



HM Revenue & Customs Accounts allocated to Healthy Investment

Information and assistance for Registered Contacts of children who have been allocated CTF accounts with Healthy Investment

This page is designed to help you understand more about why HMRC have opened a Child Trust Fund on the child's behalf, and learn more about Healthy Investment. It also helps you become the Registered Contact for the account allowing you to manage it more effectively, and shows you how you can make additional contributions to the child's account.

Why has an account been opened?

When Child Benefit is applied for, HMRC also sends details of their Child Trust Fund, a savings and investment account designed to give children a financial head start in life. Amongst the information provided is a voucher to be invested on the child's behalf with one of the companies offering a Child Trust Fund account. If this voucher is not invested within twelve months, then in order to ensure that the child does not miss out, the Government opens an account on the child's behalf with one of a select list of providers. In the case of this child, Healthy Investment has been selected as the provider of the child's CTF. You will have recently received, or will shortly receive a letter from the Inland Revenue confirming this.

The Healthy Investment Child Trust Fund

Please take time to read the information pack which we will automatically send you. This explains all about the Healthy Investment Child Trust Fund account. Then, complete and return the Registered Contact application form. Until we receive a fully completed Registered Contact's Application we will send any correspondence about this account to the name and address supplied to us by HM Revenue & Customs. The Registered Contact is the person responsible for giving instructions about the management of the child's account. Normally this will be a parent, or another person with responsibility for the child, but the Registered Contact must be aged 16 or more. When the child reaches age 16 they become the registered contact.

Can I contribute to the account?

To give the child a real financial head start, you should supplement the Government contributions to this account. Family, friends and anyone else can also make payments up to a maximum annual allowance of £1,200 per child. All subscriptions are gifts to the child and cannot be reclaimed by the donor. A gift application is also included within the CTF pack or you can request a form on **freephone 0800 731 2422**.

Where can I find out more about the plan?

Please view the Key Features or telephone us on Freephone 0800 731 2422

Healthy Investment

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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.

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FSA Register No 109994

