

With Profit Funds Suffer from Bearish Equity Markets While Aurora Growth remains Smooth and Steady

“Friends Provident has joined Norwich Union in its decision to revert back to imposing exit charges on with-profits policies in response to turbulent market conditions.”

Edward Lander, City Wire – 21.10.08

Life Offices are again wrestling against current market volatility to maintain the smoothed returns their With Profit Funds once offered. Removed over a year ago due to stronger market conditions, both major Life Companies, affected by turbulent market conditions have led to reintroducing Exit-Charges on With Profit policies.

So while Norwich Union have introduced market value reductions of between 13% and 22%, the Aurora Fund, continues to produce steady growth of 7% to 9% p.a. Un-correlated to volatile equity markets, the Aurora Defined Benefits Fund invests into carefully selected traded life policies from the most secure US life companies. Performance has remained unaffected by the recent climate and Aurora has maintained average growth of 7.2% p.a. since its launch in October 2006.

A true safe-haven for panicked investors, the 10% Bonus Allocation on day one means that after one year, minimum target growth of the Aurora Fund is **17%**.

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