

good with money

Banking

Mortgages

Savings and investments

Life assurance

Car & home insurance

Retirement planning

Ethics as standard

Membership

Your Co-operative Financial Adviser is

**Alternatively you can call
08457 46 46 46**

We are here 8am to 8pm Mon to Fri and 8am to 5pm Sat

co-operativeinvestments.co.uk

Any advice from Co-operative Financial Advisers will relate only to a range of the products and services available from members of the CFS marketing group and a limited number of other companies.

Please call 08457 46 46 46 if you would like to receive this information in an alternative format, such as large print or Braille.

The Co-operative Insurance and The Co-operative Investments are brand names used by Co-operative Insurance Society Limited, its subsidiary companies and CIS General Insurance Limited.

Co-operative Financial Services Limited is registered in England and Wales, number IP29379R. The registered office is at New Century House, Manchester M60 4ES.

The CFS marketing group includes the following members, which are authorised and regulated by the Financial Services Authority:

Co-operative Insurance Society Limited, registered number 3615R

CIS General Insurance Limited, registered number 29999R

CIS Unit Managers Limited, registered number 2369965

CIS Policyholder Services Limited, registered number 3390839

The Co-operative Bank p.l.c., registered number 990937

Each member of the CFS marketing group listed above is registered in England and Wales and has its registered office at Miller Street, Manchester M60 0AL, other than The Co-operative Bank p.l.c. whose registered office is at PO Box 101, 1 Balloon Street, Manchester M60 4EP.

Calls may be monitored or recorded for security and training purposes. For BT customers, calls to 0800 numbers are free and calls to 0845 numbers will cost no more than 4p per minute. Call charges from other companies vary and you may want to check this with your service provider.

We like our communications to have an impact on you – but not on the environment. Which is why this is printed using vegetable oil-based inks on 100% recycled paper, made in a totally chlorine-free process. I'm not finished! Please recycle me.

As our population continues to age we face new health issues all the time. The CIS Sustainable Leaders Trust invests in companies such as those specialising in new medical techniques and treatments for older patients.

The **co-operative** bank
insurance
investments



Advice that's
good for your money

Our roots and history	2
Ethics in action	4
Making the most of your money	6
Solutions to meet your financial needs	8
Who needs financial advice?	10
Adding it all together	12



Put simply, good financial advice is all about thinking through your current circumstances and future aspirations, and working with a professionally trained and qualified adviser who can help you to protect your standard of living and achieve your goals.

Making well-considered and balanced decisions can give you the peace of mind that your finances are in good order and able to adapt to changes, no matter what happens in your life or in world economies.

We are **good with money**

We've always adopted a responsible approach to looking after our customers' money, so you know it's in safe hands whether you're with The Co-operative Bank, Insurance or Investments.

Here are just some of the reasons you can rest assured that with us your money is protected.

- It's been our business to ensure our customers' money is safe and secure since 1872.
- We are accountable to our customers – not stock markets and speculators.
- We fund every penny we lend from the money we hold, meaning we are not reliant on money markets.
- Our responsible approach to lending and investing has ensured a solid performance despite the economic crisis, and attracted new customers seeking a safe place for their savings.

So with over 130 years' experience in taking care of our customers' money, things are looking good.

Our roots and history

Being sure your money's in safe hands has never been more important. So it's good to know that you can find reassurance and peace of mind when it comes to making the right decisions about your finances.

The Co-operative Group began with the Rochdale Pioneers Society in 1844. Now part of a world-wide movement, it has over 87,000 employees serving more than 10 million customers a week in over 4,000 high street outlets and has evolved to become the world's largest consumer co-operative. The Co-operative Group offers everything from food to financial services to travel and pharmacy services.

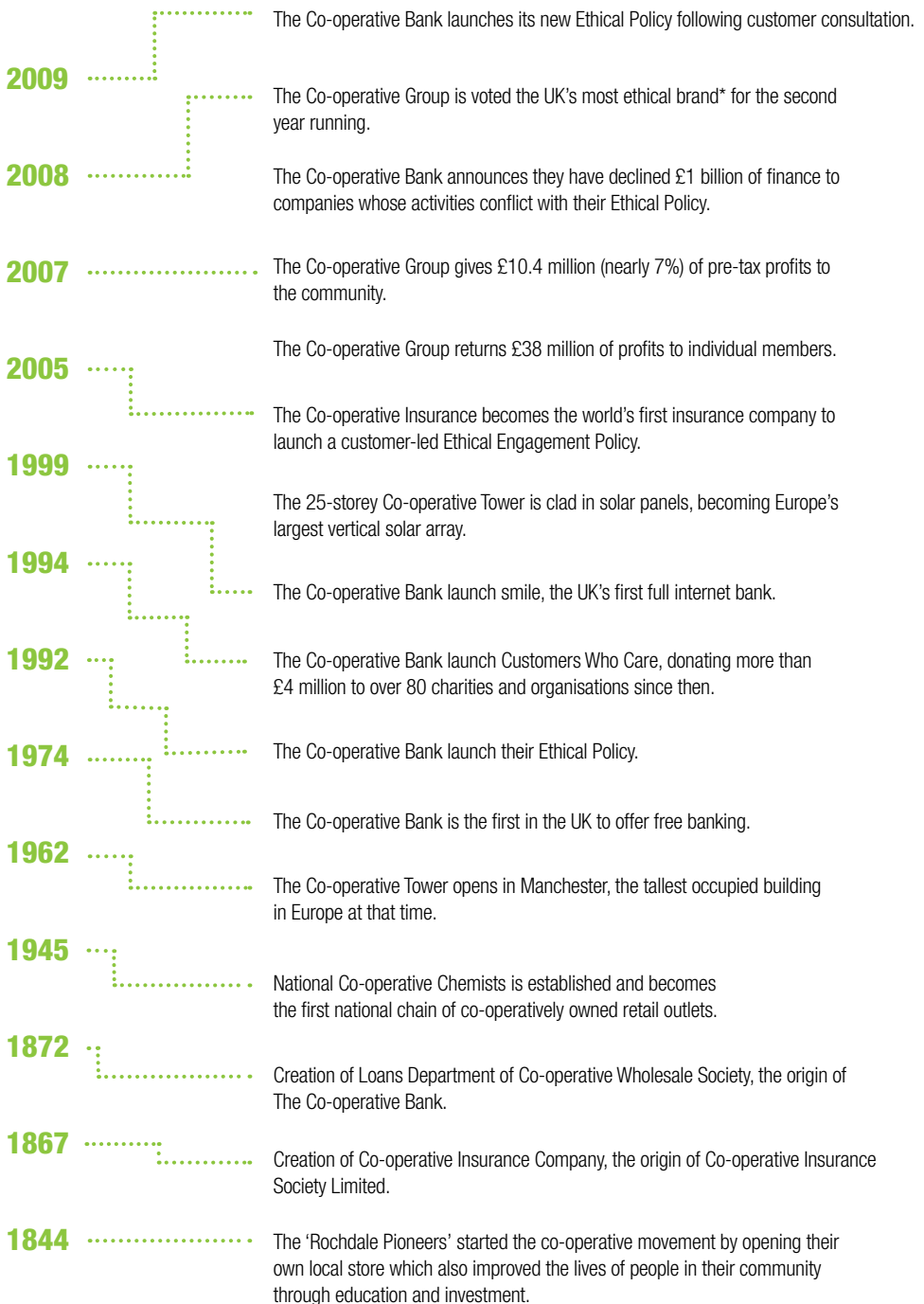
The Co-operative's financial services are offered through The Co-operative Investments, The Co-operative Insurance and The Co-operative Bank including smile, the internet bank.

The Co-operative Bank offers a range of financial products including savings and mortgages. The Co-operative Insurance offers a variety of insurance products including life, income protection, car and home insurance. The Co-operative Investments' products include unit trusts, a Stocks & Shares ISA, investment bonds and pensions.

Here at The Co-operative Bank, Insurance and Investments, our heritage as a co-operative makes us very different, and we take an approach that always puts the interests of our customers first. We are committed to providing our customers with professional expertise and helping develop financial solutions to meet their needs. It's been our way since 1872.

Your money.
Our responsibility.





*Source: The UK GfK NOP Ethical Brands Survey 2008 was conducted in the UK, covering a total of 3000 respondents from March to April 2008.

Ethics in action

The Co-operative Investments...

- is the only UK fund manager to analyse social, ethical, environmental and other company management issues, as well as financial performance, across all the funds they manage
- is committed to supporting the Universal Declaration of Human Rights, and will challenge the companies in which it invests to do the same
- CIS Sustainable Leaders Trust was the first ethical fund to top the UK All Companies sector (over the 12 months to 31/1/07 – Source: Lipper).

The Co-operative Insurance...

- ensures their car repairers reuse and recycle materials like old body panels and plastic parts wherever possible
- donates £2 to Macmillan for every critical illness policy customers buy. Macmillan offers support to 1 in 3 people with cancer in Britain and so far they have donated over £215,000
- provides sports kits and coaching to junior football teams as part of its grassroots sports programme.





The Co-operative Bank...

- funds projects to offset a fifth of a household's* carbon dioxide emissions, every year that a customer holds a mortgage with them
- has taken a tough stance on business activities that conflict with customers' concerns, turning away loans to businesses totalling over £1 billion, since the launch of its Ethical Policy in 1992
- will not finance any government or business which fail to uphold basic human rights within its sphere of influence
- has created a £25 million fund to support the development of small businesses in the world's poorest countries.

*Based on an average household.

The Co-operative Group...

- has an approach to tackling climate change that has been acknowledged as the best in the UK
- has provided clean, green energy worth £2 million for over 100 schools across the UK
- has seen more than 6000 children visit their farms to find out where their food comes from and to learn about healthy eating.

For full details of our Ethical Policy and action we are taking to make a positive difference, visit [goodwithmoney.co.uk](https://www.goodwithmoney.co.uk)

Making the most of your money

Very few of us take enough time to keep on top of our finances. Especially today, careful planning is even more important to make sure that your money is working hard for you and that your family's income and lifestyle is protected.

Co-operative Financial Advisers follow a simple yet thorough process to provide advice, as we show here.

A Co-operative Financial Adviser takes time to understand your personal situation and helps to provide solutions that fit with your individual circumstances.

Acting responsibly, honestly and with integrity is a key part of our tradition.

Convenient and easy

Your Co-operative Financial Adviser can meet you at a time and place that suits you, at home or at work, during the day or in the evening. Most of our customers prefer to meet in the comfort of their own home where they can be at ease in discussing their personal situation and aspirations.

“Financial advice means something slightly different to each customer, but simply it's about making, saving and protecting money.”

Co-operative Financial Adviser



1

Take a close look at your 'big picture'

When you first meet your Co-operative Financial Adviser, they will take time to get to know you, understand your family, work and other commitments and gather details about your finances. They will also ask you about your future goals and aspirations. Their aim is to build a clear picture of your situation and understand what you want your money to do for you. This means that they can then provide the right advice to suit you.

2

Tailored solutions to suit you

Typically, after the first meeting, your Co-operative Financial Adviser will take some time and effort to analyse your needs and develop a set of recommendations that will best help you achieve your goals. Your Co-operative Financial Adviser will then present these recommendations to you at a second meeting. We understand how important it is that you fully understand the options and solutions available to you, so we'll take as much time as you need to ensure that you are clear and comfortable with the recommendations we make.

3

Putting your solutions into action

When you are happy to proceed and agree to take forward the final recommendations your Co-operative Financial Adviser can help to implement the changes and decisions needed to put your plan into action as soon as possible.

4

There when you need us

Life is full of changes. Whether it's the unexpected such as an accident or major illness, or you reach a milestone such as the birth of a child or retirement, you can contact your Co-operative Financial Adviser whenever you need to review your situation. This is important to help keep your finances on track over time.

Solutions

to meet your financial needs

When we work with you, we review your financial priorities and then develop recommendations to suit you from a range of our solutions.



Protecting your family and lifestyle

If you have a serious illness or accident and can't provide for your family, how will you replace your income and maintain your family's financial security?

Solutions from The Co-operative Insurance: A range of insurance policies to cover loss of your income, critical illness and death.

Investments

Your goal may be to upgrade to a larger home or save for your children's education. Whatever your aspirations, it's important to work out what you can afford to save and then put that money to work over the longer term.

Solutions from The Co-operative Investments: We can recommend products in the form of unit trusts, ISAs, a with-profits bond and an investment bond to suit your preferences and attitude to risk.

Mortgages

For most people, a mortgage is the biggest debt they will ever have. It makes sense to check that you have the best deal with the flexibility to suit your needs.

Solutions from The Co-operative Bank: We offer a full range of competitive mortgage packages for customers, including 'no application fee' options. Our mortgages regularly rank in the 'best buys' you can find in the market.

Your home may be repossessed if you do not keep up repayments on your mortgage.



Emergency funds

We encourage customers to be prepared for the unexpected. Losing a job, a death in the family or a similar event can put your finances in jeopardy if you haven't put money away for this purpose.

Solutions from The Co-operative Bank: Cash-based accounts from The Co-operative Bank that offer instant access to your money whenever you need it.



Looking after your important assets

It might pay to review your home and motor insurance policies to see if you can save money and make sure you have the right type and level of cover in place.

Solutions from The Co-operative Insurance: We offer competitive buildings, contents and car insurance products with a range of benefits that may surprise you.

Retirement planning

Planning for retirement requires a lot of thought. It's never too early to start saving for your future, as in retirement your investments will need to work hard to provide you with income to help maintain your lifestyle.

Solutions from The Co-operative Investments: We offer a range of pensions and investments which we can provide in the right combination to suit your timeframe and attitude to risk.



Who needs financial advice?

Some people think 'I don't need financial advice' or 'it's not for me'. But you'd be surprised how much of a difference it can make to work with a Co-operative Financial Adviser, no matter where you are in your life. In addition to your own situation, you might also think about how your family members and close friends can benefit from good financial advice.

Early adult life

- You may be at the start of your career journey.
- You may have debts to repay (e.g. car, wedding, student loans).
- You may be thinking about getting on the first step of the property ladder.
- The earlier you start saving, the more likely you will be to reach your savings goal.
- You should consider protecting your income if you couldn't work due to illness or injury.



“Everyone's different. No two people's financial situation and goals are identical, and we take that into account before we make any recommendations.”

Co-operative Financial Adviser

During your working life

- You're working hard to keep up or improve your standard of living, even more challenging if you have started a family and your expenses are high.
- You'll want to minimise your tax bill so you can have more to spend or save.
- You may be thinking about saving for your children's future.
- You may be thinking about starting to put something away towards retirement.
- You should consider protecting your family with appropriate insurances to cover your life, health and income in case the unexpected happens.



Towards and into retirement

- With 20 years or more of retirement ahead of you, you will need to keep up your quality of life once your salary or other employment income stops.
- If you have savings and investments, you will need to generate enough income from them to meet your expenses.
- You'll want to pay as little tax as possible once you retire so you have more to spend or save.



Adding it all together

Whether we're in good times or tough times, your Co-operative Financial Adviser offers a guiding hand to help you work through the maze of issues and options for your finances. Our goal is the same as yours – to take some of the worry out of looking after your money and give you peace of mind that you can achieve and protect your dreams and aspirations.

Our co-operative values – fairness, value and social responsibility – are as much a part of the way we approach giving financial advice to our customers as in everything else we do. That's why financial advice from your Co-operative Financial Adviser is different. That's why it really is advice you can trust.

The **co-operative** membership 

Doing more for our members.

Members of The Co-operative Group can earn points on many of our products and services, which contribute towards a share of profits that they will receive twice a year. To find out more about The Co-operative Membership Scheme and becoming a member please visit co-operative.co.uk/membership or call 0800 023 4708

