

# IWInvestor Cash Management Service

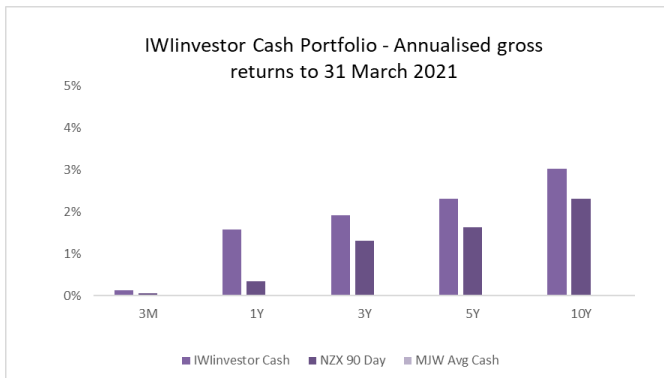
IWInvestor operates a cash management service specifically to manage short-term cash funds on behalf of client investors. This service allows investors to have access to wholesale interest rates and money market securities therefore you receive higher returns at low risk levels.

## BENEFITS

- ✓ Access to higher wholesale interest rates
- ✓ Access to managed cash funds and short-term debentures
- ✓ We will manage the maturities & rolling of term deposits for you
- ✓ Cash available overnight, if requested before 2.30pm that day
- ✓ Cash on call (not invested) is still earning the OCR

## PERFORMANCE

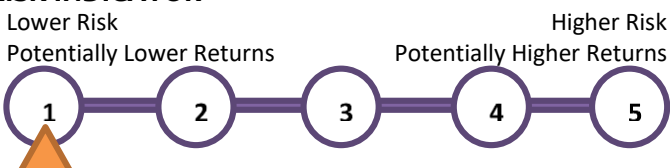
The IWInvestor Cash Management performance is set against the ANZ 90 Day Bank Bill Index. The aim is to provide a return equal to or better than the Index return.



## RISK

All these investments are low risk. IWInvestor will only invest in money market items that have an 'A' credit rating or better.

### RISK INDICATOR



This investment is considered the lowest risk investment.

## FEES

### FEES TABLE

<b>Advice and Portfolio Management</b>	0.15% up to \$2m, 0.10% up to \$5m, \$5m+ negotiable
<b>Administration and Custodial Services</b>	0.15% up to \$2m, 0.08% up to \$4m, \$4m+ negotiable

The fees charged are separated into two service areas:

1. Advice & Portfolio Management
2. Administration & Custodial Services

The fee is charged as a percent per annum based on the daily value of your portfolio.

## ADVICE & PORTFOLIO MANAGEMENT

IWInvestor will provide Advice and Portfolio management. IWInvestor will manage your funds:

- ✓ Set up an account in your name
- ✓ Invest based on your investment parameters, which will be matched to your cashflow needs
- ✓ Monitor short term cash investments to ensure we capture the best domestic interest rates

## ADMIN & CUSTODIAL SERVICES

IWInvestor has engaged FNZ Limited to provide Investment Administration and Custodial Services.

The IWInvestor System covers the IWInvestor Investment monitoring, administration and custody services.

While your funds are held and invested through the IWInvestor System, your funds along with any income received are separately identified and you are always recognised as the beneficial owner.

## MONITORING

IWInvestor will provide regular reports showing: Valuation, Performance, Transactions, Cash Movement, Income Statement, Fees and Taxes