

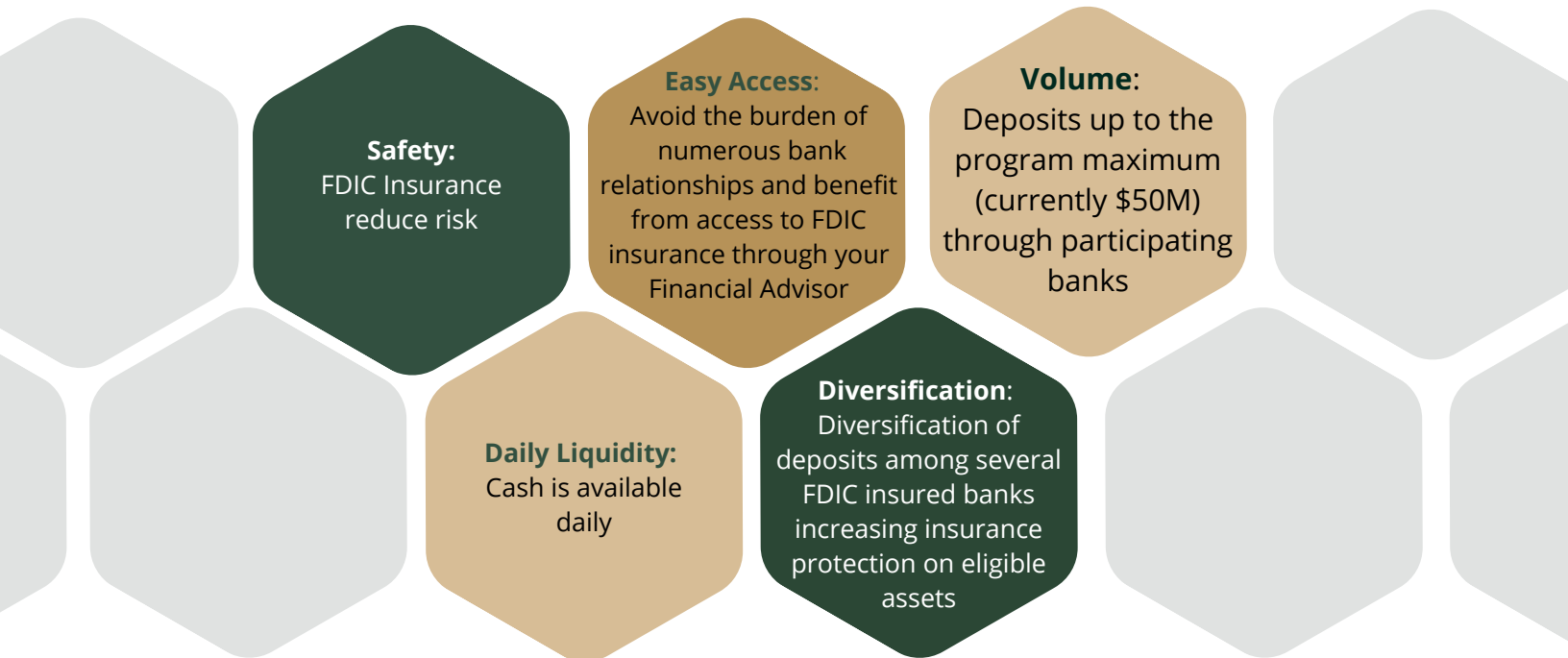


*For you. For them. For generations to come.*

### One stop access to up to \$50 Million in FDIC Insurance

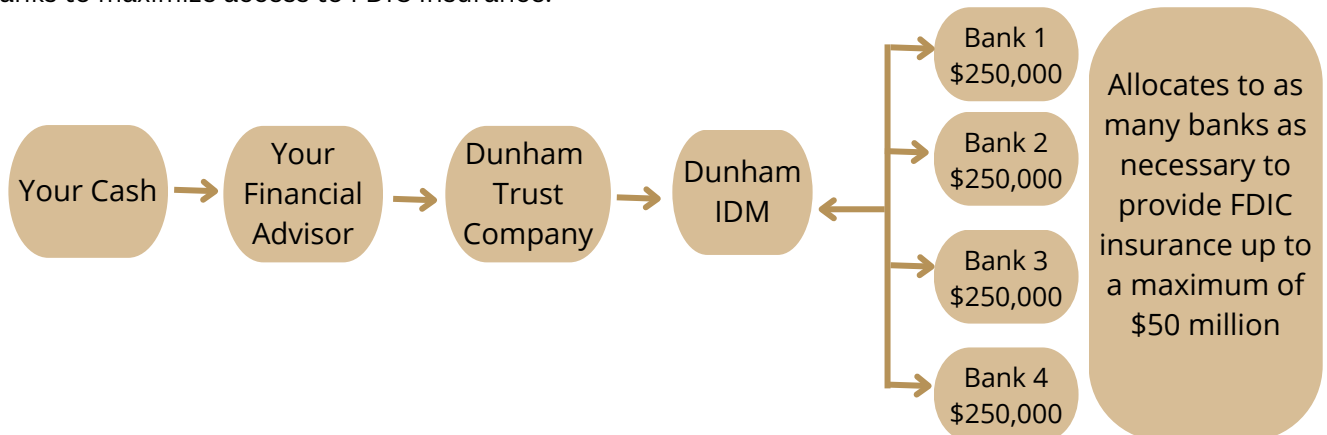
The Dunham Insured Deposit Marketplace (IDM) offers up to \$50 million of FDIC Insurance by diversifying your funds through a marketplace of participating banks. This cash management account provides stability, daily liquidity, and convenience. IDM delivers, what we believe to be, a competitive yield and increases insurance protection on eligible assets.

### Benefits of the Dunham Insured Deposit Marketplace



### How IDM Works

Investor cash balances are sent daily into the IDM program and allocated into several program banks to maximize access to FDIC Insurance.





**Important Disclosures:**

If you participate in the IDM offered by Dunham Trust Company (“DTC”), DTC is acting as your agent. DTC also serves as custodian of the Custom Asset Allocation Programs and is an affiliated entity of Dunham & Associates Investment Counsel, Inc., (“DAIC”), a Registered Investment Adviser and Broker/ Dealer. Member FINRA/ SIPC. DAIC is the sponsor of the Dunham Asset Allocation Program.

The FDIC insurance limit for all insurable capacities in the IDM is \$250,000 per program bank. The IDM program banks may be excluded from receiving program deposits in the event that total assets at a program bank (including assets that are held with the bank outside of DTC’s IDM) exceed the FDIC insurance limits. For example, if you have deposits in a bank through the program and also have made deposits at that bank outside the program, all of these deposits will count toward the FDIC limit. It is your obligation to monitor your account(s), your FDIC coverage and your FDIC insurance eligibility. See [www.fdic.gov](http://www.fdic.gov) for more details regarding FDIC coverage. For more information on DTC’s IDM, please refer to the IDM Disclosure Booklet. If you would like to opt out from certain program banks, please speak to your advisor or contact Dunham at [customercare@dunham.com](mailto:customercare@dunham.com).

A Bank List is available at <https://www.reichandtang.com/files/ddm/bank-list/pbl-rtncu.pdf>.

Excluding a bank from holding your Insured Bank Deposit balances may result in a lower available program limit for FDIC insurance. The bank list is subject to change.

**See the IDM Disclosure Booklet for details, limitations, and eligibility requirements to participate in the IDM.**

For the IDM, the program interest rate is impacted by several factors, including the total amount paid on deposits by the program banks, the fee paid to DTC and a fee paid to a third party that assists DTC in operating the program. DTC determines the portion of revenue it receives as a fee. The fee paid to DTC will affect the interest rate and may exceed the amounts paid to clients in the form of interest. Neither the program banks nor DTC is required to offer the highest rates available or rates comparable to money market mutual fund yields. In contrast, money market mutual funds generally seek to achieve the highest rate of return consistent with their investment objectives, which can be found in their prospectuses.

The most up-to-date interest rates may be found by visiting:  
<https://www.dunham.com/FA/pages/DunhamInsuredDeposit>.

DTC, at its discretion, may determine that your account is ineligible to participate in the IDM. IDM provides up to \$50 million of FDIC insurance.

The deposit rates and annual percentage yields are variable and may change at any time at DTC’s discretion. They are effective as of the date shown above. Interest will be accrued daily and credited monthly.

Unlike the IDM, non-deposit investments held by your broker-dealer (such as DAIC), are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

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