

# Don't lose out, act before 5 April 2014

**There is still time to make the most of your ISA allowance before the 5 April deadline.**

Our friendly experts can help you start, top up or transfer your Guaranteed ISA.

We don't have any shareholders to satisfy, so we put your interests first by taking a sensible approach to helping your money grow.

**Warning -  
5 April 2014  
deadline  
approaching!**



**Don't lose your ISA allowance  
Call us now on 0800 652 9105  
or visit [policemutual.co.uk/isa](http://policemutual.co.uk/isa)**

## Your quick ISA guide

### What is an ISA?

It's a way of saving or investing with Tax Free returns so you get more.

### What types of ISAs are there?

#### Cash ISA

A deposit account, that pays an interest rate.

#### Stocks and Shares ISA

Invests either directly or indirectly in shares.

### How much can I save?

You can save up to £11,520 in an ISA within this tax-year (6 April 2013 - 5 April 2014). You can invest all of this in a Stocks and Shares ISA. Or you can put up to half of it (£5,640) in a Cash ISA and the rest in a Stocks and Shares ISA.

### Can I take my money out?

You can withdraw money from your ISA anytime and all returns will be Tax Free.

### Can I transfer an ISA?

Yes you can transfer between ISA accounts. If you are considering transferring your ISA to us, we'd be happy to help.

### Remember

Unlike a Cash ISA, this is not an interest rate product and the value of your Guaranteed ISA can go up and down. So if you access your money at any other time than on the guaranteed points, you'll get back what your investment is currently worth, which may be more or less than you invested.

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GISGUIDEXX XXXX

**Police  
Mutual**

**Tax Free  
returns**

## Get more from your money with a Guaranteed ISA

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# Guaranteed ISA – grow with the good times

**Take out our Guaranteed ISA before 5 April 2014** and profit from any stock market growth, without the usual investment risks.

## Reap the rewards

It's never been more important to make the most of your savings. Financial experts agree that one of the best ways to make your money work harder is with an ISA, because all the returns on your savings are tax free. But with so many ISAs to choose from, finding the best one for you can be tricky. That's where we can help.

## A different kind of ISA

Our Guaranteed ISA lets you profit from any growth in financial markets as the economy improves. And even if things take a downturn, your savings are protected at set points, giving you greater peace of mind.

**In other words, you benefit from the good times and are protected from the bad.**

## Act now – for maximum tax free returns

If you open an ISA before 5 April 2014, you can save up to £11,520, and any returns on your savings will be tax free. But you need to act now as you can't roll your ISA allowances over into a new tax year. Use it or lose it!

## Already used your ISA allowance?

Our dedicated team can transfer your ISA so there's no need to wait until the new tax year to start your new Guaranteed ISA.

# More benefits from a Guaranteed ISA

Unlike a Cash ISA, our Guaranteed ISA offers more opportunity to make the most of your money.

## More bang for your buck

With interest rates at record lows, a Guaranteed ISA can be a great way to beat the average interest rate offered by Cash ISAs over the medium to long term.

### The benefits of a Guaranteed ISA over a Cash ISA are:

- ✓ **Stock market growth**
- ✓ **Unlimited growth potential**
- ✓ **No fixed term**
- ✓ **No withdrawal fees**
- ✓ **Use £11,520 ISA allowance**

## More peace of mind

### Guarantees

You know your money is safe at set points with our unique Double Guarantee.

### Low starting amounts

You can set up an ISA with as little as £1,000 or choose to save regularly from just £40 a month.

### Hassle-free regular payments

You can set up a Direct Debit or pay directly from a Police salary or pension.

### Flexible payments

If your circumstances change, you can stop and start your payments at anytime.

### ISA transfers

If you already have an ISA with another provider, don't worry, you can transfer your existing ISAs across at any time. Simply talk to our dedicated ISA transfer team, then relax while we do the work.

### Easy top up from £500

Top up your Guaranteed ISA in minutes by phone or online.

# Protecting your interests

We give your savings more chance to grow, while protecting you from any downturn.

## Investments that go further

We invest your savings from your Guaranteed ISA into our £800m Life Fund.

The fund provides a better return than the average interest rate Cash Account or a Fixed Term Bond over a five-year period.

Our strategy is to focus on markets that perform strongly, so we can generate the best possible returns for our members.

You can find out more about how we manage our Life Fund at [policemutual.co.uk/life-fund](http://policemutual.co.uk/life-fund)

## Double the guarantee

When you choose our Guaranteed ISA, you benefit from our Double Guarantee. This protects your money and locks in any growth, all at the same time.

**1.**

If your money has grown in value by the guarantee point, the growth is locked in. This becomes your new guaranteed value at the next guarantee point.

**2.**

If markets have been unfavourable and the value of your savings has fallen, we promise to restore it back to its original value at the guarantee point, or as we call it, the safety net.

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