

## Certificates of Deposit Program

### What is the CD Program?

Certificates of deposit are available for purchase within the Landing Rock Insured Deposit Account. Search for federally insured CDs offered by well capitalized banks and credit unions nationwide, with insurance coverage up to \$50 million. No more than \$250,000 is held in any single institution. The Insured Deposit Account ('IDA') seeks to provide a competitive level of interest in federally insured institutions with liquidity, safety and 24/7 access to account information. Deposits in the IDA distributed among multiple 'well-capitalized' banks and credit unions as defined by FDIC and NCUA regulations. By spreading your deposits among multiple institutions, both the IDA and the CD Program is able to offer a higher level of federal insurance coverage compared to if you placed your deposit in a single banking institution.

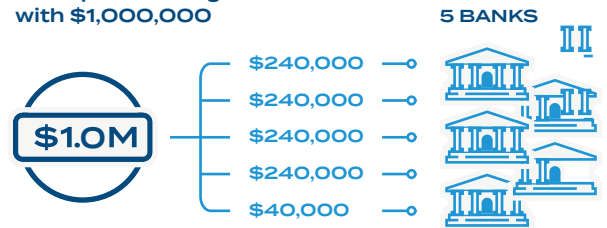
### Main Features:

- Each investor maintains a single Insured Deposit Account.
- Search for CDs issued by banks and credit unions\* nationwide by term.
- Investor cash in each CD stays below the federal insurance limit, currently \$250,000.
- Insured Deposit Account holders can also purchase certificates of deposit.
- Interest is deposited into your IDA in accordance with the type of CD.
- Competitive rates, and varied terms.
- Convenience of a single statement.
- May be suitable for fiduciaries required to invest solely in U.S. government-guaranteed or insured investments.
- Website access to trading, account information, and reports.
- Proceeds from matured CDs are automatically deposited into your IDA.
- Create laddered CDs with a few clicks of a button.
- Receive automated notices when your CDs are about to mature.

### Insured Deposit Account

Cash is allocated to 'well capitalized', FDIC Insured banks and other federally insured institutions throughout the U.S. at no more than \$250,000 per institution.

#### Example: Landing Rock IDA with \$1,000,000



### Key Account Details

Minimum Initial Deposit **\$1,000**  
Minimum Subsequent Deposit **\$1,000**  
Interest Frequency **As per each CD**  
Current Rates **Contact your advisor or visit [www.landingrock.com/](http://www.landingrock.com/)**  
Federal Insurance coverage **Up to \$50,000,000**



To open an Insured Deposit Account, please contact your financial advisor or call 1.888.597.1473. [landingrock.com](http://landingrock.com)

The Insured Deposit Account and CD Program (the Programs) are not a mutual fund or insured by SIPC. Funds in the Insured Deposit Account and CD Program are federally insured upon deposit at a participating institutions. This is a brief summary of the Programs. Please read the Terms and Conditions relating to the Programs for more complete information and the governing terms of the Programs (including liquidity, fees, terms, etc), which is available at [www.landingrock.com](http://www.landingrock.com). The Programs are offered by Landing Rock Group LLC, which is not a bank and does not offer investment advice. Indicative rates for the Programs are per annum and may change without notice. Past performance is not indicative of future results. Rates to specific customers may vary.

\*Certificates of deposit issued by credit unions are only available to certain qualified customers.

†Landing Rock does not guarantee the availability of CDs offered.