

## A new opportunity for your children

The new Junior ISA, gives every child that has missed out on the government's Child Trust Fund initiative the opportunity for tax free investing.

A Junior ISA is a great way of investing for children and young people in order to give them a good financial start in life.

Investing in a Healthy Investment stocks and shares Junior ISA can help to build a really useful cash sum to help your children.

## A little makes a difference

You can start to invest from just £10 in a Healthy Investment Junior ISA. You can invest monthly by Direct Debit, or make one off investments whenever you want. A small amount invested on a regular basis could grow into a cash sum that might help your child with their university fees or a house deposit.

## Flexibility

The Healthy Investment Junior ISA is a flexible investment. If you save on a regular basis you can change the amount you invest or cease it whenever you want. You can also add additional one off investments whenever you want.

Because of the important tax advantages of a Junior ISA the government limits the maximum you can invest in any one year. This amount can increase every year.

## An investment for life

When the child reaches 18 they can choose to use the money towards the cost of a car or insurance, towards university fees and living costs or maybe for a deposit on a house or flat – they choose how best to use their Junior ISA investment to give them a helping hand when they need it most.

Or at 18, the money can remain invested for as long as they want and will continue to enjoy all the tax advantages of an ISA investment.

## Invest for the future tax free

Just like an 'adult' ISA all the money your child will receive will be completely free of UK income and capital gains tax. It doesn't matter if they are tax payers when they choose to use their investment, it will still be tax free.

The Healthy Investment Junior ISA grows through the regular bonuses that are added to the policy. Every year an annual bonus is declared and added to the value of the investment and an additional final bonus can be added when the investment is withdrawn. Once a regular bonus has been added it can never be taken away. Bonus rates can change every year and past bonus rates are not a guide to future bonus rates.

## A stocks and shares Junior ISA

The money that is invested for your child is invested in Healthy Investment's With profits Fund. We invest this in a number of different assets including stocks and shares, government and company bonds, bank deposits and commercial property. Over the medium to long term, stocks and shares generally provide a better return than bank and building society deposits however, as we have seen in recent years, they are more risky.

That's why the Healthy Investment Junior ISA includes important guarantees that the child's investment is safe.

## Ethical investments

Healthy Investment is a mutual friendly society. We are owned by and run for the sole benefit of our policyholders. There are no shareholders to benefit in any way from your investment. Everything we do is for the benefit of our members.

As an ethical provider of savings and investment products we will not invest your child's money in companies involved in alcohol, tobacco and arms industries.

## An 18th birthday guarantee

On occasions it may be necessary, when the investment is withdrawn or transferred to another provider, to apply a market value reduction (MVR). This could be due to exceptional stock market volatility or poor investment performance. An MVR ensures that the amount paid out is fair and reflects the actual value of the various investments we have made and could reduce the amount the child receives.

We guarantee, for all investments held over 5 years, that no matter what has happened to the stock market or the value of investments, that the child will receive back all the monies that have been invested for them, plus all the bonuses that have been added, if it is cashed in or transferred on the child's 18th birthday or every 5th anniversary thereafter. Investments made after the child turns 13 are guaranteed MVR free on every 5th anniversary of the investment.

On these anniversary dates your child's investment is guaranteed not to be less than the money you invested for them.

## 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 \_\_\_\_\_

### Child Details

Name \_\_\_\_\_

Date of birth \_\_\_\_\_

### The Investment

Initial single premium investment £ \_\_\_\_\_

and/or

Regular 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.

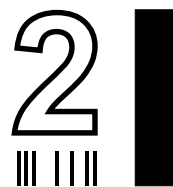
**JUST FOLD IN HALF, STICK OR TAPE DOWN AND POP IN THE POST. THERE IS NO NEED FOR A STAMP.**

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



Business Reply  
Licence Number  
RRSL-GJZA-HJRZ



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

### 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 and your child. 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 visit our website or simply contact us. If you are not sure that this investment is suitable for you, we recommend that you seek professional independent financial advice. For a personal illustration to show how your child's investment might grow simply contact Healthy Investment.

### Parents should act now

A Junior ISA can only be opened by a parent or guardian of a child. Once it is opened anyone can make additional investments. By law children can only have 1 cash Junior ISA and 1 stocks and shares Junior ISA. The sooner a Junior ISA is opened for a child the sooner parents, relatives and friends can start to invest for the future of the children they care about.

Choose a Healthy Investment stocks and shares Junior ISA.



*"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](http://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



## Junior ISA



## Invest in their tomorrow