

Invest in tomorrow

If you want to invest for the future the Healthy Investment with profits Bond might be appropriate for you. If you want to invest for yourself, for your children or for your grandchildren, this bond could give you the return and security that you are looking for. By investing in a Healthy Investment Bond you can help provide for your future needs.

A bond for everyone

You can invest in a Healthy Investment Bond if you are a UK resident aged 80 or under. Money can also be invested for children, either in their own name or in joint names with a parent or grandparent. If you are over 80 you can invest in the bond as long as it is in joint names with someone aged 80 or under.

An affordable investment

You can invest from as little as £500. The maximum investment is £250,000. Whatever sum you have to invest the Healthy Investment with profits Bond might be suitable for you. If you invest £5000 or over of money not previously invested with the Society we will automatically enhance your initial investment by adding to the amount you have invested. This could be up to 3% if you invest £25,000 or over.

Regular bonuses

Every year we add a bonus to the amount you have invested in order to increase its value. You start to earn bonuses from the day that you invest with us. Bonus rates can change each year, it depends how well your investment has performed. Once a regular bonus has been added to your bond it can never be taken away.

When the bond is cashed in 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 occasion it may be necessary, when you withdraw your investment, to apply a market value reduction. We would do this after say a sharp fall in the stock market to ensure that the amount you receive is fair and reflects the actual value of the various investments we have made.

Guaranteed return

We guarantee that you can withdraw your investment plus all the bonuses that have been added without any penalty or market value reduction being imposed, on the 10th anniversary of the investment and every 5th anniversary after that. This means that if you withdraw all of your investment on one of these anniversaries you are guaranteed that you will not have lost any of your original investment or the bonuses that have been added.

With profits

The Healthy Investment Bond is a with profits investment. 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 return possible.

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 down of the stock market and provide you with a consistent return. You should however be aware that this 'smoothing' would not protect you against long term substantial falls in the stock market which means that you might not, in these circumstances, be able to get all of your initial investment back until the guaranteed anniversary dates.

An ethical investment

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

As a mutual organisation we are owned by our members, the policyholders. There are no shareholders to take a part of the profit or return that your investment generates. Everything we do is for the benefit of our members.

A term to suit you

The Healthy Investment with profits Bond is an open ended investment, it does not have a fixed term. You do not have to decide when you make the investment how long you would like to invest for. It should however be viewed as a medium to long term investment, as early surrender penalties apply to withdrawals made in the first 4 years, and is not appropriate for investors if they do not have some other savings that they can access instantly.

Monthly income

If you invest over £5000 you can chose, if you want, to have a monthly income paid direct to your bank or building society account. You can withdraw up to 5% per year of the original investment without any early surrender penalties or MVRs being applied.

Our Terms and Conditions explain more about the tax advantages of the Healthy Investment with profit Bond.

If you do decide to withdraw 5% of the Bond every year as income, and our bonus rates are less than 5%, the capital you invested will be eroded.

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 _____

Joint Holders details

Name _____

Date of birth _____

The Investment

Amount £ _____

Monthly income yes/no (delete)

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.

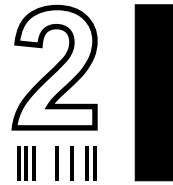
JUST FOLD IN HALF, STICK OR TAPE DOWN AND POP IN THE POST. THERE IS NO NEED FOR A STAMP.

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



Business Reply
Licence Number
RRSL-GJZA-HJRZ



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

Life cover included

A small amount of life cover is provided as part of the Bond. If you die whilst you have money invested in the Bond we will pay out 101% of the sum assured or the fund value, whichever is the greater, less, of course, any withdrawals you have already made. If the bond is held in joint names and one of the bond holders dies it will simply be transferred to the sole name of the other holder.

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 to you. You should also read the full Terms and Conditions and 'A guide to how we manage our with profits business'. If you want copies of these documents or 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 back. Just telephone us or complete the attached form and you will receive a personal illustration and application form so that you can invest for the future.

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

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With profits
Investment
Bond



Invest for your future