

# Seeking to Optimize Interest Earnings?



## Explore Your Options with Fixed-Rate, Fixed-Term Investment Programs

### Putting Your Dollars to Work

Many investors concerned with meeting cash flow needs may keep more cash on hand than is needed. While it can feel convenient, holding excess cash may lead to missed opportunities for interest earnings. Perhaps you know of expenses that need to be met within the next three, six, nine, or 12 months. Cash not needed immediately may generate additional interest earnings if invested according to a schedule that can meet expenses down the road.

Many investors are familiar with Missouri Securities Investment Program's (MOSIP or the Program) daily liquidity vehicle, MOSIP Liquid Series. MOSIP also offers additional options to help make the most of your cash by lining up investments with their expected use and doing so at competitive interest rates.

### What are the Benefits?

Conveniently linked to your MOSIP Liquid Series account, fixed-rate investment options provide you with an opportunity to:

- Secure competitive interest rates
- Ladder maturities to meet known cash flow needs
- Select from a range of maturity dates
- Plan around your interest income stream
- Diversify your portfolio's maturity structure

## How It Works with Your MOSIP Account

Fixed-rate investments are designed to build upon and complement your MOSIP relationship. Funds can be transferred directly from your MOSIP Liquid Series account to purchase Term or CD investments and vice versa. MOSIP also offers cash flow analysis services to help investors optimize interest earnings.

## Types of Fixed-Rate Investments

Many public entities such as school districts, municipalities, counties, colleges and universities, and other political subdivisions have accounts with known revenue and expenditure streams, with sources including federal or state subsidies and tax revenues. These accounts may be ideal for the following fixed-rate investments offered by MOSIP:

### MOSIP Term Series

Allows investors to lock in a competitive fixed rate of return for a specified timeframe. Term investments are based on a pool of open-market securities similar to those invested in MOSIP Liquid Series and are matched to the dollar commitments and maturities selected by the individual investor. A minimum investment of \$1 million is required and the investment period ranges from 60 days to one year with interest paid to investors upon maturity. MOSIP Term Series is rated AAAf by Fitch Ratings.<sup>1</sup>

### Fixed Income Investment Program<sup>2</sup>

Allows investors to invest in FDIC-insured CDs from a network of banks nationwide. FDIC-insured CDs offer fixed competitive rates and flexible terms, typically ranging from 60 days to one year (longer options may be available). Both principal and interest are FDIC-insured up to allowable limits. Purchases for larger amounts are split into numerous CDs so that each CD (including interest) within the program is within the \$250,000 FDIC limit.

***MAGIC Fund investments are linked and work in tandem toward the goal of meeting daily liquidity and longer-term cash flow needs.***

<sup>1</sup> **Fitch AAAf Rating:** portfolios with this rating indicate having the highest underlying credit quality. Please visit [fitchratings.com](http://fitchratings.com) for more information and ratings methodology.

<sup>2</sup> Product authorized by the MOSIP Board of Trustees and administered by its investment adviser. Investors wishing to take advantage of these products must enter into a separate Investment Advisory Agreement with the investment adviser.



## Why Use MOSIP for Fixed-Rate Investing?

MOSIP has experience helping Missouri's political subdivisions achieve their investment goals. It is guided by a Board of Directors made up of finance directors, school officials and board members, and treasurers. Our professionals work with MOSIP investors to understand cash flow needs to identify and invest excess liquidity in a way that can enhance investment income while aiming to meet cash flow needs.

*Adding laddered,  
fixed-rate investments  
to your portfolio  
provides earnings  
potential.*

## MOSIP is Here for You

Taking advantage of opportunities for incremental yield can mean the difference between a tight budget and room to breathe. Investing funds in a combination of MOSIP's Liquid Series, Term Series, and CD investment options is a strategy designed to help you meet multiple objectives: safety, liquidity, and yield. We invite you to contact our team to learn more about how a laddered, fixed-rate investment could enhance your investment program.

To speak to a member of our **Client Services Group**, call 877.696.6747.

## We Have You Covered

- Transparent tracking and reporting capabilities
- Dedicated relationship managers and client service team
- Online access to daily account information at ***mosip.org***



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