

# Baird's Cash Sweep Program

## Protecting and Growing Your Cash

Our program puts your cash to work while ensuring it is protected and accessible.

### Key Benefits for You

- **Safety:** While Baird is not a bank, we have leveraged our independence to establish relationships with a consortium of banking institutions that we have vetted on our clients' behalf. These relationships allow us to spread our clients' cash across several banks to maximize your FDIC insurance coverage<sup>1</sup> up to \$1.25 million for individuals and \$2.5 million for couples with joint accounts.
- **Simplicity:** Your cash may be held at up to five separate banks, but you will have a singular and consistent experience within our program. For whatever reason cash may be needed, it will be easily accessible. You won't need five passwords, five pin numbers, five debit cards or five checkbooks to draw on your cash.
- **Yield:** As an employee-owned firm, our belief is that when our clients succeed, we succeed. That's why we are proud to offer some of the most competitive interest yields in the industry for FDIC-insured cash deposits. And because we value our entire relationship with you, our interest rates are based on the total amount of assets you entrust at our firm, not just your cash with us.

To learn more about the Cash Sweep Program, reach out to your Baird Financial Advisor.

For the latest interest rate and yield information, visit [rwbaird.com/cashsweeps](https://www.rwbaird.com/cashsweeps) or scan the QR code.



<sup>1</sup>Federal Deposit Insurance Corporation (FDIC) insures cash deposits with banks for individuals up to \$250,000 for individuals and \$500,000 for couples. Cash Sweep Program may spread a clients' cash among five separate banks to maximize insurance coverage. Any additional funds will be allocated to a government-backed money market account.

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