

## MAJOR ASSET DISPOSALS

### Find a profitable home for cash after disposing a major asset.

When clients have an unusually high cash position as a result of selling a house or other major asset, Insignis provides a secure home for cash deposits to generate a better rate of interest. Cash will be eligible for FSCS protection and funds can be accessed by the deputies without delay. Our service not only provides a secure solution for funds in the long-term but also can act as a staging post for your client's funds whilst they decide where the funds should reside in the future.

### How you can benefit

- ✓ Competitive rates on a range of accounts
- ✓ Funds can be eligible for 100% FSCS protection
- ✓ Scheduled withdrawals can be arranged with your client
- ✓ No movement of funds without instruction
- ✓ Full transparency through our bespoke platform
- ✓ Interest statements easily generated for tax purposes
- ✓ Quarterly Reviews to ensure the portfolio is performing at the best rate

We have partnered with multiple UK banks to ensure an excellent rate of interest for the money, regardless of timeframes. The banks we work with are all regulated by the PRA, have low administration costs and premium interest

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.

## We'll need:

- ✓ Amount for consideration
- ✓ Liquidity requirements

## Case Study

Mr C recently sold one of his properties for £425,000. He is looking to buy another property but has not yet found a suitable investment. Meanwhile, he wants the proceeds from the property to maintain value and be eligible for protection so that when he finds a new property it can be a comparable investment.

Mr C was referred to Insignis by his financial advisor who recognised Insignis had a convenient solution for his cash requirements.

Insignis worked with Mr C to design a bespoke portfolio, providing the liquidity requirements he needed. As this property was not his primary residence, it did not qualify for Temporary High Balance protection, so it was vital the funds were eligible for protection through the standard FSCS scheme. Mr C also needed to have the funds readily available, should he find the right property to invest in.

Insignis placed Mr C's funds in two Easy Access, one 31 Day Notice and two 90 Day Notice accounts giving him the access to the funds he required. Using five accounts also made the funds eligible for 100% FSCS protection. Finally, the accounts achieved an average rate of 1.15%, earning £4,887.50 in interest per year.



### AS A RESULT:

- The annual average interest rate of the portfolio is 1.15%, bringing in an impressive annual return of £4,887.50.
- The funds are eligible for 100% FSCS protection and diversified until Mr C finds a suitable property.
- The funds have been spread across accounts where they can be accessed should Mr C require them.
- The simple structure of the Insignis technology allows Mr C to focus his efforts on finding a property, rather than spending time trying to move the funds himself.