

**Are you aiming to maximise your cash savings?  
Enjoy competitive rates of interest on your cash deposits**



**Did you know?**

People typically hold **up to 25%** (2)of their available money on cash deposit.

Every basic rate taxpayer can enjoy **£1,000 of savings interest** without paying tax on it.

**28% of people** (1)hold ‘lazy money’, earning no interest and missing out on a financial boost.

Hi [NAME],

It might shock you to know that 28% of people hold their cash in interest-free savings accounts, (1) receiving no return on their hard-earned money. Because a basic rate taxpayer can earn up to £1,000 in interest from their savings without paying tax, these people could be missing out on a significant financial boost that they could be enjoying.

If your money isn’t working as hard as it could, I can help. By making it easy to access potentially better interest rates, I can help you to aim to maximise your cash savings – giving you more money to spend on the things you enjoy or helping you grow your money towards a longer-term goal.

**How to make your money work harder**

Research shows that people typically hold up to 25% of their available money on cash deposit (2). So, reviewing your cash and tackling any ‘lazy money’ is a great way to start getting your finances in shape. I’m here to help you find a more lucrative home for your short-term cash, as well as considering how you could put your savings to work to help you achieve longer-term financial security. I can help you to:

* Access a range of cash savings products with competitive rates of interest.
* Easily track your cash savings and see how they’re contributing towards your goals.
* Benefit from FSCS protection of up to £85,000 on your cash savings, or double for a joint account.
* Ensure your available money is benefitting you in the long and short term.
* Potentially lower your investment charges on any Quilter investments you hold.

To start increasing the return on your cash savings and enjoying an extra financial boost, contact me at:   
[***quilter.com/name-surname***].

I look forward to hearing from you.

Kind regards,

[NAME]

1 *Building Societies Association Sept 2024*

*2 The Lang Cat: Cash as an asset class survey June 2024*

Tax treatment varies according to individual circumstance and is subject to change. Tax Planning and cash on deposit advice is not regulated by the Financial Conduct Authority.

Approver Quilter Financial Services Limited & Quilter Mortgage Planning Limited. February 2025.