

The **co-operative** investments
good with money

Product guide to your

Platinum Plus

Reminder of important facts



What is the Co-operative Platinum Plus?

Platinum Plus is designed to grow your investments over the medium to long term (typically at least 5 years).

If you made your investment as part of an Individual Savings Account (ISA) then you will get the benefit of tax efficiency.

Where your money is invested

You are invested in the with-profits fund. The fund consists of a variety of investments including shares, property and bonds.

This investment reflects a cautious attitude to risk. There is limited risk to your capital and the objective over the medium to long term is to achieve a better return than a bank or building society account.

The cash-in value of your investment may go down as well as up and you could get back less than you have invested. Please also read the Market Value Reduction section of this guide.

The "Principles and Practices of Financial Management" (PPFM) document explains in detail the management of the "with-profits fund". The PPFM and a customer-friendly version of it, sometimes called a with-profits guide, are available either by accessing **co-operativeinvestments.co.uk** or on request. In the event of conflict between this guide and the PPFM, the PPFM shall prevail.

Important change to your policy

As from 6th April 2008, we no longer allow additional lump sum investments or increases to existing regular contributions into this product. We do still allow you to maintain any regular contributions you are currently paying.

If at any stage you stop paying contributions, outside of a pre-arranged contribution holiday period, then you will not be able to re-start payments.

If you wish to make further savings then you can speak to one of our Co-operative Financial Advisers who will be able to advise you on the best solution for you.

Bonuses

Bonuses are your share of the investment returns achieved by the with-profits fund. Bonuses may be added on an annual basis and a final bonus may also be added on death or when cashing in your policy. The addition of future bonuses depends on future investment performance.

Market Value Reduction (MVR)

If you cash in part or all of your policy we may apply a Market Value Reduction (MVR) to ensure that payouts are fair to all customers. This will apply if there has been a significant investment loss, due to poor stock market performance, during the period of your investment.

An MVR will not be applied in the event of a death claim.

Taking your money

All or part of the value of your policy can be taken at any time. However, making withdrawals will reduce the overall value of your fund.

If your investment is part of an ISA then you should remember that you benefit from certain tax efficiencies. It may be more tax efficient to cash in other investments.

If your investment is not inside an ISA, depending on your circumstances you may incur an additional tax liability when you cash in part or all of your policy.

We will apply cash-in charges if you take any of your money out within 3 years of investing it.

Payout if you die

In the event of death we will pay out 101% of both the current policy value and any final bonus that you may be entitled to.

If your policy is joint-life then the payout would be on the death of the second life assured.

Additional information

This guide is intended to be a concise reminder of the main features of the product you have purchased. We supplied a contract for the product to you when you made your purchase and you should refer to this and any contract endorsement which we may have sent you for full information. In the event of conflict between this guide and any contract, the contract will prevail.

**If you need more information,
contact our Customer Contact Centre**

08457 46 46 46

Monday to Friday 8am to 8pm and Saturday 8am to 5pm.



good with money

Savings & investments

Life assurance

Car & home insurance

Retirement planning

Ethics as standard

Membership

Up the wall – more than 40% of the heat in your home is lost through the walls and roof. Cavity wall insulation could reduce emissions and cut fuel bills by £70-£100 a year.

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

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