

For Immediate Release

4th September 2001

**PLANNING FOR RETIREMENT
FREE FACTSHEET FOR INVESTORS FROM POLICY PORTFOLIO**

Concern and uncertainty about pension provision has risen dramatically in recent months. Policy Portfolio, founder of the Traded Endowment Policy (TEP) market, is highlighting the need for people to plan for a secure and comfortable retirement. For a **FREE** factsheet 'Retirement Funding – Plan Ahead With A TEP' call **0208 343 4567** or visit www.policyportfolio.co.uk.

Brian Goldstein, Managing Director of Policy Portfolio says "One way to supplement a shortfall in pension funds is with a Traded Endowment Policy. TEPs are an ideal investment when planning for retirement as investors can choose a policy that matures when they reach retirement age and, if they wish, one or more to mature in subsequent years. In this way they will receive additional income precisely when they need it. TEPs can be bought with anything between three and eighteen years to run so whether investors are in their thirties or approaching retirement they can find the right TEP for them."

TEPs provide investors with both safety and security. They particularly suit the needs of those requiring a low risk investment with the potential for high returns and offer choice over initial outlay, ongoing premiums and maturity date. Goldstein continued: "People can no longer rely on the state to adequately fund their retirement. Clearly there is a need to review retirement funding arrangements to ensure a comfortable retirement. TEPs can help."

The average annualised growth for all TEPs bought from Policy Portfolio that matured during the two years ending August 2001 was **10.15%**, which investors could obtain tax free by making use of their Capital Gains allowances.

**For a free factsheet to 'Retirement Funding – Plan Ahead With A TEP',
call Policy Portfolio on 0208 343 4567.**



Policy Portfolio plc
Gadd House, Arcadia Avenue
London N3 2JU
Tel: 0181-343 4567 Fax: 0181-343 4252
Policy Portfolio plc is a subsidiary of Fedsure Investments (UK) Ltd.

- E N D S -

For further information, please contact:

Brian Goldstein
Managing Director
Policy Portfolio
Tel: 020 8343 4567

or

Georgina Dunlop
Lansons Communications
Tel: 020 7294 3693

NOTES FOR EDITORS

Key features of TEPs:

- Combines: low risk with potential for high returns.
- No set up costs: As the policy set up costs have been paid by the previous owner, TEP investors derive full benefit from the high growth rate of the policy during its final years.
- Strong stable growth: Achieved through bonus payments accrued by life offices investing premiums in shares, property, fixed interest securities and cash.
- Guaranteed minimum: A fixed amount of money which has been determined at the outset – the sum assured – is guaranteed and will be paid at maturity.
- Bonuses: Life companies declare an annual bonus, which is added to the accumulated bonuses. Once given these cannot be taken away.
- Flexibility: Investors choose how much to invest and when they want the policy to mature. A TEP can be sold prior to maturity.
- Tailor-made: Investors choose the balance they require between capital investment and ongoing premiums.
- Cash for future needs: Since the maturity date is known in advance, TEPs are an ideal way to plan for retirement, university costs, school fees, paying off a mortgage, wedding expenses etc.
- Tax: Policies are available as either Qualifying or Non Qualifying, each having a different tax treatment. Investors are able to choose a policy that is most appropriate for their particular circumstances.
- Charges: No additional costs to initial purchase price and future premium payments.

Policy Portfolio plc

Launched in 1988, Policy Portfolio was the first market maker in the Traded Endowment Policies (TEPs) market. Policy Portfolio is regulated by the Personal Investment Authority and was a founder member of the Association of Policy Market Makers (APMM). For those wishing to sell, Policy Portfolio regularly pays up to 30% more than the surrender value from the Life Company and in the case of whole life policies as much as 50%. Policies must be with profits endowments or whole life, which are at least 6 years old and have a surrender value greater than £2,000. Alternatively, for those wishing to invest in a traded endowment, Policy Portfolio has available one of the largest and most comprehensive ranges of policies.
