

## Cash Management Services

### Benefits of Cash Management Services

- » Maximize yield on large cash balances
- » Can utilize “dead money” (tax payments, planned distributions) to generate income.
- » Provides excess return over savings and money market accounts.
- » Invests in investment grade, fixed-income securities

### Our Cash Management Strategy

Our cash management service seeks to maximize available cash to provide additional income by utilizing a variety of fixed income vehicles including:

- » Commercial Paper
- » Investment Grade Corporate Bonds
- » Government Bonds and T-Bills
- » Certificates of Deposits

These short-term investments are laddered with maturities occurring frequently to provide liquidity, principal protection, and higher-rate reinvestment opportunities. The investments are diversified over issuers, across industries, and using a variety of instruments to further reduce portfolio risk.

The short-term investments are purchased with the intent to “buy and hold” to maturity. The portfolio is constantly monitored to insure maximum investment. Interest and principal is reinvested in the portfolio as quickly as possible to provide for additional compounding. Distributions and contributions are quickly executed to and from the portfolio.

### Adding Value

Mariner Wealth Advisors utilizes an institutional platform to manage all bond portfolios so we are able to add value in the following ways:

- » Constant portfolio monitoring allows for immediate reinvestment
- » Prime Brokerage utilization allows us to purchase bonds from multiple bond dealers allowing us to find the best prices.
- » We can buy bonds from motivated sellers to provide better pricing.
- » Portfolios can be constructed with tax-free municipal bonds.
- » Investments can be fully invested up to the day the money is needed (reduces cash drag).

Mariner Wealth Advisors is an independent wealth management firm. Our mission is to help clients and their families achieve and maintain financial peace of mind – preserving the wealth clients have created and building a legacy for future generations of family and business leaders.



#### Summary

By utilizing a managed ladder strategy we can create customized portfolios that serve to maximize a client's total investment return. By laddering the portfolio and choosing investment grade securities we can moderate many of the traditional risks in a fixed income portfolio. Additionally, our institutional trading capabilities and buy and hold philosophy further reduce market, price and transaction risk. This strategy does have risks, including: default, liquidity and interest rate risk. Mariner seeks to minimize these risks through diligent product and issuer diversification.

#### Next Step

For more information on our wealth advisory services, please contact your local Wealth Advisor