

A discount service for investors  
who do not require advice

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[www.powerrobbins.com](http://www.powerrobbins.com)

This list must be read in conjunction with the Investment company literature available from Power Robbins together with our service information including About our service, How to invest and Important notes on investments

To check current discounts or to request insurance company literature, applications **and for a personal illustration (including top ups)**, please call our friendly staff.

**FREEPHONE 0800 032 5433**

## TRUSTS

Discounts and terms may be different for bonds taken out with more complicated trusts, eg. Discounted Gift Trusts. Please request an illustration and full trust documentation from the company(s) of your choice to see the benefit of investing through Power Robbins

Insurance company & Product	Brief guide to charges from insurance company literature	Investment amount	Brief guide to allocation from insurance company literature	You will also receive Power Robbins offer for <b>£25,000 +</b> offers for smaller amounts given below
<b>AVIVA (Norwich Union) Portfolio Bond</b>  Lives assured Min age 12, max age 89 for single/younger life  Min age for policy owner 12  Approx 137 funds in total Includes Cash, Distribution funds, Property fund, ( 94 externally managed)	<b>Step Down Option</b> Admin charge 0.5% pa £10 + Admin charge 1% up to £9,999 AMC 1% pa ongoing. Fund charges vary from 0% pa onwards, please see AVIVA literature Early exit charge in 1 <sup>st</sup> 5 years – 11%, 8%, 6%, 3%, 1%	<b>Step Down Option</b>  £ 5,000 and above  Lower Allocation rates if over 79;	100.00%  1.50% for ages 80-84 3.00% for ages 85-89	<b>5.1%</b>  into the bond as extra allocation  <b>4.8%</b> for £5,000 - £24,999  <small>(see brochure for details). Please make sure you read the brochure to determine full plan details &amp; level of risk</small>
	<b>Level Option</b> No setting up charge Annual charge depends on amount invested from 1.75% to 1.25% Fund charges vary from 0% pa onwards, please see AVIVA literature Early exit charge in 1 <sup>st</sup> 5 years – 10%, 7%, 4%, 2%, 1%	<b>Level Option</b>  £ 5,000 and above  Lower Allocation rates if over 79;	100.00%  1.50% for ages 80-84 3.00% for ages 85-89	
<b>AXA SUN LIFE</b>	<b>REBRANDED AS FRIENDS LIFE BOND INFORMATION TO FOLLOW WHEN AVAILABLE</b>			
<b>COFUNDS L&amp;G Portfolio Bond</b>  Lives assured – no min age Max age 89 for single/younger life  Min age of policy owner 18  Choice of over 310 funds including, Legal & General and external funds including Cash, Distribution, Income and Managed	<b>Standard Charging Version</b> Establishment charge 0.25% pa for 5 years (taken monthly) Annual charge - 1.3% for Legal & General funds. Externally managed funds annual charges range between 1.59% and 3.35% Early exit charges in 1 <sup>st</sup> 5 years 9.0%, 8.0%, 6.5%, 4.75%, 3.0% <i>Loyalty bonus - please see literature</i>	<b>Standard Charging version</b>  £ 5,000 - £ 24,999 £ 25,000 - £ 49,999 £ 50,000 - £ 99,999 £100,000 - £249,999 £250,000 and over	<b>Standard Charging Version</b>  100.25% 100.75% 101.25% 101.50% 102.00%  Lower Allocation rates apply if over 60	<b>5.25%</b>  Into the bond as extra allocation  <b>5%</b> for £5,000 - £24,999  <small>(see brochure for details). Please make sure you read the brochure to determine full plan details &amp; level of risk</small>

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<b>FRIENDS PROVIDENT</b>	<b>REBRANDED AS FRIENDS LIFE BOND INFORMATION TO FOLLOW WHEN AVAILABLE</b>			
<b>LEGAL &amp; GENERAL Portfolio Bond</b>  No min. age for lives assured – max age 89 for single or younger life  Min age for policy owner 18  Over 300 funds including, Cash, Distribution, Income and Managed	<b>Standard Allocation Version only</b>  Annual charge - 1.3% to 2.63% for Legal & General funds. Externally managed funds annual charges range between 1.59% and 3.36% Establishment charge 0.25% of bonds value for five years  Early exit charges in 1 <sup>st</sup> 5 years 9%, 8%, 6.5%, 4.75, 3%	<b>Standard allocation</b>  £ 5,000 - £ 24,999 £ 25,000 - £ 49,999 £ 50,000 - £ 99,999 £100,000 - £249,999 £250,000 and above	<b>Standard Allocation</b>  100.25% 100.75% 101.25% 101.50% 102.00%  Lower Allocation rates apply if over 60.	<b>5.25%</b>  into the bond as extra allocation  <b>5%</b> for £5,000 - £24,999  <small>(see brochure for details). Please make sure you read the brochure to determine full plan details &amp; level of risk</small>
<b>LV Flexible Guarantee Bond</b>  Lives assured – min age 17, max 89 (younger life on joint basis)  Min age for policy owner 18  3 fund options within LV with profits fund but only one fund choice available per bond.  Optional five year guarantee – can be added at any time – increased AMC applies – see fund options	Annual charge 1.5% for investments under £10K and 1.3% for investments  Optional 5 year guarantee increases to AMC are:-  Managed Growth +2.2% pa Balanced Series 2 +1.2% pa Cautious Series 2 +0.5% pa (see charges section)  Early exit charges 1 <sup>st</sup> 5 years – 8.5%, 6%, 4%, 2%, 1%	£ 5,000 - £ 24,999 £ 25,000 - £ 49,999 £ 50,000 - £ 99,999 £100,000 - £500,000	100.00% 100.50% 101.00% 101.25%  Lower allocation rates apply: Age 70-74 - 0.5% lower Age 75-76 - 1% lower Age 80-84 - 2.25% lower Age 85-89 - 3% lower	<b>5.5%</b>  into the bond as extra allocation  <b>5.25%</b> for £10,000 - £24,999  <small>(see brochure for details). Please make sure you read the brochure to determine full plan details &amp; level of risk</small>
<b>PRUDENTIAL Flexible Investment Plan</b>  Lives assured Min age 3 months, Max age 89 for single/younger life  Min age for policy owner 18  5 different "bonds within a bond" – Cautious Bond, Corporate Bond, Distribution Bond, Property Bond, Prudence (With Profit) Bond, and Managed Bond. Many different fund choices available	<b>Initial Charge Option</b>  Setting up charge – 5% Annual management charge varies between funds 1.25% - 1.9%  Early exit charges – 5 year option 6%, 4%, 3%, 2%, 1%. 3 year option 6%, 4%, 3%  <b>No Initial Charge Option</b>  Setting up charge – spread over the whole life of the policy as 0.3% higher annual management charge than Initial Charge Option  Early exit charges – 5 year option 9%, 7%, 5%, 3%, 1%. 3 year option 9%, 7%, 5%	<b>Initial Charge Option</b>  £10,000 - £19,999 £20,000 - £49,999 £50,000 - £74,999 £75,000 and above  Lower allocation rates if over 75  <b>No Initial Charge Option</b>  £10,000 - £19,999 £20,000 - £49,999 £50,000 - £74,999 £75,000 and above  Lower allocation rates if over 75 *1% lower allocation rates for 3 year option	102.00%* <b>PLUS 0.75%*</b> 102.50%* <b>PLUS 0.75%*</b> 103.50%* <b>PLUS 0.75%*</b> 103.75%* <b>PLUS 0.75%*</b>  100.00%* <b>PLUS</b> 100.25%* <b>PLUS</b> 101.00%* <b>PLUS</b> 101.25%* <b>PLUS</b>	<b>6.25%</b>  into the bond as premium enhancement  <b>6%</b> for £10,000 - £24,999  <b>*0.75% extra allocation until 13.05.2011</b> <small>(see brochure for details). Please make sure you read the brochure to determine full plan details &amp; level of risk</small>
<b>Prudence Bond top up's</b> Prudential are paying reduced commission levels for top ups to the Prudence Bond, which reduces the discount we are able to offer. We will not take any initial commission which normally is 3%, so please request a quotation with your policy number to see how the discount enhances your premium.				
<b>SCOTTISH WIDOWS Flexible Options Bond</b>  No min age for life assured – max age 84 single life (89 for younger of joint lives)  Minimum age for policy owner 18  94 funds including Cash, Managed and With Profits	<b>Nil Establishment charge option</b>  Setting up charge Nil Annual charge 1% (except with profits income fund, 1.25%) Early exit charges in first 5 years – 5%, 4%, 3%, 2%, 1%  <b>Establishment charge option</b>  Setting up charge 1% per annum for 5 years Annual charge 1% (except with profits income fund, 1.25%) Early exit charges in 1 <sup>st</sup> 5 years – 10%, 8%, 6%, 4%, 2%	<b>Nil Establishment Charge Option</b>  £ 5,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and above  <b>Establishment Charge Option</b>  £ 5,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and above	<b>Nil Establishment Charge Option</b>  97.25% 97.75% 98.25% 98.75%  Lower Allocation rates apply if over 75  <b>Establishment Charge Option</b>  102.25% 102.75% 103.25% 103.75%  Lower Allocation rates apply if over 75	<b>5.25%</b>  into the bond as extra allocation*  <b>5%</b> for £5,000 - £24,999  *Establishment Charge option – maximum allocation allowed is 108%, so balance of our offer paid by cashback cheque.  <small>(see brochure for details). Please make sure you read the brochure to determine full plan details &amp; level of risk</small>

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<p><b>STANDARD LIFE Capital Investment Bond</b></p> <p>No min age life assured – max 84 (but max age 75 for with profit bond) Min age bond owner 18</p> <p>Includes cash, bonds, equities and property funds.</p>	<p><b>STEPPED OPTION ONLY</b></p> <p>Setting up charge spread over 1st 5 yrs in form of extra 0.5% annual management charge</p> <p>Early exit charges 1st 5 years – 10%, 8%, 6%, 4%, 2%.</p>	<p>Stepped Option</p> <p>£ 5,000 - £14,999 £ 15,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and above</p> <p>Additional credits from year 5 onwards – see literature.</p>	<p>Stepped Option</p> <p>99.00% 100.50% 100.75% 101.00% 101.50%</p> <p>Lower allocation rates Aged for 70 and over – see brochure for details</p>	<p><b>3%</b></p> <p>into the bond as premium enhancement</p> <p><small>(see brochure for details). Please make sure you read the brochure to determine full plan details &amp; level of risk</small></p>
<p><b>STERLING Investment bond</b></p> <p>Over 190 funds from more than 30 fund managers. Includes property and protected profits funds</p> <p>Min age life assured 3 months, Max 79 Min age bond owner 18</p> <p>Minimum investment for Distribution Fund £10,000</p>	<p><b>High allocation option</b> Setting up charge – 5% Yearly charge – 1% Monthly charge – 0.5% pa for 5 yrs Early exit charges in 1<sup>st</sup> 5 years – 9%, 8%, 6%, 4%, 2% Extra charge varying between funds from 0.07% to 1.99%</p> <p><b>Standard option</b> Setting up charge – 5% Yearly charge – 1% Monthly charge – none Early exit charges in 1<sup>st</sup> 5 years – 7.5%, 6%, 4.5%, 3%, 1.5% Extra charge varying between funds from 0.07% to 1.99%</p>	<p><b>High Allocation</b></p> <p>£ 5,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and above</p> <p><b>Standard Option</b></p> <p>£ 5,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and above</p>	<p><b>High Allocation</b></p> <p>105.25% 106.75% 107.00% 107.75%</p> <p><b>Standard Option</b></p> <p>102.25% 103.75% 104.25% 105.25%</p> <p>Lower allocation rates for 70+</p>	<p><b>6%</b></p> <p>cashback cheque</p> <p><b>5.75%</b> for £5,000 - £24,999</p> <p><small>(see brochure for details). Please make sure you read the brochure to determine full plan details &amp; level of risk</small></p>

## Important Notes

Our discounts shown may change, should any of the following happen –

- Special offers from investment companies may end, or new special offers may start
- Should the investment company pay additional allocation/commission for any reason and this is included in the standard charges this will be passed onto you, the client.
- Investment companies may change their charges, funds or the amount of commission payable, please always invest based on the insurance company literature and NOT the above list.
- Power Robbins may have to change their terms in light of the above, we will always contact you on the number stated on your investment agreement if the discount you have stated is not current. If we do not have a contact number we will submit your application and you must contact us on receipt of your investment receipt at which point, if you do not wish to proceed, we can arrange to cancel the application at your request.

The information on this table has been obtained from the insurance companies, and is intended as a rough guide to some of the features of the investment bonds listed. Investors are expected to have read the full insurance company literature thoroughly to ascertain all facts including risk before investing. Personal illustrations prepared by the insurance companies are available on request which is the best guide to current terms together with their key fact documentation and brochure.

Power Robbins do not offer any recommendation or criticism of any one product over another. If more space is taken up on some products than others, it is because more space was needed to give a rough guide to similar information on the product