

Description

Insured¹ deposit platform that seeks to optimize deposits

Objectives

Seeks to provide a rate competitive to prime and U.S. government money funds while maintaining liquidity and greater safety than deposits within a single depository institution

Strategy

Allocate deposits² into accounts for the benefit of each depositor with insured depository institutions (at or below the federal insurance limit per insured depository institution); please see [Depository Institutions](#) for a list of all insured depository institutions that may be utilized

Highlights

- Each account opened for the benefit of a depositor at a separate depository institution is expected to be federally insured¹ up to \$250,000; the program is designed such that multiple depository accounts will be opened on behalf of each depositor resulting in potential to receive aggregate federal insurance of up to \$100M
- Next day liquidity³ with no transaction fee, or redemption gates
- Depository network includes over 1,000 pre-screened depository institutions; please see [Depository Institutions](#) for a list of all insured depository institutions that may be utilized
- Potentially higher yielding alternative to bank and brokerage cash accounts

Details

	4.94% APY (on first \$1 million of deposits)
Current Yield⁴	4.16% APY (on deposits of \$1-25 million)
	2.36% APY (on deposits of \$25-100 million)

Interest Accrued Daily/Paid Monthly

Deposit and Withdrawal Cut-off 3:00 PM ET

Deposits Same Day

Withdrawals³ Next Day

Initial Deposit \$100,000 Minimum

Cantor Fitzgerald Insured Cash ProgramSM

CF Cash, LLC is proud to introduce you to the Cantor Fitzgerald Insured Cash ProgramSM, or "CF Cash," a cash management solution designed to enhance the return and provide more federal insurance protection on your cash balances by administering your deposits into a network of multiple depository accounts. CF Cash is a private label program that is established and administered by StoneCastle Network, LLC ("StoneCastle") through its FICA[®] | For Advisors Program. StoneCastle and its affiliate are leading administrators of insured cash solutions for many of the world's largest institutions.

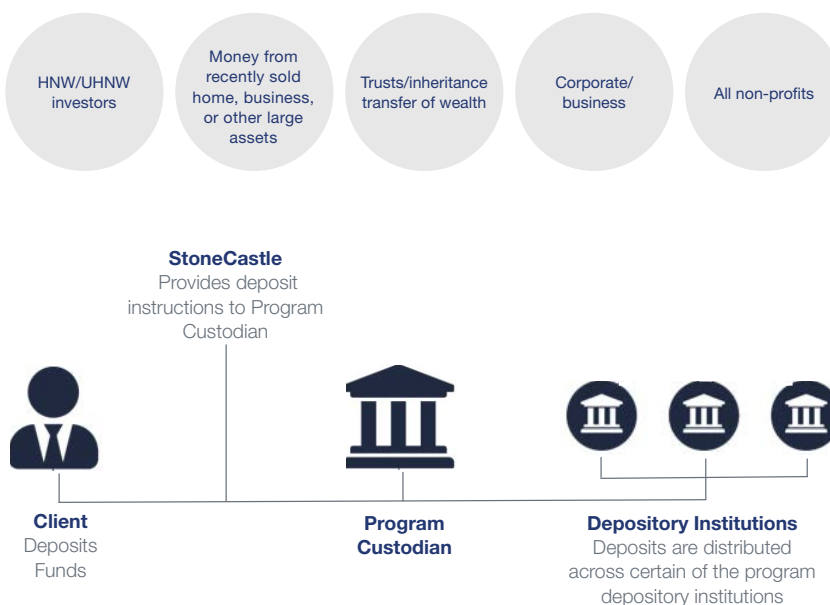
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StoneCastle is the program manager and administrator for CF Cash. StoneCastle and its affiliate have over 1,500 institutional clients utilizing their cash management solutions including Fortune 500 firms, public entities, foundations, endowments, hedge funds, private equity firms and insurance companies. StoneCastle is backed by the strength and stability of world class partners, CIBC and Charlesbank Capital Partners.

StoneCastle has the responsibility and discretionary authority for the selection of the program insured depository institutions and the allocation of deposits into these insured depository institutions, while ensuring each account's deposits remain at or below the federal insurance limit per insured depository institution. Accounts for the benefit of each depositor are opened with insured depository institutions by StoneCastle's program custodian bank. StoneCastle is not affiliated with Cantor Fitzgerald. CF Cash, LLC will receive a fee in connection with our introduction of this program to you, and such fee will reduce the yield that you may otherwise receive for your deposits in CF Cash.

Why CF Cash?

CF Cash is designed specifically to help maximize the earning potential of your cash while providing a high level of federal insurance to protect your assets. CF Cash can be an ideal solution for investors and corporations that maintain high balances of uninsured deposits at banks or other financial institutions.



StoneCastle Cash Management, LLC, an affiliate of StoneCastle, has represented that it has implemented internal controls and procedures reasonably designed to detect and reduce operational and other risks of CF Cash. Such risks exist with any financial instrument, and may arise from a number of factors, including, but not limited to, human error, misconduct, failed or inadequate processes, technology or systems failures or breaches, processing and communication errors, or failures to comply with applicable laws and regulations, in each case by StoneCastle, its custodian, or any of their respective employees, agents or service providers. The measures implemented by StoneCastle may not detect or fully address every possible risk or failure. Full insurance of the funds deposited in CF Cash may therefore not be available in the event any such failures impact or prevent the proper placement or allocation of funds into the insured depository institutions or StoneCastle's continued compliance with the requirements of FDIC or NCUA insurance coverage. Cantor Fitzgerald makes no assurances as to the effectiveness of such measures or the performance of StoneCastle, the custodian or their respective employees, agents or service providers.

For more information on the Cantor Fitzgerald Insured Cash ProgramSM:

Contact your Financial Professional

To access an online application visit:

cantor.advisor.cash

To learn more about Cantor Fitzgerald Asset Management:

visit cantorassetmanagement.com

Program Service Provider

All information contained herein is for informational purposes and should not be construed as investment advice. It does not constitute an offer, solicitation or recommendation to purchase any security.

1 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 see [Depository Institutions](#) 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.

2 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.

3 Liquidity is ordinarily available on a next business day basis. Same day deposit credit and next day liquidity withdrawals are subject to a 3:00 PM ET cut-off. Please carefully read the current FICA Program Terms and Conditions for withdrawal and settlement details and the governing terms of the account (including liquidity, fees, terms, etc.). This can be found by logging into your client portal or by contacting a StoneCastle representative.

4 APY (Annual Percentage Yield) is effective as of April 1, 2024, and is earned on the first \$1M of deposits. A blended rate for balances greater than \$1M will apply. This rate assumes you have deposited funds in a CF Cash account for 12 full months and have kept the interest earned in the account to be reinvested. To the extent you are working with a financial advisor, your yield may not reflect any fees that your financial advisor may receive in connection with its introduction of this product to you, and such fee may reduce the yield indicated above that you may receive for your deposits in the CF Cash Program. Subject to certain regulatory requirements of the FDIC and NCUA, federal insurance is available for deposits up to \$100M per tax ID (based on the number of depository institutions currently participating in the program). Current yield and maximum deposit

insurance coverage amount may change without notice. Past performance does not guarantee future results. Please contact your financial professional for the most current yield and maximum deposit insurance coverage as they may have changed since the date of this fact sheet. There is a \$100,000 minimum account opening requirement.

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