



Take a close look at two of the best investments

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As an authorised adviser, with an obligation to provide independent advice, we are often asked "what's the best investment?" or "where should I invest my pension?"

The answer, of course is, "it depends". It depends on your individual circumstances, preferences, experiences, objectives, goals, outlook and gut-feeling at times. Multiply by two if you are making this decision as a couple!

Time will inform us as to where the best place was to invest — maybe in the future. We will all regret not investing a little more in shares with high dividends, for example.

For now, however, most people are interested in capital security, so we have selected two of the best secure options on the market. While we believe that both of these options are attractive, you should speak to an independent adviser to ensure that they are suitable for your specific objectives.

Quintas Secure Agri Fund II

There has been strong demand for this option since our last article in the *Irish Farmers Journal*. So much so, that the first fund filled three weeks ahead of schedule. A second version of the investment has been secured with a closing date of January next.

We believe that demand has arisen as a result of its unique features; some of which are outlined below.

➤ **100% capital security from an 'A-Rated' financial institution:** Unfortunately, there are no A-rated banks left in Ireland. Indeed, the State itself has a BBB credit rating. Capital security is provided for this

Secure Agri Fund companies

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|----------------------|----------------------|
| ➤ Deere & Co | ➤ Wal-Mart Store Inc |
| ➤ Caterpillar Inc | ➤ Diageo Plc |
| ➤ HJ Heinz & Company | ➤ BASF SE |
| ➤ Pernod-Ricard SA | ➤ Unilever Plc |
| ➤ Tate & Lyle Plc | ➤ Yara Int ASA |
| ➤ McDonald's Corp | ➤ Nestlé SA |

investment by Morgan Stanley, which has a stronger credit rating than any Irish bank. This is a good way to spread your risk.

➤ **Returns are based on 12 global agri and food companies:** There is confidence in the global agri-sector and one way to 'play' this to your benefit is to link your investment to companies in the sector that are expected to do well. After a long process of consultation, the 12 global companies listed were selected as the companies likely to do well over the next five years, or so.

The Secure Agri Fund will benefit from any growth in these companies. Given the way the investment is structured, it is even possible for you to make a return if performance of the companies is flat or mildly negative.

➤ **Returns locked in:** At the end of each period, the Secure Agri Fund will lock in the returns for this period. Full details are provided in the brochure which we would be delighted to go

through with you.

BCP split deposit absolute return bond two

➤ **100% capital security from Bank of Ireland:** Probably the strongest of the Irish banks at present. This account is also covered by the State's Deposit Guarantee Scheme.

➤ **Underlying Investment linked to a fund with an excellent real track record:** 75% of the money is linked to a fund that has delivered over 9% per annum over its 22-year history. Unlike most secure investments, it is possible to track investment performance online.

➤ **Enhanced deposit rate over 24 months:** For business transacted with FBD Financial Solutions, the deposit rate will be increased from 15% (7.2% AER) to 17.5% on 25% of the sum invested over 24 months. This sum will mature and be available to you then.

These options may be worth a look for you as deposit rates have fallen dramatically recently and are forecast to fall further.

Another way to beat falling rates is to 'lock-into' some of the longer-term rates available at present. At the time of writing, it is possible to secure 4% per annum paid out over five years. This rate may look very attractive a number of months from now.

➤ **Full terms and conditions apply, so why not give us a call or email ian.cooke@fbdllife.ie to have a closer look without any obligation?**

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