

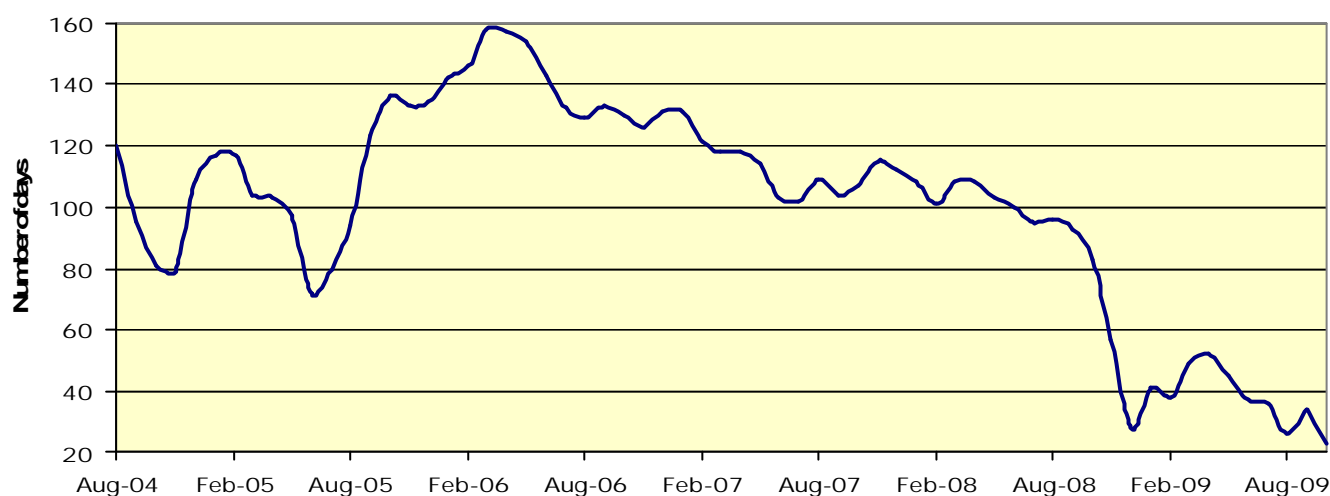
16 November 2009

## Bond shelf-life hits new low

Savers looking to take out a fixed rate bond need to act fast after the average bond shelf-life fell to a new low of 23 days last month.

At its peak in March 2006, the average shelf-life of a fixed rate bond was 158 days.

### Average Shelf Life of Fixed Rate Bonds



	Nov 08	Dec 08	Jan 09	Feb 09	Mar 09	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sept 09	Oct 09
<b>Fixed Rate Bond Shelf-life (days)</b>	57	28	41	38	49	52	45	37	36	26	34	23

**Source: Moneyfacts.co.uk 16.11.09**

**Michelle Slade**, spokesperson for [Moneyfacts.co.uk](http://Moneyfacts.co.uk) commented:

“The demand for fixed rate investments continues to increase as savers look to maximise returns.

“Such high demand means that bonds are being fully subscribed quickly, causing providers to pull many of the most competitive deals and replace them with new issues.

“Historically the average shelf-life of a fixed rate bond was around 120 days, but this has fallen sharply as base rate has plummeted.

“Moneyfacts research shows that 34% of all savings searches are for fixed rate bond with the average amount invested standing at £40,076.

“Savers with maturing one year bonds will have seen the maximum interest rate available fall from 6.70% last year to 3.95%.

“Savers with average amount invested will have seen the interest earned on their money fall by £1,157 to £1,612.

“If you want to secure the best deal, then act fast.”

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Moneyfacts.co.uk also supplies best buy charts to many of the UK national and regional newspapers, with a total weekly readership in excess of 22,000,000. Moneyfacts.co.uk also provides the personal finance data that powers many UK online comparison websites.

Our dedicated research experts produce three monthly publications as well as providing real time news and data services to the majority of banks and building societies. Additional information can be found at [www.moneyfactsgroup.co.uk](http://www.moneyfactsgroup.co.uk).

## Contact us...

Looking for extra comment, a chart or more information, then please give us a call. We are always more than happy to help.

Press Office	<p><b>Darren Cook</b> Head of Press &amp; PR</p> <p><b>Michelle Slade</b> Press Officer</p> <p><b>Louise Holmes</b> Press Officer/Administrator</p>	<p>01603 476207 <a href="mailto:dcook@moneyfacts.co.uk">dcook@moneyfacts.co.uk</a></p> <p>01603 476454 <a href="mailto:msslade@moneyfacts.co.uk">msslade@moneyfacts.co.uk</a></p> <p>01603 476204 <a href="mailto:lhomes@moneyfacts.co.uk">lhomes@moneyfacts.co.uk</a></p>
Out of hours	<p><b>Darren Cook</b> Head of Press &amp; PR</p> <p><b>Michelle Slade</b> Press Officer</p>	<p>07803 899935</p> <p>07803 145643</p>
<p><b>Follow us at:</b> <a href="http://twitter.com/MoneyfactsPress">http://twitter.com/MoneyfactsPress</a></p> <p><b>An ISDN line is available for broadcast: 01603 230551</b></p>		