

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

# Leverage Technology to Manage Cash Sweep Programs.

With the R&T Insured Deposits (RTID®) program, broker-dealers can configure a cash sweep program that meets their needs.

## Program Advantages

### Simple to Manage:

R&T is your single point of contact for support and account status.

### Available for Many Account Types:

The RTID program can accommodate various account types – including corporate and retirement accounts.

### Configurable:

With R&T's proprietary technology and extensive network of receiving institutions, you can customize the level of deposit insurance coverage offered to your customers.

### Seamless Integration:

We are integrated with most back-office systems, and our experienced team provides full implementation support.

### Diversified Network:

Receive deposits sourced from a wide range of programs, including some of the largest broker-dealers, clearing firms, and other financial institutions.

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

Customers benefit from the ability to access an expanded level of FDIC deposit insurance coverage on their funds, daily liquidity on funds placed into demand deposit accounts through the RTID program<sup>1</sup> and interest rates that are competitive with other cash sweep options.<sup>2</sup>

### Offer Your Customers:

- ▶ Ability to access expanded deposit insurance coverage
- ▶ Daily liquidity<sup>1</sup>
- ▶ Interest rates that are competitive with other cash sweep options<sup>2</sup>

<sup>1</sup> Under the RTID program, funds are deposited into demand deposit accounts (DDAs) or money market deposit accounts (MMDAs) at receiving institutions. Where your customer funds are held in MMDAs, the return of your customer funds from the RTID program may be delayed as, under federal regulations, the receiving institution is permitted to impose a delay of up to seven days on any withdrawal request from an MMDA.

<sup>2</sup> While interest rates obtained on funds placed at receiving institutions under the RTID program may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of the RTID program is to provide customers with convenient access to expanded FDIC insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).

## How It Works

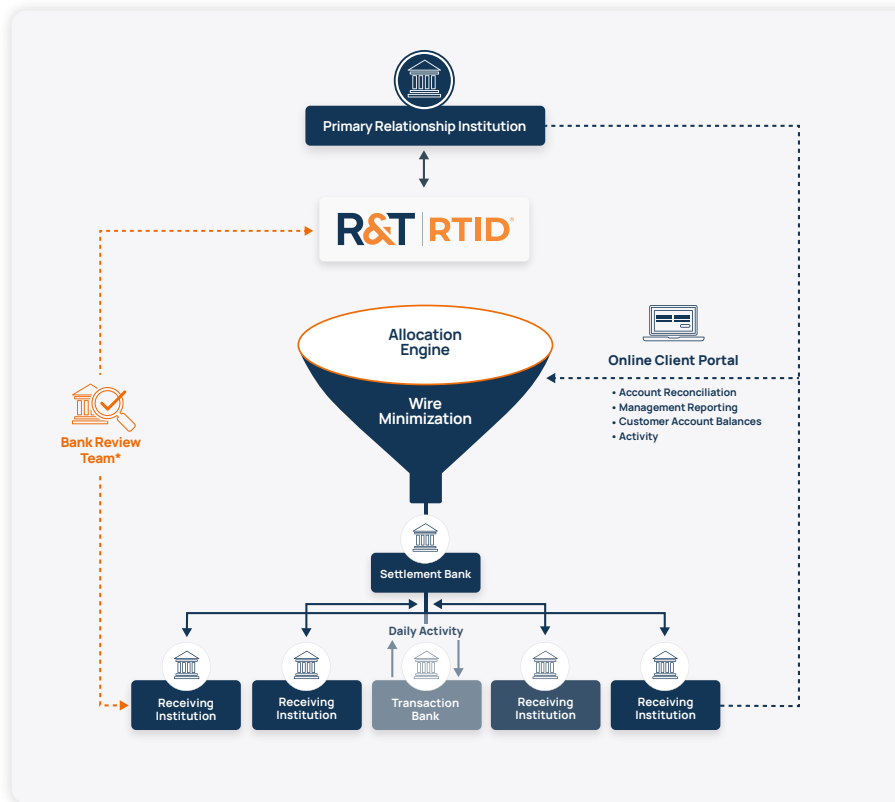
Under the RTID program, broker-dealers sweep their customers' funds into deposit accounts across a network of participating receiving institutions in increments of up to \$250K per customer identifier (e.g., TIN), per account ownership category, per receiving institution. This provides your customers with access to expanded deposit insurance coverage on their funds up to the program limit.<sup>3</sup>

**Our client portals provide system access to approve wires, view reports, access historical data and conduct reconciliation in one convenient place**

3. Subject to the RTID Program Customer Terms & Conditions. Any funds placed into the RTID Program above the program limit (being excess funds) are placed into deposit accounts at excess receiving institutions and are not eligible for access to deposit insurance coverage (subject to FDIC laws and regulations, which may permit access).

#### NOTES:

\*R&T has a Bank Review Team for verifying initial and ongoing capitalization of the receiving institutions. R&T does not provide bank monitoring services or advice to participating institutions.



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 and deposit funding needs.

## Contact us to learn more:

866-237-2752 | [info@rnt.com](mailto:info@rnt.com) | [www.rnt.com](http://www.rnt.com)

Copyright ©2024 Reich & Tang Deposit Networks, LLC. All rights reserved. Reich & Tang Deposit Solutions, LLC (d/b/a R&T Deposit Solutions), a Delaware limited liability company, and/or its affiliates (together, "R&T") provide administrative, recordkeeping and other services to banks, broker-dealers and other institutions with respect to the R&T Insured Deposits ("RTID®") program. R&T's services are provided subject to the terms and conditions of the written agreements entered between R&T and its client with respect to those services, and R&T provides no representations or warranties, express or implied, except as expressly set forth in those written agreements. **Click here** for R&T's legal and other disclosures. **R&T is not an FDIC-insured institution. FDIC insurance only covers the failure of an FDIC-insured institution. Certain conditions must be satisfied for FDIC pass-through deposit insurance coverage to apply. Click here for a list of the FDIC-insured institutions with which R&T has a business relationship for the placement of deposits under the RTID program, and into which a participating institution may place deposits** (subject to the terms of the program and any opt-outs by the participating institution and/or its customers). While the RTID program provides access to an expanded level of FDIC insurance coverage on funds placed into the program (up to the program limit and subject to program terms and applicable laws, regulations and guidance, including pass-through insurance coverage requirements), **the RTID program, itself, as well as R&T's other service offerings are not insured or guaranteed by the FDIC, are not deposits and may lose value** in certain circumstances as described in the program/service terms. We are not a division of the FDIC or NCUA, we are not associated with the FDIC or NCUA and we are not insured by the FDIC or NCUA. For more information about us, please visit our website at <https://www.rnt.com>. The primary objective of the RTID program is to provide customers with convenient access to expanded FDIC insurance coverage on their funds (and not for investment enhancements, higher rates of returns or profits). R&T®, Reich & Tang® and RTID® are registered marks of Reich & Tang Deposit Networks, LLC.

Version MKT-108-003 – 19 November 2024