

Our Plans



Below is an overview of our current Plans open from 16 January 2012 to 24 February 2012 for direct investments and 2011/12 ISA investments. Deadline for ISA transfers is 10 February 2012.

Deposit Plans


Accumulation Plans				
	Term	Initial Deposit Risk	Return	Commission
FTSE 100 Kick-Out Deposit Plan 26	5 years	Initial deposit is fully returned at maturity.	Option 1: Potential for maturity at the end of years 1, 2, 3, 4 or 5 with a payment equal to 6% per annum (not compounded) if the FTSE 100 is above the starting level. Option 2: Potential for maturity at the end of years 2, 3, 4 or 5 with a payment equal to 6.25% per annum (not compounded) if the FTSE 100 is above the starting level.	Option 1: 1% initial. Option 2: 2.25% initial. Rebates also available.
FTSE 100 3 Year Deposit Plan 31	3 years	Initial deposit is fully returned at maturity.	Option 1: 19% return if the FTSE 100 is higher after 3 years. Option 2: 16% return if the FTSE 100 is higher after 3 years or 3% minimum return.	2.25% initial. Trail commission and rebates also available.
Growth Plan				
	Term	Initial Deposit Risk	Return	Commission
Deposit Growth Plan 14	5 years	Initial deposit is fully returned at maturity.	Option 1 (FTSE 100): 100% of any rise in the FTSE 100. Option 2 (EVEN 30™): 150% of any rise in the EVEN 30™.	3% initial. Trail commission and rebates also available.

The above returns are stated gross.

Investment Plans

Growth Plans				
	Term	Initial Capital Risk	Return	Commission
FTSE 100 Enhanced Kick-Out Plan 26	5 years	Initial investment is at risk at maturity if the closing level of the FTSE 100 falls by more than 50% at any point during the Plan.	 Investec option: Potential for early maturity at the end of years 1, 2, 3 or 4 with a payment equal to 13.5% per annum (not compounded). UK 5 option: Potential for early maturity at the end of years 1, 2, 3 or 4 with a payment equal to 11.5% per annum (not compounded).	3% initial. Trail commission and rebates also available.
FTSE 100 Geared Returns Plan 31	5 years	Initial investment is at risk at maturity if the closing level of the FTSE 100 falls by more than 50% at any point during the Plan.	 Investec option: 80% return if the FTSE 100 is higher after 5 years. UK 5 option: 65% return if the FTSE 100 is higher after 5 years.	3.5% initial. Trail commission and rebates also available.
FTSE 100 Accelerated Growth Plan 31	5 years	Initial investment is at risk at maturity if the FTSE 100 finishes below its starting level.	220% of any rise in the FTSE 100 with no upper limit on the maximum return.	3.5% initial. Trail commission and rebates also available.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments.

Income Plan				
	Term	Initial Capital Risk	Return	Commission
FTSE 100 Bonus Income Plan 21	5 years	Initial investment is at risk if the closing level of the FTSE 100 falls by more than 50% at any point during the Plan.	 Investec option: Annual version: 5 annual fixed payments equal to 7%, with potential annual bonus payments of 0.50%. Monthly version: 60 monthly fixed payments equal to 0.57%, with potential monthly bonus payments of 0.04%. UK 5 option: Annual version: 5 annual fixed payments equal to 6.25%, with potential annual bonus payments of 0.50%. Monthly version: 60 monthly fixed payments equal to 0.50%, with potential monthly bonus payments of 0.04%.	3% initial. Trail commission and rebates also available.

Fixed payments are return of capital and are not subject to taxation. Bonus payments are stated gross.



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