



# The Healthy Investment **Ethical Stocks and Shares Junior ISA**

**HealthyInvestment**

ethical investments since 1835

# An opportunity to give your children the financial start in life they deserve

The Junior ISA gives every child the opportunity to receive a tax free cash sum when they turn 18. All of the money they receive from their Junior ISA will be completely free of UK Income and Capital Gains Tax.

A Junior ISA is a great way of investing for children and young people so that you can give them a good financial start in life. Investing in a Healthy Investment Ethical Stocks and Shares Junior ISA can help to build a really useful cash sum to help your children.

## A little can make a big difference

You can start to invest in a Healthy Investment Ethical Stocks and Shares Junior ISA from just £10. You can invest monthly by direct debit, make one off investments or a combination of both. A small amount invested on a regular basis could grow into a cash sum that might help your children with the cost of going to university, their first car or a house deposit.

We all want to give our children the very best possible start in life.

## Flexibility

The Healthy Investment Ethical Stocks and Shares Junior ISA is a flexible investment. If you save on a regular basis you can change the amount you invest or start and stop it 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.

## A stocks and shares Junior ISA

The money that is invested for your child is invested in Healthy Investment's Ethical With-profits Fund which includes a wide range of stocks and shares, government and corporate bonds, commercial property and cash deposits. 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 Stocks and Shares Junior ISA includes important capital and growth guarantees that the child's investment is safe.

## Ethical investments

Healthy Investment is an ethical provider of ethical savings and investment products. Our Ethical With-profits Fund does not invest directly in alcohol, tobacco and arms industries or gambling and pornography providers. 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.

## An 18<sup>th</sup> birthday guarantee

When your child reaches 18, providing the investment has been held for over 5 years, they are guaranteed to receive all of your investments, plus all the bonuses that have already been added. Investments made after the child's 18th birthday have the same capital and growth guarantee on the 5th anniversary of the investment.

After the first birthday or anniversary guarantee we make the same promise that the child will get back nothing less than the money you invested for them, plus any bonuses we have added, every 5 years.

If you transfer or the child withdraws their investments at other times, it may be necessary to apply a Market Value Reduction (MVR). We would do this if there has been a significant fall in the value of the stock market or other investments to ensure that the amount they receive is fair and reflects the value of the various investments in our Ethical With-profits Fund. A MVR could reduce the amount the child gets back when they withdraw money, which means that they could get back less than you have invested, if the withdrawal is not made on one of the guaranteed MVR free anniversaries.

## An investment for life

When your child reaches 18 they choose how best to use the Junior ISA investment to give them a helping hand when they need it most. Or they can leave the money invested for as long as they want and continue to enjoy all the tax advantages of an ISA investment and the benefits of a With-profits investment.

The Healthy Investment Ethical Stocks and Shares Junior ISA grows with your child through the annual (reversionary) bonuses that are added to the value of the investment. Once a regular bonus has been added it can never be taken away. Bonus rates can change every year and could, in exceptional circumstances, be nil.

When your child withdraws from their Junior ISA we might also add a final (terminal) bonus to increase the amount they receive. Terminal bonuses are not guaranteed and the value of a terminal bonus can change at any time. They are designed to ensure that the amount the child receives is fair.

## A parent's responsibility

A Junior ISA can only be opened by a parent or legal guardian of a child. Once it's opened anyone can invest in it. Children can only have 1 cash Junior ISA and 1 stocks and shares Junior ISA, however you can transfer Junior ISAs from one provider to another. If your child has a Child Trust Fund they will need to transfer it to a Junior ISA before you can invest in a Junior ISA for them.

The sooner a Junior ISA is opened for a child the sooner parents, relatives and friends can start to invest in the future for the children they care about.

## Ask for more information

Healthy Investment does not offer any advice on the suitability of their Junior ISA for your personal circumstances. Financial advice is only available from qualified financial advisers. If you have a financial adviser, ask them about Healthy Investment's Ethical Stocks and Shares Junior ISA. If they charge you a fee for their advice we can arrange payment of it through the Junior ISA.

If you have any questions about the Healthy Investment Ethical Stocks and Shares Junior ISA you can telephone us free on **0800 731 2422** or email us at [enquiries@healthyinvestment.co.uk](mailto:enquiries@healthyinvestment.co.uk). Our website includes details of our Junior ISA, other savings and investment products we provide and details of how our Ethical With-profits Fund is invested.

Complete and return the tear off response card and we'll send you further details about our Junior ISA.

*"I appreciate the flexibility of Healthy Investment's Junior ISA. It allows me to invest Christmas and Birthday money for when my son will really need it."*

**Mrs M, A Junior ISA investor from Bromley.**

# Please send me further details of the Healthy Investment Ethical Stocks and Shares Junior ISA

## Your details:

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

## The child you want to invest for:

Name \_\_\_\_\_

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

Your relationship to the child \_\_\_\_\_

## The investment:

Lump sum investment   £ \_\_\_\_\_

Regular monthly investment   £ \_\_\_\_\_

Transfer from an existing JISA or CTF   £ \_\_\_\_\_

By providing this information you consent to us holding this data for the purpose of providing you with information about our Junior ISA and other investment products. We will not use this data for any other purpose or pass on this data to anyone else. You can ask us at any time not to send you information about our investment products or destroy this data. A copy of our data privacy policy is available on our website or by contacting us by telephone or email.

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

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Reference

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