

Cash Access Account

SEI's **Cash Access Account (CAA)**

is a cash management program linked to your SEI account that offers you so much:

- › A checking account with all the benefits of a premium bank account, **plus** access to your portfolio funds
- › A multi-functional line of credit that uses your portfolio as collateral, letting you use the value in your equities without resorting to credit cards or other lending options
- › **Or BOTH**

The components of this flexible program are the result of a unique collaboration between SEI and The Bancorp Bank to provide better tools for you to manage your money. If you are thinking of opening a checking account or line of credit anywhere, read on to see how the SEI CAA provides these services seamlessly. **One Program. Many Advantages.**

Client Options

CAA Checking Account

Open a convenient checking account linked to your SEI funds for check writing, ATM access, debit card usage, funds transfers, online bill payment and more.

Advantages include:

- › Built-in overdraft protection for checks and Bill Pay via the linked SEI account
- › Monthly sweeps in and out of the account based on your balance elections
- › ATM access with VISA® debit card
- › Free standard checks and unlimited check-writing privileges
- › Competitive interest rates
- › Funds Transfer, an electronic money movement tool
- › SEI CAA Mobile Banking App available for download, includes deposit functionality
- › No minimum balance requirement

CAA Securities-Backed Line of Credit

Open a Securities-Backed Line of Credit (SBLOC) to utilize your portfolio while it is still working for you. The SBLOC lets you access the value of your investment portfolio without incurring tax consequences or penalties, and without resorting to running a balance on a high-interest credit card.¹ Whether you are seeking funds for a real estate purchase, tax bill, tuition payment—anything except the purchase of additional securities—the SBLOC is ready when you are, while your investments remain untouched to maintain your carefully crafted strategy.

Advantages include:

- › Easy to open
- › Borrow cash by wire or check
- › No set-up fees
- › No application or annual fees²
- › No principal repayment deadline
- › Competitive rates

¹Please consult your tax professional for any questions regarding potential tax implications involving your investment portfolio.

²The Bancorp Bank does not charge an application fee. State, local, and/or third-party fees may apply in some states.

Choose the combined program, and get all the benefits of the SBLOC and the CAA checking account! The checking account is linked to the SBLOC and tied to the SEI investment account. The line of credit can be accessed on demand via the checking account and acts as the overdraft protection for checks.

**CAA Checking Account
+ CAA Securities Backed Line of Credit**

**All of the flexibility,
combined into one program.**

Cash Access Account Comparison

	Typical Banks	SEI Cash Access Account
Online Banking with Bill Pay	X	X
Free Standard Checks		X
Free Incoming Wire Transfers		X
Debit Card	X	X
ATM Access	X	X
Funds Transfer	X	X
Automatic Monthly Sweeps to/from SEI		X
Linkage to SEI Money Market for Transfers		X
Overdraft-Eligible to SEI Money Market Funds		X
Optional SBLOC Overdraft Protection		X
Free Outgoing Domestic Wire Transfers to SEI		X
View-only access for your advisor (TotalCash® Manager)		X
Balance Alerts for you (and, optionally, your Advisor)		X
Multiple Deposit Options Including via Mobile Banking App	X	X

Common Questions

How do I open a CAA?

Contact your Advisor for an application. You will be asked for personal information and signatures. Depending on your account type, additional documentation may be required. Your Advisor will then submit the completed application to SEI for processing.

After submitting the signed application and required documentation, what should I expect to receive, and when?

The entire process takes approximately 7-10 business days, starting from when your application is received by the bank through when you receive your checks, debit card and PIN, as applicable to the type of account opened. Please check your account balance before writing checks or using your debit/ATM card on your new account.

The specific deliverables are set forth below. The items are sent separately for security purposes. Please note that account paperwork must be submitted in good order; missing information can impact the delivery of these items.

Online Banking Password—sent by email to address provided on account application (if no email address provided, sent by U.S. mail); **password** is for online access to your account

Welcome Kit—sent by mail to your mailing address after initial account setup; includes **user ID** for online access to your account

Debit Card—ordered and mailed upon account completion, as applicable

Personal Identification Number—ordered and mailed upon account completion, as applicable; PIN for debit card may arrive before the card itself

Checks—ordered and mailed upon account completion, as applicable

Is my Cash Access Account insured by the FDIC?

Yes. SEI's Cash Access Account is a demand deposit account held by The Bancorp Bank and insured by the FDIC. For coverage information, visit www.fdic.gov.

NOTE: Investment accounts are not insured.

Where do I find information on account funding, monthly sweeps and overdraft coverage?

This information is located within the CAA application, available online at seicashaccess.com and through your Advisor.

A Leading Private-Label Banking Resource

The Bancorp Bank (NASDAQ: TBBK), where the SBLOC and CAA checking account are housed, is an FDIC-insured online commercial bank that delivers a wide range of customized products and services to a national network of private-labeled affinities. It is the only bank in the country dedicated to private-label and technology solutions for non-bank financial services companies.

Support and Service

Email clientsvc@seicashaccess.com

Web seicashaccess.com

T 866 792 5412 (24 hours)

F 302 791 5792

Mail deposits to:

The Bancorp Bank
Attn: Deposit Operations
P.O. Box 15329
Wilmington, DE 19885-5329

Securities-backed lending has special risks and may not be suitable for everyone. If the market value of the pledged securities declines below required levels, the client may be required to pay down the loan or line of credit or pledge additional eligible securities in order to maintain it, or the lender may require the sale of some or all of the client's pledged securities. The sale of the client's pledged securities may cause the client to suffer adverse tax consequences. We do not offer tax or legal advice. Please advise the client to consult with a tax advisor.

SEI Private Trust Company (SPTC) is a federally chartered limited purpose savings association and wholly owned subsidiary of SEI Investments Company. All Cash Access Account deposit and credit products are offered by, and any accounts opened in connection with such products will be held by, The Bancorp Bank, an independent state-chartered bank which is not affiliated with SPTC or SEI Investment Company or any of its other subsidiaries.

Deposit accounts are maintained by The Bancorp Bank. They are FDIC insured up to \$250,000. Other accounts held in the same capacity at The Bancorp Bank may impact coverage. Visit www.fdic.gov for coverage details.