

Cantor Fitzgerald Insured Cash ProgramSM

Safety | Liquidity | Yield

www.GlobalAlts.com/cash

Description

Federally insured¹ cash account designed to insure cash balances beyond traditional limits

Objectives

Seeks to provide a rate competitive to prime and U.S. government money funds while maintaining liquidity and providing maximum safety

Strategy

Allocate deposits exclusively in accounts backed by the full faith and credit of the U.S. government and maximizing the rate earned on those deposits²

Credit and Risk Considerations

Full faith and credit of the U.S. government¹

Highlights

- Federally insured¹ up to \$25M, \$50M for joint accounts (up to \$100M per tax ID at a lower APY)
- Highest AAAkf rating by KBRA⁵
- No counterparty or credit risk
- Next day liquidity with no transaction fee, or redemption gates
- Depository network includes over 900 pre-screened depository institutions
- Potentially higher yielding alternative to bank and brokerage cash accounts

Details

Interest Accrued Daily/ Paid Monthly

Purchase and Redemption Cut-off 3:00 PM ET

Deposits Same Day

Withdrawals³ Next Day

Initial Deposit Minimum \$100,000

Current Yield⁴ As of 9/5/2023 4.84% on the first \$1 million (net of fees)
4.05% on funds above \$1 million (net of fees)

Cantor Fitzgerald Insured Cash ProgramSM

Cantor Fitzgerald Investment Advisors, L.P. ("CFIA") is proud to introduce you to the Cantor Fitzgerald Insured Cash ProgramSM, or "CF Cash," a cash management solution designed to enhance the return and provide more FDIC insurance protection on your cash balances. CF Cash is a private label program that is established and administered by StoneCastle Cash Management, LLC ("StoneCastle") through its FICA[®] I For Advisors Program. StoneCastle is a leading administrator of insured cash solutions for many of the world's largest institutions.

Cantor Fitzgerald is a leading global financial services firm with offices and trading desks in all major financial centers throughout the world. Since 1945, Cantor Fitzgerald has provided a range of products and services to over 7,000 institutional clients. Today, Cantor Fitzgerald extends the reach of its global distribution platform to broker dealers, registered investment advisors, trust companies, family offices and other financial intermediaries. CFIA is affiliated with Cantor Fitzgerald & Co., but the activities it conducts with respect to CF Cash are not conducted through and do not form a part of Cantor Fitzgerald & Co.

StoneCastle Cash Management, LLC is an SEC registered investment advisor and is the program manager and administrator for CF Cash. StoneCastle has over 1,500 institutional clients utilizing their cash management solutions including Fortune 500 firms, public entities, foundations, endowments, hedge funds, private equity firms and insurance companies. StoneCastle is backed by the strength and stability of world class partners, CIBC and Charlesbank Capital Partners.

StoneCastle has the responsibility and discretionary authority for the selection of the program banks and the allocation of deposits into these banks, while ensuring each account's deposits remain at or below the FDIC insurance limit per bank. Accounts are opened with U.S. Bank, StoneCastle's custodian bank. StoneCastle is not affiliated with CFIA. CFIA will receive a fee in connection with our introduction of this program to you, and such fee will reduce the yield that you may otherwise receive for your deposits in the CF Cash Program.

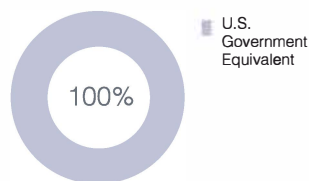
Why CF Cash?

CF Cash is designed specifically to help maximize the earning potential of your cash while providing a high level of FDIC insurance to protect your assets. CF Cash can be an ideal solution for investors and corporations that maintain high balances of uninsured deposits at banks or other financial institutions.



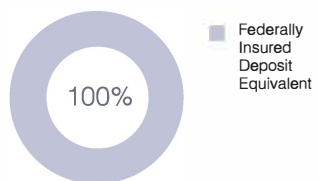
Full Faith and Credit¹ | Next-Day Liquidity³ | Competitive Yield⁴

Credit Quality Composition



1-Day Weighted Average Maturity

Portfolio Composition



1-Day Weighted Average Life

StoneCastle has represented that it has implemented internal controls and procedures reasonably designed to detect and reduce operational and other risks of CF Cash. Such risks exist with any financial instrument, and may arise from a number of factors, including, but not limited to, human error, misconduct, failed or inadequate processes, technology or systems failures or breaches, processing and communication errors, or failures to comply with applicable laws and regulations, in each case by StoneCastle, its custodian, or any of their respective employees, agents or service providers. The measures implemented by StoneCastle may not detect or fully address every possible risk or failure. Full insurance of the funds deposited in CF Cash may therefore not be available in the event any such failures impact or prevent the proper placement or allocation of funds into the insured depository institutions or StoneCastle's continued compliance with the requirements of FDIC or NCUA insurance coverage. CFIA and EWM make no assurances as to the effectiveness of such measures or the performance of StoneCastle, the custodian or their respective employees, agents or service providers.



For more information on the Cantor Fitzgerald Insured Cash Program

Contact your Global Alternative Investment Management Representative

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To learn more, visit: www.globalalts.com/cash

To access an online application for an individual, joint, trust, or institutional account, visit:
endowment.advisor.cash

Program Service Provider

All information contained herein is for informational purposes and should not be construed as investment advice. It does not constitute an offer, solicitation or recommendation to purchase any security.

CF Cash is designed to satisfy the FDIC's requirements for agency pass-through deposit insurance coverage. Program banks in the network are FDIC-insured "banks" as defined in the Federal Deposit Insurance Act. The FDIC Limit is \$250,000 per depositor per bank.

StoneCastle Cash Management ("StoneCastle") is the program Administrator. StoneCastle is not a bank, nor does it offer bank deposits and its services are not guaranteed or insured by the FDIC, or any other governmental agency. StoneCastle is an investment advisor registered with the United States Securities and Exchange Commission (SEC). For more information regarding the firm, please see its Form ADV Part 1 and 2A on file with the SEC. Registration with the SEC does not imply a particular level of skill or training.

1 Balances held in clients' custody accounts may not receive FDIC insurance. If clients have any cash at any depository institution that is in the network then they may not receive full FDIC insurance coverage on their deposits at those institutions. Funds may be submitted for placement only after a depositor enters into a CF Cash agreement. The agreement contains important information and conditions regarding the placement of funds.

2 StoneCastle is not a member of The Federal Deposit Insurance Corporation (FDIC), but the depository banks where client money is placed are FDIC members. The FDIC is an independent agency of the U.S. government that protects the funds depositors place in FDIC insured institutions. FDIC deposit insurance is backed by the full faith and credit of the U.S. government.

3 Liquidity is on a next business day basis. Same day purchase credit and next day liquidity redemptions are subject to a 3:00 PM ET cut-off. Please read the Program Terms and Conditions for more complete information and the governing terms of the account (including liquidity, terms, etc.).

4 Please contact your Endowment Wealth Management, Inc. ("EWM") adviser for the most current yield and maximum deposit insurance coverage. Current yield for CF Cash may change without notice. The rate assumes you have deposited funds in a CF Cash account for 12 full months and have kept the interest earned in the account to be reinvested. Your yield may not reflect the administrative fees that Endowment Wealth Management will receive in connection with its introduction of this product to you, and such fee may reduce the yield indicated above that you may receive for your deposits in the CF Cash Program. Federal insurance coverage is available for deposits up to \$100M per tax ID. This maximum deposit insurance coverage amount may change without notice. A blended rate for balances greater than \$25M will apply. Past performance does not guarantee future results.

5 Kroll Bond Rating Agency ("KBRA") is registered with the SEC as a Nationally Recognized Statistical Rating Organization (NRSRO). In addition, KBRA is recognized by the National Association of Insurance Commissioners (NAIC) as a Credit Rating Provider (CRP). The AAakf rating assigned to reflects the Program's Primary Quantitative Rating (PQR) as measured by the KBRA Funds Credit Quality Rating Matrix, which is based on the credit quality of the underlying instruments that comprise the portfolio. Additionally, the fund rating is influenced by the results of the qualitative assessment of StoneCastle. The qualitative shadow rating (QSR) was found to be strong.

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CFIA and EWM have relied upon the program administrator, StoneCastle Cash Management, LLC (the "Program Administrator"), to prepare the information contained herein.

Potential depositors are encouraged to conduct their own due diligence. Any representations and warranties are to be solely and directly made by the Program Administrator and would be governed by any application agreement and related terms and conditions between the depositor and the Program Administrator. CFIA and EWM have not independently verified the accuracy or completeness of the information contained herein and, disclaim any responsibility or liability to the fullest extent permitted by applicable law, whether in contract, tort, equity or otherwise, for any loss or damage arising from any reliance on or the use of these materials in any way. Any opinions or estimates expressed by CFIA or EWM may change without notice to you. CFIA and EWM undertake no obligation to provide recipients with any additional information or any update to, or correction of, the information contained herein. The information contained herein should not be construed as legal, business, tax or accounting advice. You should consult your own attorney, business advisor, tax advisor and accounting advisor as to legal, business, tax, accounting and related matters concerning the product described herein and its suitability for you.

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CFIA is an investment adviser registered with the U.S. Securities and Exchange Commission. CFIA is not acting as your investment advisor in connection with CF Cash or any information contained herein.

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Endowment Wealth Management makes available to clients the Cantor Fitzgerald Insured Cash Program ("CF Cash") offered by StoneCastle Network, LLC ("StoneCastle"), an affiliate of StoneCastle Cash Management, LLC. The CF Cash program allows customers the ability to protect their money by placing it in deposit accounts at banks, savings institutions and credit unions (collectively, "Insured Depositories") in a manner that maintains full insurance of the funds by the Federal Deposit Insurance Corporation ("FDIC") or National Credit Union Administration ("NCUA"), whichever is applicable. Funds will be deposited within StoneCastle's network of Insured Depositories ("Deposit Network"). Cantor Fitzgerald requires \$100,000.00 minimum deposit to open a CF Cash account.

EWM will assist clients in signing up for this program and facilitating the transfer of funds between the client's like-named accounts. EWM receives a 10 basis point administration fee from StoneCastle based on client assets that participate in this program that will reduce the yield that you may otherwise receive for your deposits in the CF Cash Program. The receipt by EWM of the administrative fee creates a conflict of interest because it incentivizes EWM to make the CF Cash program available to clients instead of other cash management programs. EWM mitigates this conflict of interest by disclosing it to clients.

EWM is not acting as your investment advisor in connection with CF Cash or any information contained herein. Endowment Wealth Management, Inc. is an investment adviser registered with the U.S. Securities and Exchange Commission. Registration with the SEC does not imply a particular level of skill or training. ETF Model Solutions LLC, Embark-Invest.com and Global Alternatives Investment Management LLC are affiliates of EWM.

For additional disclosures, see EWM's Form CRS and ADV Brochure Part 2A Brochure copies of which can be obtained at <https://brokercheck.finra.org/>.

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