The **co-operative** investments
good with money

Maturing investments?

Your options explained simply...

The Co-operative Investments offers a range of options for your maturing policies, designed for people with money to invest for five years or more. Please note that the value of your investment can go down as well as up and you may not get back what you originally invest. This section gives you a brief summary. Your Co-operative Financial Adviser can give you more information and help you decide which suits you best.

Unit Trusts and ISA

Main features:

- choice of eight funds investing in UK, and overseas companies
- Sustainable Leaders, Sustainable Diversified, Sustainable World, UK Growth, UK Income with Growth and Corporate Bond Income Trusts: our investment experts analyse companies by looking at financial and social, environmental and ethical factors
- in addition, our sustainable range of funds invest in companies that take advantage of the opportunities created by our changing world
- US Growth and European Growth Trusts: you can also invest in leading American and European companies through these funds
- invest from £1,000 lump sum or £50 each month
- choose to take or reinvest income to enhance the growth of your capital. For the European and Growth Trusts income is automatically reinvested
- invest through an ISA and have no further tax to pay on your investment returns
- invest in one fund or a combination of funds to build a diversified portfolio.

Suitable for:

- a wide range of risk attitudes
- those seeking growth, income or a combination of both
- investors who want to invest their money with a trustworthy organisation that combines specialist knowledge and long-standing experience that few other providers can match.

Rewarding your loyalty

If you have a policy with The Co-operative that is due to mature soon, we want to reward your loyalty with a discount. If you choose to invest some or all of your maturing policy into our unit trusts and/or ISA, you may be eligible for a discount on the buying price of units as we show in the table below.

Total contribution (maturing policy plus any additional investment)	**Discount on buying price**
less than £3,000	Nil
£3,000-£4,999	0.5%
£5,000-£9,999	1.0%
£10,000-£14,999	1.5%
£15,000-£19,999	2.0%
£20,000 and over	3.0%

- the discount will be calculated on the total investment amount
- this offer only applies to lump sum investments, not to regular savings plans
- each application form must be for a minimum investment of £3,000, of which at least part must be funded from your Co-operative policy proceeds
- the offer only applies on the maturity or death proceeds of Co-operative life policies, or lump sums from Co-operative Investments pension plans
- you need to apply within 30 days of receiving your payment.

You cannot use this offer in conjunction with any other offer and please contact your Co-operative Financial Adviser for more information.

Platinum Bond Plus

Main features:

- a with-profits investment that softens the effect of the ups and downs of the stock market
- invest a lump sum from £1,000
- returns are ‘smoothed out’ and paid as bonuses (i.e. ‘profits’) which may be added to your Bond on each anniversary of your investment
- a guaranteed amount of annual bonus in the first year, as well as a special first anniversary bonus depending on how much you invest
- annual bonuses and a final bonus when you cash-in, but the addition of these is not guaranteed in advance
- no fixed term
- invests in a mix of shares, bonds, property and cash
- if you want to supplement your income, each year you can take up to 5% of your invested capital as regular income without any immediate tax liability.

Suitable for:

- cautious investors who can put away savings for five years or more but do not want to be directly exposed to the full volatility of stock market movements
- those seeking growth, income or a combination of both.

Investment Bond

Arranged by The Co-operative Investments

Provided by Aviva

AVIVA

Suitable for:

- a wide range of risk attitudes
- those seeking growth, income or a combination of both
- investors with strong ethical views as well as those looking for a mainstream investment.

Main features:

- invest from £5,000 lump sum
- offers access to our own funds as well as funds from other providers
- can choose ready-made portfolios to suit your risk profile or from around 100 funds
- options include a Guaranteed Fund which offers a money-back guarantee on the fifth anniversary
- choose to invest in shares, bonds and/or property
- each year you can take up to 5% of your invested capital as a regular income without any immediate tax liability
- early exit charges apply in the first five years
- please note that reinvestment of your policy proceeds into the Investment Bond cannot be arranged automatically. Please ask your Co-operative Financial Adviser for further details.

Authorisation to reinvest maturity proceeds

Internal use only

Div.	Dist.	Agent

Personal details

Policy number

Date of maturity DD MM YY

Name of first policyholder Title Forename Surname

Name of second policyholder Title Forename Surname

Address

Postcode

Telephone number (incl. std code)

Maturity

Actual or estimated value of maturing policy £

I/we wish to reinvest the maturity as follows:

1. ISA £ A
2. Unit Trust £ C
3. Platinum Bond Plus £ E

The balance of the maturity is to be split as follows:

	State value if actual maturity amount is known	State a percentage if you have an estimated value
4. Paid into an Instant Access Savings Account	£ G	%
5. Issued to me/us as a cheque and sent to the address above	£	%
	=	100%

Top-up

I/we wish to make the following additional investments:

Enter amounts below if you wish to add to your investment with a cheque

1. ISA £ B
Payable to CIS Unit Managers Ltd, followed by your first and last name

2. Unit trust £ D
Payable to CIS Unit Managers Ltd, followed by your first and last name

3. Platinum Bond Plus £ F
Payable to Co-operative Insurance Society Ltd, followed by your first and last name.
For Platinum Bond Plus, top-ups are only permitted on policies where they were taken out after 1st April 2009.

4. Instant Access Savings Account £ H
Payable to the account holder's name

If you are making an additional investment the payee details on your cheque should be followed by your name. For example, for unit trust/ISA investments make your cheque payable to "CIS Unit Managers Ltd – John Smith" or for Platinum Bond Plus investments, please make your cheque payable to "Co-operative Insurance Society Ltd – John Smith".

For unit trust/ISA investments, if your application is received before the date of maturity, any additional investment amount will be paid into a client money account, where it will be held on your behalf until the date of maturity. Further details of our client money arrangements are included in the Terms of Business document.

We will process an investment for the total amount (i.e. the maturity investment plus additional cheque) on the date of maturity, at that day's price.

Total

Total amount invested (maturity investment plus additional cheque)

£ A+B

£ C+D

£ E+F

£ G+H

6. If you wish the cheque or the reinvestment to be issued in the name of someone else, please state their full name in appropriate box below:

Cheque
Enter recipient's full name

Reinvestment
Enter recipient's full name

If you already hold a:

Instant Access Savings Account
Enter your account number here

ISA
Enter your account number here

Unit trust
Enter your holder number here

Platinum Bond Plus
Enter your policy number here only for policies opened on or after 1/4/2004

I/we agree that all claims under the above policy will be discharged by the above investment(s) and payment to me/us of the balance (if any) of the policy's proceeds in accordance with this authorisation.

Signature of first policyholder

Date DD MM YY

Signature of second policyholder

Date DD MM YY

Maturity Reinvestment Authorisation

good with money

Savings & investments

Life assurance

Car & home insurance

Retirement planning

Ethics as standard

Your Co-operative Financial Adviser is

Alternatively you can call 08457 46 46 46

We are here 8am to 8pm Mon to Fri and 8am to 5pm Sat

co-operativeinvestments.co.uk

Any advice from Co-operative Financial Advisers will relate only to a range of the products and services available from members of the CFS marketing group and a limited number of other companies.

Please call 08457 46 46 46 if you would like to receive this information in an alternative format, such as large print, audio or Braille.

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CIS Unit Managers Limited is the manager of the CIS Corporate Bond Income, CIS UK Income with Growth, CIS Sustainable Leaders, CIS Sustainable Diversified, CIS Sustainable World, CIS UK Growth, CIS US Growth, and CIS European Growth Trusts. If you require any further information about our unit trusts (including a Simplified Prospectus or the full Prospectus), or information about any other products and services we offer, please contact your Co-operative Financial Adviser or telephone 08457 46 46 46.

Textphone 08000 684 244
co-operativeinvestments.co.uk.

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