

# A New Way to Manage Client Cash

Market Savings combines FDIC Bank deposit safety plus market return

- Deposits held at Customers Bank, Member FDIC<sup>1</sup>
- Client's cash has no market risk<sup>2</sup>
- Investments are made in an advisor selected portfolio
- Offered through a sub-advisory framework with Save Advisers LLO<sup>3</sup>



Save has been featured in

THE WALL STREET JOURNAL

Bloomberg

AMERICAN BANKER

Choose a cash management product that gives your clients access to market upside and protects them from market downside



### Safety

Complete security on your client's FDIC-insured<sup>1</sup> deposit — it never gets invested. Deposits are FDIC-insured and held at Customers Bank, Member FDIC.



### Advisory Fee Model

Client allocations are managed within a sub-advisory framework. Save's management fee is 0.35% per annum.



### Institutional Portfolios

Access benchmark and multi-asset portfolios to align your client outcomes with their investment goals.

## Here's how the Market Savings Sub-advisory Program works

Learn what to expect from start to finish as a registered investment advisor



### Client Onboarding

In the portal, the advisor enters the client details and selects an investment portfolio. Afterward, the client receives a link to e-sign account opening documents. Once completed, a bank account will be opened at Customers Bank and an investment account at Pershing LLC.



### Cash Transfer

Cash is transferred from client's existing custodial account to their Pershing, LLC account. Once received, the funds will then be transferred to the client's Customers Bank deposit account.



### Investments

In lieu of the client receiving traditional interest, Customers Bank pays Save a platform fee. Save purchases a security for that amount on the customer's behalf in the selected portfolio with a one-year maturity. The client now has a deposit in an FDIC-insured bank account and a security in a custodial investment account. The client's principal deposit is not exposed to market risk.<sup>2</sup>



### Portfolio Performance

Client portfolio performance can be monitored real-time in the advisor portal during the investment period. Integration with third party reporting like Orion and others available.



### Investment Program Maturity

At the end of the investment term, any investment gains are paid out to the client's investment account. The client can renew for a new term or redeem and close the program. Save charges a sub-advisory fee to the advisory firm.<sup>4</sup>

# Investment Portfolios

Save's investment management team has extensive experience creating portfolio strategies to meet a wide variety of client needs.

## S&P 500 Risk-Controlled Portfolio

The S&P 500 Risk-Controlled portfolio follows the S&P 500 Index, and adjusts the level of exposure upward or downward daily to maintain a stable level of volatility.

## Save US Macro Portfolio

The US Macro portfolio seeks to generate returns by allocating across asset classes using macroeconomic variables such as interest rates, inflation and the US dollar. This portfolio focuses on the US equity and bond markets, along with commodities.

## Nasdaq 100 Risk-Controlled Portfolio

The Nasdaq 100 Risk-Controlled portfolio follows the Nasdaq 100 Index, and adjusts the level of exposure upward or downward daily to maintain a stable level of volatility.

## Save ESG Portfolio

The ESG portfolio utilizes the same investment techniques as the Save Global Diversified Markets portfolios and maintains a similar global multi-asset class approach, while utilizing ESG-focused ETFs where possible and avoiding certain assets.

## Program Participants

Non-interest bearing deposit accounts  
provided by



Investments held at



### To get started

To learn more and start offering an innovative, secure yield enhancement solution for your clients' cash position that sets you apart from the competition, contact:

**Program and Investments**  
Save Advisers  
[ria@joinsave.com](mailto:ria@joinsave.com)

**RIA Banking Services and Portal Access**  
Customers Bank  
[FIG@customersbank.com](mailto:FIG@customersbank.com)

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1. To obtain FDIC insurance coverage, customer funds provided will be deposited into non-interest-bearing accounts at Customers Bank. FDIC insurance coverage for funds deposited at Customers Bank is limited to not more than \$250,000 per depositor, per FDIC-insured bank, per ownership category. Actual deposit insurance coverage may be lower if you have other funds deposited at Customers Bank. Customers are responsible for determining the amount deposited in each account at Customers Bank, and for monitoring the total amount of their deposits at Customers Bank, to determine the extent of available FDIC insurance coverage in accordance with FDIC rules. Learn more at <https://www.fdic.gov/deposit/deposits>. Only the funds customers provide and deposit with Customers Bank will be eligible for FDIC insurance. Customers Bank is not providing any investment advice or responsible for the purchase or performance of any investment contracts. The funds held in the Pershing LLC accounts are not FDIC-insured, are not bank guaranteed, and may lose value with a minimum return of zero. Maximum balance and transfer limits apply. Neither Save Advisers, LLC, nor its affiliates, are a bank. Pershing LLC is a member of the Securities Investor Protection Corporation ("SIPC"), formed by Congress to protect "customers" of broker-dealers and to promote public confidence in the U.S. securities markets. Customers of a SIPC Member that fails financially are afforded certain benefits under the Securities Investor Protection Act ("SIPA"). These benefits are relevant only if the broker-dealer that "carries" a customer's account fails and is liquidated under SIPA. At Pershing LLC, your investments are protected by SIPC up to a maximum of \$500,000 total, including \$250,000 in cash balances. Coverage limitations apply. To learn more about SIPC coverage, visit the SIPC website at [www.sipc.org](http://www.sipc.org).

2. The deposit account portion of the Save Market Savings Sub-Advisory Program ("Program") is provided by Customers Bank, Member FDIC. Client funds provided will be deposited into non-interest-bearing accounts at Customers Bank. The investment portion of the Program and sub-advisory service is provided by Save Advisers, LLC ("Save Advisers"). Neither Save Advisers nor its investment affiliates is a bank. The minimum deposit amount for the Program is \$10,000 for a 1-year term. Deposits are FDIC-insured up to the maximum allowed by law, \$250,000 per depositor, per bank. While a client's principal deposit in the Program is not exposed to market or investment risks, there are other important risks associated with the Program to consider, including the risk that the APY on a clients' Program investments could be zero (0%) and that a client withdrawal prior to a Program's maturity could result in additional associated costs that result in the client receiving back an amount less than their initial principal deposit amount. Clients who choose to withdraw deposited funds associated with any given strategy-linked security prior to the maturity of that investment will be responsible for the early withdrawal trade closure costs associated with such early withdrawal, including but not limited to prorated Program Cost Obligations and subsequent reward credit, the prorated Wrap Fees, and any additional trade closure or unwind costs associated with unwinding the strategy-linked security prior to maturity. If a Client fails to maintain their Program through maturity of the Program, the reward credit will be forfeited. Because the reward credit is subject to forfeiture under this scenario, it remains at risk unless the Program is held to maturity.

3. Investment Sub-Advisory Services offered through Save Advisers LLC ("Save Advisers"), an SEC registered investment adviser. Prior to becoming a customer, if at all, each prospective customers' financial advisor must answer (on its clients' behalf as their fiduciary) a series of subjective and objective questions to evaluate both the individual's objective capacity to take risk and subjective willingness to take risk.

4. Articles and customer support materials provided by Save Advisers are for informational and general educational purposes only and are not investment or financial advice. Generally, investments held over 365 days incur long-term capital gains treatment. Additionally, Save Advisers does not provide tax, legal or accounting advice, and investors are encouraged to consult with their personal advisers.

Save Advisers' internet-based sub-advisory services are designed to assist the Advisor's Clients in achieving discrete financial goals. They are not intended to provide comprehensive tax advice or financial planning with respect to every aspect of a customer's financial situation and do not incorporate specific investments that customers hold elsewhere. All investing involves risk, including the possible loss of interest on your initial investment. Our program contains certain risks including: the Strategies may not work as designed, the program may not fit your Client's specific investment objective due to the principal protection initiative, and potential opportunity cost risk. We will deliver to each prospective Advisor further details about the program's risks including those set forth in ADV Part 2.