

Generate income in a low interest rate environment

- 4.95% paid per annum (plus dividend tax credit)*
- 3 year term
- Capital returned in full providing the criteria below are met**
- Risk reduction through purchase of UK Gilts

In the current climate it is hard to find income without risking capital. With this in mind, our research team has been working with Morgan Stanley to create an exclusive Gilt-Backed Income Plan that will allow you to receive 4.95% income per year, with full return of capital subject to the criteria below being met.

Exclusively available through iimia Wealth Management.

To find out more, please call us on 01202 446400 or send an email to bourne-mouth@iimia.co.uk

www.iimia.co.uk

* *Details on full tax treatment available on request.*

** *If the plan is held for the full term, your original capital will be returned providing that the official closing level of the FTSE 100™ on 29 May 2012, is not 50% or more lower than the official closing level of the index as at 29 May 2009 and assuming that the UK Government and Morgan Stanley both remain solvent. The risks associated with the insolvency of Morgan Stanley have been reduced significantly through the purchase of UK Gilts.*



Wealth Management

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