



Our products

We offer a variety of savings and investments to suit different people's needs. All backed by HM Treasury. Correct as at 1 December 2017.

Premium Bonds	Key benefits Two £1 million jackpots. Over two million prizes each month. All prizes are tax-free. Provides a unique fun element in a portfolio.	Rate 1.40% Variable. Rate for prize fund. The odds of each £1 unit winning a prize are 24,500 to 1 each month.	Min £100	Max £50,000	Who for Individuals 16+. Under 16s, by parents, guardians, grandparents or great-grandparents.	Access Funds normally received within 8 working days by BACS or crossed warrant.
Guaranteed Income Bonds	Key benefits Guaranteed monthly income. Choice of terms. High max limit. Can be held in Trusts and SIPPs.	Rate 1.45% / 1.46% gross/AER, guaranteed for 1 year Issue 62 2.15% / 2.17% gross/AER, guaranteed for 3 years Issue 56	Min £500	Max £1 million per Issue, per person £2 million Joint maximum	Who for Individuals 16+, or 2 jointly; trustees.	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.
Guaranteed Growth Bonds	Key benefits Guaranteed rates. Choice of terms. High max limit. Can be held in Trusts and SIPPs.	Rate 1.50% gross/AER, guaranteed for 1 year Issue 62 2.20% gross/AER, guaranteed for 3 years Issue 56	Min £500	Max £1 million per Issue, per person £2 million Joint maximum	Who for Individuals 16+, or 2 jointly; trustees.	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.
Investment Guaranteed Growth Bonds	Key benefits Fixed rate Bond with a highly competitive rate. On sale until 10 April 2018.	Rate 2.20% gross/AER, guaranteed for 3 years Issue 1	Min £100	Max £3,000 per Issue, per person	Who for Individuals 16+.	Access 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.
Direct ISA	Key benefits Tax-free.	Rate 1.00% tax-free/AER, variable	Min £1	Max £20,000 Tax year 2017/18	Who for Individuals 16+.	Access Repayment by BACS. Withdrawals - no notice no penalty.
Junior ISA	Key benefits Tax-free.	Rate 2.25% tax-free/AER, variable	Min £1	Max £4,128 per child Tax year 2017/18	Who for Under 16s, by parents, or 16/17 year olds.	Access No access until the child is 18. Can only apply for and manage online.
Direct Saver	Key benefits High max limit.	Rate 0.95% gross/AER, variable	Min £1	Max £2 million per person	Who for Individuals, or jointly.	Access Repayment by BACS. Min withdrawal £1.
Income Bonds	Key benefits Monthly income. High max limit. Can be held in Trusts and SIPPs.	Rate 1.00% gross/AER, variable	Min £500	Max £1 million per person	Who for Individuals, or jointly.	Access Easy access (no notice, no penalty). Repayment by BACS.
Investment Account	Key benefits Postal only account. High max limit. Can be held in Trusts.	Rate 0.70% gross/AER, variable	Min £20	Max £1 million per person	Who for Individuals 16+, or jointly. Under 16s, by parents, guardians, grandparents or great-grandparents.	Access Easy access (no notice, no penalty). Repayment by BACS or crossed warrant.

Not currently on sale

<h3>Index-linked Savings Certificates</h3>	Key benefits Tax-free. Inflation linked to RPI. Can be held in Trusts and SIPPs.	Rate Rate not applicable	Min £100	Max £15,000 per person, per Issue	Who for Individuals 16+, or 2 jointly; trustees.	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.
<h3>Fixed Interest Savings Certificates</h3>	Key benefits Tax-free. Guaranteed returns. Can be held in Trusts and SIPPs.	Rate Rate not applicable	Min £100	Max £15,000 per person, per Issue	Who for Individuals 16+, or 2 jointly; trustees.	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.

No longer on sale

<h3>65+ Guaranteed Growth Bonds</h3>	Key benefits Guaranteed rates.	Rate Rate not applicable	Min £500	Max £10,000 per person, per Issue	Who for Individuals, or 2 jointly	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.
<h3>Children's Bonds</h3>	Key benefits Long-term, tax-free investment for their child's future. Guaranteed return after 5 years.	Rate Rate not applicable	Min £25	Max £3,000 per Issue, per child	Who for Under 16s, by parents, guardians, grandparents or great-grandparents.	Access Repayment by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.

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. We may record your call to help us give you the best service.

Email adviser@nsandi.com