



Our Ethical Product Choices

**HealthyInvestment**

ethical investments since 1835

# Ethical investing today helps shape the world we live in tomorrow

Healthy Investment is one of the longest established providers of tax efficient savings and investment plans in the UK. New savers and investors will join over 100,000 people who have already entrusted Healthy Investment to look after their savings.

We provide ISAs, Investment Bonds and Regular Savings Plans for the growing number of investors seeking to combine investing for a financial return with a positive contribution to the environment.

Our vision is to invest for a better future, deliver good financial returns and make a difference to society and the environment.

We avoid investing in companies in certain industries including the tobacco, armaments, alcohol and fur manufacturing industries and companies that manufacture products or ingredients that have been tested on animals.

We seek to invest in companies that are explicitly involved in activities that benefit society and the environment and are tackling climate change, promoting a low carbon economy, promoting diversity and equal opportunities, and improving energy efficiency.

## The Mutual Way

As a mutual Friendly Society we have no shareholders so our only interest is in supporting the needs of our customers (our members). All our surplus funds that are available for distribution are used to provide bonuses and attractive returns to members.

## Managing your investments

We provide investors with a way to invest and save for their future in an ethical fund that contains a mix of different assets, which might be difficult to achieve as a direct investor. These include government and company bonds, UK and global shares, commercial property and cash deposits.

Money invested with Healthy Investment is placed in a single fund that aims to provide members with steady growth through a cautious, actively managed fund over the medium to long term. One of our main aims is to provide members with a consistent return on their investment to reduce the impact of short term volatility.

This is achieved by “smoothing” the amount of annual return. Some of the fund’s returns are held back in periods of good investment returns and given out during periods when investment returns are not as good. This is particularly valuable where the investment is being used to fund something which happens at a specific date or for a particular purpose. You will not suffer the ups and downs of direct stock market investments on the day and will benefit from more stable returns offered from a smoothed managed fund.

Smoothing will not fully protect you from long term sustained falls in the value of investments when your capital is at risk, but members have appreciated it during periods of volatility in investment markets.

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## Ethical ISA

- Invest up to £20,000 in the current tax year to shelter the returns from UK income or capital gains tax.
- Invest for the medium to long term with access to your money at any time.
- Potential to grow from a range of stocks and shares, fixed interest bonds and property.
- No need to declare ISAs on your tax return.
- Life cover included, all capital invested plus added bonuses (less withdrawals made) guaranteed to be paid out on death.

## Junior ISA

- For parents or grandparents to save tax free up to the current tax year limit of £9,000.
- Save regularly from £10 a month or by single investments until the child reaches 18.
- Growth potential through added bonuses.
- Once opened by parent or guardian anyone can contribute.

## Ethical Investment Bond

- Invest up to £250,000 in single or joint names.
- All capital invested plus added bonuses (less withdrawals made), are guaranteed to be paid out on death and on key anniversaries.
- No minimum or maximum age restrictions, the bond is suitable for children as well as adults.
- The bond can be written in a variety of trusts.
- Withdrawals of up to 5% a year available without immediate tax consequences.

## ISA and Junior ISA transfers

- Transfers of ISAs or Junior ISAs from other providers welcomed.
- You may wish to transfer a cash ISA with a bank or building society to take advantage of the potential for better returns.
- You may wish to transfer a unit linked ISA to reduce your risk of being affected by investment market volatility.
- Transferring ISAs is simple, you need to do nothing, we contact your other providers to arrange the transfer.
- No upper limit to the amount transferred.

## Regular Savings Plans

- Savings plans with guaranteed return on maturity date.
- You choose the term and maturity date.
- Minimum premium £10 per month.
- Life cover included.





## A truly personal service

We have a reputation for treating our customers fairly with a personal service from our offices in Greater Manchester. You will always speak to a knowledgeable member of our team who will take individual ownership to deal with your business.

Don't just take our word for it; read the reviews on our website to see what our members think about us. Here's just one of them:

"Extremely knowledgeable, efficient and friendly staff. Where other companies don't even reply Healthy Investment has responded the same day. Thanks." G M

## Find out more

You can contact us by phone on 0161 762 5790, by web chat on [healthyinvestment.co.uk](https://www.healthyinvestment.co.uk) or email us at [enquiries@healthyinvestment.co.uk](mailto:enquiries@healthyinvestment.co.uk)  
If you wish to contact us by post the address is 2 The Old Court House, Tenterden Street, Bury, BL9 0AL.



Signatory of:



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