

Help secure your financial future with our Ethical stocks and shares ISA

The Healthy Investment Ethical ISA is a stocks and shares ISA that aims to smooth out the “ups and downs” of investment markets. Your money is invested in a cautious fund that’s ideal for the ethically minded investor who wants to combine investing for a financial return with a positive contribution to the environment and the world we live in.

An ISA is a great way of minimising the amount of tax you have to pay, as you keep all the returns from your investment tax free. Under current legislation there is no Income or Capital Gains Tax to pay. To take advantage of the government’s tax free ISA allowance, you have to be a UK resident and over 18 to invest in a stocks and shares ISA.

Make flexible investments

You can open a Healthy Investment Ethical ISA with a single investment of £500 or a monthly investment of just £25 per month. This makes it an affordable alternative to bank and building society accounts if you are looking for a longer term investment with a little more risk and potentially a better return.

You can invest a one off lump sum, transfer an existing ISA, make regular contributions or a combination of all of them. You don’t have to commit to investing for a fixed period of time, but it should be seen as a medium to long term investment. You can only invest in one stocks and shares ISA in any one tax year, and the government limits the amount you can invest in every tax year.

Grow by regular bonuses

The amount you invest increases in value through annual bonuses that are added to your investment, and depend on investment performance and other factors. If you withdraw from your ISA part way through a year you will get a bonus for the proportion of the year you were invested.

Once an annual bonus has been added to your policy it can never be taken away. However, bonus rates can change every year and, in exceptional circumstances, there could be no bonus or it could be less than the annual management charge.

When you withdraw from your Healthy Investment Ethical ISA you might also receive a final bonus to further increase the amount you receive. Final bonuses are not guaranteed and can change at any time, they depend on investment performance during the withdrawal year.

With-profits that works

The Healthy Investment Ethical ISA is a With-profits investment. The money you invest is invested in our Ethical With-profits Fund which is invested in a wide range of different assets including stocks and shares, government and corporate bonds, commercial property and bank deposits. These are all actively managed to maximise the potential returns within an agreed medium to low risk appetite.

The value of these investments can rise and fall. We aim to smooth out these rises and falls so that you are not experiencing the day to day ups and downs of the stock and bond markets and provide you with a consistent investment return. You should however be aware that this smoothing will not protect you against

long term substantial falls in the value of investments, which means that if you withdraw from, or close your ISA during adverse market conditions, you could get back less than you invested.

Withdrawal risk

A Market Value Reduction may be applied if there has been a fall in value of the stocks and shares and other investments in our Ethical With-profits Fund, that is more than the amount we are able, or it is fair, to smooth. We rarely apply them, and then only for limited periods of time and to ensure that you do not receive more than your fair share of the With-profits Fund.

An ethical investment

Formed in 1835 Healthy Investment has a long history of being an ethical provider of ethical savings and investment products. Our Ethical With-profits Fund has never invested directly in alcohol, tobacco and arms industries or gambling and pornography providers and now we exclude a wider range of industries that are not consistent with our members values and seek out investments that make a positive difference to the world. We are a mutual Friendly Society, owned by and run for the sole benefit of our policyholders. There are no shareholders to benefit in any way from your investment.

Guaranteed life cover

A small amount of life cover is provided as part of the ISA. If you die whilst you have money invested in the ISA we guarantee to pay out at least what you invested, less any withdrawals made, plus any bonuses that have already been added. This life cover is important, especially for older investors.

Transfer your existing ISA

If you already have an ISA with another provider you can transfer it into a Healthy Investment Ethical ISA. You can transfer a cash ISA with a bank or building society to take advantage of the potential for better returns. You can transfer a unit-linked ISA to Healthy Investment to reduce your risk of being affected by stock market volatility. Transferring an ISA is simple as we contact your existing provider and arrange the transfer.

You can transfer up to £500,000 into our Ethical ISA without affecting your annual ISA investment allowance, secure in the knowledge that all of your investment is covered under the Financial Services Compensation Scheme. There is no £85,000 limit.

Find out more

Healthy Investment does not offer any advice on the suitability of their ISA for your personal circumstances.

We can however answer all your questions regarding this investment. You can telephone us free on 0800 731 2422 or email us at enquiries@healthyinvestment.co.uk

ADV/DIR ISA(4) 01 01 01/22

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