

Teachers Assurance launches new Guaranteed Growth Bond

Teachers Assurance, provider of savings, investments and insurance in the UK, announces the launch of a new Guaranteed Growth Bond. The new 10-year growth bond, available from 10th February 2014, offers the potential for uncapped capital growth with an underlying guaranteed, minimum return of up to 125% of the amount invested.

Customers can invest between £2,500 and £25,000, or £50,000 with a partner. The level of guarantee, determined by the initial investment, ranges from 110% to 125% and relies upon the customer holding the investment for the full 10 years. The bond is an equity backed investment with 60% of the Fund invested in shares and property. This asset mix would ordinarily make this a medium risk fund, but the reassurance of the guarantee means it could be attractive to more cautious investors. Teachers Assurance is also launching a stocks and shares ISA equivalent of the plan.

Tier structure of guaranteed returns:

| Amount invested | Guaranteed minimum return of the amount |
|--------------------|--|
| | invested at the end of the ten year term |
| £2,500 to £9,999 | 110% |
| £10,000 to £14,999 | 115% |
| £15,000 - £19,999 | 120% |
| £20,000 and above | 125% |

Abby Bowman comments: "With inflation currently running at 2% (Consumer Prices Index: December 2013), those looking for a real rate of return might consider our new, stock-market linked, Guaranteed Growth Bond. Our financial strength enables us to provide innovative With-Profits investments with guarantees that deliver a positive return. With this product, investors also become Members of the Teachers Provident Society, which means they would receive a share of any profits we distribute."

In 2013, Teachers Assurance was ranked the strongest With-Profits life office in the UK for the seventh year running in the annual Money Management survey. Teachers Assurance had a free asset ratio of 40.2% as at 31 December 2012, which meant it ranked over 15% higher than any other life office assessed by the survey.

The Teachers Assurance Guaranteed Growth Bond and Guaranteed Growth ISA are stock market linked investments. As such, their value can go up and down during the term of the investment. Customers may get back

Teachers Assurance is a trading name of Teachers Provident Society Limited (TPS), an incorporated friendly society No. 372F. Authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority, entered on the Financial Services register no. 110009. Registered in England and Wales. Registered Office: Tringham House, Deansleigh Road, Bournemouth, BH7 7DT.



less than they paid in if the plan is cashed in before the end date. Charges apply. Tax rules are subject to change and depend on individual circumstances.

Teachers Assurance offers a range of savings, investments and insurance to individuals and families in the UK. To find out more, get a personal illustration or apply online, please click here. Alternatively, to speak to someone, call the Customer Support team, seven days a week, on 0800 056 0563. Alternatively, follow the news on Twitter or Facebook. Simply search for "Teachers Assurance."

Ends

Notes to Editor

About Teachers Assurance

- > Teachers Assurance manages circa £1 billion on behalf of its Members and customers
- Teachers Assurance was set up in 1877
- Teachers Assurance does not offer financial advice
- Originally set up to support teachers and their families, today the company offers a range of savings, investments and insurance products for individuals and families across the UK

Case studies available on request

For further information:

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