



**NEDGROUP**  
INVESTMENTS

# **NEDGROUP INVESTMENTS CASH SOLUTIONS**

► YIELD WITH LIQUIDITY

see money differently

# INNOVATIVE AND TAILOR-MADE SOLUTIONS

► FOR YIELD AND LIQUIDITY WITH  
CAPITAL PRESERVATION

## WHO WE ARE

Nedgroup Investments Cash Solutions is one of the leading cash solutions businesses on the continent providing innovative and tailor-made solutions for yield and liquidity with capital preservation, to a wide range of clients, ranging from corporate treasurers to public entities.

Nedgroup Investments Cash Solutions forms part of Nedgroup Investments – an award-winning South African investment business with a growing presence in the rest of Africa and Europe. With assets under management in excess of R300 billion, Nedgroup Investments offers a wide range of local and international funds across the full spectrum of asset classes, catering for individual investors, institutional investors, financial planning professionals, and corporate investors.

Nedgroup Investments is a division of Nedbank Group Ltd, leveraging the investment and financial expertise of one of South Africa's largest financial services groups.

# DESIGNED TO ACHIEVE ATTRACTIVE YIELDS

► USERS BENEFIT FROM OUR  
INFRASTRUCTURE AND SCALE

## PROFESSIONAL CASH MANAGEMENT

Whether you have R1 to invest for one day or \$1 billion to invest forever, our funds are designed to achieve attractive yields from short-duration assets where users benefit from our infrastructure and scale. Make use of specialist cash fund managers who provide professional asset management to actively manage the yield, diversification, risk and liquidity of the funds.

Our cash team understands what corporates need when parking their cash. Nedgroup Investments Cash Solutions offers a dedicated Cash Desk manned by liquidity specialists to assist with all transacting and service requirements.



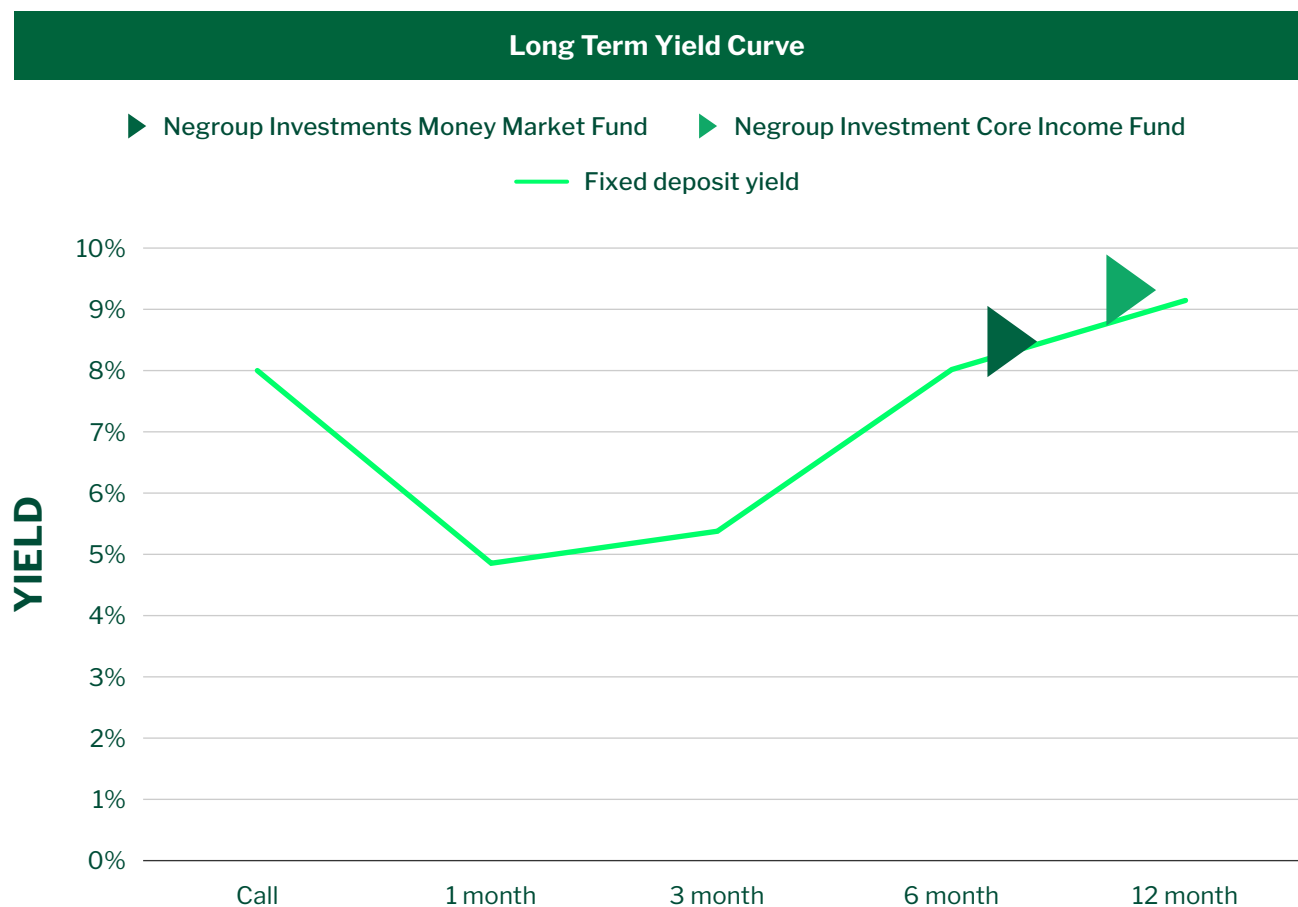
# **MAKING YOUR CASH WORK HARDER**

We believe that idle cash is wasted cash. We provide convenient and efficient money market and enhanced income solutions for corporate entities and other institutions that hold sizeable amounts of cash in rands, but who want this to work hard while maintaining liquidity. Nedgroup Investments Cash Solutions provides clients with attractive yields with the liquidity benefits of traditional call accounts, and without the constraints of fixed deposits.

This means that instead of lying idle, your cash is working to provide extra yield that can make a material difference to business efficiency.

## NEDGROUP INVESTMENTS CASH SOLUTIONS FUNDS

The Nedgroup Investments Cash Solutions funds offer the yields of a fixed deposit with the liquidity of a call account.



Nedgroup Investments Cash Solutions funds offer access to some of the lower risk unit trusts in the industry but with the benefits of positive returns and same day value. This is the perfect parking space for surplus cash.

### NEDGROUP INVESTMENTS CASH SOLUTIONS PROPOSITION

- Managed by experts with the best systems
- Rated and scaled
- Independent trustee: Standard Bank

- › Liquidity
- › Higher yields
- › Convenience
- › No transaction fees
- › No minimum balance
- › Highly regulated
- › Diversification of counterparties
- › Top credit

**CAPITAL PRESERVATION IS OUR OVER-RIDING OBJECTIVE**



## OUR RAND CASH SOLUTIONS FUNDS

Nedgroup Investments Cash Solutions offers a range of unitised and tailored solutions for managing cash.

### NEDGROUP INVESTMENTS' THREE MONEY MARKET FUND OFFERINGS

(WITH SAME DAY VALUE)

#### NEDGROUP INVESTMENTS MONEY MARKET FUND

A traditional money market fund offering that complies with the standard investment guidelines applicable to money market funds as set out by the Association for Savings and Investment South Africa.

#### NEDGROUP INVESTMENTS CORPORATE MONEY MARKET FUND

This fund has stricter credit and exposure requirements than those stipulated by the Association for Savings and Investment South Africa. The fund is a money market fund that invests only in the highest quality paper available with a maximum exposure to any counter-party of 25%. This fund is compliant with Regulation 28 of the Retirement Funds Act and Regulation 29 and 30 of the Medical Schemes Act.

#### NEDGROUP INVESTMENTS PRIME MONEY MARKET FUND

The Nedgroup Investments Prime Money Market Fund is arguably the lowest risk unit trust available in South Africa. It is restricted to holding rand-denominated instruments with a minimum international scale rating of A-, and paper issued by the Republic of South Africa.

### NEDGROUP INVESTMENTS' CORE INCOME FUND OFFERING

#### NEDGROUP INVESTMENTS CORE INCOME FUND

The Nedgroup Investments Core Income Fund is best suited to client cash that is more stable or 'core' and which the investor does not expect to draw over the short term. The fund offers higher yields than money market funds and access is T+1.

### NEDGROUP INVESTMENTS' TAILORED CASH FUND SOLUTION

#### SEPERATELY MANAGED ACCOUNTS

For investors who are not permitted to use unit trusts or require investments to be in accordance with their own specific mandate, we offer bespoke segregated mandates. Clients draft their own investment guidelines and our fund managers will manage the fund in accordance with these. All instruments are registered in the client's own name.

## SECURE, RATED AND REGULATED CASH INVESTMENT VEHICLES

The established Nedgroup Investments funds are independently rated by Global Credit Ratings.

### NEDGROUP INVESTMENTS CASH SOLUTIONS FUND RATINGS

FUND NAME	RATING
NEDGROUP INVESTMENTS CORPORATE MONEY MARKET FUND	<p>AA+(ZA)(f) <b>GCR</b> RATINGS www.GCRratings.com</p>
NEDGROUP INVESTMENTS MONEY MARKET FUND	<p>AA+(ZA)(f) <b>GCR</b> RATINGS www.GCRratings.com</p>
NEDGROUP INVESTMENTS CORE INCOME FUND	<p>AA(ZA)(f) <b>GCR</b> RATINGS www.GCRratings.com</p>
NEDGROUP INVESTMENTS PRIME MONEY MARKET FUND	<p>AAA(ZA)(f) <b>GCR</b> RATINGS www.GCRratings.com</p>

**ALL FOUR RATINGS ARE ACCORDED STABLE OUTLOOKS**

## PUT YOUR CASH TO WORK TODAY

To find out more about the Nedgroup Investments Cash Solutions offerings and how we can make your cash work for you, contact the Cash Solutions team.

### CONTACT US

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## NEDGROUP INVESTMENTS CASH SOLUTIONS

### CONTACT US


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### OUR OFFICES ARE LOCATED AT

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Nedgroup Collective Investments (RF) Proprietary Limited is the company that is authorised in terms of the Collective Investment Schemes Control Act to administer the Nedgroup Investments unit trust portfolios. Unit trusts are generally medium to long term investments. The value of your investment may go down as well as up. Past performance is not necessarily a guide to future performance.

Nedgroup Investments does not guarantee the performance of your investment and even if forecasts about the expected future performance are included you will carry the investment and market risk, which includes the possibility of losing capital. Unit trusts are traded at ruling prices and can engage in borrowing and scrip lending. Certain unit trust funds may be subject to currency fluctuations due to its international exposure. Nedgroup Investments has the right to close unit trust funds to new investors in order to manage it more efficiently. The Nedgroup Investments Money Market Fund aims to maintain a constant price of 100 cents per unit. A money market fund is not a bank deposit. The total return to the investor is made up of interest received and any gain or loss made on any particular instrument held. In most cases the

return will merely have the effect of increasing or decreasing the daily yield, but in an extreme case it can have the effect of a capital loss. Excessive withdrawals from the fund may place the fund under liquidity pressures and that in such circumstances a process of ring-fencing of withdrawal instructions and managed pay-outs over time may be followed. The yield is calculated using an annualised seven day rolling average as at the relevant dates provided for in the fund fact sheet. A schedule of fees and charges and maximum commissions is available on request from Nedgroup Investments.

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