4M Fund
MINNESOTA MUNICIPAL MONEY MARKET FUND

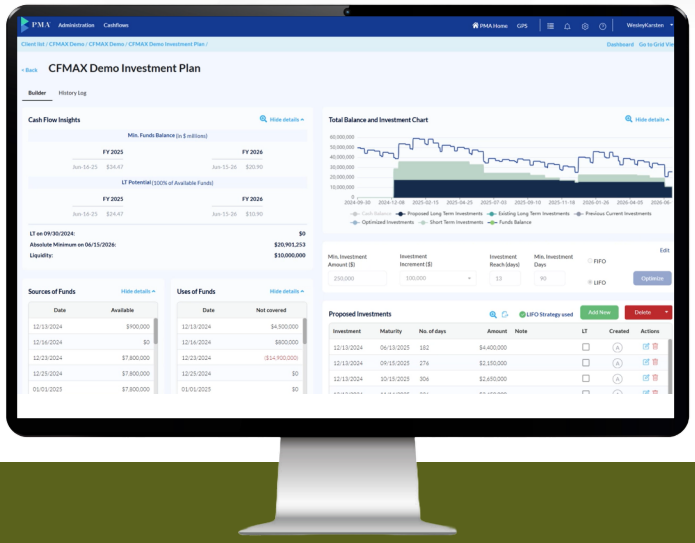
LMC
LEAGUE of MINNESOTA CITIES

www.4mfund.com
(763) 497-1490

# CASH FLOW MANAGEMENT

## Turn Your Idle Funds into Opportunities

Unlock the financial potential of your organization with a forecasting and liquidity optimization tool, helping you gain visibility into future spending needs and aligning surplus funds with investment opportunities.




## Unlock Valuable Insights Instantly

Our cash flow forecasting and investment planning solution, offered through PMA Financial Network, LLC, helps Minnesota local governments visualize future liquidity needs and make smarter investment decisions. With long-range planning, tailored strategy, and ongoing support, our cash flow management program turns financial uncertainty into clarity and control.

**SAVE TIME**
Free up internal resources for other projects.

**PLAN EFFECTIVELY**
Make informed decisions based on data.

**ENHANCE PROTECTION**
From interest rate volatility and adapt to market changes.

## Under-Resourced and Over-Extended?

Make cash flow planning strategic, not reactive. **Getting started is easy:**

1. Schedule a consultation to review your organization's historical cash flow, helping us understand your unique investment needs.
2. After completing your cash flow analysis, we'll provide a detailed plan proposal, aiming to optimize returns and protect against potential interest rate declines.
3. Gain access to our cash management tool, enabling you to make informed investment decisions with clarity.

4M Fund
MINNESOTA MUNICIPAL MONEY MARKET FUND

LMC
LEAGUE of MINNESOTA CITIES

PTMA
FINANCIAL SOLUTIONS

Public Trust Advisors, LLC, PMA Financial Network, LLC, PMA Securities, LLC and PMA Asset Management, LLC are under common ownership as part of the PTMA Financial Solutions, LLC ("PTMA" ) family of companies. Public Trust Advisors, LLC and PMA Asset Management, LLC, are two separate SEC registered investment advisers, both doing business as PTMA Investment Advisors. PMA Securities, LLC is a broker-dealer and municipal advisor registered with the SEC and MSRB and is a member of FINRA and SIPC. Registration with the SEC does not imply a certain level of skill or training. Marketing, securities, institutional brokerage services and municipal advisory services are offered through PMA Securities, LLC. PTMA Investment Advisors provides investment advisory and administrative services. All other products are provided by PMA Financial Network, LLC.