



Reflections on KEEP and the 2026 Wealthies Award for Cash Optimization, Impact Cash

We were thrilled to learn that KEEP was named the 2026 Wealthies winner for Cash Optimization, Impact Cash. We're proud to be recognized by an organization that celebrates innovation and the work being done across the wealth management industry to help advisors better serve their clients.

But what makes this particularly meaningful to us is what we entered it to talk about. We didn't enter the Wealthies to talk about chasing yield. And we didn't enter simply to talk about making cash more efficient. **We entered with advisors in mind.**

Every client has cash.

What advisors help do with that cash makes all the difference.

Cash can be an overlooked part of the client relationship. Clients may have substantial amounts sitting outside the portfolio, often at multiple institutions and without the same level of advice and attention given to their invested assets.

KEEP was built to give advisors a way to bring that cash conversation into the relationship and helping clients protect it, earn on it and, increasingly, do more with it. Not every client is looking to make an impact with their cash. And they don't have to be. That's one of the things we find most compelling about KEEP. Clients can get the benefits they expect from a powerful cash solution, including high levels of federal insurance, competitive rates and liquidity, while their deposits help support financial institutions serving communities across the country. The impact is built into the solution.

This year, we published our inaugural [KEEP Cash Impact Report](#) to begin measuring and telling that story. Our network includes nearly 1,100 financial institutions, with 91% meeting our impact criteria. Deposits placed through the network help provide stable funding to financial institutions across the country, including institutions supporting underserved communities, agriculture, small businesses, and local economic activity.

The report helps illustrate something we believe is important: Where cash goes matters.

The opportunity is fundamentally about extending the advisor relationship. Advisors already have their clients' trust; KEEP gives them another way to demonstrate the value of that relationship by helping clients think differently about their cash. Impact makes that conversation accessible. A client doesn't have to choose between a strong cash solution and making a difference. They can have both.

That distinction is important. Impact isn't a separate investment decision that every client has to make. It can simply be an additional dimension of a cash solution that already meets their needs.

The infrastructure behind the impact

A story like this only works when the infrastructure behind it works. KEEP is built on the foundation of more than 17 years of experience connecting depositors with financial institutions through a large, diversified deposit network. Behind the smart cash solution advisors and their clients see is a sophisticated operating infrastructure that efficiently moves deposits to and from participating institutions and maintains the relationships that make the network work.

Those institutions know their communities well. The network simply provides the mechanism that allows deposits to reach them at scale, which is what makes impact possible in thousands of communities across the country.



We're grateful to the Wealthies for recognizing KEEP and the team behind it. We're equally grateful to the advisors who have embraced the idea that their role can extend beyond managing investments to helping clients think about the full picture of their financial lives, including the cash they hold.

Because ultimately, we believe cash can do more than sit safely on the sidelines. It can help support and grow the communities where people live and work. That is what we mean by impact cash.