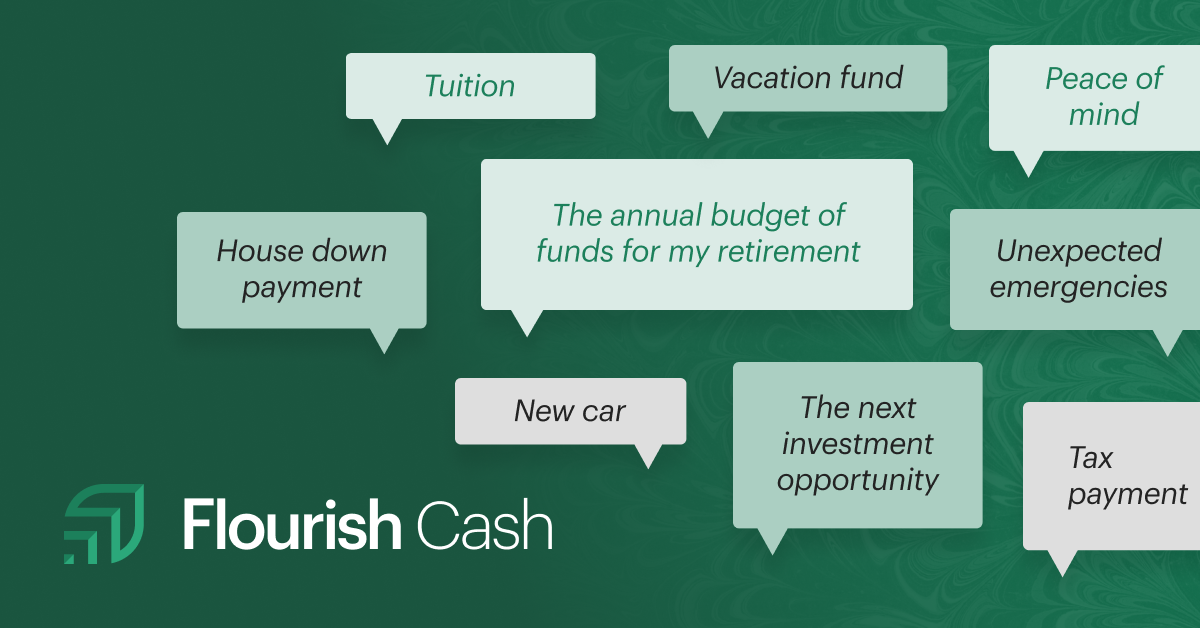
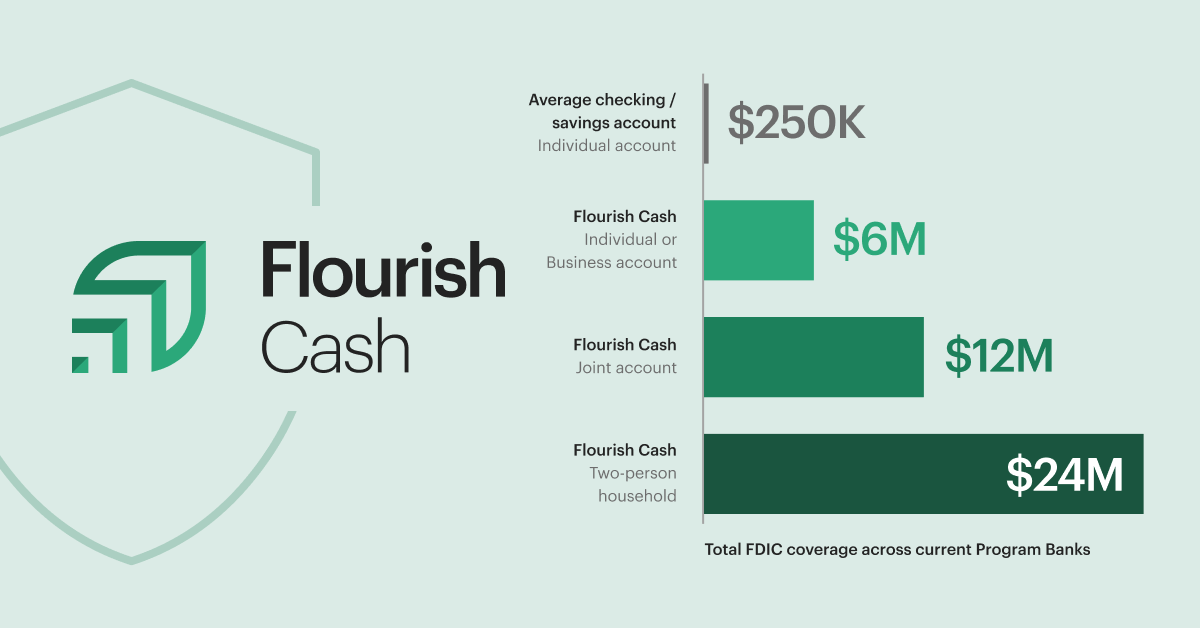
**Resources for advisors: Introducing clients to Flourish Cash**

1. Introducing Flourish Cash  
   Flourish Cash† is a competitive-yield cash account available exclusively for the clients of financial advisors. Flourish Cash offers:  
   – A competitive rate – see the latest at flourish.com/rates  
   – Millions of FDIC coverage through its Program BanksΩ  
   – No Flourish account fees or minimums∫∫  
   – Unlimited, same-day transfers|  
   – Automatic and recurring transfers  
   – Easy setup that takes only minutes to complete  
   – New York-based customer support  
     
   Graphic:  
   A green and white screen with white text

   AI-generated content may be incorrect.  
     
     
   † A Flourish Cash account is a brokerage account offered by Flourish Financial LLC. **Flourish Financial LLC is not a bank**. 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 banks that have agreed to accept deposits from customers of Flourish Financial LLC (Program Banks). The accounts at Program Banks will pay a variable rate of interest.  
     
   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](https://info.flourish.com/program-banks). For additional information regarding FDIC coverage, visit <https://fdic.gov/>.  
     
   ∫∫ 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.  
     
   | 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.
2. Why rate matters  
   How much interest are you earning on your cash? In 2024, Flourish Cash† clients earned more than $250 million in interest.|| Here are some of the reasons they are using Flourish Cash:  
     
     
   Check out the latest rates at [flourish.com/rates](http://flourish.com/rates) and join tens of thousands of other clients in earning more today!  
     
     
     
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   || Source: Flourish Financial LLC; data as of 01/01/2025.
3. How it works  
   Flourish Cash† was designed to give customers access to a competitive interest rate and more FDIC insurance coverage through its Program BanksΩ with an easy-to-use and highly-secure platform.  
     
   The money you transfer into your Flourish Cash account is automatically deposited at FDIC-member Program Banks, such as PNC Bank and HSBC Bank.  
     
   While the program is simple, many Americans are so used to earning nothing on their deposits that it can be surprising that Flourish Cash can pay such high rates. Read about the [Flourish Cash business model](https://info.flourish.com/flourish-cash-business-model) to learn more.  
     
     
     
     
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4. The need for FDIC  
   Clients want a cash solution that gives them confidence their money will be safe and available when they need it – without having to open accounts with multiple banks.

Flourish Cash† currently offers FDIC insurance coverage through the Program Banks of up to $6M for individual and business accounts, $12M for joint accounts, and $24M for two-person households.Ω   
  
Graphic:



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1. Business accounts  
   Flourish Cash† gives clients access to a new kind of business account that offers the same competitive rate and up to $6M in FDIC insurance coverage through its Program Banks.Ω  
     
   From medical practices and accounting firms to foundations and homeowners associations, clients can maximize the potential of their business reserves with Flourish Cash.   
     
   Graphic:  
   How much is your business earning on its cash? Reach out to learn how you can earn even more with an exclusive invitation to Flourish Cash.  
     
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2. Between 2019 and 2023, investors missed out on more than **$291 billion in interest** by leaving their cash in low-paying checking or savings accounts, according to *The Wall Street Journal*.1 An account with Flourish Cash† helps ensure that you’re earning a competitive rate on your cash reserves. Reach out to get started today!   
     
   A green and white card

   AI-generated content may be incorrect.  
   Source: Flourish Financial LLC; data as of 01/01/2025  
     
   1 Rabouin, Dion. “[The $42 Billion Question: Why Aren’t Americans Ditching Big Banks?](https://www.wsj.com/articles/the-42-billion-question-why-arent-americans-ditching-big-banks-11670472623)” The Wall Street Journal. December 8, 2022.   
     
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