



CASCADE

CASH MANAGEMENT

 TIER ONE CAPITAL
INDEPENDENT WEALTH MANAGEMENT



SIMPLICITY AT ITS BEST

Cascade is a transparent cash management service created by Tier One Capital to generate enhanced cash returns through professional cash management.

The Cascade service can optimise a cash portfolio to either improve returns, protection or liquidity as per your preference.

Our advisers work with you to understand your needs before our unique optimisation process automatically selects the best combination of accounts in the marketplace to satisfy these preferences.

Our advisers are exclusively motivated to select the most suitable cash account for you, and not to simply attract deposits onto our own balance sheet.

We monitor the cash rates of over 120 institutions and, importantly, the Cascade service is not aligned to any one individual bank so the service is structurally unbiased.



SECURED BY DESIGN

The Cascade service accesses each institution directly. This is deliberately designed to give you the utmost confidence that you're holding funds directly with each counterparty.

We seek to diversify your portfolio in a well thought out manner and investors wishing to limit their counterparty exposure to the FSCS maximum of £85,000 per person (£170,000 per couple) can use Cascade to easily diversify their holdings across as many institutions as they require to protect the full amount of capital held.

REFINED PERFORMANCE

YOUR ILLUSTRATION

Client Name

Why do you want to use Cascade? To Build a Bespoke Portfolio To Create a Tax Solution

Investment Amount

Account Type Overseas Offshore

Client Type Personal Pension Corporate Client Deposit Trust Charitable Court of Protection

Sole or Joint Investment Sole Joint

Estimated Tax Rate Basic Higher Additional Non Taxpayer

Liquidity Requirements High Medium Low Bespoke Set a Date

	Allocation (%)	Amount (£)		Allocation
Instant Access	20.00	£ 30,000	Instant Access	20.00
30 Days	0.00	£ 0.00	30 Days	0.00
45 Days	0.00	£ 0.00	45 Days	0.00
60 Days	0.00	£ 0.00	60 Days	0.00
90 Days	0.00	£ 0.00	90 Days	30.00
100 Days	0.00	£ 0.00	100 Days	0.00
120 Days	0.00	£ 0.00	120 Days	0.00
150 Days	0.00	£ 0.00	150 Days	30.00

The Cascade system has four main parts that together combine to deliver the service:

- Portfolio construction
You set the parameters within which Cascade will optimise a portfolio.
- Administration of the account opening
We prepopulate all forms to streamline the most time consuming part for you.
- Ongoing monitoring of rates
We monitor your rates to ensure they remain competitive against current rates.
- Re-administration where beneficial
If a materially better rate is found, we inform you and re-administer a new account opening process.

EASY ACCESS REPORTING



Through the Cascade service, you only ever hold direct accounts in your own name.

This means that each institution utilised reports to you directly to ensure total transparency.



Our own online reporting system can be accessed through the Cascade portal to supplement your direct statements.

The portal conveniently collates each of your holdings across each counterparty into one easily managed cash portfolio.



The Cascade portal also provides full online visibility of live balances where possible giving our clients the utmost confidence in our commitment to provide a completely transparent and secure service at all times.

This commitment to transparency extends to our charging structure. Tier One Capital charges a flat fee of 0.30% per annum for this service regardless of volume so you benefit from an institutional quality of service at a fraction of the retail cost.

LAYERED LIQUIDITY

The Cascade service can conveniently layer your cash holdings across different maturities and adapt as the time till each maturity naturally changes. This achieves an optimal balance of sufficient cash on demand with better rates for longer term deposits where utilised.

You can choose from one of our high, balanced or low liquidity cash mandates which generally aim to build some structure into your cash holdings. You can also create an entirely bespoke cash mandate suited to your unique needs.





ENTIRELY INDEPENDENT

Cascade is an entirely independent, fee based service that importantly does not receive any third party payments from any of the providers utilised across the service.

This ensures that any provider in the marketplace is accessible for selection and means the service does not restrict its advice to only those institutions prepared to pay to be on a panel or shown on a website.

We believe any and all restrictions should only be created by you to ensure that the portfolio you are presented with is precisely aligned to your exact liquidity, return and security needs.

DAY TO DAY MONITORING



We monitor the cash rates of over 120 institutions every day so if a new counterparty comes to the market offering a more attractive rate than you are currently getting, we'll inform you accordingly to ensure you don't miss out.

A key benefit of the Cascade service is in avoiding the natural stagnancy that is good for banks and building societies but bad for your return.

Through approaching cash management in a professional and comprehensive manner, we avoid this stagnancy through transparency meaning you can rest assured that even your instant access holdings are never going to languish on unproductive rates ever again.

PERSONALISED ILLUSTRATIONS



Our advisers work with you to understand your personal liquidity requirements and calculate your individual income needs.

Our unique technology then quickly and efficiently creates a personalised illustration for your consideration which allows you to easily see exactly what rates you could be getting, from which institutions, and over which timescales.

Your initial illustration can be supplemented by further illustrations to conveniently show the effects of changing variables such as using longer deposits or institutions with different credit ratings.



EFFORTLESS DELIVERY

Our Cascade back office team is well versed in the account opening process of each institution and we go through the account opening process with each institution on your behalf.

We keep a record of all your cash holdings in the service and plan ahead so that by the time a maturing deposit returns into your designated central account, it can be wired to a new counterparty on a new term the next day to maximise efficiency.

Every aspect of our cash management service has been designed to be both as efficient and as simple as possible for your convenience.

ACCOUNT OPENING



Apply now to start generating meaningful returns from your cash and leave the days of earning little or no interest behind.

Please contact a Tier One Capital adviser at your convenience to arrange using the Cascade cash management service.

Contact us:



TEL 0191 222 0099



WEB tieronecapital.co.uk



TWITTER @tieronecapital



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TRANSPARENT LIQUIDITY MANAGEMENT

Please call us or visit our website to find out more about our team.



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