

Insured Deposit Account for Homeowners' Associations

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 the 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?

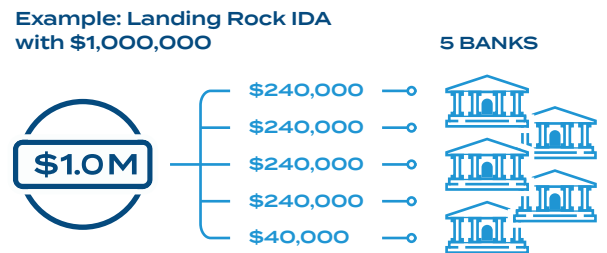
- Your Home Owners' Association maintains a single account.
- HOA cash at each participating institution stays below the federal insurance limit, currently \$250,000.
- Any funds in excess of the federal insurance limit are automatically transferred to another participating bank, savings institution, 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 will be compounded monthly and be credited to your account at the end of each month.
- Insured Deposit Account holders can also purchase certificates of deposit.
- Provide view-only account and statement access to property managers, financial advisors, and board members as needed.
- Perfect for HOA reserve funds.

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.
- Website access to trading, account information, and reports.
- Search and purchase certificates of deposit offered by banks nationwide.
- Keep your existing bank, credit union, or brokerage account and simply link it to your 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.



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 **Up to \$50,000,000**



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

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS.

The Insured Deposit Account is not a mutual fund or insured by SIPC. Funds in the Insured Deposit Account are federally insured upon deposit at a participating institution upon direction by the program administrator, Landing Rock Group LLC. This is a brief summary of IDA. Please read the Terms and Conditions relating to the IDA program for more complete information and the governing terms of the account (including liquidity, fees, terms, etc), which is available at www.landingrock.com. The Insured Deposit Account is offered by Landing Rock Group LLC, which is not a bank. Indicative rates are per annum and may change without notice. Historic rates are no guarantee of future performance. Rates to specific customers may vary. **THIS IS A SUMMARY OF THE LANDING ROCK IDA AND IS SUBJECT TO THE LANDING ROCK IDA TERMS AND CONDITIONS WHICH YOU SHOULD READ BEFORE INVESTING.**