



The Healthy Investment
Ethical ISA

HealthyInvestment

ethical investments since 1835

An ISA for your future

The Healthy Investment Ethical ISA is a stocks and shares ISA that gives you the opportunity of investing for the future without paying tax on the return you receive from your investment.

It invests in a cautious fund that's ideal for the ethically minded investor or for anyone looking not to invest in industries that cause harm.

An ISA is a great way of minimising the amount of tax you have to pay, as you keep all the proceeds of 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 to invest in a stocks and shares ISA you have to be over 18.

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 have the flexibility to do what's best for you. You don't have to commit to investing for a fixed period of time however it should be seen as a medium to longer term investment.

Because of the tax advantages of an ISA 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 ISAs every tax year.

Regular bonuses

The amount you invest increases in value through the annual bonuses that are added to your investment. You start to earn bonuses from the day that you invest with us and if you withdraw from your ISA part way through a year you will still get a bonus for the time your money has been invested. Once a regular bonus has been added to your policy it can never be taken away. Bonus rates can change every year and could, in exceptional circumstances, be nil. They depend on investment performance and other factors.

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 year you are withdrawing.

Capital and growth guarantees

The Healthy Investment Ethical ISA is a stocks and shares ISA which means that the value of your investment could fall and rise, however it includes important capital and growth guarantees on key anniversaries of opening the ISA.

You could get back less than you invested, especially in the early years, if we have to apply a Market Value Reduction following a fall in value of the stocks and shares and other investments in our Ethical With-profits Fund. Any MVR, if one is in force, is only applied when you withdraw from your ISA. We only apply them for limited periods of time to ensure that the amount someone withdrawing from their investment is fair.

The Healthy Investment Ethical ISA includes important capital and growth guarantees which mean that if you withdraw from your ISA on the 10th anniversary, and every subsequent 5th anniversary, of when it was opened you are guaranteed to receive back at least all of your initial investments plus any regular bonuses we have added, less any withdrawals you have already made.

With-profits that works

The Healthy Investment Ethical ISA is an ethical With-profits investment. The money you invest is invested in our Ethical With-profits Fund. We invest this in a wide range of different assets including stocks and shares, government and corporate bonds, commercial property and bank deposits, all actively managed to maximise the potential returns within an agreed cautious 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 you might not in these circumstances be able to get all of your investment back until the next anniversary guarantee.

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 does not invest directly in alcohol, tobacco and arms industries or gambling and pornography providers. We are 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, plus any bonuses that have already been added less any withdrawals you have made of course. This life cover is important, especially for older investors.

It also means that there is no limit to the amount of cover the Financial Services Compensation Scheme provides.

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.

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

Our website includes details of our ISA, other savings and investment products we provide and details of how our Ethical With-profits Fund is invested.

Please send me further details of the Healthy Investment Ethical ISA.

Your details:

Name _____

Address _____

Postcode _____

Telephone _____

Email _____

The investment:

Lump sum investment £ _____

Regular monthly investment £ _____

Transfer from an existing ISA £ _____

By providing this information you consent to us holding this data for the purpose of providing you with information about our ISA and other investment products. We will not use this data for any other purpose or pass on this data to anyone else. You can ask us at any time not to send you information about our investment products or destroy this data. A copy of our data privacy policy is available on our website or by contacting us by telephone or email.

JUST FOLD IN HALF, STICK OR TAPE DOWN AND POP IN THE POST. THERE IS NO NEED FOR A STAMP.

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Reference



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HealthyInvestment

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