Landing Rock

Insured Deposit Account

What is our goal?

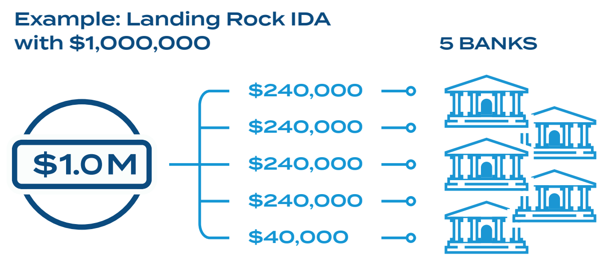
The Insured Deposit Account ('IDA') is a high yield account for savings that seeks to provide a competitive level of interest in federally insured institutions with liquidity, safety and 24/7 access to account information. Deposits in the IDA are federally insured and distributed among several 'well-capitalized' banks as defined by FDIC regulations, and credit unions insured by the NCUA. By spreading your deposits among multiple institutions, IDA is able to offer a higher level of federal insurance coverage compared to if you placed your deposit in a single banking institution.

How does it work?

- Each investor maintains a single account.
- Investor cash at each participating institution stays below the federal insurance limit, currently $250,000.
- Any funds in excess of the federal insurance limit are automatically transferred to another participating bank, savings institution, or credit union.
- Interest will accrue from the date that funds are deposited with a participating financial institution, through the day before the date of withdrawal.
- Interest is compounded monthly.
- Insured Deposit Account holders can also purchase certificates of deposit.
- Keep your existing banking account and link it to the IDA.

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.



Our advantages:

- Up to $50 million of federal insurance coverage per tax ID.
- Next day liquidity without penalties or withdrawal fees.
- Competitive rates.
- Convenience of a single statement.
- Deposits are placed exclusively in 'well-capitalized' banks and savings institutions as defined by the FDIC, and credit unions.
- May be suitable for fiduciaries required to invest solely in U.S. government-guaranteed or insured investments.
- Website access to transfers, account information, statements, and reports.
- Search and purchase certificates of deposit offered by banks and credit unions nationwide.

Key Account Details

Minimum Initial Deposit **$1,000**
Minimum Subsequent Deposit **No minimum**
Interest Frequency **Compounded monthly, paid monthly**
Current Rate **Contact your advisor or visit www.landingrock.com**
Federal Insurance coverage **$50,000,000**

To open an Insured Deposit Account, please contact your Financial Advisor or open an account online today at **landingrock.com**

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