

CASH SOLUTIONS

▶ ADVANTAGES OF A UNITISED FUND



UNITISING

Unitising; or investing in units of a pooled investment fund, is frequently the most liquid, **cost effective** and **yield enhancing** option for investors. There are **significant benefits** to investing in a **unitised fund** that should be carefully considered.

BENEFITS

| | |
|---|--|
| A white line-art icon of a balance scale, symbolizing fairness, equity, or weighing costs and benefits. | <p>Economies of scale: the advantages of pooling investor funds are</p> <ul style="list-style-type: none">› Better yields: the large scale of many investors' combined assets improves yield "buying power"› Higher returns: lower levels of cash holdings, at fund level, required to meet daily liquidity requirements reduces the cash drag on the fund's yield, resulting in better returns› Lower costs: associated trading costs and management fees are minimised when spread among a large base› No restrictions on withdrawals› No minimum balances› Better diversification |
| A white line-art icon of a faucet with a single drop of water, which is a dollar sign, symbolizing liquidity or cash flow. | <p>Liquidity: withdraw cash quickly and easily as a portion of the large, pooled fund is always immediately available. A diverse group of investors with varying liquidity requirements further offsets the liquidity risk</p> |
| A white line-art icon showing a central node with several lines radiating out to other nodes, symbolizing a network or diversification. | <p>Diversification: access to a spread of high quality, rated counter parties. In addition, pooled resources provide the ability to hold a larger variety of assets via a "one stop shop"</p> |
| A white line-art icon of a document with a magnifying glass over it, symbolizing transparency or detailed review. | <p>Competitive and transparent yields: published daily</p> |
| A white line-art icon of a price tag with a dollar sign, symbolizing pricing or value. | <p>Daily pricing: unit price calculated and published daily. Accrual of interest daily</p> |
| A white line-art icon of a dollar sign with three arrows pointing away from it, symbolizing distribution or investment flow. | <p>Interest distribution: can either be paid out or re-invested monthly</p> |



Ease of transacting: efficient online transacting available with same day liquidity



Professional management: scale justifies access to a specialised team of experts with a diverse base of liquidity portfolios, thereby benefiting from skills and experience, the best systems, and strong issuer relationships



Highly regulated: by the Collective Investments Scheme Control Act and overseen by Independent Trustees. Independently rated

CONTACT US

CALL 010 221 8030
EMAIL cash@nedgroupinvestments.co.za
WEBSITE nedgroupinvestments.com



Ian Ferguson

Co-head: Cash Solutions

T 010 236 6131 C 083 262 2541 E ianf@nedgroupinvestments.co.za



Sean Segar

Co-head: Cash Solutions

T 010 236 5815 C 083 307 8194 E seans@nedgroupinvestments.co.za



Nicole Abrahamse

Business Development Manager

T 010 236 5993 C 082 418 2725 E nicolea@nedgroupinvestments.co.za



Elizabeth Tenehi

Client Relationship Officer

T 010 236 6264 C 073 324 1949 E cash@nedgroupinvestments.co.za



Channon Marais

Co-head: Cash Solutions

T 010 216 7763 C 083 262 2541 E cash@nedgroupinvestments.co.za



Luyanda Masimong

Client Relationship Officer

T 010 236 6298 C 082 861 5421 E cash@nedgroupinvestments.co.za