

## ABOUT THE PROGRAM

The Deposit Management Program – Capital Preservation is the default investment for account owners who are defaulted into individual retirement accounts as a result of terminating plans, force out rollovers at sponsor direction, uncashed checks, or lost participant processing. The program is used in those situations to preserve liquidity of the principal balance held in custody for the beneficial owner.

By depositing into the program, each investor is making separate cash deposits into each participating bank. Each investor's cash balance is spread among the participating banks using the weightings listed below which are determined by the capacity each bank has made available to the program. The participating banks and their associated weightings may change from time to time.

## LIQUIDITY

All balances managed through the program are in bank deposit accounts offering liquidity each business day. The program is an attractive alternative to other cash equivalents, due to its liquidity and competitive rates. Investors are able to make deposits to and from the program as frequently as they wish with no transaction fees or restrictions.

## PROTECTION OF ASSETS

The program seeks to ensure a high degree of safety. Only well-capitalized banks are allowed to participate, and each investor is eligible for up to \$250,000 of FDIC insurance at each participating bank in the program. For a description of applicable FDIC insurance, limitations, and other important information refer to the DepositXChange™ Capital Preservation Customer Disclosure Document & Terms of Usage.\*

## COMPETITIVE PERFORMANCE

Each participating bank pays interest monthly based on the formula shown below. From those interest payments, Mid Atlantic pays the program operating expenses, and then allocates each investor's interest across their cash bank balances.

## PERFORMANCE OVERVIEW

	YTD	1 Yr.	3 Yr.^	5 Yr.^	10 Yr.^	Since Incep^^
Program	0.88%	N/A	N/A	N/A	N/A	0.88%
Benchmark	4.40%	4.40%	5.03%	3.31%	2.23%	

Performance data shown represents past performance. Past performance is no guarantee of future results. The benchmark listed is an index. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted.

\*Annualized Returns \*\*Inception date of the program is 02/01/25

## PRODUCT CATEGORY

Demand Deposit Account

## BENCHMARK

FTSE Treasury Bill 3 Mon

## RISK LEVEL



Funds are classified as Capital Preservation if their share prices are expected to remain stable or to fluctuate only slightly.

## PROGRAM OVERVIEW

Custodian	Mid Atlantic Trust Company	
Trading Identifier	DXP000017	
Current Annual Percentage Yield ("APY")	0.58%	
Annual Operating Expense	3.13%	
Administration Fee	3.13%	
Distribution Fee	0.00%	
Depositor Servicing Fee	0.00%	
Per \$1,000	\$31.30	
Insurance	FDIC**	
Minimum Deposit to Open	\$0.00	
Minimum Balance to Earn Interest	\$0.01	

## PARTICIPATING BANKS

Bank Name	FDIC Number	Established	Total Assets (9/30/25)	Website	Weighting	Rate Index	Rate Resets	Current Rate
TriState Capital	<a href="#">58457</a>	Jan 2007	\$22,333 mil	<a href="http://www.tscbank.com">www.tscbank.com</a>	20.00%	Effective Fed Funds +	Monthly	3.89%
EverBank	<a href="#">34775</a>	Oct 1998	\$44,814 mil	<a href="http://www.everbank.com">www.everbank.com</a>	15.00%	Fed Funds UB minus 10 bps	Quarterly	3.60%
Washington Federal Bank	<a href="#">28088</a>	Jan 1983	\$26,682 mil	<a href="http://www.wafdbank.com">www.wafdbank.com</a>	10.00%	Set by Bank	Quarterly	3.50%
Axos Bank	<a href="#">35546</a>	Jul 2000	\$26,345 mil	<a href="http://www.axosbank.com">www.axosbank.com</a>	14.00%	Fed Funds Effective minus 10 bps	Monthly	3.99%
PNC Bank	<a href="#">6384</a>	Jan 1845	\$563,953 mil	<a href="http://www.treasury.pncbank.com">www.treasury.pncbank.com</a>	15.00%	Set by Bank	Quarterly	3.50%
Citizens Bank	<a href="#">57957</a>	Jan 1828	\$222,110 mil	<a href="http://www.citizensbank.com">www.citizensbank.com</a>	10.00%	Set by Bank	Quarterly	3.55%
Huntington National Bank	<a href="#">6560</a>	Jan 1966	\$209,540 mil	<a href="http://www.citizensbank.com">www.citizensbank.com</a>	16.00%	Set by Bank	Quarterly	3.75%

\* At the time funds are deposited with one or more DepositXChange program Banks, your deposits are eligible, subject to the limitations described in the [Customer Disclosure Document and Terms of Usage](#) (available at <https://www.americancustody.com/disclosures/trust-cash-deposit-disclosure-capitalpreservation/>) to be insured, up to applicable limits, by the FDIC. The FDIC's insurance coverage for all insurable capacities (e.g., individual, joint, IRA, etc.) is \$250,000. Therefore, funds in the deposit accounts held in your behalf at each program bank are generally eligible for deposit insurance by the FDIC up to a total of \$250,000 principal and accrued interest per depositor in most insurable capacities (e.g., individual, joint, IRA, etc.) when aggregated with all other deposits held in the same insurable capacity at a program bank. Please refer to the above link for a more complete discussion of applicable insurance limits, and for links to the FDIC and how to access other information sources regarding the participating banks and deposit insurance.

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