

# CASH MANAGEMENT SOLUTIONS

Keeping updated with new bank accounts and constantly changing interest rates is a persistent challenge that most people just do not have the time or appetite for.

We provide a service where one single sign up gives you direct access to hundreds of UK savings accounts with highly competitive interest rates. You can increase the percentage of your cash that is eligible for protection by the FSCS scheme and boost the return on that cash at the same time.

One-time sign up process	A managed account	FSCS Protection
One simple application to provide access to hundreds of savings accounts with a variety of term options to meet your personal liquidity requirements	Ongoing management of your accounts means always getting better returns for your cash.	Government backed FSCS protection of up to £85,000 per individual for each account opened

Insignis Cash Management is used by Individuals, Couples, Attorneys, Solicitors, Charities, Educational Trusts, Companies, Local Authorities, Pension fund managers, and anywhere that there is a need for security, protection, and good return.

## Case Study 1

### The Problem

Ms S was the appointed Power of Attorney by her elderly mother whose health was deteriorating. Her mother had sold her house and moved into sheltered accommodation. Ms S was concerned that the £400,000 held in her mother’s bank account was not protected because it exceeded the compensation limit of £85,000. In addition, she was keen to earn more from the money because the existing account was only paying 0.1%. She did not want to take any investment risk, so she was considering opening bank accounts with several different banks. However, Ms S is a busy professional and she was concerned that she did not have the time to open bank accounts with different institutions, so she approached us to help.

### The Solution

We introduced her to Insignis and placed her funds into five different accounts with terms of between 3 months and 2 years earning an average of 1.2%. The amount of interest earned increased from £400 per year to £4,800 significantly boosting her interest income.

### The Result

1. Cash liquidity according to her needs while still benefitting from better interest rates
2. Online monitoring at any time on all of her accounts from one simple log in
3. Increased FSCS protection for all of her money
4. Rebalance of her accounts as required on term maturity

## Case Study 2

### The Problem

Mr P is an Interface client with a portfolio of investments that he views regularly by logging into his online account that is provided by Interface. He had £60,000 that he wanted to retain in cash, and he had shared it between two deposit accounts at banks where he held current accounts. He has no immediate need for the cash, but we advised him to keep some of his assets in cash. He was frustrated by the continual changes of interest rates on his deposit accounts in his high street banks and wanted a managed solution which could obtain some return from a better interest rate.

### The Solution

We introduced him to Insignis and placed his £60,000 into one account for a one-year term which increased his interest rate from 0.5% to 1.2% improving his return from £300 per year to £720 a year. These funds will mature after one year where he will have the opportunity to withdraw funds or ask Insignis to move funds to another banking institution to obtain a good return.

### The Result

1. He retains funds in cash which will be available within his chosen time scale of one year and he obtains a higher return
2. Online monitoring both via Insignis and via his Interface account where he can view his cash alongside his other investments providing a comprehensive view of his savings and investments in one place.
3. Because he is a financial planning client his cash investments are automatically incorporated into his lifetime cashflow modelling without any manual administration.
4. He no longer has to look around to obtain a better interest rate and feels much better about his cash investments.

## Case Study 3

### The Problem

Mr V has been an Interface client for some time and now that he is in his eighties, he has given some thought to his estate planning and wants to make his life easier and make his finances easier for his attorneys and executors to manage when the need arises. In addition to his investments he has multiple bank accounts which he has changed often in order to chase the best rates. He has a total of £200,000 spread amongst six different banks.

### The Solution

We introduced him to Insignis and placed his £200,000 into 3 different accounts with terms ranging from 3 months to two years. This increased his return from £1500 to £3000 a year and provided a managed solution where his funds will be moved to the best interest paying account on term maturity.

### The Result

1. Online monitoring both via Insignis and via his Interface account where he can view his cash alongside his other investments providing a comprehensive view of his savings and investments in one place.
2. Because he is a financial planning client his cash investments are automatically incorporated into his lifetime cashflow modelling without any manual administration.
3. He no longer has to look around to obtain a better interest rate, he feels much better about his cash investments, and is grateful for the simplification.
4. If the need arises his Attorneys will only need to supply one certified copy of his Last Power of Attorney Property and Finance to Insignis and will not have to deal with multiple different banking organisations. When the time comes his Executors will find the management of his estate much easier and a grant of probate should be easier and quicker to obtain.
5. Mr V is much happier with his new arrangements and can spend more time on his hobbies instead of managing multiple bank accounts

## Case Study 4

### The Problem

Mr & Mrs M have been clients of Interface for some time and have significant investments. Mrs M has just retired and has received a lump sum of £150,000. They have plans for holidays and home improvement, but these have been put on hold because of Covid-19. They are concerned about the £85,000 FSCS protection limit and want to attempt to earn some return from their money in the short term without taking any investment risk. From experience we know that Mr & Mrs M dislike administration so the prospect of researching and opening multiple bank accounts was a daunting prospect which they wanted to avoid.

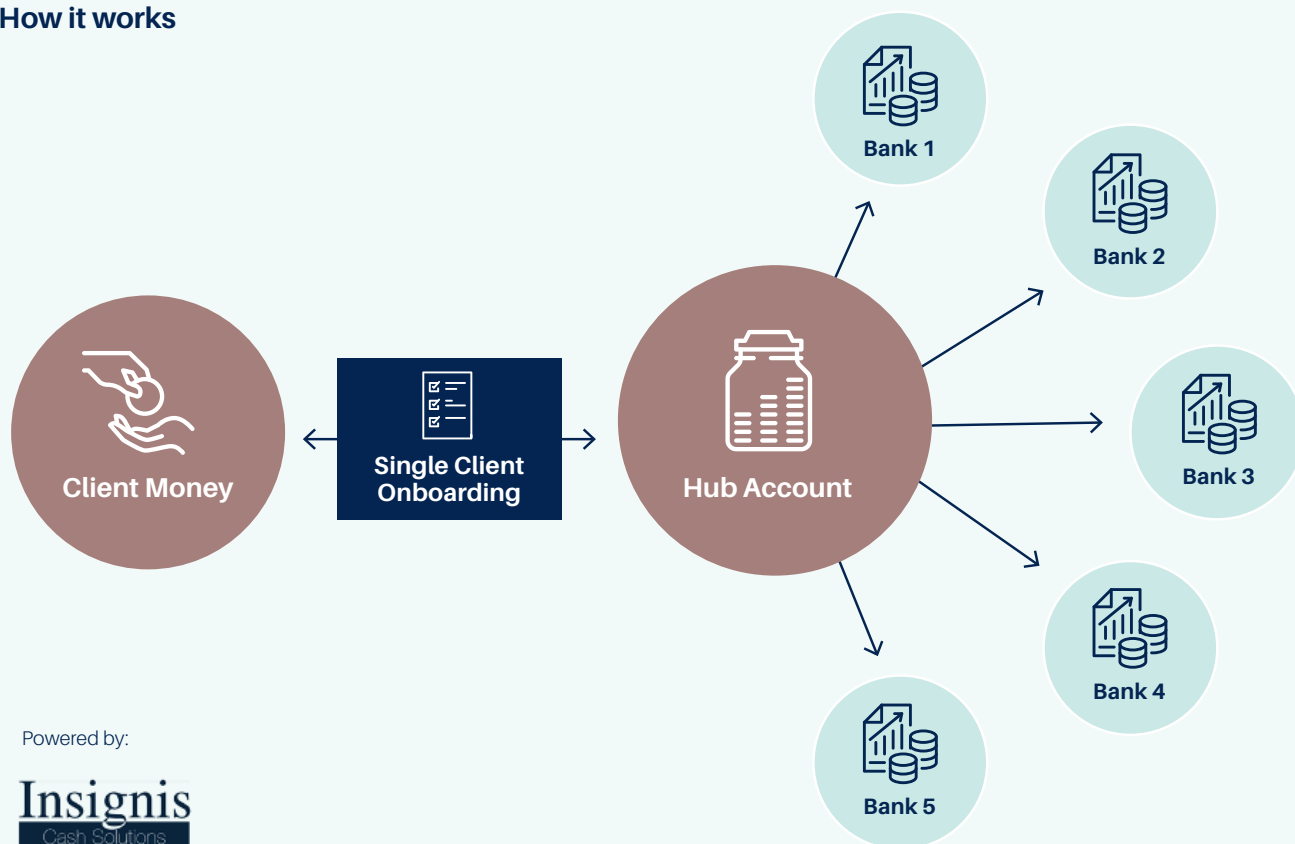
### The Solution

We introduced them to Insignis, and they transferred their £150,000 into two accounts. They could have opened single accounts but they like working together so they preferred a joint account. They are uncertain when they will be able to start their home improvement, so they invested £65,000 into a six-month term account and £85,000 in an account with a one-year term.

### The Result

1. One simple sign up process where Interface handled the ID requirements, provided them with access to accounts with terms that they specified
2. They increased their return from the zero percent that was being paid by their current account to £1350
3. On line monitoring via their Insignis online accounts or via the Insignis App on their smart phones or tablets (iPhones or iPads)
4. Like all of our financial planning clients they are able to view their cash 24/7 using their online accounts that are provided by Interface alongside their other investments providing them with a comprehensive view of their savings and investments in one place.
5. Because they are financial planning clients their cash investments are automatically incorporated into their lifetime cashflow modelling without any manual administration

## How it works



Powered by:

**Insignis**  
Cash Solutions

### 1. Request a Cash Portfolio

Contact Interface Financial Planning and ask for an illustration

### 2. Complete the sign-up process

Interface will arrange to send you the forms to complete and arrange the necessary ID checks

### 3. Account set up and fund transfer

An Insignis Account Manager will send you a welcome letter with the details for the platform login

You arrange the deposit amount either by bank transfer or cheque

### 4. Login and start saving

You can login to the Insignis platform, view and manage your accounts and see your interest grow

## CONTACT US

Interface Financial Planning  
Cash Management Service

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