

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, and potential gains and losses of this product and to help you compare it with other products.

Product

The All Share ISA is manufactured by Healthy Investment, which is the trading name of The Rechabite Friendly Society Limited. Visit www.healthyinvestment.co.uk or call 0161 762 5790 for more information. The Financial Conduct Authority (FCA) is the competent authority of Healthy Investment. This Key Information Document was produced on 1 January 2023.

What is this product?

Type

Unit-linked ISA.

Objectives

To allow holders of Healthy Investment Stakeholder Child Trust Funds to remain invested in the same investment fund as their CTF until the monies invested are needed. The value of your CTF on your 18th birthday and any further investments made are invested in the Healthy Investment All Share Unit-linked Life Fund. The fund invests mainly in stocks and shares and aims to track the performance of the shares in the UK All Share Index. The value of the ISA fully reflects the investment return in the fund and the charges made by Healthy Investment.

Intended retail investor

Individuals who are 18 and over who have held a Healthy Investment Stakeholder Child Trust Fund and who want to continue to invest in stocks and shares until the investment is needed.

You do not have to make additional contributions, but you can do so as long as they do not exceed the annual ISA allowance.

Insurance benefits and costs

If you die whilst you are invested in the Healthy Investment All Share ISA, 101% of value of the ISA at the date of death will be paid to your estate.

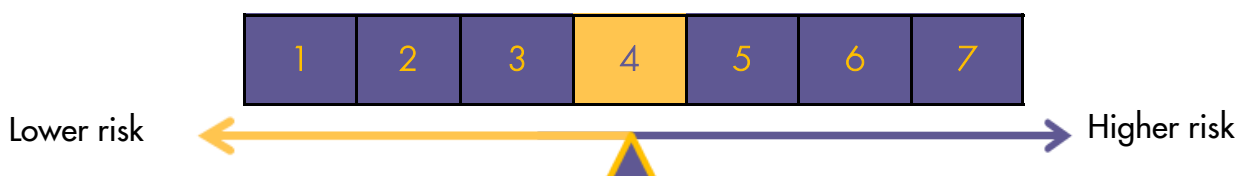
The value of other benefits can be found below in the section 'What are the risks and what could I get in return?'

Further information

The ISA is an open ended investment which means, that whilst it should be seen as a medium to long term investment you can withdraw part or all of the investment whenever you want.

What are the risks and what could I get in return?

Summary risk indicator



Description of the risk-reward profile

The summary risk indicator assumes that you keep the product for 5 years and is a guide to the level of risk of this product compared to others. We have classified this product as 4 out of 7 which represents a medium level of risk. This rating shows how likely it is that you could lose money because of market movements affecting the value of your investment or in the event of business failure of the Society. As a stock market based investment there are no guarantees of the value of the investment at any time. It is important to remember that you may receive more or less than the value of the Child Trust Fund that was transferred and any additional investments that have been made.

The main factors likely to affect future returns

The performance of the investments within our All-Share Unit-linked Life Fund i.e. the rise or fall in the value of equities and the level of dividend they pay and our expenses that we charge for managing your ISA.

What are the most relevant benchmarks?

We monitor the performance of our All Share Unit-linked Life Fund against the FTSE All Share Index of the UK's leading 600 companies.

What could affect my return positively?

If investment values rise more than expected the value of your investment will increase and you will receive a higher return when you withdraw from your ISA or transfer it to a Healthy Investment With-profits ISA or another provider.

What could affect my return negatively?

If investment values rise less than expected or fall, you will receive a lower return when you withdraw from your ISA or transfer it to a Healthy Investment With-profits ISA or another provider.

What might I get back in severely adverse market conditions?

Whilst there is no limit to how low shares can fall in value, investing in a wide range of shares helps to spread the risk of any one company or sector performing poorly. In adverse economic condition the value of most shares may fall. As a unit-linked investment the value of your ISA will reflect the value of the shares in the FTSE All Share index.

What happens if Healthy Investment is unable to pay out?

If we are unable to pay you what you are owed under the terms and conditions of the investment you are covered by the Financial Services Compensation Scheme (FSCS). You can find out more about them from their website www.fscs.org.uk or you can ring them on 0800 678 1100. This product is categorised as an insurance based investment product which means that you are covered for 100% of loss on this product through the FSCS.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. The figures assume you invest £10,000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: £10,000 If you cash in after....	1 year	3 years	5 years
Total Costs (£)	£162	£518	£922
Impact on return (RIY) per year (%)	1.62%	1.61%	1.61%

Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	0.000%	The impact of the costs you pay when entering your investment. This is the most you will pay and you could pay less. This includes the costs of distribution of your product.
	Exit costs	0.000%	The impact of the costs of cashing your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.05%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	1.56%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0.000%	This product does not charge any performance fees.
	Carried interests	0.000%	This product does not charge any carried interests.

How long should I hold it and can I take money out early?

The recommended minimum holding period is 5 years.

The recommended holding period has been selected to enable investors to benefit from long term growth.

Whilst you can withdraw from your ISA at any time it is a medium to long term investment.

How can I complain?

To make a complaint about our product or conduct, please contact us.

Details of our complaints procedure are available on our website www.healthyinvestment.co.uk.

You can submit your complaint via post to Healthy Investment, 2 The Old Court House, Tenterden Street, Bury BL9 0AL, or via email to enquiries@healthyinvestment.co.uk.

Other relevant information

Additional information about the product and policy conditions can be found in our Terms and Conditions for this policy. They are available on our website.

The Society publishes annually a Solvency and Financial Condition Report which includes important information on the financial performance, solvency and governance of the Society.

Healthy Investment is the trading name of the Rechabite Friendly Society Limited, an incorporated Society within the meaning of the Friendly Societies Act 1992. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register 109994

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