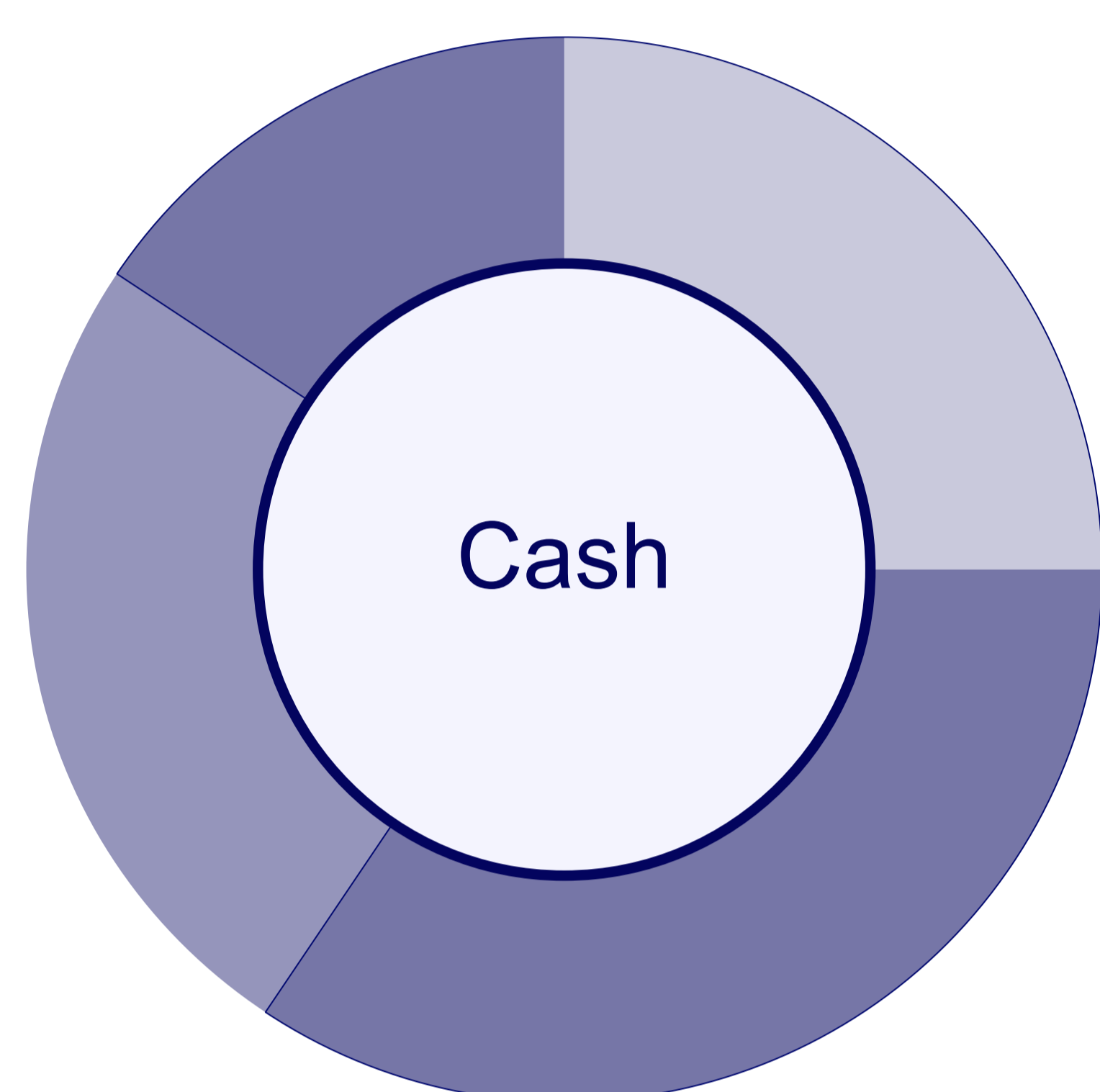


# Cash

## Cash as an investment



Cash is usually a short-term option (less than 90 days) offering high security and minimal returns

## Money management accounts

These are short-term securities with a maturity of less than six months.

They are very liquid investments and pay variable interest rates (compounded), usually a little higher than a cash savings account.

## Certificates of Deposit (CDs)

These are similar to bonds in that the funds are held for a fixed period with periodic interest payments that are usually compounded.

## Bank accounts

Money in bank accounts, savings accounts and term deposits. Interest payments that are usually compounded.

This is general information only and does not take into account your personal circumstances. Consult a licensed adviser before making any decision.