



FINANCIAL BEST INTERESTS IN A DIVORCE SETTLEMENT

Financial planning is important throughout the divorce process and clients rely on you to ensure that their financial best interests are at heart. A clear way in which you can help your client's financial situation is by ensuring their cash settlement is secure.

By using Insignis Cash Solutions, you can guarantee more security and better returns for your client in the short and long term while they are deciding their financial arrangements.

We have partnered with multiple UK banks to offer better interest rates to your clients. The banks we work with are all UK regulated and offer low administration costs and premium interest rates.

Insignis helps by:

- ✓ Offering a staging post for settlement funds
- ✓ Funds can earn better interest rates whilst bigger financial decisions are made
- ✓ Providing maximum FSCS protection to ensure funds are secure
- ✓ Providing a portfolio of accounts according to your client's liquidity and accessibility needs
- ✓ Online visibility and access to their portfolio

Our Solution offers your client ongoing management of their funds to ensure they are generating the best return possible. A dedicated relationship manager will work with your client to ensure that their individual needs are met. We can provide tax statements and hands-on management of funds according to your client's needs.

We'll need:

Simply send us your client's requirements for cash saving. We are happy to deal directly with the client or indirectly through your organisation. This can be decided on a client-by-client basis.

- ✓ Amount for consideration
- ✓ Liquidity requirements
- ✓ Explanation of source of funds

Case Study

Ms M had recently received a large sum of money through her divorce settlement. However, she did not know where she wanted to invest the funds, just that she wanted them protected and retaining their value. She was looking for a simple solution, which did not require heavy paperwork, and could be quickly and easily implemented.

Ms M's solicitor referred her to Insignis to help her place her funds. Before Insignis, the funds resided in one of the big five banks earning 0.05% interest and with only £85,000 eligible for protection under the FSCS scheme.

Insignis signed Ms M up in just one meeting and confirmed the breakdown of her Insignis portfolio. With a total of £550,000, the deposit was split across six accounts ranging from Instant Access to a 1 Year Fixed Term. This allowed Ms M to access the funds if need be, but more importantly, ensure they were eligible for a high level of FSCS protection.



AS A RESULT:

- The annual average interest rate of the portfolio is 1.44%, bringing in an impressive annual return of £7,920.
- The funds are eligible for 97% FSCS protection.
- Ms M was pleased with the ease of sign-up and the simplicity of the Insignis platform.
- Ms M now has time to think about how she would like to invest her funds in the long term with the knowledge that they are safe and retaining value.