

# Principle First Sees Rising Demand For Guaranteed Investments



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Principle First reports guaranteed investments are rapidly gaining in popularity, as many investors who felt the pain of the recent slump in stock investments seek more stability and security, moving forward. This follows a noticeably sharp rise in the number of Principle First clients eager to invest capital but also looking for the security that guaranteed investments provide.

"[Guaranteed investments](#) offer stability and security to those wishing to invest with no risk to capital. This is a significant attraction to those who saw the value of their other investments fall dramatically in recent years, and indeed to those who only witnessed the economic downturn, and are coming to invest money now." said Gareth Flanagan, Managing Director, Principle First.

There are a wide variety of guaranteed products on the [investments](#) market, one particular guaranteed investment available through Principle First is the MetLife [Guaranteed Investment Bond](#). The Guaranteed Investment Bond is a single premium, unit linked insurance bond that invests in a range of portfolios managed by MetLife.

"Income bonds may suit those who wish to enjoy a monthly income from interest on a lump sum guaranteed investment." said Gareth Flanagan, managing director of Principle First.

This type of bond is not invested in the stock market, and may be the guaranteed investment of choice for those wishing to avoid stock market investments. As guaranteed investments, income bonds offer the security of knowing that the original sum is secure and will be returned, combined with the monthly or annual interest payments on the cash. (Investors can also choose to roll up annual interest, and take it at the end of the bond's term). These payments are taxable, and can be paid directly into the investor's bank account.

As is generally the case with bonds, penalty charges are likely to be payable if the bond is cashed in before the end of its term. From that point of view, income bonds are suitable only where the investor can do without the cash for the term of the bond. As [Chartered Financial Planners](#), Principle First offers an advice service covering all aspects of guaranteed investments to clients.

Fixed rate bonds are guaranteed investments in that they offer a fixed rate of interest to investors. Cash must remain invested in the bond for an agreed number of years and interest from the bond can be paid monthly or annually, either into the bond or into a bank account. Returns on fixed rate bonds depend on the amount invested, the interest rate agreed, and the term of the investment. Generally, the longer the investor agrees to leave their money, the better the terms they will receive.

### **About**

### **Principle**

### **First:**

Principle First Chartered Financial Planners is one of the leading UK independent [financial advisers](#) and distributors of mortgages, insurances, pensions and investments. In 2008, Principle First became one of the few financial advisers to achieve the status of Chartered Financial Planners, the UK's 'gold standard' in financial advice.

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