

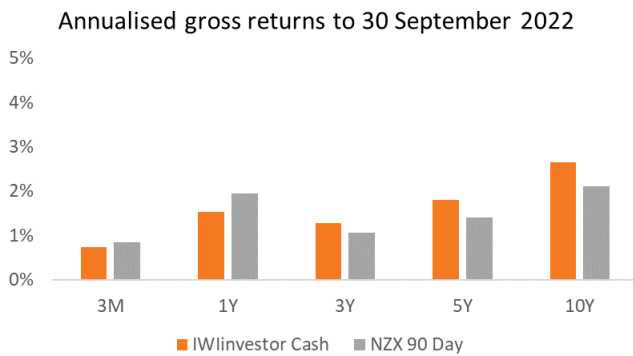
## Cash Management Service

This cash management service is specifically to manage your short-term cash needs. This service allows you to have access to wholesale interest rates and money market securities, accessing higher returns than retail investors, at low risk levels.

### BENEFITS

- ✓ Access to higher wholesale interest rates
- ✓ Access to managed cash funds and term deposits
- ✓ We can manage the maturities & rolling of term deposits for you
- ✓ On-call cash available overnight, if requested before 2.30pm that day
- ✓ Cash on call earns the Official Cash Rate (OCR)

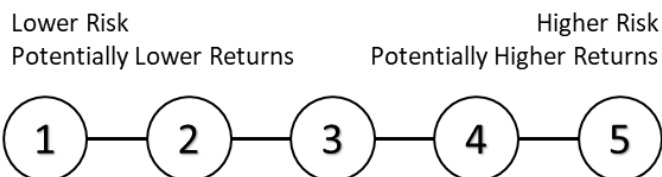
### PERFORMANCE



The Cash Management performance is set against the NZX 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. Your funds will only be invested in money market securities that have an 'A' credit rating or better.



This investment is considered the lowest risk investment.

### FEES

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

These fees are charged as a percent per annum based on the daily value of your portfolio.

### ADVICE & PORTFOLIO MANAGEMENT

IWIinvestor provides advice and portfolio management of the cash service.

We will:

- ✓ 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

IWIinvestor has engaged FNZ Limited to provide the Administration and Custodial Services. FNZ hold your investment on trust for you. Your funds, along with any income received, are separately identified and you are always recognised as the beneficial owner.

### MONITORING

You will be provided with quarterly reports showing Valuation, Performance, Transactions, Cash Movement, Income Statement, Fees and Taxes.