



Recommendation – July

**New Ireland Secure Advantage 10,
With 5% Fixed Return Fund option**

- 100% Capital Guaranteed by Bank of Ireland. This also qualifies for the full government guarantee.
- 25% Invested in a 1 Year Fixed Deposit Account yielding 5%
- 75% Invested in 5 main global indices. S&P 500, FTSE 100, Eurostoxx 50, Nikkei 225 and MSCI Emerging Markets
- 4 Year 11 Month Term for the investment portion. 1 Year term for the Fixed Deposit portion

Reason for my recommendation:

- 1) *Government Guaranteed for 5 years* - The government guarantee on bank deposits runs out at the end of September 2010. Once that date passes, we revert to the normal government guarantee for up to €100,000 for any new deposits.
- 2) *Inflation and Deposit Rates* - Governments are using excessive borrowing and 'quantitative easing' to deliver us out of recession, but they are also eventually going to also generate much higher inflation rates, probably starting in the next 12-18 months. High inflation along with initial low deposit rates makes cash investment far less attractive. This investment gives exposure to large global equity indices but with an underlying capital guarantee that can be relied on.

Warning – The Secure Advantage 10 investment cannot be encashed before 15th July 2015
Warning – The 5% Fixed Deposit investment cannot be encashed before 14th July 2011

We are an independent financial planning firm based in Dublin, with no ties to New Ireland or any other Investment firm. We are focused on researching the Irish investment market to find the most suitable investment options for our clients.

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