



Cash Access Account

A Total
Cash Management
Program

Multiple Services in a Single Account

The Cash Access Account (CAA) helps you make the most of your time and your money with an integrated, easy-to-use solution for your checking, lending and bill paying needs.* Best of all, your Cash Access Bank Account is linked with your SEI investment account.

A Clear View of Your Finances

You probably have a checking account for monthly expenses, a money market account for short-term savings, an investment account for long-term goals, and a line of credit for larger purchases. The Cash Access Account incorporates everything into a single program to help you achieve your goals. Your money flows quickly and seamlessly, when and how you choose. Gain a clearer view of your monthly cash flow – and how you manage your cash.

Your Money. Your Choice.

Move money into the account through direct deposit of your monthly paycheck, pension benefit, Social Security check or another source of income. Or, deposit cash into your account from other sources, such as investment proceeds or dividend income so it can be put to work in your SEI investment account. A securities-backed line of credit makes it easy to borrow against your investments – without disturbing your portfolio.

ACCESSING YOUR MONEY IS JUST AS EASY:

- Unlimited checking (with no cost for check orders)
- ATM access (no ATM fees)
- Online account access with electronic transactions
- Direct deposit for paychecks, Social Security checks, pension benefits, or other sources of income
- An electronic bill paying service (with the option to send physical checks to any business)
- Overdraft protection

CASH ACCESS ACCOUNT

Cash Flows

Cash Flow In

- Social Security
- Paycheck
- Investment Income
- Retirement Plan Distributions

Cash Flow Out

- Monthly Bills
- Living Expenses
- Large Purchases

Flexibility

- Direct Deposit
- E-Money Mover (ACH)
- UPS Free Overnight Deposits
- MoneyGram

- Checks
- Bill Pay
- Debit Card
- E-Money Mover (ACH)
- ATM & Wire

* Banking services provided by The Bancorp Bank.

Convenience

It is easy to get started. Simply make deposits into your account with a check, money order, wire transfer, credit card or by moving money from an external bank account.

Once you create an account you can:

- Set up a direct deposit program
- Make cash and check deposits using another bank's ATM
- Fund the account through a free overnight deposit service at any of the 3,400 UPS store locations within the United States
- Make cash deposits using the MoneyGram Express Payment service, available at 18,000 locations nationwide
- View current balances, recent deposits, cleared checks and ATM activity online.

Flexibility

The E-Money Mover service gives you the flexibility of transferring money electronically to and from your account and external bank accounts.

The Cash Access Account offers a competitive rate of interest and comes with unlimited check writing privileges.

Control

Want more control over the flow of cash in and out of your account? Just sweep a specific dollar amount each month from your SEI Investment Account into your Cash Access Bank Account to have exactly what you need.

It's Easy to Move Cash Between Accounts

CASH ACCESS BANK ACCOUNT
Banking (Checks, ATM, Bill Pay)

OVERDRAFT & LENDING OPTIONS

- 1) Securities-Backed Line of Credit (Optional)
- 2) Overdraft Line of Credit (Optional)



Manual & Automatic Transfers

**SEI LINKED
MONEY MARKET ACCOUNT***
Short-Term Savings



SEI INVESTMENT ACCOUNT
Long-Term Investing

* Also used for overdraft if no other option is selected

Banking services provided by The Bancorp Bank

Non-mutual fund securities will not be liquidated for overdraft

A Personal Line of Credit

Backed By Your Own Investments

There may be months when you need additional cash to pay for a vacation, a large purchase, or an unexpected expense. If there is not enough cash in your account you can cover these expenses with an optional Securities-Backed Line of Credit (SBLOC), a personal line of credit backed by the investments held in your SEI investment account.

By leaving your investments intact the Securities-Backed Line of Credit prevents any capital gains tax that might result from liquidating securities in your portfolio. And you continue to enjoy the benefits of keeping your portfolio fully invested.

Interest payments on the Securities-Backed Line of Credit are automatically deducted from your Cash Access Bank Account each month. Pay off the principal balance of the loan by making payments of any amount whenever you choose by sending a check or initiating a wire transfer.

Support From Your Advisor

If you choose, you can share information about all of your accounts with your financial advisor. Your advisor can compare the amounts you spend each month with your earned income and investment returns and use this analysis to suggest any adjustments that may be needed in your investment and cash flow strategies. This might include, for example, changing the automated monthly target balance.

For large purchases, your advisor can also help you decide whether it makes sense to borrow against your investments, liquidate certain investments, or use other cash sources – such as a traditional bank or home equity loan.

Want to buy a classic car?

Write a check for
\$70,000 from your
Cash Access Account



- | | |
|-------------------------------------|----------|
| 1. Cash Access Bank Account Balance | \$5,000 |
| Not enough money? Don't worry! | |
| 2. Securities-Backed Line of Credit | \$60,000 |
| 3. Overdraft Line of Credit | \$5,000 |
| 4. SEI Linked Money Market | \$0 |

Check Paid in Full

\$70,000



**DRIVE YOUR CAR
HOME TODAY!**



Your Questions Answered

What forms are required to open my Cash Access Account?

The following forms must be completed to open your account:

- Cash Access Account Client Application
- Custody Amendment (for existing clients)

You will receive an e-mail in approximately 1 to 2 days after your paperwork is received confirming that your account has been established. Debit Card and ATM PIN information will be received within 7 to 10 days.

How do I access my account information?

Step 1

Open the e-mail containing your User ID and Password (e-mails will be sent 1 to 2 days after your initial paperwork is received.)

Step 2

Type www.seicashaccess.com into your browser and type your User ID and Password into the login screen.

Step 3

Respond to three enhanced security questions and confirm your e-mail address.

Step 4

Click "Continue" to complete your log on and view your account.

Whom do I contact if I have a question?

Although you'll find most of what you need online, you can contact an experienced client service representative for further assistance by phone (866.792.5412) 24 hours a day, 7 days a week, or by e-mail (clientsvc@seicashaccess.com).

What is the interest rate on my account? How is it calculated?

For the most current interest rate, please refer to your statement or call Client Services (866.792.5412). The interest rate is based on a competitive analysis of other financial products and may change quarterly. Interest is compounded daily and credited to your account monthly.

What fees are waived?

- Annual account servicing fee
- ATM usage fees – no ATM fees
- Check reorders with unlimited check writing
- Access and print check images
- Online bill pay
- UPS Overnight deposits
- Money movement through E-Money Mover (ACH)

While many fees are waived, some fees may be charged to your account. For a complete list of fees, please consult the Frequently Asked Questions document available online at www.seicashaccess.com under the customer resources tab.

How do I utilize the Securities-Backed Line of Credit (SBLOC)?

Please consult your financial advisor for more information on a Securities-Backed Line of Credit.

What can I see once I am logged in?

Once you are logged into the Cash Access website, you will be able to see the following account information:

Summary – The Account Summary page provides an overview of all your accounts by name, number, type, and balance.

History – Select a specific account from a dropdown list and view its transaction history for the previous 30 days, including a running balance of cleared transactions. Or choose a date range to view more available account history up to 12 months.

Notifications – Set up and receive notification alerts via email. Establish alerts for when an account balance level is greater or less than a specified amount.

Export – Download your account information to your computer in a file format that is compatible with Quicken® or Microsoft Money®.

A Partnership You Can Trust

The Cash Access Account is brought to you through a partnership with SEI and The Bancorp Bank, an FDIC-insured financial services provider that specializes in Internet banking. Together, they have helped investors and their financial advisors meet a wide range of personal and financial objectives. This program will provide the seamless, fully integrated cash management support you need to handle your money more effectively and to meet your specific life goals.

The Protection of a Bank – With Fewer Fees

Because your Cash Access Bank Account is held by The Bancorp Bank, at least \$100,000 of your cash assets are covered by insurance provided by the Federal Deposit Insurance Corporation (FDIC). Unlike many bank accounts, however, there are no charges or annual fee for any ATM transactions or for ordering new checks.

To put the full power of the
Cash Access Account to work for you,
contact your financial advisor today.



SEI New ways.
New answers.®

1 FREEDOM VALLEY DRIVE
OAKS, PA 19456 -1100
610 676 1000

WWW.SEIC.COM/ADVISORS

Your investment accounts are custodied at SEI Private Trust Company, a limited purpose federal thrift and wholly owned subsidiary of SEI Investments Company. All Cash Access Account deposit and credit products are offered by, and any accounts opened in connection with such products will be held by The Bancorp Bank, a state-chartered bank.

Bank deposit products through the Cash Access Account program held by the Bancorp Bank are insured up to \$100,000. Loan products are not insured by the Federal Deposit Insurance Corporation (FDIC).

Banking Services Provided by The Bancorp Bank



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