

Invest for the future tax free

If you want to invest for the future, without paying tax on the return you receive from your investment, the Healthy Investment With profits ISA might be appropriate for you.

An ISA is a great way of reducing your tax burden, as you keep all the proceeds from your investment tax free. There is no income or capital gains tax to pay, under current regulation.

Only for UK residents

To take advantage of the government's tax free ISA allowances you have to be a UK resident aged 18 or over to invest in a stocks and shares ISA.

There is no maximum age for taking out a Healthy Investment With profits ISA.

An affordable investment

You can invest from just £500 in a Healthy Investment ISA. This means that it's an affordable alternative to bank and building society accounts if you are looking for a longer term investment with a little more risk and potentially a better return.

Because of the special tax advantages of an ISA the government limits the amount you can invest in any one ISA year. This limit increases every year so you might want to check with us what the current limit is.

You can invest all of the limit in a stocks and shares ISA, like Healthy Investments, or part of it. Up to half of the annual ISA limit can be invested in a cash ISA and any balance up to the total limit can be invested in a stocks and shares ISA.

Save on a regular basis

If you do not want to invest a lump sum you can save on a monthly basis in to a Healthy Investment ISA. You can save anything from just £25 per month.

As long as you do not exceed the government's annual limit you can invest a combination of lump sums and regular monthly savings.

Regular bonuses

The amount you have invested increases in value through the regular bonuses that are added to your investment. You start to earn bonuses from the day that you invest with us and we calculate the regular bonus rate every year. Once a regular bonus has been added to your policy it can never be taken away. Bonus rates can change every year, they depend on how well your investment has performed and other factors.

When you cash in or withdraw money from your ISA you may also receive a final bonus to further increase the value of your investment. These final bonuses are not guaranteed and can increase or decrease in value at any time.

A fair return

On occasions it may be necessary, when you withdraw your investment, to apply a market value reduction. This could be due to exceptional stock market volatility or poor investment performance. We would do this to ensure that the amount you receive is fair and reflects the actual value of the various investments we have made. A market value reduction could reduce the amount you receive when you withdraw money, which means you could get back less than you have invested.

Guaranteed return

Healthy Investment guarantees however, no matter what has happened to the stock market or the value of investments, that you will receive back your original investment MVR free plus all the bonuses that have been added to your investment, less any withdrawals of course, if you cash it in on the 10th anniversary or any 5th anniversary after that.

We know that these guarantees are important to investors.

With profits

Our With profits ISA may appeal to people who appreciate the potential for above average returns but without the volatility of other kinds of investment funds.

The money you invest is invested in our With profits Fund. We invest this in a number of different assets including stocks and shares, government and company bonds, commercial bank deposits and commercial property. By having a wide range of different assets and using professional fund managers we aim to give you, the investor, the very best possible return whilst reducing risk.

A smoother performance

The value of stocks and shares can rise and fall. We aim to smooth out these rises and falls so that you are not experiencing the day to day ups and downs of the stock market.

You should however be aware that this 'smoothing' would not protect you against long term substantial falls in the stock market, which could see the value of your investment fall.

An ethical investment

Healthy Investment strives to be an ethical provider of ethical saving and investment products. We do not knowingly invest directly in companies in the alcohol, tobacco and arms industries.

As a mutual organisation we are owned entirely by our members, the policyholders. There are no shareholders to benefit in any way from your investment. With profits means that you share in the profits, and potentially any losses, the Society makes.

A flexible investment

You can, at any time, cash in all or part of your investment, subject to a minimum single withdrawal of £500 or a minimum regular withdrawal of £50 and a remaining balance of £500.

The investment should be seen as a long term investment and if you withdraw it within the first 3 years you will be charged.

You can, subject to the annual ISA limit add to your investment at any time. The minimum top up is £200.

Please send me further details and a personal illustration.

Please contact me by:

post

e-mail

telephone

Your Details

Your name _____

Your address _____

Postcode _____

Date of birth _____

Telephone _____

E-mail _____

The Investment

New single premium investment £ _____

Transfer of an existing ISA investment £ _____

Monthly investment £ _____

From time to time Healthy Investment would like to contact you with details of other Healthy Investment products which may be appropriate for your needs.

Please tick here if you do not wish to be contacted.

JUST FOLD IN HALF, STICK OR TAPE DOWN AND POP IN THE POST. THERE IS NO NEED FOR A STAMP.

Healthy Investment is the trading name of the Rechabite Friendly Society Limited and is an incorporated Society within the meaning of the Friendly Societies Act 1992. Authorised and regulated by the Financial Services Authority, FSA register 109994

Reference

MOISTEN TO SEAL

MOISTEN TO SEAL

MOISTEN TO SEAL



Business Reply
Licence Number
RRSL-GJZA-HJRZ



Healthy Investment
2 The Old Court House
Tenterden Street
Bury
Greater Manchester
BL9 0AL

Transfer from other providers

If you already have an ISA with another provider you can transfer it into a Healthy Investment With profits ISA. Even if your ISA is a cash ISA with a bank or building society you can transfer it to Healthy Investment to take advantage of the potential for better returns. If it is a unit linked ISA you can transfer it to Healthy Investment to reduce your risk of being affected by stock market volatility.

Further information

Our Key Features Document is important as it gives you the key information you need in order to decide whether this policy is suitable for you. You should also read the full Terms and Conditions and 'A guide to how we manage our With profits business'. If you want further information simply contact us.

If you are not sure that this investment is suitable for you we recommend that you seek professional independent financial advice.

A personal illustration

We can provide you with a personal illustration to show you what you might receive from your investment. Just telephone us or complete the attached form and you will receive a personal illustration and application.

For a personal illustration or further details call us on freephone 0800 731 2422.



“ethical savings and investments”

2 The Old Court House, Tenterden Street, Bury, BL9 0AL
Tel: 0161 762 5790 Fax: 0161 764 3557
Email: enquiries@healthyinvestment.co.uk

www.healthyinvestment.co.uk

Healthy Investment is the trading name of the Rechabite Friendly Society Limited and is an incorporated Society within the meaning of the Friendly Societies Act 1992. Authorised and regulated by the Financial Services Authority. FSA register 109994



Individual Savings Account



Invest for your future