

Company Background

Deposit and Liquidity Specialists Since 1974

R&T is one of the nation’s largest firms dedicated solely to offering deposit and liquidity solutions to financial intermediaries and institutional investment entities. The firm is focused on creating, improving, and delivering smarter ideas to help banks, broker-dealers, wealth managers, credit unions, registered investment advisors, public sector, and private sector clients maximize the value of their deposit, liquidity, and short-term investment programs. This singular focus across multiple business lines combines to form a unique perspective and deeper insight into the discipline of cash management.

R&T is a leading provider of FDIC insured cash sweep programs offered through sponsoring banks, broker-dealers, trust companies, and clearing platforms; and provides billions of dollars in stable funding for community banks and some of the world’s largest financial institutions. Through its FDIC programs with its flexible “dial-up” structure, the firm provides banks with a strategic balance sheet management tool that enables them to precisely control balance sheet liquidity levels on any given day.

Why R&T

<p>Customized Solution</p>	<p>Advisory/Capital Markets background</p>
<p>R&T can tailor an FDIC insurance program to meet your specific needs, including, but not limited to: (i) private-labeled programs; (ii) special programs for retirement accounts; (iii) maximizing deposits from affiliated broker-dealers; (iv) alternative structures that eliminate the need to share customer personal identifiable information; (v) ability for bank CFOs to fine-tune bank balance sheet levels; and (vi) other nuances that eliminate double entry of data and inefficient processing.</p>	<p>Our unique expertise in the capital markets, banking, and importantly, liquidity management are the key drivers of well-run programs that better meet client needs and enable us to offer daily liquidity programs at competitive rates while others simply cannot.</p>
<p>Proprietary Technology Platform</p>	<p>Bank Relationships</p>
<p>The scalability of our proprietary operational and technology platforms has enabled Reich & Tang to develop programs that are far more flexible – proactively and reactively – than those of our competitors.</p>	<p>The depth of our long-standing bank relationships remains the foundation upon which our programs are built, and further enables us to keep a strategic long-term view on program growth and capacity while minimizing short-term volatility.</p>



R&T provides balance sheet and cash management solutions to US banks and other financial institutions. Our cash sweep programs provide access to extended FDIC insurance through participating banks and offers competitive rates and cash security through our sponsoring banks, broker-dealers, trust companies, and clearing platforms. Reich & Tang ensures ease of use by streamlining technology with an unyielding focus on client partnerships.



Bank Solutions

The Demand Deposit Marketplace® (DDM)

Program—A comprehensive, daily balance sheet management sweep solution that provides banks with access to reciprocal deposits and enables banks to receive, send, or exchange deposits with other banks to meet their unique balance sheet management needs while offering customers access to millions of dollars in FDIC insurance through participating banks in the program.

Deposit Sourcing Solutions—Reich & Tang provides the most relevant and forward thinking deposit sourcing solutions to banks of all sizes. These low-cost, stable, retail balances, that require no service transaction to banks, are ideal for strengthening balance sheets, funding loan growth, establishing or supplementing contingency funding plans, and diversifying counterparty risk.

Bank Trust Services—Multi-million dollar FDIC insured cash sweep programs designed as smart alternatives to money market mutual funds for a bank's trust department clients' cash balances. Uniquely, the program enables banks to monetize the trust department's cash balances as a reliable, immediate source of funding.

Public Entities—FDIC insured alternatives to money market mutual funds for public/state run investment pools where FDIC insured cash investments are mandated by investment policy.

Broker Dealer Solutions

FDIC-Insured Deposit Sweep Program

An industry-leading sweep program that provides investors with the safety of millions in FDIC insurance and daily liquidity through the convenience of one account.

The DDM® Program

A powerful **position-traded** insured deposit cash management alternative that provides clients with large cash positions high levels of deposit insurance that is not available through money market mutual funds, and traditional bank and credit union accounts.

Wealth Management/Registered Investment Advisors Solutions

The DDM® Program

A powerful FDIC insured cash management alternative that adds tangible value to RIAs, trust managers, and other wealth management clients with large cash positions. The DDM program provides high value investors with access to millions in FDIC insurance through participating banks, daily liquidity, and a highly attractive yield.

For more information, contact:

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