



FCP (FINANCIAL MANAGEMENT) LTD



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ARE YOUR INVESTMENTS SHOWING INSIGNIFICANT RETURNS?

General circumstances can affect your investment decisions – losing contact with your Financial Adviser, Stock Market Fluctuations, Portfolio Bonds that seem to give disappointing results.

If you are looking for a medium-long term safe investment offering high interest returns –

At last! there is light at the end of the tunnel, why not let the professionals manage your Portfolio, whilst giving you capital guarantees, so you can sleep easy. There are two very safe ways in which to do this.

Option 1

WIN WIN offers capital guarantees by BNP Paribas – one of the world’s largest Banks and exceptional potential interest payments. Investors will receive 25% Annual Bonus Payments as long as none of the 20 stocks in a linked basket of Blue Chip stocks drops to below 75%* of their issue-date closing price.

Second Chance – Bonus Payments missed in any year are not necessarily lost. They are rolled over to the next period in which a bonus is paid and added to that payment. For example, the first 5 years could be as follows:

Year 1	Barrier breached	0 x Annual Bonus payment
Year 2	Barrier Not Breached	2 x Bonus Payments
Year 3	Barrier Breached	0 x Annual Bonus Payment
Year 4	Barrier Breached	0 x Annual Bonus Payment
Year 5	Barrier Not Breached	3 x Bonus Payments

* = The price barrier will vary according to market conditions and can fluctuate between 67% - 75%.

Solid Back Testing - Tracking 1245 10-year periods between January 4th 1988 and October 22nd 2002, BNP Paribas found that in 97.4% of cases investors would have received seven or more Annual Bonus Payments by the tenth year, and that ALL of the missed Annual Bonus Payments would have been recouped through the Second Chance option. These simulations, equivalent to fourteen years of ‘What Ifs’, indicate the outstanding past performance for investors of WIN WIN.

WIN WIN Series 9 is a tradeable asset with full daily liquidity. It has an identifiable value and can be cashed at any time between one year after issue and maturity. BNP Paribas operates a secondary market from the beginning of the second year onwards and guarantees to 'buy back' the investment, or a proportion of it, with a bid-offer spread of 1% of the amount cashed, pricing subject to market conditions.

Option 2

As an investor, you're used to being offered a choice: low risk or high growth. Aurora offers the best of both worlds through long term capital growth and targeted annual returns of 7–9% via alternative investment options, which are not correlated to equity markets and fluctuating interest rates.

The Aurora Defined Benefits Funds invest in two types of policies, TEPs (Traded Endowment Policies) and TLPs (Traded Life Policies). **Traded Endowment Policies – TEPs** are UK issued with-profit endowment policies that the original owner has sold prior to maturity.

Traded Life Policies – TLPs are United States issued life assurance policies where the policyholder wishes to sell the future benefits of the policy before the maturity date.

The policies are purchased at a discount from the fixed maturity value, which generates a profit when the policies pay out.

Key Features

- **No initial charges**
- **110% allocation on day one – USD & EUR Accelerated Classes**
- **7-9% annual growth target (net of all charges)**
- **Freedom from equity market and interest rate fluctuations**
- **1.25% annual management charge**
- **Minimum investment of USD 50,000 (or equivalent) through Life Company Portfolio Bonds**

A good choice, as in the first year, you can look forward to at least 17% growth with the extra allocation from day one.

Remember, it costs nothing to ask – if you would like to discuss either of these investment options further, and how this could fit into your own personal investment plan, please contact me:

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