

INVESTMENTS



**in your
future**

a little extra help



Get your money working harder

Wouldn't it be great to have a crystal ball?
To look forward to the good things in life – like a happy retirement or a wedding to remember?

At Halifax, we take long-term commitment seriously, helping customers like you today... and well into the future so that you are never on your own.

Here are just a few of the different ways we could help:

- Protecting you and the ones you love
- Investing for growth for a particular long term goal
- Making the most of the tax efficient allowances that are available to you now, although tax rules may change in the future.

The possibilities are endless. This leaflet will help get you thinking.



Best investment product provider

Halifax is part of the Lloyds Banking Group and our financial advisers can give advice on products from our group of companies.

Be in for the long term

When it comes to investments there aren't any shortcuts – it's usually best to think for the medium to long term. So before you start investing, ask yourself if you're happy investing your money for 5 to 10 years or more.

We'll help you take the next steps

Why not get advice on how to make your money work best for you and on your plans for the future? One of our qualified financial advisers will be able to show you the different types of investments you can make, and take you through tax-efficient investment options.

Before you do anything we'll make sure you're 100% happy. We'll talk you through anything you are not clear about.

To arrange a no-obligation chat with one of our financial advisers:

- Visit your nearest Halifax branch
- Call us on **0845 601 7705** (the lines are open Monday to Friday 8am - 6pm and Saturday 10am - 2pm)
- Go to **www.halifax.co.uk/adviser**



Four big questions

We want you to invest only if it's right for you. So it's important you ask yourself some key questions before you make any commitment and to talk things through with one of our financial advisers. It's their job to let you know all the options that are available.

So, on to the four big questions:

1. Why do you want to invest?

Be honest with yourself. Why do you want to invest?

- If you're wanting to save up for something in the short term and you don't want to risk losing any of your money, a savings account could be best for you. We can, however, talk to you about investments that aim to protect your initial lump sum.
- Do you want to build up a lump sum? We offer various investment options that give you the potential for growth over the medium to long term.
- Do you have any debts like a credit card balance, personal loan or an overdraft? If you do, it could be worth getting them paid off before you invest.

2. How much can you invest?

How much money can you put aside, and for how long? Some of our investments will allow you to invest a lump sum, while others let you start investing from £150 a month. Investing often can be a good way of ironing out the highs and lows of the stock market.

3. How do you feel about risk?

Investments could earn you more than savings accounts but there's no doubt they're riskier. There's no guarantee you'll get back all of the money you put in.

So how much risk are you comfortable with? Could you accept the fact that you could lose some of your money? Or would you like to protect your capital? We have a wide range of investments with different levels of risk that are available to you.

4. What happens if you suddenly need to take money out?

It's always important to have some money put by for emergencies. Not to mention anything else you plan to spend in the short to medium term before you start investing for your longer-term plans. A Halifax financial adviser will recommend that you have sufficient money to cover these needs before you look at investing. They can help you sort your money into different pots for short, medium and long-term needs.



Good reasons for investing

There are good reasons for investing. Here are some facts to help show you what investing can do for you.

Inflation can eat away at your savings

Let's say you decide not to invest and put your money in an instant access savings account earning, for example, 3% a year.

- You'll enjoy some benefits. Your money will be more secure and you'll be sure it will grow. You'll also be able to access your money whenever you want.
- However, if inflation is running at 2%, your money will really only be growing in real terms by 1% a year.

If you're saving for retirement, 1% per year growth is unlikely to get you very far.

We can help you choose a level of risk that suits you

You can try and beat inflation by investing in the stock market. If risk and all the financial jargon that goes with it is putting you off, our financial advisers can explain everything in plain English, giving you all the options.

Right from the start, your financial adviser will find out how much risk you're comfortable to take. They can then find the right investment for you from the wide range of choices we offer.

To take just one example, you might be interested in our protected products, which aim to give you back at least your initial investment (if you invest for the full term and don't take out any money), no matter what happens to the stock market.

Your financial adviser can also talk to you about spreading the types of investments you hold to help reduce risk i.e. not "having all your eggs in one basket".

You'll be in good company

People across the UK invest millions in the stock market every year because they're looking for good medium to long term growth. Although do remember that the value of shares and the income from them can go down as well as up, and are not guaranteed and you may get back less than you invested.

Why invest through Halifax?

We take a human approach to investments. So you'll find a financial adviser at every Halifax branch and can get face-to-face help and advice to fit around you.

There are lots of other reasons to choose us too:

Fair charges

We try to make sure the products we offer have fair, straightforward charges that are competitive in the marketplace.

A wide range to choose from

Everyone has their own personal reasons for investing. So we offer a wide range of products for you to choose from, giving everyone the chance to benefit from stock market growth potential.

The freedom to invest how you want

We can't say it often enough. Investments are for the long term, so you should expect to leave your money invested for at least 5 to 10 years. But if you need to, you can withdraw your money at any time, although sometimes you will need to pay an early withdrawal charge.

Regular information

All the investments we offer come with ongoing advice when you need it. Currently, you won't have to pay extra for it as the cost is included in the competitive annual management charges.

You can also find useful information on the products we offer on www.halifax.co.uk/investments

We can provide the reassurance you want

Whilst considering your investments over the longer term, it's important that you look after the most important things in life – you and your family.

Your financial adviser can help ensure you, your family, home, income and lifestyle are fully protected. So one point of contact to ensure all your financial goals are catered for. That way you can be confident that you are really investing in your future.

Why protection should be important to you

First of all, it's important to make sure that your financial goals for you and your family stay intact whatever the future holds.

You can put protection plans in place just in case the worst happens. 'Protection', 'cover' or 'insurance', can be used to provide cover in the event of death, accident or serious illness.

It's a sad fact but illnesses such as cancer or heart disease can affect any one of us at any time in our lives.

Have you thought about how your family would meet the regular monthly bills such as mortgage payments if you were taken ill, had an accident and were unable to work or if you died?

Protection for life

Our financial advisers can help you think about your financial security needs. They can recommend flexible solutions from the Protection for Life plan, provided by Scottish Widows.

This plan can be adapted as your life changes, so that it can continue to meet your needs when your circumstances change such as:

- Getting married
- Having children
- Buying or moving house
- Changing jobs.

Valuable cover available

The Protection for Life plan offers different types of cover which you can pick and mix from to meet your needs:

- **Critical illness cover**

You may want to know you'll be able to pay the bills if you suffer a critical illness, but you might not know how much cover you need. A financial adviser can help you decide what's right for you.

- **Income protection**

If you can't work for a period of time due to an accident or long term illness, you may want to ask your financial adviser about how income protection could help maintain your lifestyle until you reach retirement age.

- **Life cover**

Your financial adviser can help you make sure you have enough life cover in place, so you'll know that your family and dependants will be better placed to make ends meet if the very worst happens to you.

With Protection for Life, you could cover your mortgage should you die or suffer a critical

illness and you have all the flexibility you need to adapt your plan if you change your mortgage, or even take out other loans.

For more details on protection, ask for a copy of our Protection for Life leaflet.

The expertise of Scottish Widows

The investment and protection product range we offer is managed by Scottish Widows.

Scottish Widows is part of the Lloyds Banking Group and has over 190 years' experience of helping customers plan for their long term financial needs. In fact, more people trust and are willing to deal with Scottish Widows than any other life, pension and investment provider in the UK.*

The investment funds are managed by Scottish Widows Investment Partnership (SWIP), which invests across the globe in all major asset classes and manage over £136.4 billion of funds (as at 30 June 2010). SWIP is one of the largest active fund managers in the UK.

*Source: IPSOS 2010

Face-to-face advice

Would you like to know more about investments and protection with Halifax? One of our financial advisers can help you take the next steps.

To set up a no-obligation meeting with a financial adviser:

- Visit your branch
- Call us on **0845 601 7705***
- Go to **www.halifax.co.uk/adviser**

*Lines are open Monday to Friday 8am-6pm and Saturday 10am-2pm.

Help in other ways

We don't just offer advice on investments and protection. Our in-branch team can also review your general financial situation – sense-checking all your accounts with us and helping you plan all your money matters with confidence.

The service is quick, and there's no obligation so there's nothing to lose. In fact we may even be able to suggest changes that could make or save you money. Make an appointment at your local branch or call **0845 739 4959**.

Do you need extra help?

Important information

We want to help our customers in any way we can. If you have a hearing or speech impairment you can use Typetalk whenever you contact us, or you can use Textphone on **08457 32 34 36** (lines open 9am – 5pm, 7 days a week). For visually impaired customers we can provide documents in large print, Braille, on audio-cassette or CD. Please ask a member of staff if you'd like to know more.

Customer service

We do all we can to give you the very best service. But sometimes things can go wrong. If you ever have a complaint or a problem, we'd really like to know. Please talk to us in branch or call our customer complaints helpline on **0845 725 3519**.

If you do make a complaint but feel we haven't done enough to resolve it you can also contact the Financial Ombudsman Service. Please ask us in branch if you'd like a copy of our complaints procedure.

Free booklets and information

This brochure gives you an overview of investing with Halifax. If you'd like more detailed information, our staff will be happy to help.

The Financial Services Authority (FSA) also provides a range of free booklets and fact sheets. You can call their consumer helpline too. To find out more, visit **www.moneymadeclear.fsa.gov.uk** or call **0300 500 5000**. Please note that the FSA will only give you general information and are unable to give you any advice, investigate a complaint or contact a financial company for you.

All the information in this booklet was correct when it was printed (September 2010). It's worth noting that things including taxation may change in the future.

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It's easy to get in touch

Visit our website at www.halifax.co.uk or phone our UK call centres on:

Investments		08456 01 77 05
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Personal loans		08457 24 34 44
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Banking	Bank account	08457 20 30 40
	Credit cards	08457 28 38 48
	Lost or stolen cards	08457 20 30 99

Mortgages	Mortgages	08457 27 37 47
	Secured lending	08457 27 37 47

Insurance		08457 23 33 43
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Savings		08457 26 36 46
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Share dealing		08457 22 55 25
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Did you know that you can phone your local branch direct? Find the phone number online at

www.halifax.co.uk/branchfinder

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