

Our products

We offer a variety of savings and investments so suit different people's needs. All backed by HM Treasury.

<h2>Premium Bonds</h2>	<p>Key Benefits</p> <ul style="list-style-type: none"> Two £1 million jackpots Over two million prizes each month All prizes are tax-free Provides unique fun element in a portfolio 	<p>Rate</p> <p>1.25% until 30 April 2017</p> <p><small>Variable. Rate for prize fund. The odds of each £1 unit winning a prize are 30,000 to 1 each month.</small></p> <p>1.15% from 1 May 2017</p>	<p>Min</p> <p>£100</p>	<p>Max</p> <p>£50,000</p>	<p>Who for</p> <p>Individuals 16+. Under 16, by parents, guardians, (great) grandparents.</p>	<p>Access</p> <p>Funds normally received within 8 working days by BACS or crossed warrant.</p>
<h2>Investment Guaranteed Growth Bonds</h2>	<p>Key Benefits</p> <ul style="list-style-type: none"> Fixed rate Bond with a highly competitive rate On sale until 10 April 2018 	<p>Rate</p> <p>2.20% gross/AER, guaranteed for 3 years</p>	<p>Min</p> <p>£100</p>	<p>Max</p> <p>£3,000 per Issue, per person</p>	<p>Who for</p> <p>Individuals 16+.</p>	<p>Access</p> <p>Repayment by BACS. Can only invest and manage this Bond online. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.</p>
<h2>Direct ISA</h2>	<p>Key Benefits</p> <ul style="list-style-type: none"> Tax-free 	<p>Rate</p> <p>1.00% Tax free/AER until 30 April 2017</p> <p>0.75% Tax free/AER from 1 May 2017</p>	<p>Min</p> <p>£1</p>	<p>Max</p> <p>£20,000 per tax year</p>	<p>Who for</p> <p>Individuals 16+.</p>	<p>Access</p> <p>Repayment by BACS. Withdrawals - no notice no penalty.</p>
<h2>Direct Saver</h2>	<p>Key Benefits</p> <ul style="list-style-type: none"> High max limit 	<p>Rate</p> <p>0.80% Gross/AER until 30 April 2017</p> <p>0.70% Gross/AER from 1 May 2017</p>	<p>Min</p> <p>£1</p>	<p>Max</p> <p>£2 million per person</p>	<p>Who for</p> <p>Individuals, or jointly.</p>	<p>Access</p> <p>Repayment by BACS. Min withdrawal £1.</p>
<h2>Income Bonds</h2>	<p>Key Benefits</p> <ul style="list-style-type: none"> Monthly income Variable interest rate High max limit 	<p>Rate</p> <p>1.00% Gross/AER until 30 April 2017</p> <p>0.75% Gross/AER from 1 May 2017</p>	<p>Min</p> <p>£500</p>	<p>Max</p> <p>£1 million per person</p>	<p>Who for</p> <p>Individuals, or jointly.</p>	<p>Access</p> <p>Easy access (no notice, no penalty). Repayment by BACS.</p>
<h2>Children's Bonds</h2>	<p>Key Benefits</p> <ul style="list-style-type: none"> Long-term, tax-free investment for their child's future Guaranteed return after 5 years 	<p>Rate</p> <p>2.00% tax-free/AER, guaranteed for 5 years</p> <p><small>Issue 36</small></p>	<p>Min</p> <p>£25</p>	<p>Max</p> <p>£3,000 Per Issue, per child</p>	<p>Who for</p> <p>Under 16, by parents, guardians, (great) grandparents.</p>	<p>Access</p> <p>Repayment by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.</p>
<h2>Investment Account</h2>	<p>Key Benefits</p> <ul style="list-style-type: none"> Postal only account High max limit Variable interest rate 	<p>Rate</p> <p>0.45% gross/AER variable</p>	<p>Min</p> <p>£20</p>	<p>Max</p> <p>£1 million per person</p>	<p>Who for</p> <p>Individuals aged 16 or over, or jointly. Under 16, by parents, guardians, (great) grandparents.</p>	<p>Access</p> <p>Easy access (no notice, no penalty). Repayment by BACS or crossed warrant.</p>

Currently off-sale to new customers

<p>65+ Guaranteed Growth Bonds</p>	<p>Key Benefits Guaranteed rates</p>	<p>Rate Rate not applicable</p>	<p>Min £500</p>	<p>Max £10,000 per person, per Issue</p>	<p>Who for Individuals, or 2 jointly</p>	<p>Access Funds normally received within 8 working days by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.</p>
<p>Guaranteed Growth Bonds</p>	<p>Key Benefits Guaranteed rates Choice of terms High max limit Can be held in Trusts and SIPPs</p>	<p>Rate Rate not applicable</p>	<p>Min £500</p>	<p>Max £1 million Sole maximum, paid gross £2 million Joint maximum, paid gross</p>	<p>Who for Individuals 16+ or 2 jointly; trustees.</p>	<p>Access Funds normally received within 8 working days by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.</p>
<p>Guaranteed Income Bonds</p>	<p>Key Benefits Guaranteed monthly income Choice of terms High max limit Can be held in Trusts and SIPPs</p>	<p>Rate Rate not applicable</p>	<p>Min £500</p>	<p>Max £1 million per person, per Issue</p>	<p>Who for Individuals, or 2 jointly; trustees for not more than 2 individuals.</p>	<p>Access Funds normally received within 8 working days by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.</p>
<p>Index-linked Savings Certificates</p>	<p>Key Benefits Tax-free Inflation linked to RPI Can be held in Trusts and SIPPs</p>	<p>Rate Rate not applicable</p>	<p>Min £100</p>	<p>Max £15,000 per person, per Issue</p>	<p>Who for Individuals 16+, (also jointly), trustees.</p>	<p>Access Funds normally received within 8 working days by BACS. No penalty for repayment at full term. Otherwise penalty equal to 90 days' interest on the amount cashed in and a loss of index-linking on the whole Certificate for the investment year.</p>
<p>Fixed-Interest Savings Certificates</p>	<p>Key Benefits Tax-free Guaranteed returns Can be held in Trusts and SIPPs</p>	<p>Rate Rate not applicable</p>	<p>Min £100</p>	<p>Max £15,000 per person, per Issue</p>	<p>Who for Individuals 16+, (also jointly), trustees.</p>	<p>Access Funds normally received within 8 working days by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.</p>

Definitions

Tax-free means that the interest or prizes are exempt from UK Income Tax and Capital Gains Tax.

AER (Annual Equivalent Rate) illustrates what the annual rate of interest would be if the interest was compounded each time it was paid. Where interest is paid annually, the quoted rate and the AER are the same.

Gross is the taxable rate of interest without the deduction of UK Income Tax.

For all information, including to download brochures and application forms: Visit nsandi-adviser.com

Call us free on **0800 092 1228**

You can now call us any time. We're here in the UK all day, every day. Calls from outside the UK may not be free. Calls may be recorded.

Email adviser@nsandi.com