

CashAdvantage

a Genworth Financial Trust Company service

Product Overview Guide

FOR FINANCIAL ADVISORS

Facts at a glance for **Cash AdvantageSM**,
the checking account available to GFTC
clients from The Bancorp Bank



The Bancorp Bank is a trusted financial institution dedicated to furnishing you with the tools necessary to manage your money seamlessly.

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For Financial Advisor Use Only. Not Intended for Use with Clients.

Cash AdvantageSM can help you manage more of your clients' financial life and strengthen your client relationships.

More and more, financial institutions are offering investment products and advisory services that include a traditional checking account tied to an investment account. By providing your clients access to an integrated banking and investment solution, you strengthen the value of the relationships you already maintain, reduce the threat of competition that banks pose to your business, and add value to your core services to attract new clients.

This brochure provides the information you need to confidently recommend Cash Advantage. The application process for the Bancorp Checking Account is integrated with Genworth Financial Trust Company's (GFTC) Account Services, making Cash Advantage simple, convenient and easy to use.

Cash AdvantageSM is a service made available by Genworth Financial Trust Company to its custodial clients and provided by The Bancorp Bank. Bancorp is a third party bank not affiliated with Genworth Financial. ©2013 Genworth Financial Trust Company. P.O. Box 40018, Lynchburg, VA 24506-4018

Features & Benefits

Standard client benefits of the Cash Advantage - Bancorp Checking Account include:

- Free checks
- ATM access with no ATM fees, worldwide
- Online account access
- Bancorp's Funds Transfer tool to facilitate transfers between like-titled accounts at other financial institutions
- Direct deposit for payroll, Social Security, pension benefits, and other income sources
- Overdraft protection via a linked GFTC account
- Free electronic bill presentment and payment service
- FDIC insurance coverage up to the current maximum limits
- Initial account minimum of \$2500

Integration with Your Client's Custodial Account

The Cash Advantage - Bancorp Checking Account is integrated with your client's GFTC account through automatic transfers and overdraft protection.

Automatic Transfers

Through the Cash Advantage service, you can help your clients create a customized and controlled spending plan that meets their individual needs. Your clients select a monthly Target Minimum and optional Target Maximum balance for the checking account. If the account drops below the minimum target levels (must be at least \$2500), a transfer will be initiated from the linked GFTC account to bring the Bancorp checking account up to meet the Target Minimum. If a target maximum is selected and the checking account exceeds the maximum target level, the extra cash will be transferred back to the linked GFTC account for investment purposes. This is particularly useful for clients receiving large sums of money, such as bonuses.

These minimum and maximum target transfers will occur automatically on the 15th of each month (or the first business day thereafter). Target Minimums and Maximums can be adjusted at any time.

Overdraft Protection

The client's GFTC account is linked to the Bancorp checking account and functions as overdraft protection for transactions that might otherwise result in a returned item and inconvenience for the client. Items such as checks, ACH payments, and online bill payments will be covered by cash (or securities that can be sold with same day settlement) held in the GFTC account (generally 2% of account value). Overdraft protection is initiated automatically when needed, providing your clients coverage for cash-flow emergencies.

Manual Transfers

Cash Advantage gives your clients the ability to initiate one-time or recurring transfers from the checking account to the GFTC account or vice-versa through Bancorp's exclusive Funds Transfer tool. This is especially helpful when your client needs to invest funds prior to the automatic sweep or needs to make a large purchase and the funds are not available in cash in the GFTC account. (Please note that manual transfers from the GFTC account to the Bancorp checking account can take up to 5 business days to be posted to the checking account.)

Advisor Client Access Through TotalCash Manager® (TCM)

With Cash Advantage, you may view detailed reports of your clients' checking account activities via the Advisor TCM website, www.cashadvantageadvisors.com. Specially designed just for financial advisors, this valuable tool makes it easier to develop cash flow management plans for your clients, helping them adjust their investments to meet their changing needs and ultimately achieve their financial goals.

The first time a Cash Advantage - Bancorp Checking Account is opened for one of your clients, you will be required to complete a TotalCash Manager Access Authorization Agreement. You will receive a Company ID, and the User Name and password

you'll need to log into the Advisor TCM website. Then each of your clients' new accounts will be available for you to view transactions (and check copies). Through the website, you will also have the ability to run reports to assist your clients with planning for and achieving future financial goals.

Additional Client Support

Clients can access their Bancorp checking account via a comprehensive internet portal to handle most of their own transactions, freeing you from the responsibility of managing your clients' everyday banking requests. A 24-hour dedicated call center is available to answer any questions your clients may have.

Account Administration

- Banking services are provided by The Bancorp Bank, an FDIC-insured financial services provider that specializes in online banking.
- Forms and applications are available online at www.eWealthManager.com in the Account Wizard. Some forms are also available through the client website at www.cashadvantageclient.com, and through the Advisor Information website at www.cashadvantageoverview.com.
- A Bancorp checking account can only be opened and linked to an existing, non-retirement GFTC account. At this time, a Bancorp checking account cannot be opened at the same time that a GFTC account is opened.
- Clients will receive a monthly electronic statement, have access to up to 12 months of transaction history, and have the capability to download account information to Quicken® or Microsoft Money®. Transactions can also be categorized to track spending habits.
- Reporting tools for Advisors are available through the TCM website.

Advisor Materials and Tools

Advisor information website,
www.cashadvantageoverview.com

- Details on the Cash Advantage - Bancorp Checking Account opening process, rates, limits, fees, and account management consisting of balance management, overdraft process and related fees, deposit and withdrawal options
- Online Frequently Asked Questions
- Viewable client brochures and communications; hard copies can be ordered through 800 664.5345 (opt. 1 for Advisor Services, then opt. 1 for GFTC)

Advisor TotalCash® Manager website,
www.cashadvantageadvisors.com

Provides read-only access to checking account activity

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Client Service Information

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