

Invest in tomorrow

We all want to provide the very best that we can for the children that we love and care for. Whether these are our children, grandchildren, our extended family or family friends, we want them to have a good start in life.

By investing for them in Healthy Investment's Child Tax Exempt Savings Plan you can provide a financial boost when they need it most.

Affordable for all

Invest from as little as just £5 per month which means that the policy is affordable to everyone. Up to £25 per month can be saved in a Friendly Society tax exempt savings plan.

You can save more than this and anything over this limit is invested in our standard savings plan.

Providing for their needs

There is no doubt that starting out in adult life is expensive.

If you invest for your child in a Healthy Investment Child Tax Exempt Savings Plan they will receive a cash sum when the plan matures to help them get a good financial start in life.

They choose how best to use the money for their future.

Regular Savings

The Healthy Investment Child Tax Exempt Savings plan commits you to investing the same amount every month. This means that over time the amount invested builds into a sum of money the child will find useful.

They get the money when you chose

You chose the term of the plan, which means that they receive the cash when the policy matures at the age you want them to be. You could choose for the plan to mature when the child is 18 so that it helps with university costs or 21 or even older to help when they might be setting up their first home. Maybe you could help them to learn to drive when they are 17. Whatever age you think is appropriate, as long as it is over 16, you decide.

Ensure that no child misses out

Many children have missed out on Child Trust Funds which means they won't automatically get that good financial start in life when they turn 18. With a Healthy Investment Child Tax Exempt Savings Plan you can ensure that children who missed out still receive a cash sum.

Even if the child already has a Child Trust Fund you can also take out a Healthy Investment Child Tax Exempt Savings Plan. Maybe you want it to mature at a different time to their CTF, have already invested the annual maximum, or you simply want the discipline of regular monthly savings. Whatever you decide you will be providing your child with a financial helping hand in life.

Tax Exempt

When the policy matures all the money received will be free of tax. The fund that your money is invested in is also free of UK income and capital gains tax. Investing in a Healthy Investment Child Tax Exempt Savings Plan helps to minimise the amount of tax you and the child might have to pay.

Stocks and Shares

The money you invest every month for the 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.

This will help to ensure that your child receives the very best return and start in life.

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. Everything we do is for the benefit of our members.

Guaranteed return

The personal illustration and policy document you will receive on behalf of the child will show a minimum guaranteed amount or 'sum assured'. This is the absolute minimum that the child is guaranteed to receive when the policy matures, providing all of the premiums have been paid.

Each year we add bonuses to this amount and when the policy matures we may even add a further final bonus.

Every bonus that we add increases the amount the child will receive when the policy matures.

Once a regular bonus has been added it can never be taken away, providing all the premiums are paid until maturity.

Bonus rates can change every year.

Please send me further details and a personal illustration to show how I can provide for the children I care for.

Please contact me by:

post

e-mail

telephone

Your Details

Your name _____

Your address _____

Postcode _____

Telephone _____

E-mail _____

Childs Details

Full name _____

Address if different _____

Postcode _____

Date of birth _____

The Investment

Monthly amount _____

How long would you like to save for? _____

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 in 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 no. 109994

Reference



Business Reply
Licence Number
RRSL-GJZA-HJRZ



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Greater Manchester
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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 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.

A personal illustration

We can provide you with a personal illustration to show you what the child might receive when the policy matures. Just telephone us or complete the attached form and you will receive a personal illustration and application form so that you can start to provide for the future of the children you care for.

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



"ethical savings and investments"

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Child Tax Exempt Savings Plan



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