

This plan has the following risks:

- Bonus rates vary from year to year depending on the performance of our investments and in some years we may not pay out any at all
- HM Revenue and Customs may change the tax status of an ISA in the future
- Inflation and making regular withdrawals may affect the purchasing value of your investment in the future
- In poor investment conditions we may apply a Market Value Reduction (MVR) (please see the ISA Key Features document)

If you require guidance, please speak to your financial adviser or visit
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 which may change in the future. Investment growth is by means of bonuses, the amount of which cannot be guaranteed throughout the term of the contract. Please ensure that you read the full Terms and Conditions of this plan which are available from your financial adviser or by contacting us directly.

The Shepherds ISA may return you less than you have invested. It is intended to produce growth over the long term. It is different from deposit accounts, which typically provide instant or easier access to your money. If you have a need to access your money you should always consider holding sufficient funds in a deposit type account.

The Shepherds Friendly Society Limited

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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

Shepherds ISA

Are you missing out on a **TAX-EFFICIENT** way to make the most of your savings?





Shepherds Stocks and Shares ISA is a smart way to make your savings **TAX-EFFICIENT**

Start saving today to benefit from your TAX-FREE ISA allowance!

We all know that saving for the future makes sense - whether it's for something special such as children's education, home improvements, the holiday of a lifetime or just in case of a rainy day. But no matter how much or how little you can afford to save, your money will grow faster if you pay less tax on your savings - that's why a Shepherds ISA can help you save more tax-efficiently.

With a Shepherds ISA the money you invest and its growth is free from income or capital gains tax, yet you can still have access to your money whenever you need to.

How much can I invest in a Shepherds ISA?

Everyone over the age of 18 can invest from just £500 right up to the maximum of £10200 each tax year in a Shepherds Stocks and Shares ISA, provided you live in the UK and are ordinarily resident here for tax purposes.

How will my ISA grow?

Your ISA will grow when it receives a share of the profits of the Shepherds fund (as the fund is made up from a mixture of assets, their value will move up and down over time and this may affect how much we add to your ISA as bonuses). We'd recommend you plan to invest for at least a five year period.

And remember there's no tax to pay on any interest earned, no capital gains tax on any profits and no need to include your Stocks and Shares ISA on your tax returns.

Can I get access to my money?

You can have access to your money at any time; all we require is that you withdraw a minimum of £100 at any one time. A minimum balance of £100 needs to be left in your ISA.

Can I transfer an existing ISA to the Shepherds ISA?

Yes- all you need to do is complete a transfer form. We will then contact the existing ISA company and write to you when we have received the money.



Applying for an **ISA** or transferring an existing **ISA** couldn't be simpler

It's easy to apply for a Shepherds ISA!

Simply complete one of the ISA application forms or ISA transfer forms you'll find at www.shepherds.co.uk. Or ring our customer service team on **0161 428 1212** and they'll be happy to send you the correct form. Complete it and send it to us with a cheque for the amount of money you want to invest OR if you send an ISA transfer form, we'll arrange the transfer.

The Shepherds Stocks and Shares ISA offers a highly TAX-EFFICIENT way to save - so open a Shepherds ISA today!

Shepherds Friendly is a mutual organisation whose primary objective is to provide its members with the very best products, services and returns on their investments.