

# IT'S EASY TO HAVE MORE CONFIDENCE.

**eConnect Direct®**

## 5 steps to EASIER INVESTING

Choosing the most suitable investments for your municipality doesn't have to be difficult. Follow these five easy steps to invest with more confidence than ever before.

### 1. Create or update your investment policy.

Whether your municipality chooses to customize its own policy or simply adopt state-level statutes, an investment policy is the foundation of all public funds investing decisions. There are resources available online to help you develop a sound investment policy, or update a policy currently in place.

The Multi-Bank Securities Institute's Public Funds Investor Guide provides in-depth information on developing a sound investment policy, products, strategies and more. This educational resource, created by Multi-Bank Securities, Inc. (MBS), is available at no cost at <http://institute.mbssecurities.com>.\*

### 2. Review your policy regularly.

According to best practices, existing policies should be periodically reviewed to keep up with various changes in the securities market, banking rules, state audit guidelines and local conditions. Many jurisdictions conduct this review annually.



### 3. Make sure your brokers understand your policy.

Receive an annual attestation from any broker-dealers your institution works with that they have read, understand and adhere to your investment policy when conducting business to help ensure that only legal investments are offered and purchased. This is more than just best practice – many jurisdictions are required to receive this attestation by state law or local policy, and many securities firms require it as part of their annual account overview.

#### 4. Track your investments.




Keeping thorough records and reports is not only required, it also makes the audit process fast and efficient. Investors should keep a paper trail of all offers and acceptances, statements, confirms and other evidence of compliance, as well as track cash flow reports, certificate of deposit (CD) insurance coverage, comparative pricing information and more.

Tracking systems can vary in sophistication: Programs such as BondEdge are available to track large and/or complex portfolios, while records for simpler portfolios may be maintained internally with a series of spreadsheets.

#### 5. Simplify your processes with online tools.

Once you have a sound investment policy in place, you can leverage online tools and resources to make your processes more efficient. MBS's proprietary investment platform, **eConnectDirect®**, can help you stay in compliance with its portfolio management tools and its new Investment Policy Tool.



eConnectDirect allows you to customize the offerings you see to help ensure any transactions you request comply with your investment policy and state statutes. Simply set the system to block asset classes and maturities that are not in compliance with your investment policy or any state or local statutes to eliminate them from your dashboard. eConnectDirect can also help speed up your audit process with on-demand reports that feature details on all your transactions. 

**Ready to get started?** *To have more confidence your portfolio is in compliance with your investment policy and save time managing your positions, email [support@eConnectDirect.com](mailto:support@eConnectDirect.com) or call (800) 967-9052.*

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