



Flexible & Focused

Insured Deposit Equal Allocation (IDEA) Program

A Liquid FDIC Insured Alternative to Money Market Mutual Funds

Bank Trust/Wealth Management Departments are constantly seeking well-conceived investments in all asset classes to best grow and protect their clients' portfolios. With money market mutual fund reform affecting cash management programs for investment professionals and investors, many wealth managers are seeking a simplified, proven, and liquid alternative to money funds without requiring operational changes to their existing infrastructure. There is a better IDEA.

Insured Deposit Equal Allocation (IDEA) Program

The Insured Deposit Equal Allocation (IDEA) program is one of the most flexible, multi-million dollar FDIC insured cash management solutions available. IDEA provides investors with millions of dollars in FDIC insurance coverage, daily liquidity, and a highly attractive yield. This daily, omnibus solution is the ideal cash option for wealth managers seeking safety for their clients with the potential for competitive yield without increasing overall portfolio risk.

IDEA for Investors

Safety

- Up to \$2.5 million (or more) in FDIC insurance per Tax ID
- Deposits up to the program maximum are guaranteed by the FDIC

Daily liquidity

- Cash is available daily

Yield

- Highly competitive yields

IDEA for Trust/Wealth Managers

Attractive, responsible FDIC insured cash option for high value accounts.

- An insured, liquid cash investment outside the scope of money market mutual fund reform
- Attractive yield potential to improve portfolio returns and reduce overall risk
- FDIC insured deposits eliminate the risk associated with money market mutual funds
- Diversification of deposits among several FDIC insured banks reduces liquidity exposure
- Simple application process—no trust platform integration is required

When it comes to cash management, there is no better IDEASM.

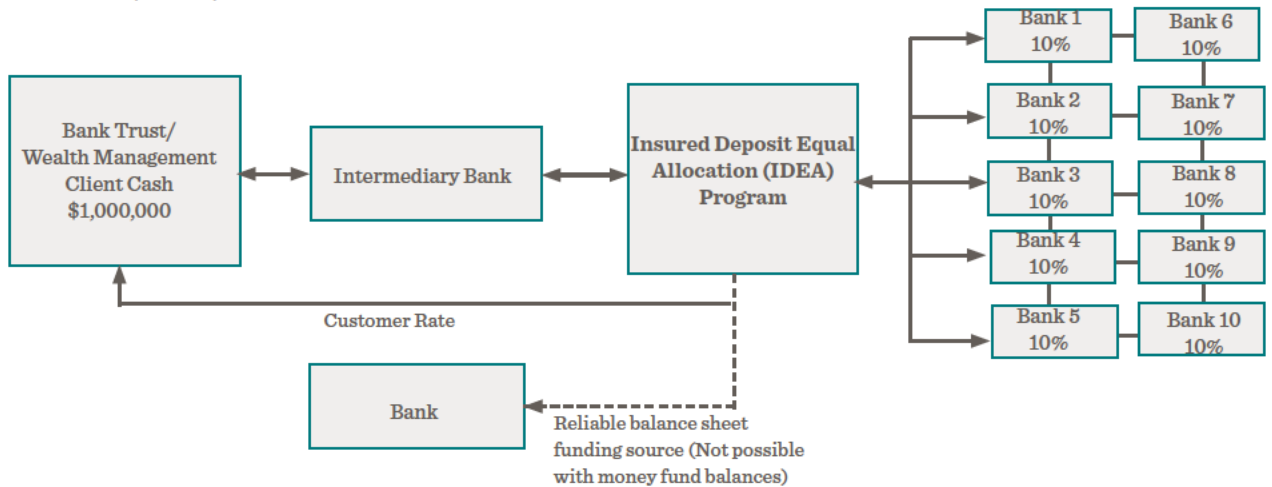
IDEA—Quick Facts

- High levels of FDIC insurance
- Daily liquidity
- Eliminates the risks associated with money market mutual funds
- No trust platform integration required
- Outside scope of money fund reform
- Reliable source of deposits for the bank

How IDEA Works

Cash balances in investor accounts are sent daily into the IDEA program as an omnibus account the same way cash is sent into money market mutual funds. However, with IDEA, the deposits are allocated in equal percentages into each of the ten (10) FDIC insured banks within the program. By allocating equal amounts to each program bank, investors receive high levels of FDIC insurance while ensuring that no one bank holds more than \$250,000 (\$2.5 million / 10) of any one client's deposits.

Because IDEA is an omnibus program and no underlying client data is transmitted outside of the bank's trust department, it is incumbent upon the investment manager to ensure that individual client balances do not exceed \$2.5 million per SSN/TIN.



Note: If deemed in the best interest of the program, more than ten (10) banks may be utilized and percentage allocations may vary. However, at no time will any one bank receive an allocation of greater than 10% of daily incoming deposits.

IDEA for the Bank

Your clients collectively maintain large cash balances that are typically invested in money market mutual funds. Through IDEA, these cash balances can quickly become a guaranteed funding source for your bank, which is not possible with money funds.

- Utilization/monetization of investors' cash holdings as a reliable, stable funding source for the bank, which are treated more attractively than wholesale funding
- Stable, reliable source of deposits for the bank

An IDEA More Competitive than Money Market Mutual Funds

- IDEA provides investors with high levels of FDIC insurance that money market mutual funds, U.S. Treasuries, and traditional bank DDA, MMDA, and CDs do not offer
- Attractive yield potential to improve portfolio returns and reduce overall risk
- FDIC insurance eliminates the risks associated with money market funds
- IDEA provides banks with a reliable stable funding source that can be placed on their balance sheets, which is not possible with money funds

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