

Convenient Access to Deposits Backed by FDIC Insurance

Capital Advisors Group Insured Liquidity AccountsSM provide each account holder with up to \$100 million in deposit insurance backed by the full faith and credit of the U.S. Government via one convenient account, and present investors with an alternative to traditional bank deposit accounts and money market funds.

Depositing cash throughout a network of more than 600 screened FDIC-insured banks, Capital Advisors Group Insured Liquidity AccountsSM offer a competitive yield relative to traditional bank deposit accounts and money market funds, as well as next-day liquidity with no withdrawal penalties, transaction fees, or liquidity gates.

Safety

- » FDIC insurance, backed by the full faith and credit of the U.S. Government, on up to \$100 million

Liquidity

- » Next-day liquidity
- » No withdrawal penalties, transaction fees, or redemption gates

Performance

- » Competitive yield compared to¹:
 - Money market funds
 - U.S. Treasuries
 - Commercial paper

Account Features

Minimum Initial Deposit: \$1,000,000

Maximum Deposit: \$100,000,000

Current Net Yield²: (Available upon request)

Interest: Accrued Daily/Paid Monthly

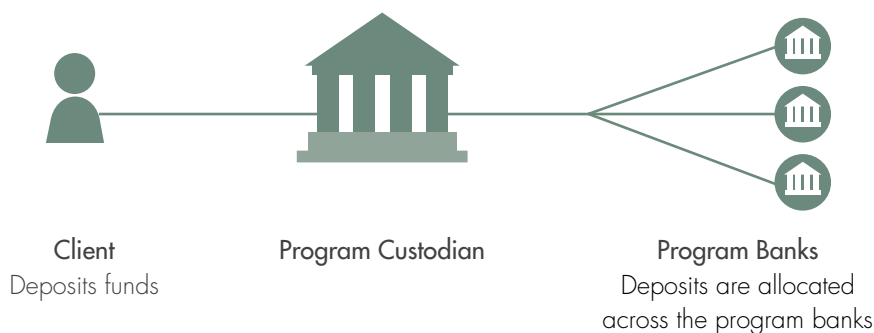
Advisor: Capital Advisors Group, Inc.

Purchases: Same-Day (Cut-off 12:00 PM ET)

Redemptions: Next-Day (Cut-off 12:00 PM ET)

*Past performance is no guarantee of future results.

How Capital Advisors Group Insured Liquidity AccountsSM Work



1. **Open Account:** Complete the Capital Advisors Group Insured Liquidity AccountSM application and agreement and the program custodian custodial agreement.
2. **Deposit Funds:** Deposit up to \$100 million into your custodial account.
3. **Withdraw Funds:** Instruct the custodian to make overnight cash available from program banks.
4. **Interest:** You earn interest daily and are paid interest monthly.
5. **Reporting:** You receive a single, detailed account statement each month.

Capital Advisors Group, Inc. is an independent investment advisor specializing in institutional cash investments, risk management, and debt financing. Drawing upon more than a quarter of a century of experience through varied interest rate cycles, the firm has built its reputation upon deep, research-driven investment strategies and solutions for its clientele. For more information, please visit www.capitaladvisors.com.

1 Assumes similar maturities/liquidity and credit quality.

2 Yield quoted is for a maximum deposit of \$100 million. Yield and maximum FDIC deposit insurance coverage are indicative and subject to change without notice. Net yield is a nominal yield. Current net yield is available by calling Capital Advisors Group at 617.630.8100.

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INSIGHT, INDEPENDENCE & FOCUS

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