

Cash Sweep Program

FDIC Insurance for Cash Balance up to \$5 million

Millennium Trust provides a cash sweep program that offers daily liquidity and competitive interest rates. In a cash sweep program, your idle cash is automatically transferred into an interest-bearing, bank demand account. Your account type determines which cash sweep vehicle is used.

FDIC Insured Sweep Program

IRAs/Qualified Retirement Accounts

Millennium Trust provides a Cash Sweep Program for investment of idle cash up to \$5 million in FDIC insurance per account.*

How the Program Works

The program uses interest-bearing, bank demand accounts at multiple unaffiliated banks to provide the benefit of FDIC insurance. Idle cash balances in retirement accounts are automatically swept into the participating banks in the program, with the maximum amount of idle cash held at any individual bank being \$250,000 (the current limit available for FDIC insurance).

Balances Over \$5 Million

Balances over \$5 million will be held in the Federated Government Obligations Fund – Trust Shares** (GORXX).

Additional Cash Sweep Vehicles

FEDERATED GOVERNMENT OBLIGATIONS FUND

Taxable Accounts

All idle cash will be held in the Federated Government Obligations Fund – Trust Shares** (GORXX).

NORTHERN INSTITUTIONAL U.S. GOVERNMENT SELECT PORTFOLIO

Fund Custody Accounts

All idle cash will be held in the Northern Institutional U.S. Government Select Portfolio** (BGSXX).



*Some limits may apply for clients with multiple IRAs/Qualified Retirement accounts and if combined idle cash is over \$5 million.

**Please review the applicable Fund's prospectus which provides details of this and other important information and which is available from Millennium Trust. Current information is available in the Fund's Fact Sheet. Investors should carefully consider the investment objectives, risks, charges and expenses of mutual funds before investing. As with other money market mutual funds, the Fund's yield will fluctuate and the Fund is not FDIC insured and may lose value.

Cash Sweep Program

Millennium Trust is a custody specialist you can count on. We do what it takes – and always more than what is expected.

Service

Millennium Trust prides itself on exceptional client service — with the sole focus on collaborating with you to find the right solution. We are both behind the scenes and by your side when you need us.

Access

We understand how important it is to have access to investments and related custody services — and we are committed to streamlining this process. Millennium Trust supports you with simple, straightforward access to custody solutions.

Expertise

Millennium Trust is armed with 18 years of expertise in specialty custody services. Insightful, market aware and constantly adapting to the evolving financial and regulatory environment, Millennium brings smart solutions, collaboration and years of experience to every interaction.

ABOUT MILLENNIUM TRUST



Privately-owned trust company headquartered in Chicago area



Specializing in custody and retirement services



Over 2.95 million client accounts

Over \$51.6 billion assets under custody

Regulated by the State of Illinois

Established in 2000, Millennium Trust is an expert provider of retirement and custody solutions committed to the evolving needs of advisors, financial institutions, businesses, and individual investors. Millennium Trust empowers clients with trusted expertise, exceptional service and access to a wide range of custody solutions. Whether you are managing alternative assets, investment accounts or retirement funds, we are uniquely qualified to service your custody needs.

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For more information, visit us at mtrustcompany.com or call us at 800.258.7878

Millennium Trust Company performs the duties of a directed custodian, and as such does not provide due diligence to third parties on prospective investments, platforms, sponsors or service providers and does not offer or sell investments or provide investment, legal, or tax advice.
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MTC 106
12/22

ABOVE AND BEYOND CUSTODY®

