

# Savings and Investment - Your Choice

**T**HERE was a time when saving was done purely for a "rainy day". Not anymore. Many financial institutions offer competitive interest rates with a variety of different accounts that suit the needs of a variety of savers, young and old.

Because of the buoyant economy people are saving more, whether it be for a new home, a car, their children's future or even an exotic holiday. But savings can be more than just the means to do these things. It can be a real money earner, especially if you are not adverse to leaving your funds to mature for a few years.

Interest rates in banks are particularly low, so it's important to examine the options provided by the likes of building societies, An Post and other

institutions. Traditional deposit interest rates in banks are very unproductive for savers, so making astute decisions about where to place any sum of money should be a priority. And of course, it's not necessary to put all your eggs into one basket. If you'd prefer to put some into a long-term savings account and some into a short-term one there's no problem in doing so, meaning you'll have relatively ready access to at least a portion of your savings in the case of an emergency.

So, however you're thinking of saving and investing your money make sure to look around first. The potential to make your money work harder is out there.

## Guaranteed Managed Fund from CGU Life

**G**IVEN the volatility of the investment market, investors are seeking out investments that give them peace of mind and security in the knowledge that their capital is protected. However, this protection is often at the expense of the potential returns on the investment. CGU Life can provide the best of both worlds with its unique Guaranteed Managed Fund.

60% of the investment is in Irish equities with the remainder in fixed interest.

On the fifth anniversary the capital is fully guaranteed irrespective of the performance of the fund.

There is no limit to the potential returns (unlike most Tracker type investments).

"The investment is quite simply a managed fund with guarantees built in," said Stuart Purdy, general manager of CGU Life Ireland. "There are no up front charges so investors can be sure at least 100% of their money is invested from day one. Unlike most other companies CGU Life does not have a bid/offer spread which often reduces the initial investment by up to 5%."

"The volatility of markets even in recent months has focused the minds of investors on the need for some element of security in their investment portfolios," explained Purdy. "This often comes at the price of lower returns because of lower exposure to real assets. However with our Guaranteed Managed Fund 60% is invested in such assets giving real growth potential. We

see this fund offering a real alternative to deposit based investments."

CGU Life was launched in Ireland on 30 March 1998 and the Guaranteed Managed Fund has considerably out

performed against the average Managed Growth and Irish Equity Funds, neither of which give any guarantees. Bid/Offer spreads where applicable have been taken into account.

## The Investment Club Network

### Making money child's play

**D**ID you know that the average long-term growth of the stock market has been higher than 90% of actively managed funds - the types of funds that look after pensions, with-profits life policies etc?

How can investors benefit from average returns in the stock market (12%+) when most of the professionals do not? The trick is not to try and beat the market, but rather to follow it. For those confused about ISEQ in Ireland, the Dow Jones in the US or the FTSE 100 in the UK, here's a quick example. The FTSE 100 index is just the average movement of the top 100 shares, so an investor with an equal amount of money invested in each of these companies, should see his portfolio move by the same amount ie averaging over 12% per annum. Would these top companies represent a degree of safety with their proven track record?

The easiest and most cost-effective way to get involved for the beginner is to invest money in a tracker fund. These funds allow the investor to achieve returns close to the average market growth. Such an investment should be allowed to run for at least five years in order to benefit from the best returns possible.

To see the power of investing long-term, witness what happens to £100 a month in a tracker fund growing at

13% per annum.

After five years, it is worth £8,787

After 10 years, it is worth £24,977

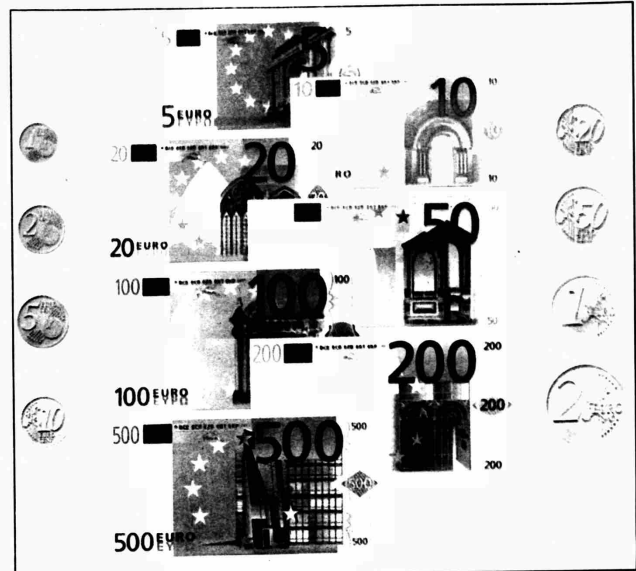
After 24 years it is worth £211,020

After 40 it is worth £1,374,583, or enough for an affluent retirement

The Investment Club Network (TICN) demonstrates to ordinary people, in an evening Money Talks presentation, how to invest in order to benefit from the kinds of returns described above. So, if you want to learn more about making money child's play, contact the TICN.

TICN also offers a relaxing and enjoyable way to make money and friends by working with like-minded people, sharing experiences and personal successes. The Money Talks presentation is the first step to financial independence.

It should be noted that TICN does not act as a registered stock broker, broker dealer or registered investment/financial advisor, and it is not offering financial advice. The organisation is solely involved in education. Remember that stocks can go down as well as up and investing in the stock market therefore must be seen as a long-term plan.



## Gold figure

"2% extra? On top of the Guaranteed Fund's performance? On top of the with profits bonus? How do they do it?" It was unbelievable.

"If I knew how they did it," replied my broker, "I'd be doing it myself. It's CGU Life's Millennium Bonus. Invest the golden figure of £25,000 in the CGU Portfolio Bond now, and reap the rewards in the year 2000."

CGU is quite an operation. They manage £100 billion in funds worldwide and they've taken £260 million in less than a year in Ireland. Set-up charges are spread over 5 years. I'm under 75, so there are no initial charges, and I can make partial withdrawals when I want.

"Contrary to popular opinion," said my broker with a smile, "you only live once so I say, go for it."



All investments over IR£25,000 will receive an additional bonus of 2%. Investments up to IR£25,000 will receive an extra bonus of 1%. Offer applies from 1.2.99 until further notice and the bonus is payable on the first policy anniversary. The value of a bond can go down as well as up, and is not guaranteed - apart from the guarantee applicable to investments in the Guaranteed Fund. Contact your broker for details.

CGU LIFE, EMBASSY HOUSE, HERBERT PARK LANE, BALLSBRIDGE, DUBLIN 4. TEL 01-437 6996 FAX 01-437 6990

**CGU  
& you**



**HOW WOULD YOU LIKE TO MAKE A 100%  
RETURN ON YOUR INVESTMENTS  
PER ANNUM?**

**YOU TOO COULD DOUBLE YOUR  
SAVINGS IN ONE YEAR!**

**FIND OUT HOW AT**

**"MONEY TALKS"**

at

**ATHLONE, BELFAST, CARLOW, CORK, DONEGAL,  
DUBLIN, GALWAY, LIMERICK or WATERFORD  
during May and July**

The speaker will be **Babu Shah**, as featured on BBC TV's Investment Programme, The Mail on Sunday and several Irish Newspapers.

If the Beardstown Ladies (aged 50-85 years) can play the stockmarket and win then so can you!

A nominal charge for the presentation is £20.00, which is covered by our Money Back Guarantee that unless you are completely satisfied we will refund your money in full. Couples count as one. Attractive discounts for groups and pre-booking.

**Call now for further information and bookings on**

**Tel: 0801232 866970 Fax: 0801232 860850**

**D. Gardner Noble, 3 Rosemount Park, Newtownabbey, BT37 ONI.**

PS Act now; there has never been a better time to invest in the stock market which is growing strongly and offering much superior returns to banks or building societies.