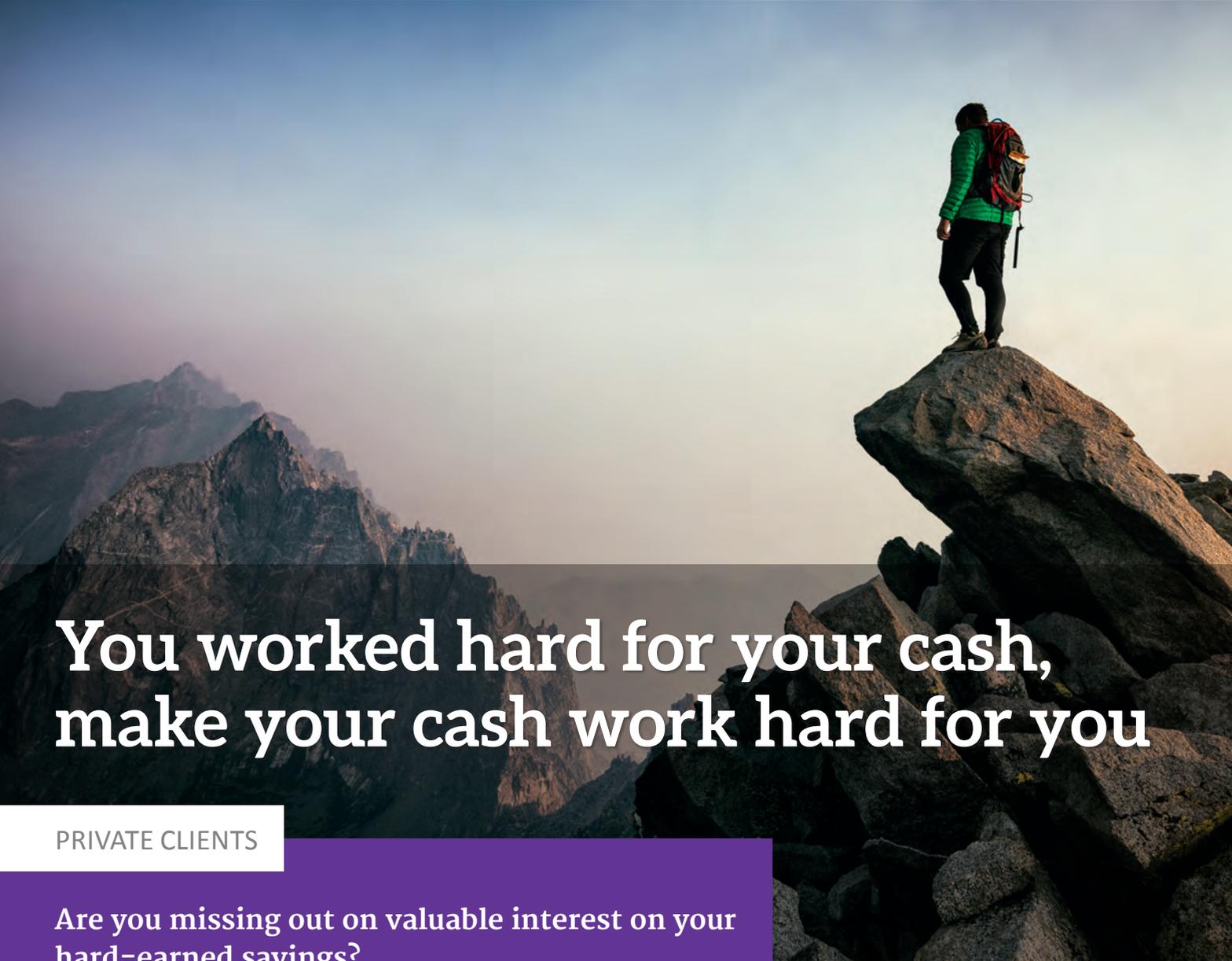


Dynamic **Cash** Management *plus*



You worked hard for your cash, make your cash work hard for you

PRIVATE CLIENTS

Are you missing out on valuable interest on your hard-earned savings?

Whatever you're saving for; purchasing a house, paying your annual tax bill or even preparing for any emergencies, using a savings management service can make a dramatic difference to the return on your savings.

Some High Street Banks have typically offered initial 'teaser' rates to entice new customers, which then disappear after 6 months or a year. We all have good intentions of moving our cash when this happens, but these jobs become low priority in our busy lives, even when there's potential for extra income to be made.

With such a wide choice of savings accounts available in the UK, and with rates sometimes changing over the course of a few months, it's extremely difficult and time-consuming to keep your savings earning a competitive rate of interest.

What if there's an alternative to the mundane task of finding and opening savings accounts yourself? An option which means you can make more interest on your savings, while spending your valuable time where it matters. An option which means leaving your cash savings with your current account provider is no longer your best option?

An overview of DCM+

Dynamic Cash Management *plus* (DCM+) is our bespoke savings management service. DCM+ is designed specifically for those looking to maximise their savings interest, access accounts from a wide range of providers and have the flexibility to spread cash over different access periods.

DCM+ aims to ensure that:



Your cash earns consistently competitive interest



Your cash is constantly monitored for security



You save time, effort and worry

We do this by researching and selecting the most suitable accounts for your cash from a wide range of reputable providers. We review your savings portfolio regularly and choose new accounts for you when rates change, or new opportunities arise. We arrange the paperwork and we keep you informed.

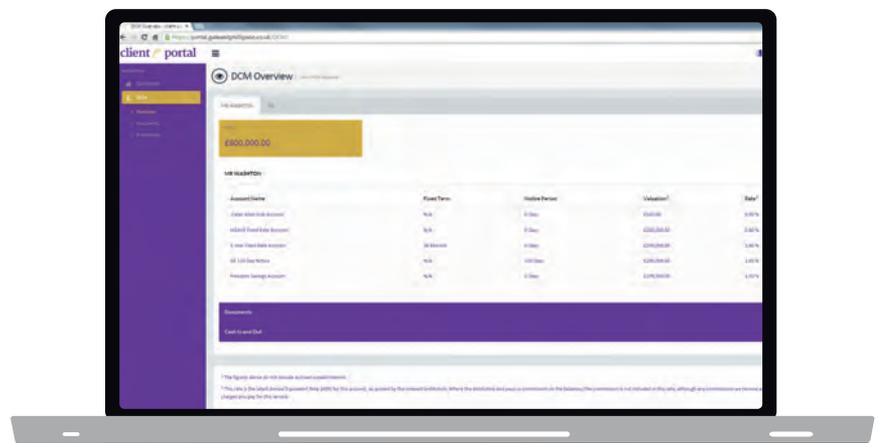
We know the difficulties faced when managing cash for private individuals.

Our service is designed to reduce the burden of time and hassle in managing cash savings accounts.



DCM+ Portal

We'll provide you with access to our secure online portal, so you can view your savings portfolio anytime, anywhere.



Reasons to choose DCM+



Ongoing due diligence checks on the banks and building societies



Wide range of providers and accounts to choose from



Flexibility to spread funds across different access periods



Accounts selected for you based on your requirements and in your own name



Regular reviews of your portfolio as standard



Dedicated contact to manage your account



Administration assistance to save you time



Receive an annual interest statement to assist with your tax return



Keep track of your savings in one place

For further information please contact us:

0345 094 2255 or email DCM@DCMCash.com

How DCM+ works



How to apply

We'll collect your details and identification documents.



Account opening

You'll receive pre-completed forms to sign and return. Once returned we'll open your Hub account and provide your account details in your Welcome Pack.



Make your deposit

Transfer your cash into your new Hub account and we'll open the accounts selected for you in your name.



Next steps

Once your additional accounts are open, you can view them on our online portal. You may receive post from the providers about your account, forward this to our office.



Portfolio reviews

We'll regularly review your savings portfolio and choose new accounts when it's beneficial for you.



Statements

We'll provide an annual statement to confirm your total interest, as well as a transaction statement every 6 months.



For further information please contact us

0345 094 2255

or email DCM@DCMCash.com



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[Dynamic Cash Management](#)



DCMCash.com



IMPORTANT NOTES

This is only a brief summary of the main features and benefits of Gale and Phillipson's Dynamic Cash Management service. Full details are in the Dynamic Cash Management plus Service Description, which is available on request. Past performance is not an indication of future performance. The rates of interest you achieve depend on rates available when your cash is invested. Gale and Phillipson Investment Services Ltd is authorised and regulated by the Financial Conduct Authority (FCA 431387) and trades as Gale and Phillipson. Registered in England and Wales, number 05409822. The Financial Conduct Authority does not regulate Dynamic Cash Management.