



# Earn more interest on your cash

Open a Flourish Cash account,<sup>1</sup> 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](https://flourish.com/rates) for current rate and more information.

- ✓ **Competitive rate**
- ✓ **Increased FDIC coverage<sup>2</sup>** through our Program Banks
- ✓ **No account fees or minimums**
- ✓ **Simply bank deposits, not investments**

## Keep your cash FDIC insured<sup>2</sup>

One Flourish Cash account provides up to 5x 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 account(s) across up to 6 Program Banks<sup>2</sup>**

**\$1.5MM**

Individual owner

**\$3MM**

Joint owners

**\$1.5MM**

Business or nonprofit

## Need your cash? No problem.

Access your cash whenever you need it through an unlimited number of transfers. Transfers submitted by 5:30PM ET are expected to settle on the next business day.<sup>3</sup> Wire funds back to your checking account for a small fee if you need them even faster.

## 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 account fees

With no 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

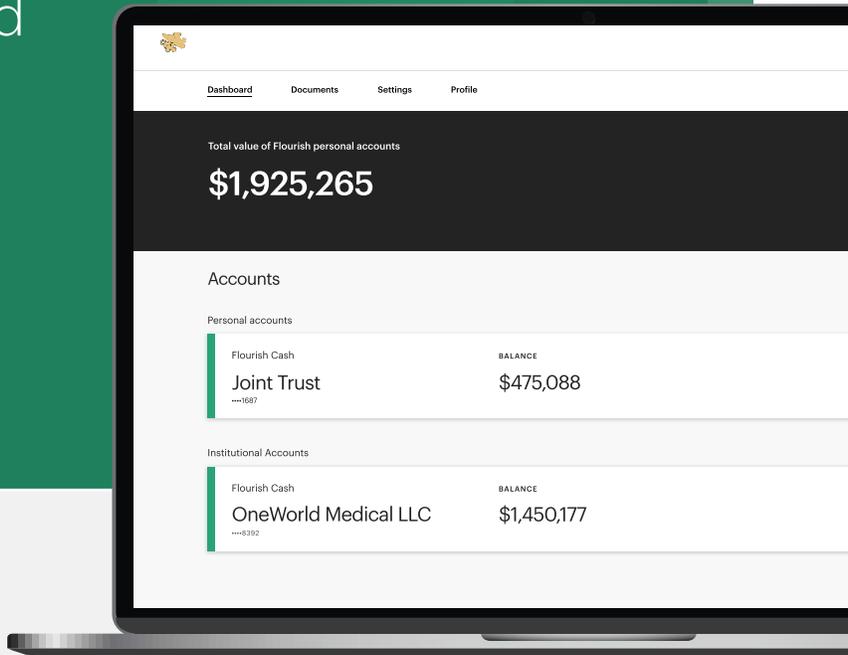
Initiate transfers through flourish.com or from your existing bank or brokerage account.

Flourish Cash is a service 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 Cash by a third-party investment adviser or other third party, whose name or logo may be shown above, please be aware that they are not affiliated with Flourish Financial LLC and will not provide any advisory or brokerage services for your Flourish Cash account or have the authority to provide instructions on your account.



# 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,<sup>2</sup> 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.

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## Funding & Transfers

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

There are several ways to transfer funds into or out of your Flourish Cash account:

- You can easily initiate transfers into or out of your Flourish Cash account from the Transfers page at any time.
- You can turn on Flourish SmartBalance from the “External Accounts” page to automatically move money into and out of your linked checking accounts every two weeks based on a target balance you set.
- 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.
- 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](http://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](mailto: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.

<sup>1</sup>A Flourish Cash account is a brokerage account offered by Flourish Financial LLC. **Flourish Financial LLC is not a bank**, but the cash balance in a Flourish Cash account is 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 pay a variable rate of interest.

<sup>2</sup>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 FDIC aggregate insurance coverage limits. FDIC insurance will not be provided until the funds arrive at the Program Bank. There are currently at least 6 Program Banks available to accept deposits for institutional Flourish Cash accounts (accounts for corporations, partnerships and other legal entities) and at least 6 Program Banks available to accept deposits for personal Flourish Cash accounts (individual, joint and revocable trust 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, institutional customers are eligible for up to \$1,500,000 of FDIC insurance and personal customers are eligible for (i) up to \$1,500,000 of FDIC insurance for either (A) an individual account or (B) an account for a revocable living trust in which one person is the only grantor, trustee and beneficiary of the trust (“Individual Revocable Trust Account”) and (ii) up to \$3,000,000 of FDIC insurance for either (A) a joint account with two owners or (B) an account for a revocable living trust in which the same two persons are each the only grantors, trustees and beneficiaries of the trust (“Joint Revocable Trust Account”). 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 (either because a Program Bank is no longer participating in Flourish Cash, because a customer's cash is not eligible to be swept to a Program Bank based on criteria set by the Program Bank (which will be disclosed at account opening), or because a customer opts out of having their cash swept to a particular Program Bank), the amount of FDIC insurance for which the customer would be eligible through Flourish Cash would 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 opting out of having their cash swept to any such Program Bank 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 for cash held in their Flourish Cash account. Further, SIPC protection is not available for any cash held at the Program Banks. Our current Program Banks can be found [here](#). For additional information regarding FDIC coverage, visit <https://fdic.gov>.

<sup>3</sup>For withdrawal requests submitted by the applicable deadline, the funds will generally be transferred to the requested external account by the next business day, except for withdrawal requests submitted on the weekend or on a holiday, which should be completed by the second following business day, but in some circumstances, withdrawals may take longer to complete, as further described in your account agreement.