



INVESTMENTS

1

MORTGAGES

2

PENSION

3

Most clicked link
PROTECTION

4

Investing for better returns with low risk

With the Government’s ambition to encourage more people to invest money rather than hoarding cash – hopefully delivering better returns for savers while boosting economic growth. From April 2027 the maximum you can contribute into a cash ISA will be cut from £20,000 per year to £12,000. This means that investors under the age of 65 will need to reconsider their attitude to investment risk.

At the end of 2023 the value of all ISA funds was more the £725 Billion pounds of which £300 Billion was invested in Cash ISAs, so a lot of people have invested their savings in Cash ISAs which are earning interest just 4% per annum. This is not a good return on your capital when the inflation rate is 3.4% per year, so the actual return for giving your savings to a Bank or Building Society is just 0.6% per annum. When you think about it £300 Billion earning just 0.6% is, putting it mildly not a good return on your hard earned money. As Mr Clarkson would say, we’re all getting Diddly Squat!

The main reason investors choose to keep their hard earned savings in Cash ISAs is that they do not want any risk on their savings. They would rather have the guarantee of a return on their savings even though its only a small return. So what are the alternatives to get just a little bit extra interest or return on our savings. The answer is to put your cash into an Investment ISA where the returns can be much higher, depending on your attitude to risk.

To start with, taking just a little risk on your savings you can achieve a far better return on your savings and it will also be tax free.

Here are the charts of two very low risk investment funds which we recommend to our clients. These funds are mainly invested in Fixed Interest investments which are very low risk and yet give a reasonable return for the investor. The fund managers are both highly rated and have a very consistent outperformance over their peers.



Factsheet as at : 04-Feb-2026

Artemis High Income I Inc

What is the Fund's objective?

To provide a combination of a high level of income and capital growth, before fees, over a rolling five year period. The manager defines a high level of income as equal to, or in excess of, the average yield of the funds in the fund's Investment Association sector, the Strategic Bond sector.

Cumulative Performance



	3m	6m	1yr	3yrs	5yrs
Artemis High Income I Inc	+2.2	+4.8	+9.6	+28.5	+28.5
IA Sterling Strategic Bond	+0.9	+3.3	+6.3	+16.3	+8.7
Rank within sector	3 / 90	6 / 90	9 / 88	4 / 81	2 / 72
Quartile	1	1	1	1	1

Top Holdings (31 Dec 2025)

Rank	Largest Holdings	%
1	BUNDESSCHATZANWEISUNGEN 1.7% 06/10/2027	3.90
2	BUNDESREPUB. DEUTSCHLAND 2.6% 08/15/2034	3.69
3	BARCLAYS PLC COMMON STOCK GBP 25	2.29
4	NATWEST GROUP PLC COMMON STOCK GBP 107.69	1.97
5	USA TREASURY NTS 0.25% TIPS 15/07/27 USD100	1.35
6	TOTALENERGIES SE	1.20
7	AVIVA PLC	1.05
8	DEUCE FINCO 7% 11/20/2031	1.03
9	UNITED KINGDOM GILT	0.98
10	TESCO PLC COMMON STOCK GBP 6.3333	0.98



Factsheet as at : 04-Feb-2026

Royal London Sterling Extra Yield Bond A Inc

What is the Fund's objective?

The investment objective of the Fund is to achieve a high level of income. The Fund seeks to achieve a gross redemption yield (GRY) of 1.25 times the gross redemption yield of the FTSE Actuaries British Government 15 Year index.

Cumulative Performance



	3m	6m	1yr	3yrs	5yrs
Royal London Sterling Extra Yield Bond A Inc	+1.9	+4.7	+10.1	+29.9	+35.6
IA Sterling Strategic Bond	+0.9	+3.3	+6.3	+16.3	+8.7
Rank within sector	8 / 90	8 / 90	5 / 88	3 / 81	1 / 72
Quartile	1	1	1	1	1

Top Holdings (31 Dec 2025)

Rank	Largest Holdings	%
1	UNITED KINGDOM GILT 1 1/2 2026	2.68
2	ELECTRICITE DE FRANCE 7 3/8 2035/perp	2.66
3	SANTANDER UK 10 1/8 perp	2.04
4	SANTANDER UK 10 3/8 perp	2.01
5	METROCENTRE FINANCE 4 1/8 2028	1.95
6	GO-OP 7 1/2 2026	1.95
7	CENTRICA 6 1/2 2030/2055	1.78
8	MGNLN 6 3/4 12/19/63	1.66
9	PHOENIX 5 3/4 2028/perp	1.60
10	CANARY WHARF GROUP 3 3/8 2028/2028	1.55

As you can see from the performance chart of both funds they have been consistently in the (1) top quartile of their investment sectors with high rankings. With a little risk score of about 23 out of a benchmark of 100, they have produced a return of around 10% per year over the last 3 years with very little volatility. So, this gives you an idea that a reasonable return can be obtained with only just a little risk on capital savings.

If you wish to view these performance funds in more detail, please follow the links below:

<https://www.trustnet.com/factsheets/orp65/royal-london-sterling-extra-yield-bond>

<https://www.trustnet.com/factsheets/O/buh5/artemis-high-income/>

If you would like to receive more information on these types of low risk investments for your cash ISAs, then please give us a call.

Have a good weekend and the evenings are getting lighter and the bulbs are starting to peep through. Better times ahead.

Best regards

Ray

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