

# 4 BUY FUNDS VIA AN INSURED PLATFORM.



**Life and pension providers offer equity funds in an easy and accessible format for investment.**

*Examples: Zurich, Irish Life, Aviva*

## **PROs**

### **ZERO MAINTENANCE**

The best thing about these funds is that they're zero hassle. Tax is done for you, standing orders are set up, and you are updated regularly. You set it up and forget about it.

### **FUND SELECTION**

There is a decent selection of funds on offer— from vanilla incides to niche funds.

## **CONs**

### **BEWARE OF COWBOYS**

Hidden fees and commissions are rife with these investments. Read the small print and keep your financial broker honest.

### **LIQUIDITY**

Most of these funds have a commitment of 5 years with exit penalties for those selling early. All that this does is create more commission for the financial broker.