

svb



Private Bank

Cash Management Solutions



Developing a sound cash strategy is an integral part of any effective wealth strategy. SVB Private Bank has designed a suite of cash management solutions to meet your range of needs. Whether you need access to liquidity, management of short-term market fluctuations or looking for yield optimization, we can help you plan the best approach.

SVB Private Bank cash management solutions based on your planning and timing needs.







Rates, terms, and programs are subject to change without notice.

Having a personalized cash management strategy allows you to reduce the risk of short-term market fluctuations. Above all, it gives you peace of mind knowing you can meet short-term liquidity requirements whether planned or unexpected. There are a variety of cash management solutions to consider in your overall planning, including money market mutual funds, offered by SVB Wealth Advisory, Inc.

Contact your SVB Private Bank Relationship Manager to start planning the optimal mix of savings and liquidity to meet your needs.

The right cash management solution for you:

Product:	 Traditional checking:	 Money market account (MMA):	 Certificates of deposit (CD):	 Money market mutual fund (MMMF):
Get immediate, access to cash for daily transactions and operations.	Get immediate, access to cash for daily transactions and operations.	Earn competitive yields on cash balances reserved for near-term purchases, investments, liabilities and unplanned cash flow needs.	Achieve a higher yield for excess cash reserved for near- to medium-term needs such as tax payments, capital calls or commitments and investments.	A near-term cash investment through SVB Wealth Advisory, Inc., takes into account your tax bracket, liquidity needs, time horizon and risk profile. Not FDIC insured, not guaranteed by the Bank. May lose value.
Time frame for needed cash	Immediate	Short term (within a year)	9-18 Months	Dependent on fund... Talk to your Relationship Manager
Examples of needs:				Speak with your Private Bank Relationship Manager
Regular cash access	✓			
Unexpected cash needs	✓	✓		
Planned real estate purchases		✓	✓	
Funding investments and capital calls		✓	✓	
Use as an asset (pledged collateral) for a loan		✓	✓	
Tax payments		✓	✓	
Offset high risk, high alpha investment(s)			✓	
Offset private asset investment(s)			✓	

Contact your SVB Private Bank Relationship Manager to review your cash management strategy based on your needs.

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Deposit Products: For personal/consumer accounts only. Please see the SVB Consumer Deposit Agreement and Disclosure statement, and the Consumer Schedule of Fees for more information. **(CD's)** Rates are subject to change at any time, and are not guaranteed until the CD has been opened. Minimum opening deposit amount may be required depending on term. Fees could reduce the earning on the account. Fees could reduce the earnings on the account. Early withdrawal(s) are subject to early withdrawal penalties and are as follows: 9 months: 120 days of interest, 12 months: 150 days of interest, 18 months: 240 days of interest. Important: the early withdrawal penalty may reduce not only earned interest income but CD principal as well. Annual percentage yield assumes interest remains on deposit until maturity and that a withdrawal will reduce earnings. For additional terms and conditions, refer to the SVB Private Bank Certificate of Deposit Terms & Conditions, Silicon Valley Bank's Consumer Deposit Agreement and Disclosure Statement and the Consumer Schedule of Fees. **(MMA's)** Rates are subject to change before or after account opening. Fees could reduce earnings on account.

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Money market mutual fund investors should carefully consider information contained in the money fund prospectus, or, if available, the summary prospectus, including investment objectives, risks, charges and expenses. You can request the mutual fund prospectus by calling your Private Bank Relationship Manager. Please read the prospectus carefully before investing.

All money market mutual funds seek to preserve the value of your investment at \$1.00 per share, but cannot guarantee they will do so. You could lose money by investing in money market mutual funds; when you sell shares they may be worth more or less than what you originally paid for them. Neither SVB Wealth Advisory, Inc., Silicon Valley Bank, nor its affiliates provide tax or legal advice. Estate planning requires legal assistance. Please consult your tax or legal advisors for such guidance. Deposit (Checking, MMA and CD's) and loan products offered by SVB Private Bank, a division of Silicon Valley Bank and investment advisory services provided by SVB Wealth Advisory, Inc.

Products offered by SVB Wealth Advisory, Inc.:

Are Not Insured by the FDIC or Any Other Federal Government Agency

Are Not Deposits of or Guaranteed by a Bank

May Lose Value