

Are your Investments Protected?

Investing has just got harder

Over the last few weeks it has become even clearer that it is extremely difficult to invest with confidence. Nothing seems to be safe, the standings of the banks have been knocked, the financial strength of some European countries is being brought into question, property is not selling, stock markets are not going anywhere, where on earth do we invest?

The banks and building societies are not in the position to pay much more than 3.5% and even if you take out a five year investment with them the best I have seen is 5% and that is in the UK. Equities are so difficult to gauge, would we be



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buying cheaply if we bought now or are they going to go down even further. It is so difficult.

What we need are funds where they participate in equities, property and fixed interest investments but our original capital is protected. In amongst all of this doom and gloom there are a few opportunities to invest in protected funds within insurance bonds. The

fund manager will commit themselves to return a percentage of your capital after a fixed period. In particular it is possible to obtain a promise of 100% return of capital from a few companies and they generally invest around 30% in equities and property and 70% in fixed interest investments, gilts and other money market instruments. As with all managed funds the proportion of assets does vary as the manager takes a daily view.

This is an ideal way to invest if you have real worries about stock market investment but want a better return than that provided by the banks. One company in particular has been offering these funds for several years and have a track record of real returns of more than 6%. Under current legislation these gains are free of tax unless a regular withdrawal is taken from the plan. I must advise you of course that past performance cannot indicate future returns and the value of the fund can go down as well as up. The exception to this is at the end of the fixed term when the 100% return of capital applies.

If you would like to explore this opportunity or would just like me to send you some information please call on **612611** or email me at gerald@financialoptions.co.im



Are your investments protected?

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

Please call

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to arrange an appointment



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