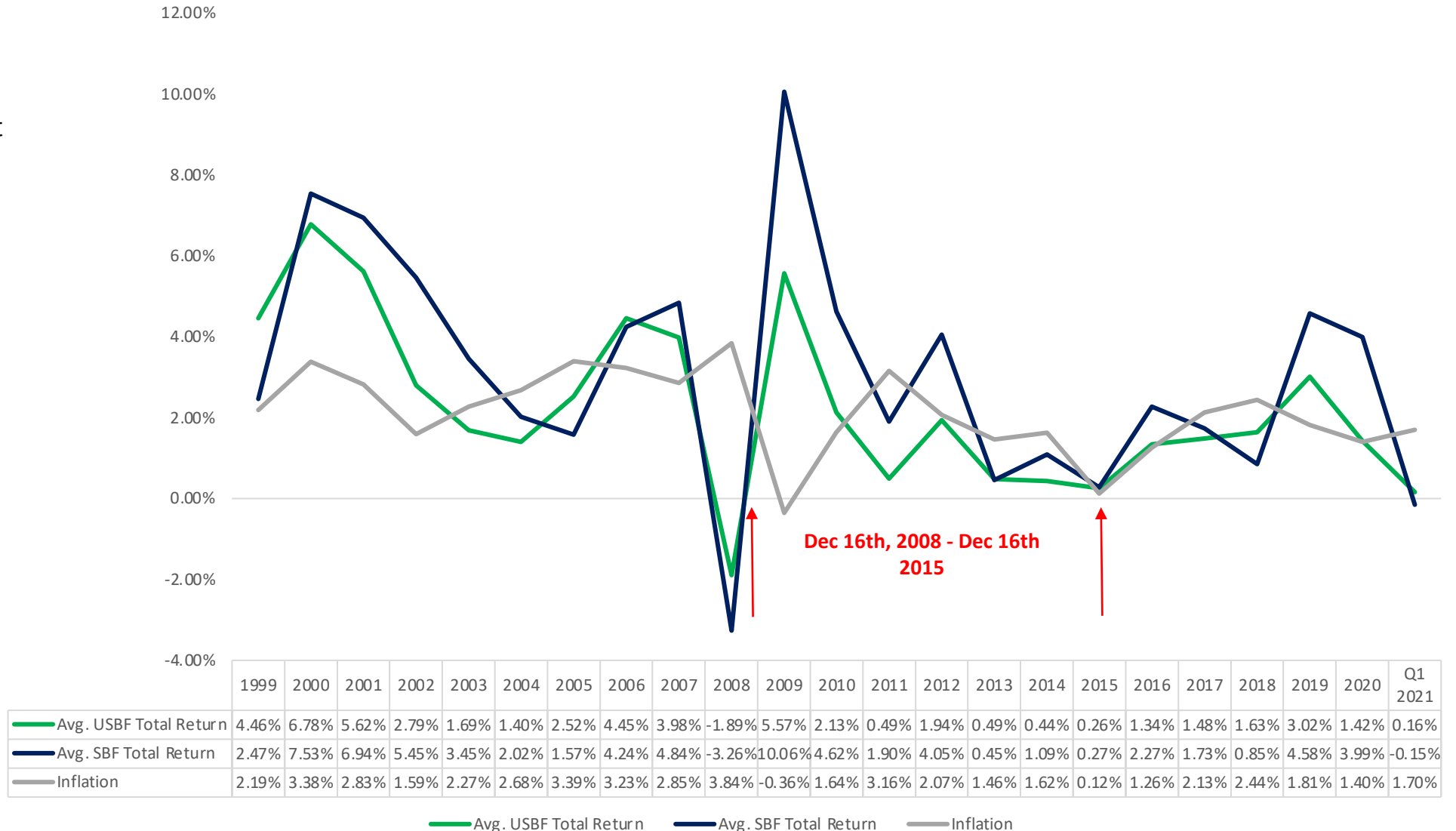


BOND FUNDS HAVE VOLATILITY AND RISK OF LOSS, BUT OVER TIME CLIENTS ARE RICHLY REWARDED



- Securities such as ultrashort (USBF) and short (SBF) bond funds provide substantially greater returns over time.
- The average USBF and SBF returns have outperformed FDIC by **28X** and **52x** from June 30, 2009 to March 31, 2021.
- The ICM CMA is the **only product** that provides instant liquidity on investment holdings (and FDIC accounts).
- FDIC accounts do not keep pace with inflation.



All investments have the potential for profit or loss. Different types of investments involve higher and lower levels of risk. There is no guarantee that a specific investment or strategy will be suitable or profitable for an investor's portfolio.

THE POWER OF INVESTING



SBF Ending Value:
\$13,649.76

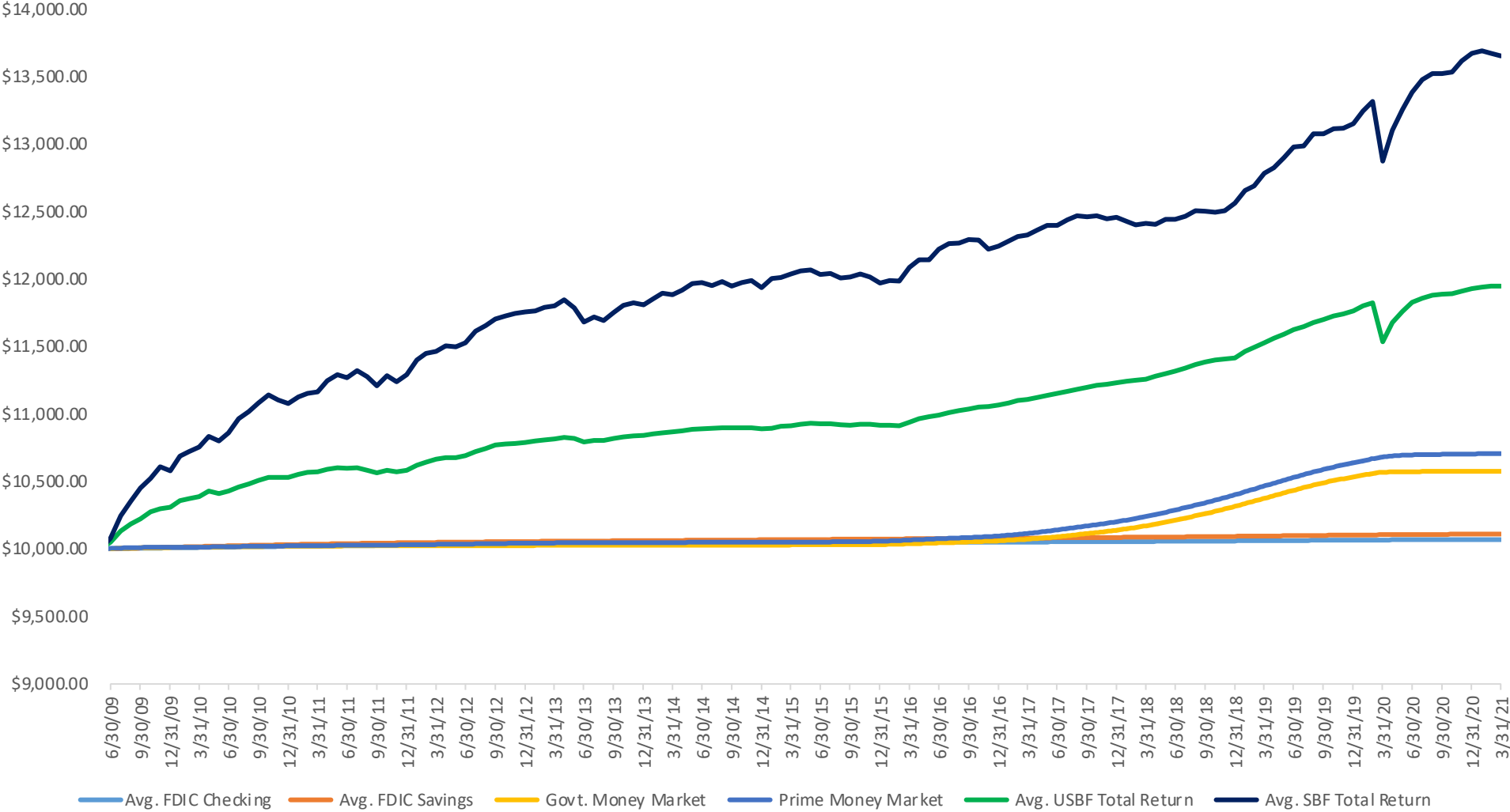
USBF Ending Value:
\$11,946.29

Prime MM Ending Value:
\$10,705.31

Govt. MM Ending Value:
\$10,574.79

FDIC Savings Ending Value:
\$10,110.37

FDIC Checking Ending Value:
\$10,070.73



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