

Presenter Jamie Jones, Dunham and Associates

Dunham can offer **up to \$50 million** of FDIC insurance with **IDM – The Dunham Insured Deposit Marketplace.**

We accomplish this high level of FDIC Insurance by diversifying your deposit in a marketplace of over 200 participating banks. This program offers:

- What we consider a **competitive** yield: [IDM's Current APY is 5.15%](#) (as of 8/16/2024) – IDM's yield is tied to the Federal Funds rate (this is NOT a Money Market fund. Money Market funds are not FDIC Insured)
- **Safety** on deposits of up to \$50 million of FDIC Insurance through participating banks
- **Diversification** with your deposit placed with over 200 FDIC insurance banks
- **Daily Liquidity** as your cash is available daily (no fees to transfer in and out)
- **Easy Access** as you avoid the burden of numerous bank relationships and benefit from access to \$50M of FDIC Insurance
- **Here you'll find further client information on IDM: [1\) IDM Client Flyer](#) [2\) IDM Participating Banks](#) [3\) IDM Disclosure Booklet](#) [4\) IDM FAQs](#)**
- **IDM Annual Program Fee (Dunham's Annual Fee) = 0.25%**

**IDM helps to solve the "cash dilemma." You typically can find 2, but rarely all 3.**

1. **Liquidity**
2. **Protection/Insurance**
3. **Yield**