

How protected is your money?

Is it time to review your investments?

The problem – Uncertainty continues to be rife in the world of savings and investments and we will all have to wait and see what happens next in the unfolding drama of the Euro-zone debt crisis and the effective re-financing of the banks. Every time we pick up a newspaper or turn on the TV there seems to be another summit of the European leaders being held to try and resolve the issue of debt.

Britain's economy is of course heavily influenced by the fortunes of our Europe and while we are optimistic about the prospects for the world stock markets in the longer term, we are still concerned about the security of the banking system in Europe over the next few years. This has an obvious knock on effect to a lot of investment products being offered on the market today.

From an investors perspective this causes serious questions about where to place your hard-earned money in order to still receive a decent return, whilst reducing risk as much as possible. Bank deposit accounts are providing below inflation returns and this position looks likely to continue for the next few years.

So, how can you protect your money and at the same time invest in a product that offers the opportunity to out-perform inflation?

A possible solution – There are some funds that we are recommending for those of you who require a low risk investment but who still want to try and obtain an attractive return. Certain large household name insurance companies are offering what they call "Protected" funds which still offer 100% capital protection for monies placed in them. These are designed to repay 100% of the original capital plus any investment growth on a set future date.

For those who are prepared to take a slightly higher risk to try and achieve better returns this capital protection can be reduced down to 80%. There are currently several funds of this type that we use for our clients and are considered to be performing well given the current climate, however this past performance cannot guarantee future returns and the values can go down as well as up.

We are always very careful to match a client's investment portfolio with their attitude to risk but to also take best advantage of the opportunities in the market. These types of funds do serve a very important need especially given the current levels of volatility the world's stock markets are experiencing on an almost daily basis.

For a complete review of your current portfolio and to find out more information on the whole range of investments currently available please call Frank, Simon or Gerald in our dedicated investment team now on **612611** or e-mail them on **advice@financialoptions.co.im**



Are your investments protected?

With increased volatility across global markets what are you doing to safeguard your cash?

Please call

612611

to arrange an appointment

f Financial Options
55 Athol Street

Email: advice@financialoptions.co.im

Web: www.financialoptions.co.im

Chase Financial Services Limited trading as Financial Options is regulated in the Isle of Man No. 29422C and is licensed by the Isle of Man Financial Supervision Commission. Chase Financial Services Limited is registered in the Isle of Man. Insurance and Pensions Authority Inspector of general business.

