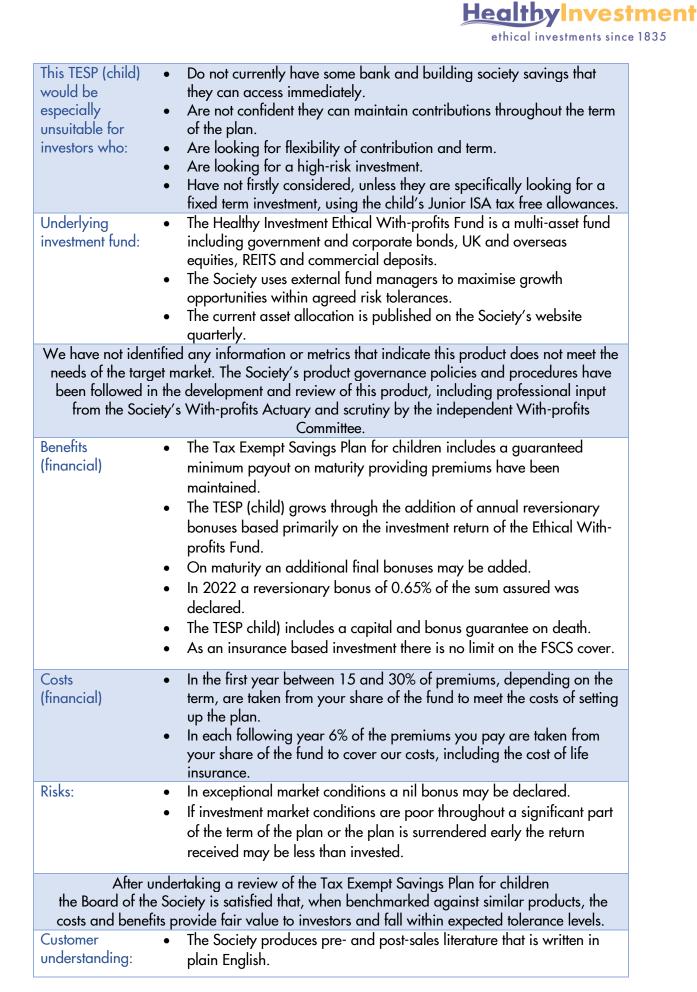
The Healthy Investment Tax Exempt Savings Plan – Children's Plan		
The Society has undertaken a review of its TESP (child). The Board is satisfied that that it fulfils the product and service, price and value, customer understanding and customer support outcomes of the FCA's Consumer Duty regulations.		
Product Information:	Minimum monthly premium Minimum annual premium Maximum monthly premium Maximum annual premium Minimum age Maximum age Fixed term Withdrawals	£10 £120 £25 £270 0 16 next birthday 10 to 25 years Only on maturity or full early surrender
Target Market:	 The Tax Exempt Savings Plan (child) has been designed to be appropriate for adult's investing for a child and looking to commit to saving a modest monthly amount over a fixed 10 to 25 year period. It is available to UK residents only. It is a cautious to medium risk investment for mass market distribution. It has been designed to be appropriate for a wide range and mix of economic backgrounds. This Tax Exempt Savings Plan for children would be appropriate for investors who: Have sufficient bank or building society savings for their regular requirements that they can access immediately. Have surplus income of between £10 and £25 per month that they are looking to commit to saving monthly over the full term of the plan. Have already used their children's tax free Junior ISA allowance and are looking for an investment that matures on a specific birthday, anniversary or life event. Prefer the convenience and discipline of a fixed term monthly investment over higher risk and returns and flexible investments. 	
This TESP (child) would be especially appropriate for:	 Investors seeking an endowment savings plan that includes life insurance with no medical underwriting. Investors who are keen to do business with a mutual provider that has no shareholders and is run solely for the benefit of its investor members. Investors looking for traditional personal service from named and experienced policy administrators. Investors wanting an ethical investment that avoids investing their money in industries that do harm 	



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	 This includes full terms and conditions, Key Information Documents and explanatory leaflets on bonuses and market value reductions, all of which are available on the Society's website. There is an ongoing process involving member feedback to ensure the information needs of members and advisers are met. 	
Vulnerable customers:	 Where members have disclosed, or the Society is aware that an individual might be vulnerable we will assess their ongoing needs to see if any further support can be provided. This can include different forms of communications, providing further explanatory information and signposting to external agencies for support. 	
The Board is satisfied that, based on internal review and member testing and feedback that member and adviser communications are clear, fair and understandable and where necessary tailored to the needs of members.		
Customer support:	 The Society provides a personal service to members and advisers. We do not use call centres or third-party administrators. Calls, emails and webchats are answered personally. Employees are well trained and knowledgeable. All staff are expected to hold or work towards recognised financial services qualifications. All members are invited to leave reviews of the service they receive. 	
Complaints:	 We recognise that on occasion things can go wrong. The society has a formal complaints procedure which ensure prompt and fair resolution of any problems, and which is fully compliant with FCA compliant handling rules. We work in partnership with financial advisers to resolve complaints. 	
Working in partnership	 As part of our commitment to working in partnership with financial advisers we will always keep advisers up to date with product and service developments. If you, as an adviser, believe that there is any information we should be aware of then please let us know. 	
Based on the agreed metric the Board is satisfied that the level of service and ongoing support available to members and financial advisers meets their needs.		
Assessment Date:	April 2023	
Expected date of next assessment:	April 2024 or when there is a significant change in product or distribution strategy.	
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2 The Old Court House, Tenterden Street, Bury BL9 OAL Tel: 0161 762 5790 Email: enquiries@healthyinvestment.co.uk www.healthyinvestment.co.uk Healthy Investment is the trading name of The Rechabite Friendly Society Limited, an incorporated friendly society (register no. 218f). 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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