

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 a Junior ISA in the future
- Inflation may affect the purchasing value of your investment in the future
- Your child may get back less than you have paid in (Please see MVR section in the Key Features for details)
- This plan cannot be stopped or cashed in until the child is 18



Shepherds Junior ISA

Don't miss out on a **TAX-EFFICIENT** way to save for a brighter future for your child

JUNIOR

ISA

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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.

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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 AND ENTERED ON THE FINANCIAL SERVICES AUTHORITY REGISTER, NO:109997.

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



Shepherds Junior ISA

lets you save up to **£3600**
a year for your child
TAX-EXEMPT

Save and give your child a real head start

Saving for your child's future now makes more sense than ever, with further education fees, that first car, or a deposit on a first home among the things to be considered. Shepherds Junior ISA offers the opportunity to save regularly knowing that the growth from money you invest will be tax exempt, meaning your savings will grow faster.

You can open a Junior ISA for any child under the age of 18 who does not already have a Child Trust Fund opened in their name. You can save up to a maximum of £3600 a year and investments can be in regular monthly sums from just £10 a month and in lumps sums from a minimum of £100 at a time. Not only parents but also grandparents, aunts, uncles and family friends can invest in the Junior ISA, making it an ideal way to offer cash at Christmas or on birthdays knowing it will help to build up a really useful cash lump sum for just when the child needs it at age 18.

Who can have a Junior ISA?

Any UK resident child who is under the age of 18 and does not already have a Child Trust Fund opened in their name.

How much can I invest on behalf of the child?

You can invest monthly amounts from just £10 a month and lump sums from a minimum of £100 at a time. The maximum amount that can be invested each year is £3600.

Who can contribute to the Junior ISA?

Parents, relatives and family friends can all contribute to a Junior ISA, up to the maximum of £3600 a year.

- **Flexible saving** • **TAX-FREE lump sum at age 18**
- **TAX-EXEMPT growth** • **Save from just £10 a month**

Applying for a **TAX-EFFICIENT Junior ISA** is simple.

Start saving for a brighter future today.



Just think how useful the lump sum will be!

Save regularly in our TAX-EXEMPT Junior ISA and your child can look forward to a very useful TAX-FREE lump sum to help with university costs or a treat such as that first car.