Attracting held-away cash with **FICA For Advisors ("FICA")** continues to create measurable value for wealth managers and their clients. We believe success is directly attributed to focusing client discussions on the importance of safely maximizing their cash potential.

The Cash Opportunity

Grow your business and add value to your clients at the same time

It can be a powerful conversation starter to ask your clients about their cash and then introduce a solution that provides:

- FDIC insurance up to $25MM per tax ID
- Liquidity
- Competitive yield
  ($4.3 trillion of bank deposits earn 0%*)
- No principal or market risk

Potential FICA clients:

- HNW Individuals
- Business Owners/Physicians
- Not-For Profits
- Corporate Boards
- Municipalities

Opportunities for FICA:

- Inheritance
- Liquidity Event
  - Sale of a primary/secondary home
  - Sale of a business or large asset
- Uninsured cash sitting in a bank account
  ($7.5 trillion of bank deposits are uninsured*)

See how other RIAs use **FICA For Advisors** to better service clients and capture held-away cash.

Success Story #1

Small Business Owner | Operating Capital

RIA Profile: Based in Houston, TX; $500MM AUM

Client Scenario:

- Client is owner of a successful start-up that has just received funding from a small venture capital firm
- Business is flourishing, leading to several new hires, exponential revenue growth, and increased income for the client

Solution:

- Advisor leverages FICA to provide absolute safety, full liquidity, and a competitive yield on the business' operating capital and recent round of funding
- Client opens several FICA accounts. one for personal assets, and multiple accounts for the business; payroll, taxes, and one for the recent investment. All three accounts are linked directly to the organization's main bank account, where cash can be accessed next day via a simple ACH

Success Story #2

Non-Profit | Cross-Sell Opportunity

RIA Profile: Based in Portland, Maine; $400MM AUM

Client Scenario:

- Top HNW client (net worth of $100MM)
- Existing FICA account owner (personal assets & family trust)
- Conversation at a quarterly review meeting uncovered his recent position on board of large non-profit

Solution:

- Advisor leverages FICA to provide the safety and liquidity, an absolute requirement for a non-profit organization
- Advisor gains a new client and brings new assets under their purview
- HNW Client has sense of satisfaction and pride that they were able to help better service the organization they care about, and ultimately further their cause

Success Story #3

HNW Individual | Liquidity Event

RIA Profile: Based in Denver, CO; $600MM AUM

Client Scenario:

- HNW individual (net worth of $25MM)
- Client sells his secondary home and upon closing, expects to receive $12MM in proceeds

Solution:

- Advisor leverages FICA to provide protection on full balance while determining investment strategy
- Advisor cuts the bank out as middle-man; easing transition of assets and bringing them under their purview from the start
- Advisor planned ahead and maintained cash needed for taxes in FICA program post investment allocation. Client has peace of mind knowing full balance is safe, secure, accessible, and earning a positive return

Partner Support

StoneCastle is dedicated to creating differentiated solutions and best practice ideas that are uniquely reshaping the way advisors utilize cash to help increase the value of their practices. We firmly believe that the advisor that **controls the cash, controls the relationship**.

For turnkey sales and marketing support contact us at intermediaries@stonecastle.com or 888-342-2274.

*Source: FDIC May 2021 Quarterly Report. Based on estimated levels at domestic banks.

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