
TERMS OF BUSINESS

Policy No(s)

Name of Client

Address of Client

..... Postcode

Date Issued

This letter gives details of the Terms and Business conducted by Healthy Investment. It is issued in order to make clear the nature of the Society its activities and its obligations to members.

REGULATORS STATEMENT

Those who advise on Life Assurance, Pensions or Unit Trust products are either representatives of one company multi tied representatives or independent advisers. Your adviser represents Healthy Investment. Your adviser can only give advice on the products of the Society. Because your adviser is not multi tied or independent he or she cannot advise you on the purchase of products available from providers other than Healthy Investment. Your adviser may receive commission as a result of this contract being accepted, if so this will be shown in the Key Facts about the cost of our services document that our adviser will give you.

YOUR PROTECTION

Healthy Investment is the trading name of The Rechabite Friendly Society Ltd and is authorised and regulated by the Financial Services Authority (FSA) and is bound by its rules. FSA Register Number 109994.

UNSOLICITED REAL TIME FINANCIAL PROMOTIONS

The Society may use information you supply for the purposes of marketing activities such as contact by our financial adviser or by post, telephone, e-mail, fax or other such means regarding you investment financial and insurance needs. If you do not wish to receive these marketing approaches, please write to Healthy Investment, 2 The Old Court House, Tenterden Street, Bury Greater Manchester, BL9 0AL.

YOUR FRIENDLY SOCIETY

Healthy Investment is a mutual society, which means it is owned by its members, who all enjoy the benefits of a healthy lifestyle. The product range of the Society includes Endowment, Whole of Life, Investment Bonds, ISAs' and Child Trust Funds.

YOUR RIGHTS

You have the right to inspect copies of documentation or copies of computer records relating to your transactions. These records will be kept at least six years from the date of the transaction in question. If you should have any complaints about the advice you receive or the product which you have bought, please write to the Compliance Officer, Healthy Investment, 2 The Old Court House, Tenterden Street, Bury, Greater Manchester, BL9 0AL. Telephone No 0161 762 5790. If you are unhappy with our response, you can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Telephone number 0845 080 1800. Healthy Investment takes responsibility for any advice given to you by its representatives. Making a complaint will not prejudice your right to take legal proceedings.

YOUR MONEY

All payments received are invested by the Society in stocks, shares, properties, deposits and debentures with the emphasis on Ethical Investment, upholding the principle of Temperance by not investing directly in Arms, Tobacco or Alcohol, and used for the sole purpose of maintaining the costs of the Society and paying benefits to members. The Society will from time to time and at its discretion, switch from one underlying fund or investment to another in order to react to market movements. Profits are returned to the members in the form of bonuses which are declared each year. Such distribution of bonuses to policies which participate in profits are determined by the Board of Directors who take advice from the Society's Head of Actuarial Function.

COMPENSATION

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000, so the maximum compensation is £48,000. Further information about compensation arrangements is available from the Financial Services Compensation Scheme.

CANCELLATION RIGHTS

After your proposal is accepted, you will receive a notice of your right to cancel. You will then have thirty days in which you can change your mind. If you cancel you will receive a full unconditional refund. These Terms Of Business may be cancelled by either party at any time.

**Authorised and Regulated by the Financial Services Authority
FSA Registration Number 109994**