

FIIG Money Market Optimiser Service

Re-energise your cash portfolio

FIIG's Money Market Optimiser is a liquidity management solution that makes the most of your organisation's cash.

What is Money Market Optimiser?

Optimiser applies your unique investment criteria and matches it to optimal term deposit, notice-saver and at-call opportunities across 80 Authorised Deposit-taking Institutions (ADIs), creating a customised, segregated cash investment portfolio designed for your unique requirements.

Our service combines technology, relationships and scale to effectively and efficiently optimise the performance of your cash. With over 20 years in Australia's money markets and more than \$5 billion in cash under administration, FIIG's unrivalled market status and expertise allows us to leverage the optimal cash investment mandate.

Bespoke portfolio construction

Optimiser's proprietary technology platform matches your credit rating, rate tenor and counterparty limits against a wide range of ADIs.

Access to preferential rates

Your dedicated Relationship Manager leverages our significant scale and banking relationships to negotiate eligible deposits on your behalf. FIIG provides price discovery across the ADI deposit market.

Transparent view of your cash portfolio

Potential term deposit investments are recommended by the Optimiser's technology platform, with integrated portfolio reporting available to users. This gives you a real-time view of your cash portfolio's performance and compliance status. According to your desired level of service and control, you can instruct investments as well as review performance relative to industry benchmarks.

Optimise for future needs

Not only does the Optimiser achieve an optimal portfolio from both published and negotiated rates, it can also model scenarios based on potential deposits and rates.

No two Optimiser portfolios are the same

As it's customised to your cash flow requirements and investment mandates, Optimiser makes the most of both your reserve and long-term cash holdings. Move cash between term deposits, at-call and notice-savers to match your liquidity needs. Model performance against industry benchmarks, or set your own parameters based on your specific requirements.

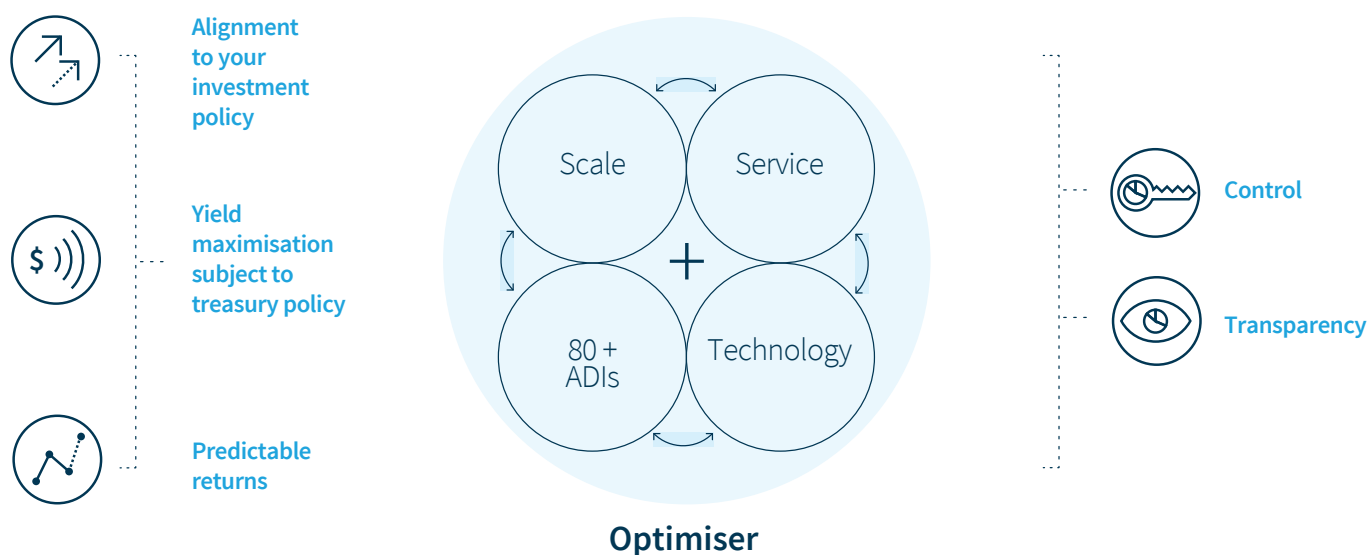
Choose your level of service

Optimiser can operate within an Individually Managed Portfolio (IMP) with full management of the money market portfolio, within predefined investment constraints. Equally, you can opt to engage more closely and authorise individual trades. No matter which level of service you select, you have complete transparency with respect to your cash portfolio.

With a dedicated Relationship Manager managing your cash for you, Optimiser gives you all the benefits of professional expertise – without the fees, pooling or lack of control associated with cash management trusts.

Bring our capabilities into your team

Optimiser saves your time and team resources, with the combination of smart technology, and human expertise and relationships. FIIG's money market team have the experience, longstanding banking relationships, scale and market insights to help you make the most of your cash investments.



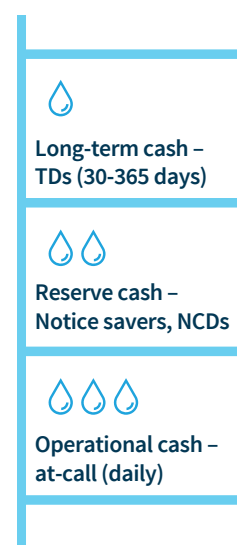
It takes time and resources to continuously track term deposits and performance across the marketplace to uncover untapped yield. Optimiser can find potential to improve cash returns and significantly impact balances over time by compounding marginal increases in yield.

Keep your cash in expert hands

As Australia's leading fixed income specialist, FIIG has been vetted and accepted by over 80 ADIs as a trusted counterparty. Our money market team has assisted more than 2,000 clients across diverse sectors to make the most of their cash.

By proactively managing your cash portfolio's maturity profile, we'll make sure cash is always optimised.

- ✓ Known upcoming cash flows
- ✓ Reduced costs
- ✓ Expanded range of ADIs
- ✓ Efficient management of resources



Why use FIIG Money Market Optimiser?



Enhance your cash returns, while saving time and resources

Every basis point counts. Using an IMP to actively manage a portfolio of term deposits can potentially provide improvements in return.



Tailored to your Investment Policy Statement

Optimiser gives you the ability to match liquidity requirements whilst providing oversight of your term deposit portfolio. You can improve liquidity management through a diversified portfolio of money market investments.

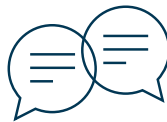
Plus, you'll gain a single view of performance and counterparty exposure – including your external cash holdings. FIIG is not tied to any single provider, so Optimiser focuses solely on your Investment Policy constraints and investment goals to realise the most potential from your cash.



Robust compliance and control

You can access on-line reporting 24/7 through the MyFIIG portal. There is also a comprehensive audit trail – download and track every cash transaction with pre and post-trade compliance. It's a transparent, fully customised approach to Liquidity Management with the confidence of using an Intermediary with robust regulatory policies. FIIG adopts the procedures of global controls standards (GS007) and is audited by PricewaterhouseCoopers on an annual basis, providing comfort to clients over FIIG's robust systems and controls.

How Optimiser works



Dedicated relationship manager



Step 1 Discovery - your cash requirements, constraints and market position

We review your counterparty limits to select a panel of suitable banks, and generate an optimised deposit portfolio that is within your Investment Policy constraints.



Step 2 Optimised money market solutions

Optimiser broadens your short-term money market options, identifies the rates available based upon your particular constraints and undertakes negotiation for preferential rates.



Step 3 Execution of proposed portfolio

Precision execution of agreed investment strategy and provision of detailed reporting.



Step 4 Continuous optimisation

Optimiser provides daily price discovery, providing the ability to incorporate new deposit opportunities at each rollover.



Step 5 Transparency

With 24/7 access to performance reports, you also have a complete audit trail.

Ongoing support to Optimiser clients

Optimiser combines personal service with technology, so you can view your cash portfolio on-line, whenever you need. We also meet with Optimiser clients to regularly review portfolio performance, to discuss changes in your Investment Policy constraints and to provide information on new product developments.

A trusted partner

For 20 years, FIIG has assisted superfunds, not for profits, small and large companies, as well as individual investors, trusts and SMSFs, secure better returns from short-term money market investments.

We use our leading research, investment tools, sector knowledge and relationships to provide custom solutions to complex investment challenges. With over 100 staff in our Sydney, Melbourne, Perth and Brisbane offices and an international office in Malta.

Speak to a FIIG fixed income expert today.
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