

To: "Field, Russell" <russell.field@lgim.co.uk>
Subject: **No time like the present...**

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NO TIME LIKE THE PRESENT

to start thinking about saving for the future



Just a quick note to thank you for asking for our guide to Legal & General's investments. We hope it's been helpful - and that you're now ready to make a choice.

Dear Mr Field,

Our wide range of tax-efficient ISAs and unit trusts are ready and waiting to help you build for the future. The sooner you start to invest, the sooner you'll be able to take advantage of the tax benefits of your ISA. Plus as an extra thank you, once you've invested, we'll send you a £5 Amazon voucher.

Of course, in today's turbulent market conditions, it's natural to be cautious before making decisions. However it may be reassuring to know that we manage over £5 billion of ISA funds on behalf of our customers - making us one of the UK's largest stocks and shares ISA managers (figures correct as at 30 June 2009).

Don't forget that investments of this type may fall as well as rise in value and you may not get back the money you invested. Although there is no fixed term, you should consider this as a medium to long-term investment of, ideally, five years or longer.

It's quite easy to start investing with Legal & General... and you could do it right now. Just complete and return the application form in the pack we sent you. [Apply online](#) or invest by phone on **0800 092 0092**.

One more thing... don't miss out on this tax year's ISA allowance, as it cannot be reclaimed in the future. By investing now, you'll gain the tax advantages of an ISA for this tax year. The information we've outlined here is based on the Government's current tax rules which may change over time. The value of any tax advantages will depend on your individual financial circumstances.

We look forward to receiving your application and helping you invest for the future.

Claire Evans
Marketing Director

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Terms and Conditions: Take out an investment and you will be eligible to receive the advertised gift. Legal & General reserves the right to cancel any investments should they discover or suspect the terms of the offer are being abused. If an investment provided by Legal & General has previously been cancelled we reserve the right not to supply a gift. Generally a gift is sent once a minimum of two consecutive months payments or a single lump sum is successfully collected from a validated application. If you cancel whilst the offer qualifying payments are being paid the gift will not be sent. One gift per transaction. Legal & General's staff are not eligible for this promotion. No cash alternative will be offered. Offer may be withdrawn or amended at any time. All terms and conditions also apply to partners or friends applying for this offer.

**DAYS TO GO UNTIL
THE END OF THE
TAX YEAR:**

50

Invest with confidence

More than 6.5 million people rely on the Legal & General Group for investments, pensions and insurance.

ISA advantages

- no income or capital gains tax on any returns
- invest up to £7,200 tax efficiently
- lump sums of at least £500 or minimum monthly contributions of £50

New ISA limits for this tax year

ISA limits changed on the 6 October 2009. If you were born on or before 5 April 1960, you can now invest up to £10,200 in a stocks and shares ISA.

Need help?

Just call our friendly UK-based Customer Services team on **0800 092 0092** between 8.30am and 6.00pm Monday to Friday. We may record and monitor calls.

We'll do our best to answer any questions you may have.