

Note: This is an email template for financial advisors who use Altruist to send to their clients to help them understand the benefits of Altruist's Cash Account. You may copy and paste the content below to help you get started on crafting your communication from your firm. Please note, it is your responsibility to obtain any required compliance approval(s) for this material to ensure compliance with applicable regulatory requirements.

Subject line: Higher yield (4.00% APY) on cash

Email body:

I hope this message finds you well. I am excited to share that Altruist, the custodian that [firm name] uses for your investment accounts, now offers trust accounts alongside individual and joint accounts, with an impressive 4.00% Annual Percentage Yield (APY). These High-Yield Cash accounts allow clients to access FDIC coverage via our partner banks, subject to conditions.

A High-Yield Cash account could be a good option for emergency savings, short term goals, or an upcoming large purchase. In this case, idle cash would be earning 10x the national average*, and you'd still be able to ACH transfer your money to your bank or same day to another Altruist brokerage account when it's needed.

Please let me know if you want to learn more about this high yield account and don't hesitate to reach out with any questions you might have.

Warm regards,

[Your name]
[Your practice]

*Based on [fdic.gov](https://www.fdic.gov) National Deposit Rate of 0.38 as of June 16, 2025.

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