

# Baird's Cash Management Program

*Offering Convenience and Simplicity in One Easy-To-Use Account*

Cash Management connects your long-term investment relationship with your day-to-day banking needs.

## Key Benefits for You

- Convenient access to your cash balance through a Platinum Visa® debit card and checks, with free check orders plus check expense tracking to help with budgeting and planning.
- A direct deposit option allows you to easily deposit payroll, Social Security, pension and other recurring payments into your Cash Management account.
- eBill Management allows you to receive, review, track, pay and organize all your bills online.
- A robust award points program that rewards spending.<sup>1</sup> Access and redeem award points through Baird Online for travel, gift cards and merchandise.
- Personal concierge services can assist 24/7 worldwide with travel planning, dining reservations, shopping, tickets, access to events, help with household services and more.

- An automatic sweep of cash balances into an FDIC-insured money market account or, if eligible, one of several taxable and tax-exempt money market mutual funds.

Benefits are offered at three levels, based on household assets at Baird: Cash Management Standard, Cash Management Select and Cash Management Premier.

## Asset Protection

- Assets in money market mutual funds are protected by the Securities Investor Protection Corporation. If an SIPC member firm fails financially, SIPC covers most investments up to a value of \$500,000, including \$250,000 in cash. SIPC does not protect against losses due to market fluctuations.
- Baird clients are further protected by a policy in excess of SIPC coverage through Lloyd's of London that provides additional coverage beyond the \$500,000 SIPC limit.
- Investments in the FDIC-insured money market account are protected up to \$250,000 per depositor (\$500,000 for a joint account owned by two individuals).

*continued*



	CASH MANAGEMENT STANDARD	CASH MANAGEMENT SELECT	CASH MANAGEMENT PREMIER
	Household Assets With Baird <\$100,000	Household Assets With Baird \$100,000 – <\$1,000,000	Household Assets With Baird >\$1,000,000
Minimum Balance	\$25,000 in cash and/or securities	No minimum balance required	No minimum balance required
Cash Sweep	Weekly, into an insured, interest-bearing bank deposit account	Daily, into an insured, interest-bearing bank deposit account and/or taxable and tax-exempt money market mutual funds	Daily, into an insured, interest-bearing bank deposit account and/or taxable and tax-exempt money market mutual funds
Annual Fee	\$125	Complimentary	Complimentary
Award Points <sup>1</sup>	<ul style="list-style-type: none"> <li>• Award points earned for spending</li> <li>• 75,000 annual cap</li> <li>• Four-year expiration</li> </ul>	<ul style="list-style-type: none"> <li>• Award points earned for spending</li> <li>• 150,000 annual cap</li> <li>• Four-year expiration</li> </ul>	<ul style="list-style-type: none"> <li>• Award points earned for spending and saving</li> <li>• 250,000 annual cap</li> <li>• Four-year expiration</li> </ul>
Debit Card	<ul style="list-style-type: none"> <li>• Platinum Visa® with a purchase limit of \$9,999/day</li> <li>• 24/7 fraud protection</li> <li>• Baird pays cross-border transaction fees</li> <li>• ATM access through Visa® networks with a withdrawal limit of \$500/day</li> </ul>	<ul style="list-style-type: none"> <li>• Platinum Visa® with a purchase limit of \$9,999/day</li> <li>• 24/7 fraud protection</li> <li>• Baird pays cross-border transaction fees</li> <li>• ATM access through Visa® networks with a withdrawal limit of \$500/day</li> </ul>	<ul style="list-style-type: none"> <li>• Platinum Visa® with higher purchase limit of \$25,000/day</li> <li>• 24/7 fraud protection</li> <li>• Baird pays cross-border transaction fees</li> <li>• ATM access through Visa® networks with higher ATM withdrawal limit of \$1,500/day<sup>2</sup></li> </ul>
ATM Fee Rebates	Not available	Rebates for up to five ATM transaction fees/month	Rebates for ATM transaction fees
Checking	<ul style="list-style-type: none"> <li>• Expense monitoring</li> <li>• Free checks, 100/order</li> </ul>	<ul style="list-style-type: none"> <li>• Expense monitoring</li> <li>• Free checks, 100/order</li> </ul>	<ul style="list-style-type: none"> <li>• Expense monitoring</li> <li>• Free checks, 100/order</li> </ul>
eBill	Available with \$50 annual fee	Included – 2,500 bonus award points upon activation <sup>1</sup>	Included – 2,500 bonus award points upon activation <sup>1</sup>
Direct Deposit	Available	Included – 2,500 bonus award points upon activation <sup>1</sup>	Included – 2,500 bonus award points upon activation <sup>1</sup>
Concierge Service	Included	Included	Included

**To learn more about the Cash Management Program, please contact your Baird Financial Advisor.**

**For specific questions about your Cash Management account, call 888-792-7526.**

*You should consider the investment objectives, risks, charges and expenses of each money market fund carefully before investing. This and other information is found in the applicable prospectus for the money market fund. Contact your Baird Financial Advisor for a prospectus. Please read the prospectus carefully before investing.*

*Money market funds are managed to maintain a stable \$1 share price. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.*

<sup>1</sup>Participation is restricted to individuals who are U.S. account holders. Corporations, partnerships and similar accounts are ineligible. Please see the complete Award Point Program Rules.

<sup>2</sup>Subject to the limits of a particular ATM (you may not be able to withdraw the full amount from one machine).