

Product List – Applying to CF5

For study purposes only. Not to be taken into exam.

This list to be used in answering question 2.

The products included in this list are to be used when recommending lump sum/single premium products to meet assessed client needs. Although the list is not exhaustive, it does provide the candidate with considerable choice and should be considered adequate for the task in hand. The details provided are either factual, e.g. National Savings and Investments Products, or fictitious products based on real examples, e.g. the list of unit trust/OEIC funds and their yields. AER means annual equivalent rate.

1. Bank and Building Society Accounts – UK

	Gross yield/AER
AnyBank High Interest Cheque Account (min £1)	1.50%
AnyBank Deposit Account (min £10)	2.90%
Shires Building Society Postal Account (Min £5,000)	4.20%
Shires Building Society 90 Day Notice (min £10,000)	4.95%
AnyBank 60 Day Account (min £15,000)	5.20%
Other Bank 1 Year Account (min £10,000)	5.40%
Other Bank Internet Account (min £1,000)	3.90%

2. Bank and Building Society Offshore Accounts – Jersey based

	Gross yield/AER
Other Bank Super Deposit Account (min £15,000)	4.75% (paid gross)
Shires Building Society Offshore Deposit (min £20,000)	4.40% (paid gross)
AnyBank Island Account (min £5,000)	4.50% (paid gross)

3. ISAs Cash Component

	Term	Gross yield/AER	Investment Minimum
AnyBank	No notice	5.40%	£1
A & G	No notice	5.05%	£1
Axis Insurance	No notice	5.30%	£1,000
NS ISA	No notice	4.60%	£10
Shires Building Society	30 Day	5.95%	£1,000

4. Unit trusts and OEICs – for ISA Stocks and Shares Components and for Direct Investment outside ISAs

		Gross yield
AnyBank	UK Equity Income	4.8%
	UK Gilts	5.0%
	International Equity	1.0%
A & G	UK Equity Income	5.2%
	UK Corporate Bond	7.0%
	UK Gilts	5.3%
	UK Equity Environment	1.0%
Eagle	UK Equity Growth	0.8%
	UK Smaller Companies	0.6%
	UK Gilts	5.9%
	Europe Equity	0.3%
	US Equity	0.1%
	Far East Equity	0.0%
	Technology	0.0%
Trust Insurance	UK Equity Income	3.8%
	UK Index Tracker	1.6%
	Europe Equity	0.3%
	International Equity	0.5%
	Fund of Funds	1.5%
	Property	4.0%

OEICs for ISA Stocks and Shares Components and for Direct Investment outside ISAs

		Gross yield
Axis Insurance	UK Equity Income	4.4%
	UK Equity Growth	0.7%
	UK Corporate Bonds	6.8%
	International Equity	0.6%
Professional	UK Index Tracker	1.8%
	UK Recovery	1.0%
	UK Gilts	6.0%
	International	0.0%

Note: Share exchange facilities are available.
Both INCOME AND ACCUMULATION units are available.

5. National Savings and Investments (NS&I)

	Gross yield
Investment Account (£20 to £100,000) <i>Note (i)</i>	3.20%
Income Bond (£500 to £1,000,000) <i>Note (ii)</i>	4.45%
Guaranteed Growth Bonds 1 year Issue 42	3.50%
Guaranteed Growth Bonds 3 year Issue 36	3.55%
Guaranteed Growth Bonds 5 year Issue 33	3.65%
Guaranteed Income Bonds 1 year Issue 42	3.40%
Guaranteed Income Bonds 3 year Issue 36	3.45%
Guaranteed Income Bonds 5 year Issue 33	3.55%
* Children's Bonus Bond (£25 to £3,000)	3.40%
* 5 year NSC 90 th Issue	2.70%
* 2 year NSC 41 st Issue	2.60%
* 5 year NSC 43 rd Index-linked	+0.35%
* 3 year NSC 16 th Index-linked	+0.25%
*ISA	4.60%

- Note (i) 3.20% gross paid on holdings of £20-£499
 3.25% gross paid on holdings £500-£4,999.
 3.35% gross paid on holdings of £5,000-£9,999.
 3.55% gross paid on holdings of £10,000-£24,999.
 3.75% gross paid on holdings of £25,000-£49,999.
 4.10% gross paid on holdings of £50,000 or more.
- Note (ii) 4.70% gross paid on holdings of £25,000 or more.

(*Tax free)

6. Insurance guaranteed income bonds

Note to candidates: these are insurance-based products, rather than derivatives-based or so-called "precipice bonds."

	Yield net of basic rate tax
Trust Insurance 1 year income bond	4.90% (rate guaranteed)
Invicta Insurance 3 year income bond	5.00% (rate guaranteed)
Trust Insurance 4 year income bond	5.10% (rate guaranteed)
Axis Insurance 5 year income bond	5.30% (rate guaranteed)

7. UK Insurance bonds – Unit linked

Invicta Insurance Managed
Invicta Distribution Fund
Axis Insurance UK Equity Growth
Axis UK fixed interest
Axis Insurance Property
Sea Life Pacific
Sea Life North American
Arrow Life European
Arrow International Equity

8. With-profits bonds

Arrow Life With-profits Bond
Celtic Mutual With-profits Bond
Axis Provident With-profits Bond

9. Pension Funds

	Stakeholder
Trust Pensions UK Tracker Fund	✓
Trust Pensions Managed Fund	✓
Invicta Pensions UK Equity Fund	-
Celtic Mutual UK Fixed Interest Fund	✓
Celtic Mutual Emerging Markets Fund	-
Axis With-Profits Fund	-

10. Child Trust Fund - Deposit Based

	Gross Yield
Any Bank	5.0%
Axis Insurance	4.8%

Child Trust Fund - Stocks & Shares

	Gross Yield
Eagle/UK Equity Growth	0.8%
Trust Insurance Europe Equity	0.3%
Flushing American	0.6%

Stakeholder Child Trust Fund Accounts

Shires	Stakeholder Account
A & G	Stakeholder Account