Broadridge

ASSET MANAGEMENT

Earn income with an FDIC-Insured Deposit Account for your Company's HRA or Non-Qualified Deferred Compensation Plan

The Workplace Cash Account, provided by non-affiliated bank JPMorgan Chase Bank, N.A. ("JPMorgan"), is a cash deposit option for certain employee welfare benefit plans and non-qualified deferred compensation (NQDC) plans.

This bank account offers FDIC insurance protection up to the applicable limit per depositor (per eligible employee welfare benefit plan or NQDC plan)[1], which is currently $250,000.

Key Features

- Interest payments are calculated using the average daily balance and credited to the Workplace Cash Account on the first business day of the following month[2]
- FDIC Insured, up to $250,000 per eligible employee benefit plan
- No minimum deposit
- Daily liquidity
- No redemption restrictions

Since the Workplace Cash Account is a bank account rather than an SEC-registered mutual fund, it has no expense ratio or prospectus. The rate of return may vary with market conditions and is subject to adjustment periodically by Matrix Trust Company ("Matrix Trust"). A Servicing Fee for certain services provided, such as processing transactions and reconciling aggregate account activity, is payable from JPMorgan to Matrix Trust in connection with the Workplace Cash Account and its accountholders.[4]

For current or historical rate information:

- Contact Matrix Client Services at 877-610-3822
- Visit www.broadridge.com/resource/matrix-trust-company
- If applicable, consult your plan's recordkeeper or custodian

Workplace Cash Account overview	
Effective Date	August 1-31, 2026
Workplace Cash Account Stated Interest Rate	1.69%
Bank Account Type	Demand Deposit Account
Banking Institution	JPMorgan Chase Bank, N.A.
Custodian	Matrix Trust Company
Trading ID	999WCA999
Plan Types Allowed	Health Reimbursement Arrangements (HRAs), certain Non-Qualified Deferred Compensation (NDQC) Plans, and others[3]
Plan Types Excluded	401(a) Plans, 403(b) Plans, Governmental 457(b) Plans, and others[3]
Minimum Deposit	$0.00
Inception Date	August 1, 2026

Period returns as of 8/31/2026[5]	
YTD	n/a
3 months	n/a
1 year	n/a
3 years	n/a
5 years	n/a
Since inception	n/a
Annualized inception[5]	n/a

Disclosures

[1] Cash in the Workplace Cash Account is held at JPMorgan. Deposits at JPMorgan are eligible for FDIC insurance up to the applicable limit per depositor. The "per depositor" FDIC insurance limit applies to the aggregate interests in each employee benefit plan (such as an HRA or NQDC plan) and does not pass through to the individual participant(s) in any such arrangements. For additional information regarding FDIC insurance, please visit www.fdic.gov or call 1-877-ASK-FDIC. JPMorgan is a national bank chartered under the laws of the United States of America.

Matrix Trust is a Colorado State chartered non-depository trust company and a wholly owned subsidiary of Broadridge Financial Solutions, Inc. ("Broadridge"). JPMorgan and Matrix Trust are not affiliated companies.

[2] Workplace Cash Account Stated Interest Rate. Matrix Trust calculates the Stated Interest Rate paid on funds deposited into the Workplace Cash Account in accordance with an established rate table. The Workplace Cash Account Stated Interest Rate is adjusted periodically and is derived from the total interest rate amount paid to Matrix Trust by JPMorgan and the Servicing Fee paid to Matrix Trust (see Note 4). JPMorgan has discretion to determine the rate paid and no established rate is guaranteed.

If the total interest rate amount paid to Matrix Trust by JPMorgan were to decrease, the Stated Interest Rate paid on the Workplace Cash Account would decrease per the rate table provided herein. If the total interest rate amount paid to Matrix Trust by JPMorgan were to increase, the Stated Interest Rate paid on the Workplace Cash Account would likewise increase per the rate table. More information is available by contacting Matrix Trust Client Services at 877-610-3822. A Business Day is defined as any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday.

[3] Eligible Plans. The Workplace Cash Account is available to Non-Qualified Deferred Compensation (NQDC) Plans and certain employee welfare benefit plans, including Health Reimbursement Arrangements (HRAs). Examples of the excluded account types are 401(a) plans (such as defined contribution 401(k) plans), 457(b) Governmental plans, 403(b) accounts including 403(b)(9), IRAs, and Group Trusts. This is subject to change and may not be exhaustive of all included and all excluded account types. Please contact Matrix Trust Client Services at 877-610-3822 to inquire about specific plan types' eligibility.

[4] Workplace Cash Account Servicing Fee. A Servicing Fee for certain services provided by Matrix Trust, such as sub-accounting, support, processing transactions and reconciling aggregate account activity, is payable to Matrix Trust in connection with the Workplace Cash Account and its accountholders.

JPMorgan makes an interest rate payment to the demand deposit account (DDA). From the JPMorgan DDA's interest rate payment, Matrix Trust calculates both the Workplace Cash Account Stated Interest Rate and the Servicing Fee in accordance with an established rate table.

Matrix Trust's current Servicing Fee is 2.00% (200 bps). The Workplace Cash Account Servicing Fee is adjusted periodically and is derived from the total interest rate amount paid to Matrix Trust by JPMorgan and the Workplace Cash Account Stated Interest Rate. If the total interest rate amount paid to Matrix Trust by JPMorgan were to decrease, the Servicing Fee would decrease per the rate table. If the total interest rate amount paid to Matrix Trust by JPMorgan were to increase, the Servicing Fee would likewise increase per the rate table.

The rate of the Servicing Fee that Matrix Trust receives may exceed the Stated Interest Rate or effective yield that eligible plans may receive in the Workplace Cash Account, and the payment of the Servicing Fee may reduce the yield that these eligible plans receive. Other than the applicable fees charged on custody accounts that are held by Matrix Trust as custodian, there will be no charges, fees, or commissions imposed on the account by Matrix Trust for the inclusion of the Workplace Cash Account. The current Workplace Cash Account interest rate will be disclosed on the Matrix Trust website and will change in accordance with the rate table described below without notice.

[5] Workplace Cash Account Period Returns. Performance information reflects past performance and does not guarantee future results. All returns that exceed 12 months are annualized. The inception date for the Workplace Cash Account was August 1, 2026.

Workplace Cash Account overview	
8/01/2026 - 08/31/2026	1.69%

When the total rate of interest paid (annually) by JPMorgan is between:	The Stated Interest rate paid to Employee Benefit Plan's Trust ranges from:	The Servicing Fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% AND 0.13%	0.00% AND 0.37%
0.51% AND 1.00%	0.13% AND 0.25%	0.38% AND 0.75%
1.01% AND 2.00%	0.26% AND 0.50%	0.75% AND 1.50%
2.01% AND 3.00%	0.51% AND 1.23%	1.50% AND 1.77%
3.01% AND 4.00%	1.23% AND 1.90%	1.78% AND 2.10%
4.01% AND 5.00%	1.91% AND 2.63%	2.10% AND 2.37%
5.01% AND 6.00%	2.64% AND 3.45%	2.37% AND 2.55%
6.01% AND 7.00%	3.46% AND 4.38%	2.55% AND 2.62%

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