Fort Washington
Investment Advisors, Inc.

A member of Western & Southern Financial Group

Uncompromised Focus®

ARE YOU OPTIMIZING YOUR CASH?

OVERVIEW

Many organizations—universities, health care institutions, non-profits, family offices—are not optimizing their cash balances. Through tailored cash strategies, Fort Washington partners with clients to unlock additional income while balancing risk and liquidity objectives.

ACTIVE MANAGEMENT OF CASH HOLDINGS

At Fort Washington, we work closely with clients to assess historical and expected cash balances and cash flows to determine an appropriate allocation between operating cash and strategic cash. We then provide an illustrative pro forma portfolio that outlines the expected liquidity, risk, and return profile of the blended approach. In addition, we can assist in developing an Investment Policy Statement (IPS) to establish clear guidelines for cash management. Once the portfolio is implemented, we continue to partner with clients on an ongoing basis, stepping up and down the risk-return spectrum while providing liquidity as needed and ensuring the portfolio remains aligned with evolving cash flow requirements over time.

Using current yield levels for various cash instruments, we have demonstrated how a basic cash segmentation strategy could result in additional interest income in the following example:

Hypothetical as of March 2026

Basic Cash Strategy	Purpose	Assets	Yield	Income
Prime Money Market Fund	Sweep	$50,000,000	3.61%	$1,805,000

Cash Segmentation Strategy	Purpose	Assets	Yield	Income
Prime Money Market Fund	Operating Cash: Daily Liquidity	$15,000,000	3.61%	$541,500
Ultra Short Duration	Strategic Cash: 6-12+ months	$35,000,000	4.25%	$1,487,500
Total	Optimized Cash Strategy	$50,000,000	4.06%	$2,029,000
Difference			**0.45%**	**$224,000**

Source: Fort Washington. The hypothetical example above is for illustrative purposes only and does not represent actual client results. It is intended to demonstrate potential cash-management strategies and allocations. Actual allocations, yields, and income will vary based on market and economic conditions and client-specific objectives. Yields were approximated using a combination of average yield calculations and representative portfolio holdings as of March 2026 and assume a stable rate environment. Returns shown are gross of management fees and do not reflect advisory fees, transaction costs, or other expenses, which would reduce returns. The illustration assumes full investment for the stated period and does not account for cash flows, changes in interest rates, credit events, or other market factors. Past performance is not indicative of future results.

Learn More About How Fort Washington Can Help

By leveraging Fort Washington's deep organizational experience, clients can spend less time worrying about cash balances and devote more time to managing their business and critical projects. For more information – visit https://www.westernsouthern.com/fortwashington/investment-strategies/cash-management-solutions.

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