

WEALTH WARNING!

CHARTING A COURSE THROUGH THE UPS AND DOWNS OF INVESTMENT

Recent downturns in property investment have highlighted a creeping decrement in potential investment returns.

In the past, fixed interest vehicles and corporate bond funds joined property as low-risk investments, beating cash-deposit returns and providing a valuable counterweight to the volatility of stockmarket-related holdings.

However, concerns are now being raised at the poor returns available from these traditionally less-volatile types of fund. Yields from gilts and corporate bonds are poorer and where fixed interest funds rely heavily on the banking sector, we are also seeing commensurately lower dividend yields.

Where, then, can an investor turn for a higher degree of guaranteed returns?

Kellands (Northern Ireland) Ltd have identified The Hartford's proposition is one of a number of protected investments now available in the marketplace, aimed at meeting the needs of cautious investors along with those who are looking for a level of protection from market volatility.

The Hartford, established in the US in 1810, has grown to over seven million customers globally, making in excess £18bn of retirement saving sales in 2006. The Hartford launched in the UK in April 2005 and continues to become a growing presence in the UK financial services industry.

On offer are the Hartford SafetyNet Investment Bond and the Hartford

Through its investment bond, the safety net option guarantees your level of income even where markets fall (income from pension sources is liable to income tax at your highest marginal rate; 'income' from an investment bond is tax-deferred withdrawals of capital over 20 years).

Additionally, you can enjoy -

- **GUARANTEED WITHDRAWALS OVER TIME.**
Enjoy a guaranteed income for at least 20 years if you choose Hartford SafetyNet, or for the rest of your life if you choose Hartford SafetyNet for Life.
- **PROTECTION AGAINST FALLING MARKETS.**
The level of your income is guaranteed even if markets go down.
- **LOCKS IN GAINS WHEN MARKETS RISE.**
When your funds increase, you can potentially lock in the growth each year up to a maximum of 10% per annum (up to age 75).
- **A GUARANTEED DEATH BENEFIT.**
You can pass on the full value of your initial investment, plus any locked-in investment gains, minus withdrawals -or the fund value if higher.

Platinum Personal Pension Plan (with Guaranteed Retirement Income Plan). The cost for these benefits is built into the contract, is 0.5% of the bond value per annum for the Safety Net option, or 0.75% for the lifetime version.

The Hartford offers a similar feature on their pension contracts, called GRIP (Guaranteed Retirement Income Plan); following a step up in the GRIP level, the amount your income will be based upon will be higher than the amount you invested. Even if your fund value subsequently falls, your income will not fall, as the maximum

guaranteed income you can draw is based upon the GRIP level. The cost for these benefits is built into the contract, is 0.35% of the pension fund value per annum for before benefits are taken, and 0.75% once benefits have commenced.

If you have concerns about the detrimental effects of investment returns on the growth of your capital or the stability of investment income, then let Kellands (Northern Ireland) Ltd review your existing holdings – perhaps we can help you get a 'GRIP' on investment!



www.kellandsnigroup.co.uk

To arrange an appointment please call 028 9029 3131