



Steady growth and measured risk: Exploring Facet’s short-term investment options.

As a Facet member, you have two options for earning more interest on money you’ve set aside for planned or unplanned spending.

➤ **Both options currently yield more than typical bank savings rates, making them alternatives to Certificates of Deposit (CDs), savings accounts, and money market accounts.¹**

Meet your options:	Facet’s high-yield account	Facet’s short-term strategy*
What is it?	This member-only account delivers high-yield savings rates through negotiated deposits with national banks. Facet doesn’t directly negotiate and deposits are FDIC-insured, similar to a bank.	This strategy, available to Facet members, can expand their investment portfolio to include a managed solution of short-term investments to yield potentially more than high-yield deposit accounts, CDs or money market funds.
What are the current yields?	4.00% ² annual percentage yield (APY)	4.47% ³ yield-to-worst (a technical term that describes the lowest possible current yield ⁴)
What is the minimum deposit?	\$1	\$250
How do I make withdrawals?	Deposits and withdrawals are processed through the Automated Clearing House network and may take 2-5 days to settle.	Funds are available in 2-3 days, though transfers to your bank may take longer.
What are the expenses?	None	0.11% ⁵ expense ratio
Do rates ever change?	APY changes are based on an analysis of Federal Funds rate, which is set at their regular meeting.	Returns can fluctuate and, although not expected, may go below zero during periods of downturn.
Who should consider this option?	This is a potential savings vehicle for those with a lower risk tolerance or anyone who may need to access cash at any moment.	This option is for those willing to take a small amount of risk for the potential of higher returns.
Where will my account be?	Accessible through your Facet membership.	Professionally managed as part of your Facet membership.

As part of our flat-fee memberships, Facet does not charge any additional fees for either of these options.

Please remember that these options are designed for expenses within the next three years. For any time horizon beyond that, inflation becomes a larger risk and investments in bonds and equities may be better options in most situations.

Contact your Facet planner to learn more.

Facet (“Facet Wealth, Inc”) is an SEC registered investment adviser. This is not an offer to sell securities or the solicitation of an offer to purchase securities. Facet’s specific investment management services vary depending upon the chosen service level. This is not investment, financial, legal, or tax advice. Past performance is not a guarantee of future performance.

Facet’s high-yield account is a brokerage account offered through Apex Clearing. Apex Clearing is not a bank. The cash balance in the high-yield account will be swept from the brokerage account to deposit account(s) at one or more third-party banks (Program Banks) that have agreed to accept deposits from Facet members. The Program Banks will pay a variable rate of interest. Members are generally eligible for FDIC insurance coverage of \$250,000 per member, per Program Bank, for each account ownership category. Account ownership by category capped at \$5 million. All accounts through Apex are covered by SIPC while the funds in the high-yield account invested in the program banks are covered by FDIC.

*All investing comes with risks, including the loss of principle, and past performance is not a guarantee of future performance.

¹<https://www.fdic.gov/resources/bankers/national-rates/index.html>
²As of May 27, 2025; rates may fluctuate. Annual Percentage Yield (APY) is the real rate of return earned on your investment, taking into account the effect of compounding interest.
³As of May 27, 2025; rates may fluctuate.
⁴The statistics for the short-term strategy are based on the underlying portfolio of bonds owned by the ETFs Facet owns in the strategy. Final statistics were weighted using the same weights Facet will be using in the strategy. This is effectively a snapshot of the portfolio statistics on May 27, 2025 if one were to reconstruct these three ETFs by purchasing all of the underlying holdings. The data was sourced from Bloomberg and is based on public reporting of holdings by the ETFs.
⁵As of May 27, 2025.
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