



Shepherds

FRIENDLY

Providing Financial Security Since 1826



Child Trust Fund

# Shepherds Child Trust Fund

Lets you invest your child's £250 Government Child Trust Fund (CTF) voucher and look forward to a TAX-FREE lump sum for the child when they reach age 18.



# Shepherds Child Trust Fund

As the parent or guardian of a newly born child, the Government will have provided you with a £250 Child Trust Fund voucher to be invested in a CTF savings plan on their behalf. With Shepherds you can invest this in our Stakeholder CTF and go on saving to build up a useful TAX-FREE lump sum for them when they reach the age of 18.

## Just look at the advantages of saving in a Shepherds CTF:

**Simple to open** - Just complete our CTF application form and return this to us with the Government's £250 CTF voucher and we'll take care of the rest.

**Save from just £10 a month up to £1200 a year** - You can also build on the initial £250 sum by investing from as little as £10 a month as regular savings. Grandparents, aunts, uncles and even family friends can also make contributions as well on a monthly basis or as one-off contributions at times such as birthdays or at Christmas - right up to the maximum total of £1200 a year.

**Enjoy a TAX-FREE lump sum when the child reaches age 18** - Neither you nor the child will pay tax on the plan's income or gains and the lump sum at age 18 is completely TAX-FREE.

**Transferring your CTF into the Shepherds fund is simple** - Don't worry if you already have a CTF with another provider; it's easy to transfer your funds to Shepherds by completing a simple form.

## Important things to consider:

- The value of the CTF depends on the future performance of the investments held in the Fund, and the value can go up as well as down during the time it is invested
- At 18 the child may get back less than has been paid in
- HMRC may change the tax status of a CTF in the future
- This plan cannot be stopped or cashed in until the child is 18

*If you require guidance please speak to your financial adviser  
or visit: [www.shepherds.co.uk](http://www.shepherds.co.uk)*

All references to taxation are to UK taxation and are based on Shepherds Friendly Society's understanding of current legislation and HM Revenue and Customs practice which may change in the future. Investment growth cannot be guaranteed throughout the term of the contract. Please ensure you read the full terms and conditions of this plan which are available from your financial adviser or by contacting us directly.

### The Shepherds Friendly Society Limited

Registered Office: Shepherds House, Stockport Road, Cheadle, Cheshire SK8 2AA

Tel: 0161 428 1212 Fax: 0161 428 3666

Email: [save@shepherdsfriendly.co.uk](mailto:save@shepherdsfriendly.co.uk) Web: [www.shepherds.co.uk](http://www.shepherds.co.uk)

THE SHEPHERDS FRIENDLY SOCIETY IS INCORPORATED UNDER THE 1992 FRIENDLY SOCIETIES ACT NO.240F.

AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY.

The Head office and Registered office of The Shepherds Friendly Society is based in the United Kingdom.

