

Cash Management User Guide

This facility can be used to maximise the value of cash held on deposit by individual consumers only.

It is not suitable for businesses, trustees, Power of Attorneys, Court Deputies, charities, clubs or associations.

Guide

'Maximising the Value of Cash' means:

- Getting the best interest rate return,
- Getting the highest possible level of FSCS protection,

which means, accessing the savings accounts that pay the highest rates of interest and understanding what level of FSCS protection is provided by the banks and building societies holding your cash deposits.

IMPORTANT: It is essential that you ALWAYS have sufficient access to capital and that you are never more than 12 months away from a new tranche of maturing money should your funds available on Instant Access be depleted.

The highest levels of interest are paid on Fixed Term accounts. To access Fixed Term accounts you must make sure you have sufficient cash held on Instant Access to make sure you get through the next 12 months. You must therefore:

1. Know how much there is in total, including cash held in a current account.
2. Know how much of this cash is required to be totally accessible over the next 12 months.

Cash held on instant access, that is not required to be accessible over the next 12 months will lose value because the best rate of interest are available on Fixed Term Accounts.

From the information you enter, this facility will:

- identify the best UK based Instant Access account(s) for you to deposit your accessible cash requirements for the next 12 months and with any balance remaining it will build a portfolio of UK based Notice accounts or Fixed Term accounts for you to deposit your money to obtain the best level of interest overall.
- make sure your money is fully protected by the Financial Services Compensation Scheme (FSCS), if selected.
- provide you with a full report detailing the savings account providers and the products offered to provide you with the best solution.

At any time, one to one assistance is available from Continuum Financial Services
(contact details required)

