

Support Your Firm's Hedge Strategy with Funding Built for Balance Sheet Optimization

A flexible funding solution designed to support your firm's hedge strategy and optimize its balance sheet management.

A More Effective, Efficient Hedge Strategy

R&T's funding solutions empower your institution to build stronger hedge strategies through:

- ▶ Stable Funding
- ▶ Committed Durations
- ▶ Flexible Index Selection
- ▶ Simplified Single-Account Design

Manage Risk with Confidence

The Demand Deposit Marketplace® (DDM®) and R&T Insured Deposits (RTID®) programs provide funding structures to support hedge strategies, balance sheet alignment, and ongoing risk management.



The Results:

- ▶ Better alignment
- ▶ Reduced repricing risk
- ▶ Smoother path to predictable funding

Key Advantages:

▶ Stable, Predictable Balances

Consistent cash flows designed to support alignment with your hedge instruments for accurate forecasting and support for hedge relationships.

▶ Flexible Duration End Dates

Customizable duration end dates support alignment of liabilities with hedge duration, reducing repricing risk.

▶ Multiple Benchmark Indices

Diversify risk management options with the index that best fits your firm's balance-sheet needs.

▶ Single Account Structure

Simplify reporting, reconciliation, and management.

▶ Predictable Monthly Wires

Reduce operational burden with scheduled funds transfers.

[Learn more](#) about R&T's funding solutions for depository institutions.

Contact us to learn more:

866-237-2752 | info@rnt.com | www.rnt.com

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