

A New Way to Manage Client Cash

Market Savings combines FDIC Bank deposit safety plus market return

- FDIC insurance up to \$100 million. Client's cash has no market risk¹
- Deposits earn market investments instead of traditional interest each month²
- Same deposit security and liquidity as traditional banking, higher yield potential through market-driven returns³



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



Zero Principal Risk

Deposits remain fully segregated inside a bank account and receive FDIC¹ protection up to \$100 million. Your client's cash is never exposed to market risk.



Growth Potential That Exceeds Interest

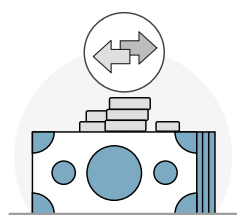
We replace traditional monthly interest payments with monthly market-linked investment allocations^{2, 3}, delivering a variable APY that reflects actual investment performance.



100% Liquidity

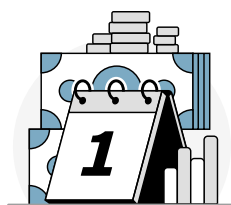
Maintain full access to your client's funds with same-day transfers available.

How it works



Step 1

Your client's funds are held in an FDIC-insured bank account³. Put cash in, pull cash out as needed.



Step 2

Each month, your client receives investment allocations in their selected portfolio based on their prior month's cash balance.



Step 3

Track everything—cash balance and investment performance—through the Market Savings dashboard.

Investment Options

Pacer COWZ

5.94%

APY since live date
of 16 Dec, 2016

A strategy-driven exchange traded fund that aims to provide capital appreciation over time by screening the Russell 1000 for the top 100 companies based on free cash flow yield.

Pacer COWG

10.75%

APY since live date
of 21 Dec, 2022

A strategy-driven exchange traded fund that aims to identify top growth companies in the Russell 1000 by screening for above average free cash flow margin.

Pacer TRFK

12.93%

APY since live date
of 8 Jun, 2022

A rules-based exchange traded fund that aims to offer investors exposure to globally-listed stocks and depository receipts of data and digital revolution companies.

S&P 500

5.48%

APY using live data,
since 31 Dec, 2004

An index that tracks the performance of the top 500 companies in the United States.

Nasdaq 100

6.02%

APY using live data,
since 31 Dec, 2004

An index that includes 100 of the largest non-financial domestic and international companies.

EM

4.17%

APY using live data,
since 31 Dec, 2004

The EM Portfolio invests in companies from emerging markets, capturing the growth potential of developing economies.

Results shown up to 31 Dec 2025.

[See Full List of Portfolios](#)

Program Participants

Investment Advisor

save[®]

Investments held at

> BNY | PERSHING

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Security code: Pacer2026



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1. To obtain FDIC insurance coverage, customer funds provided will be deposited into interest-bearing accounts at Third Coast Bank, Member FDIC ("TCB"). The Dodd-Frank Wall Street Reform and Consumer Protection Act signed on July 21, 2010, made permanent the current standard maximum deposit insurance amount of \$250,000. The FDIC coverage limit applies per depositor, per insured depository institution, for each account ownership category. As such, deposits at TCB are subject to FDIC insurance coverage up to \$250,000. For deposits exceeding \$250,000, TCB automatically allocates deposits through a Reciprocal Deposit Network ("RDN") to provide extended FDIC coverage of up to \$100 million per Client while maintaining a single banking relationship for each client. Actual deposit insurance coverage may be lower if you have other funds deposited at the banks within the Reciprocal Deposit Network. Customers are responsible for monitoring the total amount of their deposits across all network banks 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 TCB and the RDN will be eligible for FDIC insurance. TCB is not providing any investment advice or responsible for the purchase or performance of any investment contracts. Client agrees to forgo deposit account interest earnings to participate in the Market Savings Sub-Advisory Program, allowing Save to utilize those interest earnings to purchase strategy-linked securities on their behalf. The strategy-linked securities held in the Pershing LLC custodial accounts are not FDIC-insured, are not bank guaranteed, and may lose value with a minimum return of zero. Maximum balance and transfer limits may 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.

2. The deposit account portion of the Save Market Savings Sub-Advisory Program ("Program") is provided by Third Coast Bank, Member FDIC ("TCB"). 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 \$25,000. The Dodd-Frank Wall Street Reform and Consumer Protection Act signed on July 21, 2010, made permanent the current standard maximum deposit insurance amount of \$250,000. The FDIC coverage limit applies per depositor, per insured depository institution, for each account ownership category. As such, deposits at TCB are subject to FDIC insurance coverage up to \$250,000. For deposits exceeding \$250,000, TCB automatically allocates funds through a Reciprocal Deposit Network to provide extended FDIC coverage of up to \$100 million per Client while maintaining a single banking relationship. 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%).

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. Save Advisers does not charge an advisory fee; however, an affiliate receives a platform fee deducted from interest credited by the partner bank for programs administered on the platform. Additionally, Save Advisers pays Pacer Financial, Inc. certain fees for promotional services. These fees are based on program deposits and are structured to address potential conflicts of interest by Pacer Financial receiving lower fees for any allocation to Pacer ETFs (which may be included in the Market Savings Sub-Advisory Program). Pacer Financial, Inc. and its affiliates provide distribution, investment advisory, and index provider services to Pacer ETFs and receive fees from Pacer ETFs for such services. For more information, please visit www.pacerefts.com.

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To learn more about SIPC coverage, visit the SIPC website at www.sipc.org.