

# 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 February 2019.

<b>Premium Bonds</b>	<b>Key benefits</b> Two £1 million jackpots. Over three million prizes each month. All prizes are tax-free. Provides a unique fun element in a portfolio.	<b>Rate</b> <b>1.40%</b>  Variable. Rate for prize fund. The odds of each £1 unit winning a prize are 24,500 to 1 each month.	<b>Min</b> <b>£25</b>	<b>Max</b> <b>£50,000</b>	<b>Who for</b> Individuals 16+. Under 16s, by parents, guardians, grandparents or great-grandparents.	<b>Access</b> Easy access (no notice, no penalty).
<b>Guaranteed Income Bonds</b>	<b>Key benefits</b> Guaranteed monthly income. Choice of terms. Can be held in Trusts and SIPPs.	<b>Rate</b> <b>1.45% / 1.46%</b> gross/AER, guaranteed for 1 year Issue 63 <b>1.90% / 1.92%</b> gross/AER, guaranteed for 3 years Issue 58	<b>Min</b> <b>£500</b>	<b>Max</b> <b>£10,000</b> Per person, per Issue <b>£20,000</b> Joint maximum	<b>Who for</b> Individuals 16+, or 2 jointly; trustees.	<b>Access</b> Early access subject to deduction equivalent to 90 days' interest on amount cashed in. No penalty for repayment at full term.
<b>Guaranteed Growth Bonds</b>	<b>Key benefits</b> Guaranteed rates. Choice of terms. Can be held in Trusts and SIPPs.	<b>Rate</b> <b>1.50%</b> gross/AER, guaranteed for 1 year Issue 63 <b>1.95%</b> gross/AER, guaranteed for 3 years Issue 58	<b>Min</b> <b>£500</b>	<b>Max</b> <b>£10,000</b> Per person, per Issue <b>£20,000</b> Joint maximum	<b>Who for</b> Individuals 16+, or 2 jointly; trustees.	<b>Access</b> Early access subject to deduction equivalent to 90 days' interest on amount cashed in. No penalty for repayment at full term.
<b>Direct ISA</b>	<b>Key benefits</b> Tax-free.	<b>Rate</b> <b>0.75%</b> tax-free/AER, variable	<b>Min</b> <b>£1</b>	<b>Max</b> <b>£20,000</b> Tax year 2018/19	<b>Who for</b> Individuals 16+.	<b>Access</b> Easy access (no notice, no penalty).
<b>Junior ISA</b>	<b>Key benefits</b> Tax-free.	<b>Rate</b> <b>2.50%</b> tax-free/AER, variable	<b>Min</b> <b>£1</b>	<b>Max</b> <b>£4,260</b> per child Tax year 2018/19	<b>Who for</b> Under 16s, by parents, or 16/17 year olds.	<b>Access</b> No access until the child is 18. Can only apply for and manage online.
<b>Direct Saver</b>	<b>Key benefits</b> High max limit.	<b>Rate</b> <b>1.00%</b> gross/AER, variable	<b>Min</b> <b>£1</b>	<b>Max</b> <b>£2 million</b> per person <b>£4million</b> joint maximum	<b>Who for</b> Individuals, or jointly.	<b>Access</b> Easy access (no notice, no penalty).
<b>Income Bonds</b>	<b>Key benefits</b> Monthly income. Variable interest rate. High max limit. Can be held in Trusts and SIPPs.	<b>Rate</b> <b>1.15% / 1.16%</b> gross/AER, variable	<b>Min</b> <b>£500</b>	<b>Max</b> <b>£1 million</b> per person <b>£2 million</b> Joint maximum	<b>Who for</b> Individuals, or jointly.	<b>Access</b> Easy access (no notice, no penalty).
<b>Investment Account</b>	<b>Key benefits</b> Postal only account. High max limit. Can be held in Trusts.	<b>Rate</b> <b>0.80%</b> gross/AER, variable	<b>Min</b> <b>£20</b>	<b>Max</b> <b>£1 million</b> per person <b>£2 million</b> Joint maximum	<b>Who for</b> Individuals 16+, or jointly. Under 16s, by parents, guardians, grandparents or great-grandparents.	<b>Access</b> Easy access (no notice, no penalty). Postal only.

## Not currently on sale

<h3>Index-linked Savings Certificates</h3>	<b>Key benefits</b> Tax-free. Index-linked to RPI. Index-linked to CPI for all Certificates renewed on or after 1 May 2019. Can be held in Trusts and SIPPs.	<b>Rate</b> <b>Rate not applicable</b>	<b>Min</b> <b>£100</b>	<b>Max</b> <b>£15,000</b> Per person, per Issue	<b>Who for</b> Individuals 16+, (also jointly), trustees.	<b>Access</b> Early access for any amount is subject to the whole certificate not earning any index-linked growth for the investment year the amount is to be paid. Also a deduction equivalent to 90 days' interest on the amount to be paid. No penalty for repayment at full term.
<h3>Fixed Interest Savings Certificates</h3>	<b>Key benefits</b> Tax-free. Guaranteed returns. Can be held in Trusts and SIPPs.	<b>Rate</b> <b>Rate not applicable</b>	<b>Min</b> <b>£100</b>	<b>Max</b> <b>£15,000</b> Per person, per Issue	<b>Who for</b> Individuals 16+, (also jointly), trustees.	<b>Access</b> Early access subject to deduction equivalent to 90 days' interest on amount cashed in. No penalty for repayment at full term.

## No longer on sale

<h3>Investment Guaranteed Growth Bonds</h3>	<b>Key benefits</b> Fixed rate Bond.	<b>Rate</b> <b>Rate not applicable</b>	<b>Min</b> <b>£100</b>	<b>Max</b> <b>£3,000</b> Per person, per Issue	<b>Who for</b> Individuals 16+.	<b>Access</b> Early access subject to deduction equivalent to 90 days' interest on amount cashed in. No penalty for repayment at full term.
<h3>Children's Bonds</h3>	<b>Key benefits</b> Long-term, tax-free investment for their child's future. Guaranteed return after 5 years.	<b>Rate</b> <b>Rate not applicable</b>	<b>Min</b> <b>£25</b>	<b>Max</b> <b>£3,000</b> Per Issue, per Child	<b>Who for</b> Under 16s, by parents, guardians, grandparents or great-grandparents.	<b>Access</b> Early access subject to deduction equivalent to 90 days' interest on amount cashed in. No penalty for repayment at full term.

Looking for a product we've closed? [Find out more.](#)

#### 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](https://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](mailto:adviser@nsandi.com)