

Most will be aware that the Court of Protection Special Investment Account pays a very low 0.50% per annum gross interest.

Since the highs of 6.0% per annum in 2008, the rate has been slashed. Putting this into context, a balance of £100,000 in the Special Account now provides £500 per year interest against the £6,000 that it would have earned at the previous higher rate.

In conjunction with Scottish Widows Bank we are pleased to offer an easy access account...

Property & Affairs deputies have been struggling to find suitable easy access alternatives. The financial security of many banks was also called into question, which made deputies reluctant to move away. Sometimes, deputies cannot tie-up too much of the Protected Party's cash into longer-term alternatives as they require access with little or no fuss. Also, many financial institutions are unable to offer accounts for Protected Parties.

In conjunction with Scottish Widows Bank we are pleased to offer an easy access account which is suitable for Property & Affairs deputies who look after the affairs of Protected Parties.

The Scottish Widows Bank Direct Transfer Account is an easy access solution to this problem. With a minimum investment of £1,000 and a £5m maximum, it offers a current rate of **2.70% gross/AER**. Although unsuitable for day-to-day transactions, in the same way as a deputyship current account, it does offer easy access, where funds can be transferred between the Direct Transfer Account and an existing nominated current account.

Key Features:

- A minimum investment of £1,000
- Easy access to funds by telephone or post
- A competitive interest rate of **2.70% gross/AER** (1)
- No maximum balance.
- Quarterly statements.

(1) Inclusive of an interest bonus of 0.69% payable for the first twelve months on the first account each client opens with the Bank. Interest rate after 12 months will be 2.01% gross/AER. Please do not apply the percentage increase to compute the new payment as the calculations must incorporate any correction that needs to be applied.

A streamlined application process for Protected Parties and their Deputies is available through Nestor Partnership. Please contact us to find out more including the full terms and conditions of this competitive easy access option for Protected Parties.

Quick Interest Calculations:

Amount deposited £	Special Investment Account @ 0.50% PA gross	Scottish Widows Bank @ 2.70% (1) gross	Difference over 1 - year (2)
10,000	50.00	270.00	220.00
25,000	125.00	675.00	550.00
50,000	250.00	1,350.00	1,100.00
100,000	500.00	2,700.00	2,200.00
250,000	1,250.00	6,750.00	5,500.00

All financial information correct as at 15/05/2010

(1) Including Interest bonus of 0.69% in the first year.

(2) Assuming account balance stays static.

AER: stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. (As every advertisement for a savings product which quotes an interest rate will contain an AER, you will be able to compare more easily what return you can expect from your savings over time).

Gross: This is the contractual rate of interest payable before the deduction of income tax at the rate specified by law (currently 20%).

About Scottish Widows Bank

Scottish Widows Bank opened for business in 1995 and is part of the Lloyds Banking Group. The Bank aims to provide quality financial products with excellent customer service, through telephone, postal or online banking.

Scottish Widows Bank has its own banking licence and is covered by the Financial Services Compensation Scheme (FSCS).

For more information please contact us:

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IMPORTANT NOTICE:

Nestor Partnership is authorised and regulated by the Financial Services Authority.

Nestor Partnership is detailed on the FSA register (www.fsa.gov.uk) under reference 418851. Nestor Partnership is a Limited Liability Partnership registered in England & Wales No OC310611.

A full list of partners is available at our offices for inspection. We take great care to ensure that Nestor Partnership complies fully with the

guidelines set by the regulatory bodies within the Financial Services industry. No information contained on this publication should be construed as an offer or invitation to invest.

The Financial Services Authority does not regulate deposit accounts, Personal Injury Trusts, Periodical Payment advice, Taxation and Trust advice.