

Dynamic Cash Management



make the most of your cash

# The challenge of cash

Everyone should keep some of their wealth in cash. After the economic turbulence of recent years, the need to hold some cash has never been clearer.

The problem is that many so-called 'savings' accounts offer pitifully low interest rates. Others offer a high bonus rate which disappears after six months or a year. Overall, it is extremely difficult and time-consuming to keep your money in competitive accounts.

Savers are also concerned to keep their money safe and want to avoid all the paperwork in opening and closing accounts.

## The solution

The Dynamic Cash Management service is designed to ensure that:

- **Your cash earns consistently competitive interest**
- **Your cash is secure**
- **You save time, effort and worry**

We achieve this by regularly reviewing the UK savings market. We choose competitive accounts from reputable institutions. We move the money when rates change and new opportunities arise. We arrange the paperwork and we keep you informed.

**The difference it makes can be dramatic.**

## The difference it makes

The following table shows the difference that Dynamic Cash Management can make:

<b>Dynamic Cash Management</b> (net of charges)	<b>3.2%</b>
<b>National Savings and Investments</b> (ns&i)	<b>1.8%</b>
<b>High Street Savings Accounts</b>	<b>0.6%</b>

The Dynamic Cash Management rate is illustrative of what a client might have achieved using a mixture of instant access and short-term savings accounts in the year to March 2011. The ns&i rate is the Direct Saver Account rate over the same period. The High Street Savings Accounts rate is the average over the same period of five instant access accounts available to open in a branch or online and excludes bonus rates.



## How it works

- First, we take time to understand when you need access to your cash, your attitude to risk and the amount you want to hold in cash. We then prepare a personal illustration based on your needs.
- If you accept our illustration, we open an account in your name with Cater Allen Private Bank with your first deposit. This is your Hub Account.
- We then open a number of other savings accounts in your name with building societies, banks or ns&i. We choose accounts with competitive rates that meet your needs for security and access.
- We review your accounts regularly and switch your money when they become uncompetitive. We also switch your money if new information makes us believe an institution has become too risky for you.
- You can see where your money is invested using our online client portal OmniView®. We also provide paper statements and an annual consolidated tax statement.
- When you want to make a withdrawal, we simply transfer money back to your Hub Account and then to your personal account.

## Which building societies and banks are used?

We analyse and monitor the competitiveness, financial strength and administrative performance of over 125 banks and building societies. We choose organisations offering the most appropriate combinations of interest rates, security and efficiency.

Your money is spread between different institutions to make more use of statutory investor protection.

## Terms and conditions

The minimum initial investment is £100,000. Additional amounts can be added at any time.

The charge for the Dynamic Cash Management service is 0.3% pa with a minimum charge of £150 per quarter. Our experience is that most investors increase their interest by much more than the charge.

Full details are in the Dynamic Cash Management Service Description, which is available on request.

## The reassurance of jonathanfry plc

Established in 1984, jonathanfry plc has developed a reputation for providing innovative wealth management solutions. The firm has offices in London and North Yorkshire.

We are regular contributors to the press and television and our website [www.jonathanfry.co.uk](http://www.jonathanfry.co.uk) provides recent examples of press and media articles. Dynamic Cash Management has been featured in the Sunday Times and the Financial Times.

## To apply

To apply for **Dynamic Cash Management** or to find out more, please talk to one of our team:

Call us on: **01748 825971**

Or email us at: **[dcm@jonathanfry.co.uk](mailto:dcm@jonathanfry.co.uk)**

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