Flourish Cash | The WealthPlan LLC — Four Seasons of Financial Planning

For individuals & businesses

# Earn more interest on your cash

Open a Flourish Cash account,[†] fund it from your checking and savings accounts, then sit back. We allocate your money to our FDIC-member Program Banks where it can earn more.

Visit our **program summary** for current rate and more information.

- **Competitive rate**[§]
- **Increased FDIC coverage**[Ω] through our Program Banks
- **No Flourish fees or minimums**[ʃʃ]
- **Simply bank deposits,** not investments
- **Same-day transfers**[ǀ]

## Keep your cash FDIC insured[Ω]

One Flourish Cash account provides up to 30x the FDIC insurance coverage of a single bank account. We do the hard work of moving your cash to our FDIC-member Program Banks.

Traditional checking or savings account

**$250K**
Individual or business owner

Flourish Cash accounts

| $7.5M | $15M | $7.5M |
|---|---|---|
| Individual owner | Joint owners | Business or nonprofit |

## Need your cash? No problem.

Access your cash whenever you need it with an unlimited number of transfers. Transfers submitted Monday – Friday by 3pm ET are expected to settle by 6pm ET on the same business day.[ǀ]

## One simple account

Keep your existing checking and savings accounts and continue to pay your bills exactly as you do today.

| | |
|---|---|
| **No minimum** | There's no minimum to open or maintain your account. |
| **Get started in minutes** | It's quick and easy to create and fund an account. |
| **Zero Flourish fees** | With no Flourish fees to open or maintain an account, the rate you see is the rate you get.[ʃʃ] |
| **One statement and tax form** | Download one consolidated monthly statement and one annual tax form. |
| **Seamless transfers** | Initiate transfers through flourish.com or from your existing bank or brokerage account. |

A Flourish Cash account is a brokerage account offered by Flourish Financial LLC, a registered broker-dealer and FINRA member. **Flourish Financial LLC is not a bank.** If you were introduced or invited to Flourish by an investment advisor or other third party, please be aware that, unless otherwise disclosed to you, they are not affiliated with any Flourish entity. The role of the investment advisor or other firm that invited you to Flourish may vary between different Flourish services and products, as further described in your terms of service. © 2026 Flourish. All rights reserved.

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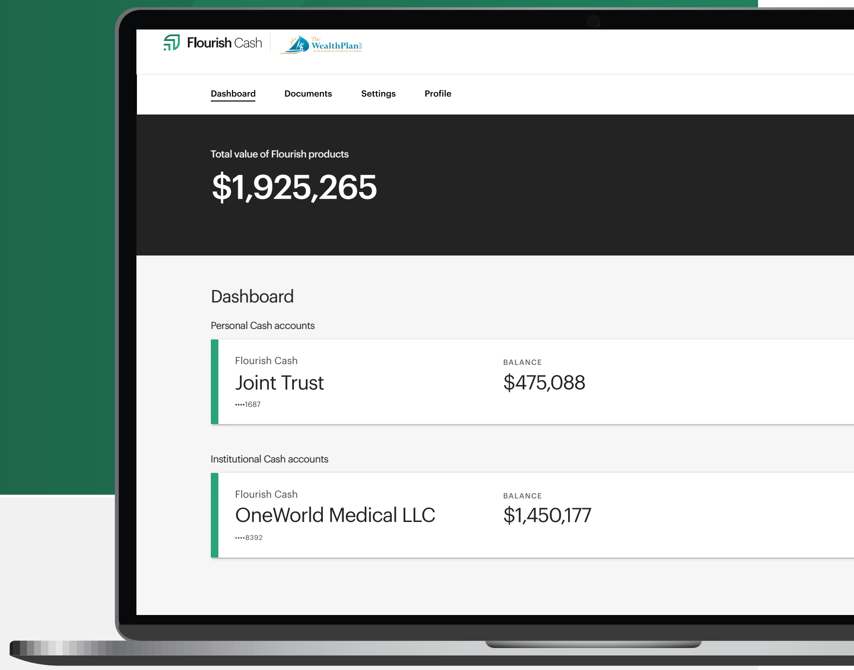
## Support for personal and business accounts

- Individual
- Revocable trusts
- Corporations
- Limited Liability Companies
- Joint
- Partnerships
- Non-profit organizations




## How it works

We are not a bank, but the money you transfer into your Flourish Cash account is automatically deposited at our FDIC-member Program Banks, such as PNC Bank and HSBC Bank.

**Your bank**

Transfer money between your bank and Flourish Cash

**Flourish Cash**

We deposit your cash into one or more of the banks we partner with

**FDIC-insured Program Banks**

## It's easy with SmartBalance

Flourish Cash is a clear choice for your savings, but what about the cash you need today? We've made it easy to keep what you need in your checking account while earning a competitive rate on the rest.

**Set a target balance** for any linked checking account.

**Cash above the target balance** is automatically transferred to Flourish Cash.

**Money is automatically transferred back** if your bank balance falls below the target.

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# Frequently Asked Questions

## General Information

### How does Flourish Cash work?

Flourish Cash gives you one account that accomplishes what would otherwise require accounts at many different banks. Behind the scenes, the cash in your Flourish Cash account is automatically transferred to one or more of our Program Banks, who are able to offer a competitive rate. Because we partner with multiple banks, you'll be eligible to receive higher FDIC insurance coverage than any individual bank account,[Ω] all while receiving a single monthly account statement and one annual tax document.

### Do I have to open accounts with each Program Bank?

No. After you open a Flourish Cash account, we handle the rest. You will receive a single monthly statement and one annual tax form from Flourish Cash, which you can download at any time.

### Can I keep my existing bank accounts?

Yes. Flourish Cash was designed to work alongside your existing bank accounts. By connecting them to Flourish Cash, you can easily move money back and forth, earning the competitive rate offered by Flourish Cash, all while continuing to use your existing accounts exactly as you did in the past.

### What information will I need to set up my Flourish Cash account?

Starting with your invitation email, you'll input standard information about yourself—such as your name, date of birth, and home address—so that we can verify your identity and establish your account. Make sure you have your existing bank information on-hand to link your accounts: preferentially, the login credentials for your online account or alternatively the account number and routing number, which you can find at the bottom of any check.

### Who owns Flourish?

The Flourish business, including Flourish Financial LLC, is owned by MassMutual. Founded in 1851, MassMutual is one of the largest and most financially stable institutions in the United States. Flourish operates as a standalone business within MassMutual, independent from MassMutual's existing wealth management and insurance businesses.

### What if I have an existing account at one of your Program Banks?

If you have an existing account at one of our Program Banks, moving funds to that institution via Flourish Cash could cause you to exceed FDIC coverage limits. To avoid this, you can "opt out" of any Program Bank during the setup process, as well as on the Account Details page at any time. Opting out of Program Banks may reduce the total FDIC coverage available to you through Flourish Cash. We will always let you know when Program Banks are added to or removed from Flourish Cash.

### Can I deposit more than you can keep FDIC insured?

Yes—you can deposit as much as you'd like into your Flourish Cash account. Any funds that exceed the amount of FDIC insurance we can provide will still be deposited with our Program Banks, and will continue to earn interest.

## For Businesses

### What information will I need to set up the account?

While the specifics vary based on the entity type, you'll need: (1) information on the Authorized Persons (APs) and other associated persons (e.g. name, SSN) and (2) information on the entity itself (e.g. date of formation, business information). You may need to upload one document showing the existence of the entity and one document verifying the authority of your APs.

### Can I add multiple users?

Yes, you can add as many Authorized Persons as you'd like. These users will have full authority to transact in the account.

### Can I open accounts for multiple businesses?

You can set up accounts for as many businesses as you'd like. You can access all of these accounts through the same email address or through multiple email addresses.

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## Funding & Transfers

### How can I transfer money into and out of my Flourish Cash account?

- You can easily initiate transfers into or out of your Flourish Cash account from the Transfers page at any time. Most deposits and withdrawals submitted before the request deadline should be completed by the same or next business day, except for withdrawal requests submitted on a Friday afternoon or on the weekend, which should be completed by the following Monday. All transfers are subject to your bank making the funds available to you and other policies of your bank.
- You can call our Support team to request a wire withdrawal. Please note that you can only wire funds to bank accounts that are already linked to your Flourish Cash account; you cannot wire funds to third-party accounts.
- There are two options for automated transfers. SmartBalance helps you maintain a target balance on an external account by automatically moving money into or out of your linked checking accounts every two weeks. Recurring Transfers automatically moves money between accounts at your selected amount, timing, and frequency.
- Each Flourish Cash account has an Account and Routing Number, which can be used for externally-initiated ACH or wire transfers. This means that you can initiate transfers from outside Flourish Cash, such as through an existing bank or brokerage account, or even a mortgage provider or utility company.

### How does Flourish SmartBalance work?

Flourish SmartBalance helps you maintain a target balance in your existing, linked checking accounts. Every two weeks, we will check the account balance at your external bank account. If the actual balance is lower than the target balance you set, Flourish Cash will automatically move funds into that account, and if the actual balance is higher than the target balance you set, the system will move funds out of that external account and into your Flourish Cash account. We will send you an email approximately 24 hours before any SmartBalance transfer, including a link to cancel or edit the transfer as needed.

## Rates & Fees

### How often does the interest rate change?

The Flourish Cash Program Rate is set daily, as you are accustomed to seeing with your checking and savings accounts. In practice, we expect the rate to move infrequently, and we aim to provide a rate that is always competitive. You can view the latest APY for Flourish Cash in our **program summary**.

### How much does Flourish Cash cost?

Flourish Cash does not charge any account fees: the rate you see is the rate you get. We don't charge any fees for ACH transfers, and only assess a fee if you choose wire-based transfers in order to cover our costs. We earn a separate fee directly from our Program Banks based on the deposits we place with them, as described in more detail in your account agreement. Note that your external bank may charge transfer-related fees.[∬]

## Security & Controls

### What information will you share with my financial advisor?

If you are invited to Flourish Cash by a financial advisor, you can share information with them about your account, including your Flourish Cash balance, the balances for any linked accounts, and even your statements and tax documents. You can manage this information sharing at any time on the "Settings" page of your account.

### How will you keep my account secure?

We built Flourish Cash with modern data security in mind. Technologies such as multi-factor authentication and bank-level encryption guard your account, while automatic notifications alert you to any irregular activity.

### Do you ever sell my data?

No. We will never sell your data to any third party.

These FAQs are provided for your convenience, but should be read alongside your account agreement.

### Support

Client support specialists are available via phone and email. Email us at support@flourish.com or visit us at **http://support.flourish.com** to view hours and contact information, as well as to view more Frequently Asked Questions.

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[§] Flourish Cash has a tiered interest rate structure and currently has one tier in effect. Rate and FDIC insurance coverage details can be found in the **program summary**. We deposit your cash with one or more of the Program Banks, subject to any Program Bank(s) you have excluded. You will earn the highest rate offered by Flourish up to the maximum deposit amount for each tier. Each annual percentage yield (APY) may change at any time. Your advisor may charge fees which impact the effective rate you receive on your cash; you should speak with your advisor for more information. The Flourish Cash interest rate(s) could be lower than the rate that could be earned by opening a deposit account directly with a Program Bank.

[Ω] The cash balance in a Flourish Cash account that is swept to one or more Program Banks is eligible for FDIC insurance, subject to FDIC rules, including aggregate insurance coverage limits. FDIC insurance will not be provided until funds arrive at the Program Bank. The current list of Program Banks can be found **here**. Customers are generally eligible for FDIC insurance coverage of $250,000 per customer, per Program Bank, for each account ownership category. FDIC insurance coverage details can be found in the **program summary**. If the number of Program Banks decreases for a customer (for instance, because a customer chooses to exclude Program Banks from receiving their deposits), the amount of FDIC insurance through Flourish Cash could be lower. Customers are responsible for monitoring whether they maintain deposits at a Program Bank outside of Flourish Cash and should consider choosing to exclude that Program Bank from receiving their deposits to avoid exceeding FDIC insurance limits. Although Flourish Cash is offered through a brokerage account and cash held in brokerage accounts often has the benefit of SIPC protection, until such time as we offer securities products, customers likely will not have the benefit of SIPC protection. SIPC protection is not available for cash held at the Program Banks. For additional information regarding FDIC coverage, visit **https://fdic.gov/**.

[ǀ] For transfer requests submitted by the applicable deadline, funds will generally be transferred to or from the requested external account by the same or next business day, except for requests submitted on the weekend or on a holiday, which should be completed by the following business day. In some circumstances, transfers may take longer to complete, as further described in your Account Agreement. For withdrawal requests, fund availability is subject to the processing timeline of the receiving financial institution and may not be displayed or available until the end of the financial institution's business day.

[∬] Advisory firms may charge fees that are collected from Flourish accounts and that may impact the effective rate received. Speak with your advisory firm for more information. Wire fees may apply.

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FOUNDER & PRIVATE WEALTH ADVISOR
The WealthPlan LLC

# Flourish Cash Portal Guide

How to Make the Most of Your Account

**Congratulations! Your Flourish Cash account is now open.** Flourish Cash earns a competitive rate on your cash while keeping it easy to reach, with expanded FDIC coverage across a network of participating banks. This guide walks you through setting up your account, moving money, and making the most of every feature.

## Log In & Review Your Dashboard

Log in at www.flourish.com/login. You'll land on your **Dashboard** — a snapshot of your account balance, current interest rate, interest earned, recent deposits and withdrawals, pending transfers, and linked accounts.

## Getting Around Your Account

### When You First Log In

The top menu you land on — also what you'll see under your name (desktop) or the person icon (mobile):

- **Dashboard** — your account snapshot and home screen
- **Documents** — statements and account documents
- **Settings** — login credentials, 2FA, advisor visibility
- **Profile** — update your personal information
- **Refer a friend** — share Flourish with someone

### Inside an Account

Once you click into a specific account, the top menu changes to:

- **Activity** — transaction history and pending transfers
- **Buckets** — organize savings toward goals
- **External accounts** — link and manage outside banks
- **Documents** — statements and account documents
- **Account Details** — account info and beneficiaries

## Link an External Bank

You can link accounts during sign-up or anytime from your dashboard. Here's how:

1. Log into the Flourish client portal with your username and password
2. Open your account by clicking the **account name** or the **>** icon, then select **External Accounts**
3. Click to add a new account, then choose your method:
   - **Instant verification (recommended):** log in securely through your bank's online credentials via an integrated partner like Plaid
   - **Manual verification:** enter your bank's routing number and your account number
4. Complete verification. Instant links right away. With manual, Flourish sends small trial deposits within 1–2 business days — find those amounts in your bank ledger and enter them back in Flourish to finish

## Transfer Money

Moving money in or out is the most common thing you'll do:

1. Select **+ Make a new transfer**
2. Choose the sending account
3. Choose the receiving account
4. Enter the amount
5. Review and submit

Transfers run electronically through your linked bank account, and there's no cap — you get unlimited transfers. You can also set up recurring transfers anytime by clicking **Set up automatic transfers** once you're inside your account.

## Important Timelines to Be Aware Of

A few built-in waiting periods are worth knowing before you move money, so nothing catches you by surprise:

**NEW LINKED BANK** Wait **4 calendar days** after linking before you can initiate anything.

**NEW DEPOSIT** Cash you deposit takes **3–5 business days** to clear before it can be withdrawn.

**STANDARD TRANSFER** Money generally moves between your bank and Flourish Cash in **same-day to one business day**, as long as you meet the daily cutoff times.

**SETTLED FUNDS** Money that's already been sitting in your account moves freely and quickly.

## Review Your Beneficiaries

Keeping beneficiary information current is a small task that matters a lot. You'll first open your account by clicking the **account name** or the **>** icon, then:

1. Go to **Account Details**
2. Scroll to **Beneficiary Management**
3. Review or update your designations

For each beneficiary, Flourish needs:

- **Full legal name** — the exact name of the person, or the formal name of the trust
- **Relationship** — how they're related to you (e.g. spouse, child)
- **Allocation percentage** — each beneficiary's share (all must total 100%)
- **Date of birth** — required for individuals
- **SSN or Tax ID** — to verify identity and process the transfer smoothly
- **Mailing address & phone** — contact details for the beneficiary

Revisit these whenever there's a major life event — a marriage, a birth, a death in the family.

## Monitor Your Cash Strategy

Flourish Cash works best used intentionally: hold enough cash for what's coming, without letting too much sit idle. A good starting point is a few months of expenses for emergencies, plus anything you know is coming — taxes, tuition, a planned purchase. Beyond that, the right number depends on your full plan.

### Good reasons to hold cash

- Emergency reserves
- Upcoming tax payments
- A planned home purchase
- Business operating reserves
- Large planned expenses

### A quick self-check

**Is your cash above your reserve target?**

**AT OR BELOW**

You're set — right where you want to be.

**ABOVE**

Let's put the extra to work investing it. Let's discuss!

### Tip: Organize with Buckets

Inside **Buckets**, you can set savings aside for specific goals — an emergency fund, taxes, a vacation — all without opening separate bank accounts. Create one anytime from the Buckets page and set an optional target to track your progress.

## Account Types We Support

Flourish Cash offers five account types, so your cash can be held the same way the rest of your plan is structured:

- **Individual** — a standard account in your name
- **Individual Revocable Trust** — for a revocable living trust with one grantor who is also the sole trustee and beneficiary
- **Joint** — a shared account for two owners
- **Joint Revocable Trust** — for a revocable living trust with two grantors who are the only two trustees and beneficiaries
- **Business** — for a corporation, LLC, partnership, or charitable organization

## On the Go: Mobile Access

The mobile app keeps you connected from anywhere:

- Review balances
- Transfer funds
- Monitor activity
- Manage savings buckets

## Need Help?

For account support, reach Flourish directly:

- **Call** — (833) 808-5700
- **Email** — support@flourish.com

From there, our next step together is a quick **portal review** to make sure everything's set up the way it should be.

Let's make sure your cash is working as hard as you are.

**Book Time With David**

**Call or Text David at (516) 400-7111**


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