



R&T Insured Deposits (RTID[®]) for Broker-Dealers

Leverage Technology to Manage Cash Sweep Programs

With R&T's Insured Deposits (RTID[®]) program, broker-dealers have the flexibility to configure a cash sweep program that meets their needs.

Through the RTID program, a broker-dealer can set its program insurance limit, define the number of rate tiers, and determine eligible client account types. Our system can accommodate multiple allocation methodologies and preferred methods of data exchange.

Customers benefit from access to expanded FDIC insurance on their funds, daily liquidity, and competitive rates*.

Program Advantages

- ▼ **Simple to Manage**
R&T is your single point of contact for support.
- ▼ **Rates/Yields**
Rates are competitive to other sweep options.*
- ▼ **Flexible**
With R&T's proprietary technology and large network of banks, you can customize the level of FDIC insurance offered to your customers' and the eligibility requirements for banks.
- ▼ **Seamless Implementation**
We are integrated with most back office systems and our experienced team provides full implementation support.
- ▼ **Available for Many Account Types**
RTID can accommodate a wide array of account types — including corporate, international, and retirement accounts.

Offer Your Customers

- ▼ Access to an expanded level of FDIC insurance
- ▼ Daily liquidity
- ▼ Rates are competitive with other sweep options*

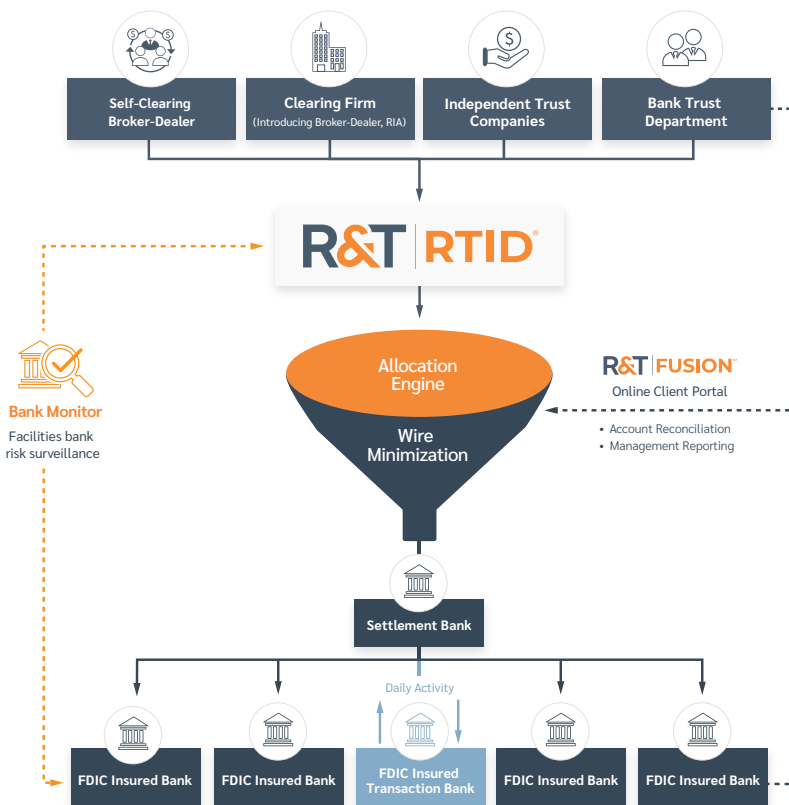
*We provide recordkeeping and/or administrative services with respect to cash sweep and placement programs that we administer (e.g., the DDM[®] and RTID programs). While customer rates obtained on funds placed into those programs may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of our services is to provide customers with convenient access to expanded FDIC and/or NCUSIF insurance coverage on their funds (and not for investment enhancements, or higher rates of returns or profits).

How It Works

Through our proprietary deposit management system, we analyze customer balance activity and the program insurance limits of our broker-dealer clients. We then, through the application of a non-discretionary algorithm, match the results of this daily activity against the available capacity offered through our network of participating banks. Finally, the broker-dealer, as custodial agent, directs customer funds into deposit accounts held with FDIC insured banks in increments below \$250k**, so that their customer balances are FDIC insured up to the program limit.

R&T FusionSM, our client interface and dashboard, provides system access to approve wires, view reports, access historical data and conduct reconciliation in one convenient place.

**In instances where customers' cash balances exceed the program maximum, the amount exceeding the maximum may not be insured, and allocations to certain program banks may exceed \$250,000.



R&T Deposit Solutions provides banks, broker-dealers, trust companies, wealth managers, and other financial institutions with a comprehensive selection of products and services, designed to meet their unique cash sweep, deposit funding and securities-based lending needs.

Contact us to learn more:

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