



GUARANTEED INCOME AND GROWTH BONDS

NIL COMMISSION RATES Issue 90 effective 26 November 2007.

***** indicates a rate change**

GUARANTEED INCOME BONDS	INVESTMENT LEVEL	Annual Rate %	Equivalent Gross Rate For Savings Rate Tax Payer %	Equivalent Net Rate For Higher Rate Tax Payer %	Equivalent Gross Rate For Higher Rate Tax Payer %	Equivalent Monthly Rate %	Equivalent Growth Rate %
239 ONE YEAR	£5,000 +	3.60	4.50	2.88	4.80	3.54	3.60
	£15,000 +	4.15	5.18	3.32	5.53	4.07	4.15
	£25,000 +	4.45	5.56	3.56	5.93	4.36	4.45
	£40,000 +	4.65	5.81	3.72	6.20	4.55	4.65
226 TWO YEAR	£5,000 +	3.45	4.31	2.76	4.60	3.39	7.01
	£15,000 +	3.95	4.93	3.16	5.26	3.88	8.05
	£25,000 +	4.10	5.12	3.28	5.46	4.02	8.36
	£40,000 +	4.30	5.37	3.44	5.73	4.21	8.78
180 THREE YEAR	£5,000 +	3.53	4.41	2.82	4.70	3.47	10.96
	£15,000 +	3.88	4.85	3.10	5.17	3.81	12.09
	£25,000 +	4.03	5.03	3.22	5.37	3.95	12.58
	£40,000 +	4.23	5.28	3.38	5.64	4.15	13.23
158 FOUR YEAR	£5,000 +	3.56	4.45	2.84	4.74	3.50	15.01
	£15,000 +	3.91	4.88	3.12	5.21	3.84	16.58
	£25,000 +	4.01	5.01	3.20	5.34	3.93	17.03
	£40,000 +	4.21	5.26	3.36	5.61	4.13	17.93
160 FIVE YEAR	£5,000 +	3.50	4.37	2.80	4.66	3.44	18.76
	£15,000 +	3.85	4.81	3.08	5.13	3.78	20.79
	£25,000 +	3.95	4.93	3.16	5.26	3.88	21.37
	£40,000 +	4.15	5.18	3.32	5.53	4.07	22.54

For quotations please call 0845 603 1690.

Odd Term Bonds (3 months - 23 months) are also available, minimum investment £100,000

All maturity proceeds are free of lower, basic and savings rate tax.

The Company is liable to tax on the income and gains from the underlying investments.

Non tax payers cannot recover any tax paid by the Company.

For Higher rate tax payers the gain, over and above the original investment, may be subject to tax. The rate is currently 20% which has been used in the above calculations.

The Bond rates are dependent on market conditions and consequently the Company reserves the right to change these rates at short notice or withdraw these investments at any time.

**FOR GENERAL ENQUIRIES, BOND VALUATIONS
AND PRODUCT LITERATURE PLEASE CALL
THE HIGH NET WORTH ADMINISTRATION TEAM ON 0845 603 1678.**