

# ISAs – a great way to make the most of your savings and get more out of life

ISAs have replaced PEPs and TESSAs as the way to save tax free. You can save up to £7,000 in the current tax year, either in a single Maxi ISA or £3,000 in a Mini ISA.

Tyser Financial Planning recommends Norwich Union ISAs because they offer outstanding returns, and **you can choose whether to opt for capital growth or income. Had you invested in the Norwich UK Growth ISA 5 years ago your capital would have grown by 192%\*\*. If you were to invest in the Higher Income Plus ISA today then you could enjoy a regular income of 8%\* p.a. -paid monthly.** You can also choose to make just one lump sum payment into your ISA, or invest through regular monthly payments.

## Making sure your savings work really hard for you

We make *the* most of your money by investing it in an actively managed fund, where our fund managers are determined to actually beat *the* market's performance rather than just 'tracking' it.

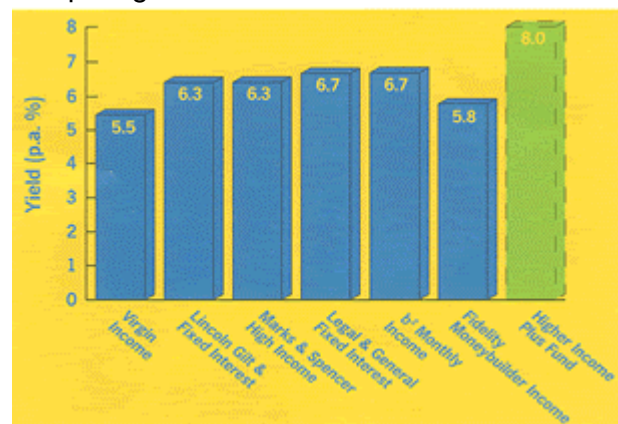
**No wonder over 60,000 people have already invested in Norwich Union ISAs.**

## Choose the Norwich Union ISA that's right for you

**Select the Higher Income Plus ISA if you want to enjoy a monthly tax free income:**

- An outstanding tax free income of up to 8%\* p.a. -paid monthly
- Our unique performance guarantee means better returns or our charges will be refunded back to the fund
- No initial charge, so more of your money goes straight into your ISA
- CAT standard which means fair Charges, easy Access and decent Terms
- A low 1% annual management fee

This ISA compares extremely well with other competing funds:

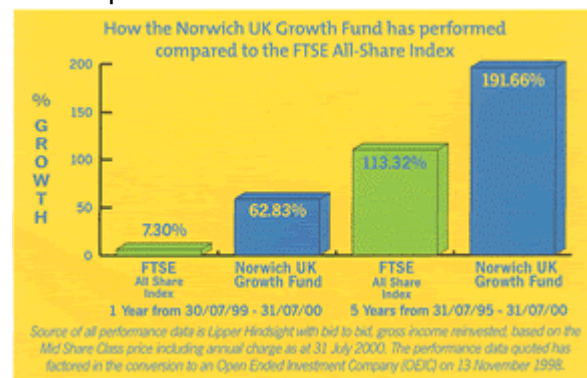


The chart shows the comparative performance of the Higher Income Plus Fund against certain key CAT standard corporate bond funds and is rounded to the nearest 0.1%. Source for yields -Financial Times. As at 31/08/00.

## Opt for the Norwich UK Growth ISA if you want to save for the future in a fund that offers the potential of greater returns

- Had you invested 5 years ago, your capital would have grown by 192%\*\*
- Our unique guarantee means better returns or our charges back to the fund
- No initial charge, so more of your money goes straight into your ISA
- CAT standard which means fair Charges, easy Access and decent Terms
- A low 1% annual management fee

Thanks to our active fund management, this ISA has outperformed the FTSE 100 index:



## Our unique Guarantee - superior returns, or our charges back

If the Higher Income Plus and Norwich UK Growth Funds fail to beat the average returns of comparable funds for the year from 01 April 2000 - 31 March 2001, we guarantee to make a repayment back into the Fund. This payment will be equal to our annual management charge for the period in question.

## Return the coupon to find out more

If you'd like to know more about how to make the most of your savings through ISAs, simply complete and return the coupon below -you don't need a stamp.

\* Gross redemption yield of 7.97% as at 11/09/00.  
Yields may vary. Income will vary on a monthly basis.

\*\* As the ISA has not been available from 31 July 1995 -31 July 2000, the current charges and taxation basis have been applied to the performance of the fund to show what the product would have returned (how the product would have grown) had it been available. Past performance is not necessarily a guide to the future



### The Higher Income Plus ISA

The solvency of organisation in which the fund invests can change over time and any adverse changes to the perceived or actual solvency, may affect the fund's capital and, therefore any income paid by the fund. Although bonds tend to have a fixed coupon or interest payment, the fund will be buying and selling bonds on a regular basis, and so the overall level of income will fluctuate. Where the fund is invested in bonds denominated in overseas currencies, the value of the investment may rise or fall purely on account of movements in exchange rates. As the main aim is produce income the opportunity for capital growth is minimal.

\* Gross redemption yield of 7.97% as at 11/9/00. Yields may vary. Income will vary on a monthly basis.

### The UK Growth ISA

**\*\* As the ISA has not been available from 31 July 1995 - 31 July 2000, the current charges and taxation basis have been applied to the performance of the would have returned (how the product would have grown) had it been available. Past performance is not necessarily a guide to the future.** Full written terms and conditions are available on request.

Norwich Union Investment Funds is the trading name of Norwich Union Trust Managers Limited Registered in England No 1973412 a member of the Association of Unit Trusts and Investment Funds. Norwich Union Portfolio Services Limited, Registered in England No. 2503054. Both companies represent only the Norwich Union Marketing Group, members of which are regulated by the Personal Investment Authority. Regulated by IMRO. Registered Offices: 8 Surrey Street, Norwich NR1 3NG.

## Important notes for your information

Norwich Union only advises on its own products. The future basis and rates of tax may vary. Past performance is not necessarily a guide to the future.

These ISAs are stocks and shares ISAs which can accept single or regular monthly payments. The value of an ISA can go down as well as up and you may not get back the original amount invested.

You should consider our ISAs as a medium to long term investment. They should not be seen as a short term commitment.

If you are in any doubt as to whether this investment is suitable for you, we recommend that you seek financial advice.