

Statement of Demands and Needs

Ethical Unit-linked ISA

Introduction

This is your Statement of Demands and Needs which is an important document that you should keep with your product documents. If you have any questions regarding the information we are providing or our understanding of your demands and needs relating to the Healthy Investment Ethical Unit-linked ISA that you have chosen to invest in, then please get in touch with us by telephone, email or letter.

How we have assessed your demands and needs?

We have undertaken our assessment of your demands and needs based on the information provided by HMRC when they issued your Child Trust Fund voucher plus any additional information you or the registered contact has provided.

You have been provided with a copy of the terms and conditions of the Healthy Investment Ethical Unit-linked ISA and have been given the opportunity to ask questions if you do not understand anything in them.

What are your demands and needs?

- You want to leave the monies in your Child Trust Fund invested in the same investment fund.
- You want to take advantage of the tax benefits of investing in an ISA.
- You want to invest in a stocks and share based fund that invests in a wide range of shares.
- You want to take the risk that the value of the fund might fall in the expectation that over the medium to long term the value of the investment will grow more than lower risk investments and bank and building society deposits.

Further information

The following information does not form part of your Statement of Demands and Needs however it is important information which we are required to provide you with.

Investments made into a Healthy Investment Ethical Unit-linked ISA by family members are a gift to the child and cannot be accessed by anyone other than the ISA holder.

You understand that the return on your investment is dependent on the investment performance of the Healthy Investment Ethical Unit-linked Life Fund and may vary each year. Past performance is not a guide to future performance. Your capital is at risk and you might get back less than was invested for you.

Each year Healthy Investment produces a Solvency and Financial Condition Report which includes important information on governance, risk management and financial performance. A copy is available from our website or from the office.

Healthy Investment remunerates some of its employees who are involved in insurance distribution by both a fixed salary and performance bonus based on the achievement of sales targets.

Appropriateness test

Healthy Investment has, in accordance with the European Insurance Distribution Directive, categorised the Healthy Investment Ethical Unit-linked ISA as a non-complex product.

You have not received advice on the suitability of the Healthy Investment Ethical Unit-linked ISA for your personal circumstances and attitude to risk from Healthy Investment or from a financial adviser. You have chosen to invest or remain invested in this ISA based on information publically available from Healthy Investment.

We are therefore not required to assess the appropriateness of this ISA for you and therefore you do not benefit from the protection of the rules on assessing appropriateness.

Your right to cancel

You have the right to cancel this investment and receive back any additional investments that have been made following its transfer from your Child Trust Fund at the value of the investments on the date of cancellation.

Whilst the life cover, which is automatically included, continue when your Child Trust Fund is transferred to your ISA the contract of insurance concludes when the 30 day cancelation period expires.

Further information

If you have any questions about this information that we are required under Financial Conduct Authority rules to give you, or if you have any questions about your savings plan then please contact us and we will be able to help you.

Healthy Investment

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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.
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