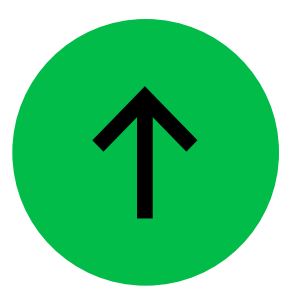


Grow your cash with 3.45% APY

Altruist Financial LLC is not a bank. APY is variable and subject to change.



Get going fast

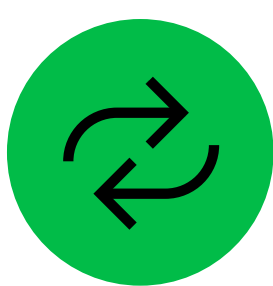
Open and access your High-Yield Cash accounts with the easy-to-use Altruist Client App.



Grow your cash

Your cash earns 3.45% APY - that's 9x the national average¹.

¹The national average interest rate for savings accounts as posted on [FDIC.gov](https://www.fdic.gov), as of August 17, 2026.



Click to access

Access your funds with just a few clicks, ensuring same-day liquidity wherever you need it.



Unlock big benefits

Unlimited transfers, zero minimums, easy ACH linking, no annual fees².

²Other fees may apply. Please see the Altruist Financial LLC Fee Schedule on altruist.com/legal to learn more.

Get an attractive yield on individual, joint, and trust cash accounts.



Access to FDIC insurance up to **\$3M** across individual, trust, and business cash accounts, and up to **\$6M** across joint cash accounts via our [partner banks](#).



Easy-to-use app to view your cash, while your advisor manages the accounts on your behalf.



Open individual and joint accounts yourself, and open trust and business accounts with your advisor.

0.38%
APY

Average savings account

3.45%
APY

Altruist's High-Yield Cash
(9x the national average¹)

Frequently Asked Questions

What cash account types can I open, and how many can I have?

You can open Individual and Joint High-Yield Cash accounts, with no limit on the number of accounts. Trust and Business cash accounts are also available and must be opened with help from your advisor.

Who manages my High-Yield Cash accounts?

Your advisor manages all High-Yield Cash accounts, including any accounts you open in the app. As part of this role, your advisor may change fees, move cash into or out of the account, and place restrictions on withdrawals. Contact your advisor for details about applicable fees and account rules.

How do I open an Individual or Joint High-Yield Cash account in the Altruist app?

In the mobile app, select **Profile** and choose **Open a High-Yield Cash account**. In the desktop app, select **Open Cash account** from the top navigation menu. You may also see an **Open Account** option on your homepage. During setup, you will be reminded that your advisor manages the account and can move money and charge advisory fees based on the account balance. If your advisor requires advisor-led setup, you will not see in-app options and your advisor will open the account for you.

Who can I select as a co-owner on Joint High-Yield Cash Account?

Co-owners must already have an Altruist account and can be added to your household by your advisor.

The Annual Percentage Yield ("APY") for the High-Yield Cash Account accounts ("High-Yield Cash Account") is variable and may change at any time. The amount of interest you will receive on your deposits will vary based on a number of factors. Accrued interest is paid on the last business day of the month directly into the High-Yield Cash Account account. View our disclosures to learn more.

High-Yield Cash Account is offered through a separate account at Altruist Financial LLC ("Altruist Financial") that is opened solely for participation in High-Yield Cash Account. Neither Altruist Financial nor any of its affiliates are banks. Altruist Financial deposits cash in the High-Yield Cash Account account with one or more banks ("Program Banks" see the Altruist Financial LLC Participating Bank List on altruist.com/legal for list) that accept and maintain such deposits. Through High-Yield Cash Account, clients' cash is deposited into Program Banks where the cash earns a variable interest rate and is eligible for FDIC insurance. Cash is not eligible for FDIC insurance until the cash is deposited at the Program Banks. Cash in the High-Yield Cash Account account that is awaiting to be deposited in, and cash in transit to or from, Program Banks, may not be eligible for coverage under SIPC. SIPC coverage does not apply to cash deposited with Program Banks. FDIC insurance is limited to \$250,000 per depositor, per FDIC-insured bank, per ownership category and is subject to conditions. More information can be found in the High-Yield Cash Account Disclosure Statement and the Altruist Financial LLC Participating Bank List, both available on altruist.com/legal. FDIC coverage can be impacted by several things, including but not limited to deposit capacity at a Program Bank and/or if a client holds cash at a Program Bank, including through this or additional sweep programs. Clients are responsible for monitoring their total assets at each of the Program Banks, whether through Altruist Financial accounts or accounts with other financial intermediaries, to determine the extent of available FDIC insurance coverage in accordance with FDIC rules. For more information on FDIC insurance coverage, please visit [FDIC.gov](https://www.fdic.gov). Deposits to High-Yield Cash Account made prior to specified cutoff times, will be deposited with Program Banks same day. Any deposits made after the cutoff time will be deposited with Program Banks the following business day. Cash deposited via ACH or Check may take three (3) or more business days for the funds to become available for deposit. Customers can initiate withdrawals at any time from the Altruist Cash account. View our disclosures (<https://altruist.com/legal/cash-management>) to learn more.

Clients should carefully review the information provided on altruist.com/legal to determine whether High-Yield Cash Account is an appropriate product for their specific financial needs. Retail clients must work with a Registered Investment Advisor to open an High-Yield Cash Account account. Securities trading is not possible in the High-Yield Cash Account account.

Altruist Corp ("Altruist") offers technology and tools designed to help financial advisors achieve better outcomes. Advisory and certain other services are provided by Altruist LLC, an SEC-registered investment adviser, and brokerage related products and services are provided by Altruist Financial LLC, a member of FINRA (finra.org)/SIPC (sipc.org).