



# The Healthy Investment Tax Exempt Savings Plan

**HealthyInvestment**

ethical investments since 1835

# Invest now for the future

We all want to put something away for the future. Maybe you want to save for something special, like the holiday of a lifetime or a special anniversary. Maybe you want to give your children or grandchildren a good start in life or help with their university costs, car insurance or their first home.

Most of us like the idea of receiving a cash sum to spend on whatever we like. By investing a modest amount every month in a Healthy Investment Tax Exempt Savings Plan, you can receive a financial boost when you need it most or to simply enjoy one of life's luxuries.

## An affordable investment

You can invest from just £10 per month in a Healthy Investment Tax Exempt Savings Plan. An affordable amount every month can build into a really useful cash sum, however, because of the special tax advantages, the government limits the amount you can save in a friendly society Tax Exempt Savings Plan to £25 per month. Every member of the family has their own friendly society tax exempt limit which means that families can save even more. To build a bigger cash sum you can invest over the £25 per month limit into our Standard Savings Plan, which as a qualifying life policy also has tax advantages.

## Regular savings

The Healthy Investment Tax Exempt Savings Plan commits you to investing the same amount every month, or annually if you choose. This means that over time the amount invested builds into a sum of money that you will find really useful. Regular disciplined saving is the best way to build a cash sum for the future.

## A term to suit you

You choose, at the start of the plan, how long you want to save for. It can be anything from 10 years to 25 years for children or from 15 years to 25 years for adults. You could plan for it to mature to coincide with a special birthday or anniversary. If you are saving for a child it could mature when they are 21 or at 17 to help with driving lessons. You can invest for a set number of years or to mature on a specific date, the choice is yours.

## Tax exempt

When the policy matures all the money that you receive 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 Tax Exempt Savings Plan helps minimise the amount of tax you might have to pay. This extra tax free allowance is in addition to any other allowances, like the ISA allowance, that you might be using.

## A guaranteed return

Before you take out your Tax Exempt Savings Plan we will show you the minimum amount you are guaranteed to receive when the policy matures, providing of course that all of the premiums have been paid. We call this the sum assured and it depends on your age, the amount you want to invest and for how long you commit to investing for.

This sum assured is the absolute minimum you are guaranteed to receive at the end of the term and every year we can add a regular bonus to increase this guaranteed maturity pay out. Once a bonus has been added it can never be taken away. Bonus rates can change every year and could, in exceptional circumstances, be nil.

## With-profits that works

The Healthy Investment Tax Exempt Savings Plan is a With-profits investment. The money you invest is invested in our Ethical With-profits Fund. We invest this in a wide range of different assets including stocks and shares, government and corporate bonds, commercial property and bank deposits. The value of these investments can rise and fall and the amount over and above the guaranteed sum assured you receive when the investment matures will depend on investment performance.

## An ethical investment

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.

## Life cover with no medical questions

The Healthy Investment Tax Exempt Savings Plan includes life cover. If you die whilst you are saving, the guaranteed sum assured, plus any bonuses already added to the policy will be paid out. This life cover commences as soon as you make the first payment into your savings plan.

When you save up to £25 per month there are no medical questions to answer in order to qualify for the life cover. You can choose not to include life cover in your Tax Exempt Savings Plan.

If you are investing over £25 per month in our Standard Savings Plan we will assess your health and lifestyle and may reduce the amount of life cover we can provide without affecting the guaranteed pay out on maturity.

## Invest today for the future

We know that Tax Exempt Savings Plans are really popular with lots of people. Many remember similar savings schemes from childhood and remember enjoying the benefits of the cash sum when the policy matured. Whether you are looking for that extra bit of tax free savings or simply want to invest a modest amount every month for the future, a Healthy Investment Tax Exempt Savings Plan might be suitable for you.

## Ask for more information

Healthy Investment does not offer any advice on the suitability of their Tax Exempt Savings Plan 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 Tax Exempt Savings Plan or 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 Tax Exempt Savings Plan, 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 Tax Exempt Savings Plan.

# Please send me further details of the Healthy Investment Tax Exempt Savings Plan

## Your details:

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

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

Telephone \_\_\_\_\_

Email \_\_\_\_\_

## Details of who you want to invest for if it's not you:

Name \_\_\_\_\_

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

Their relationship to you \_\_\_\_\_

## The investment:

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

Term in years \_\_\_\_\_

Specific maturity date \_\_\_\_\_

By providing this information you consent to us holding this data for the purpose of providing you with information about our Tax Exempt Savings Plan 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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