

**Demand Deposit Marketplace® (DDM®)
for Bank-affiliated & Independent Trust Companies**

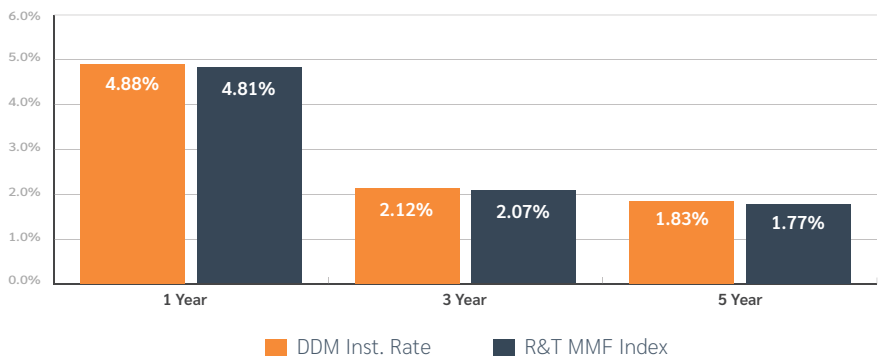
Innovative Cash Management Solutions

A Flexible, Cash Management Solution to Provide Your Customers with Access to Expanded FDIC Insurance

The Demand Deposit Marketplace® (DDM®) program offers trust officers and fiduciary advisors a cash sweep alternative that provides access to expanded FDIC insurance on their funds, same day liquidity without the risk of NAV volatility or redemption gates or fee, and rates that are competitive with other cash alternatives, such as money market funds.

The DDM program has outperformed an index of eight commonly used institutional government MMF over 1, 3 and 5 year time periods.

Performance Data*



* R&T MMF Index: TSTXX, DGCXX, GOFXX, GOTXX, TOIXX, FRGXX, FGTXX, NITXX. All performance data net of fees as of 12/29/23. The R&T/ MMF Index represents 8 commonly used MMFs, sourced from the monthly Crane Money Fund Intelligence Report.

Benefits for Bank-affiliated & Independent Trust Companies

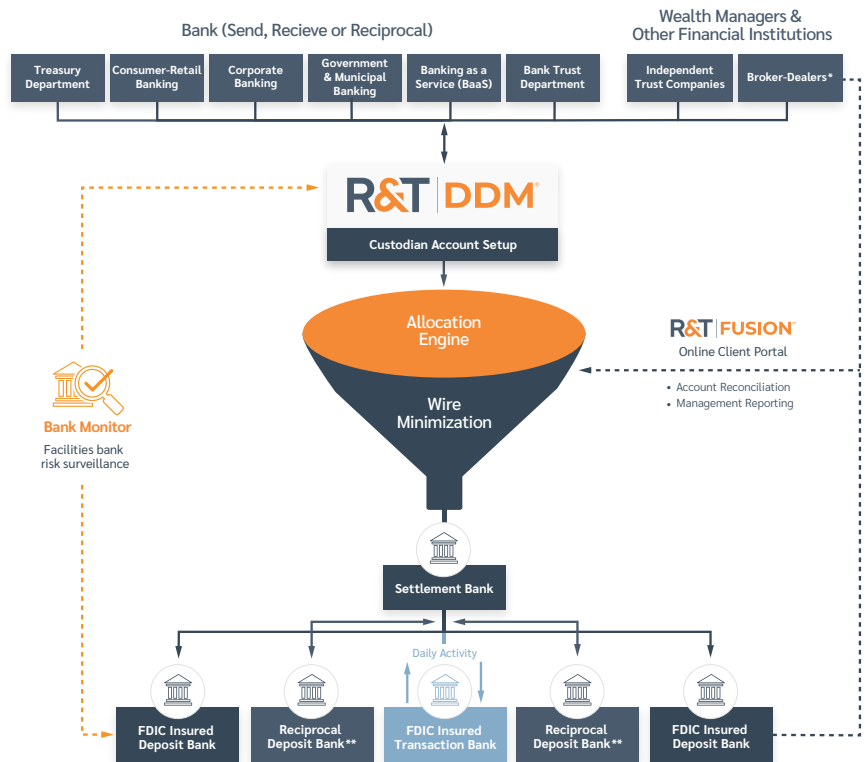
- Safety**
Access to expanded FDIC insurance.
- Rates/Yields****
Rates are competitive with other sweep options.
- Liquidity**
Liquid alternative to money market funds; not subject to liquidity fees/redemption gates.
- Simple to Manage**
Fully integrated with most core processors and trust accounting systems, with online access to view daily balances of customer deposits.
- Attract Customers**
Deepen relationships with your existing trust customers and attract new ones such as Fiduciary, Managed, Non-Managed, Personal Trust, Defined Contribution, Defined Benefit, Foundation and Endowment, Custody & Safekeeping.
- Security**
Designed to help you meet your customers' privacy and data security needs.

**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

Cash balances in your customers’ accounts are sent daily into the DDM program. The DDM program then allocates these balances to deposit accounts at FDIC-insured banks in increments below \$250K so that your customers’ balances are FDIC-insured up to the program limit.

Participating banks with affiliated trust departments can benefit by adding another source of stable funding with favorable regulatory treatment.



*Broker-dealers subject to FINRA can only access the DDM program through the DDM-Specific Order program or the DDM-Broker Dealer program.
 **DDM allocates to as many banks as necessary to provide FDIC insurance up to the program maximum.

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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