

This plan has the following risks:

- You may get back less than you have paid in
- Early encashment penalties, which would reduce the amount of the final payout
- 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

Shepherds Junior Moneymaker

TAX-EXEMPT savings to give children a headstart in life

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 H M Revenue and Customs practice 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.

Find us on:    Follow us on twitter - @Shepherdsts

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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





Junior Moneymaker **TAX-EXEMPT** savings with a **TAX-FREE** lump sum!

Save for your son, daughter, grandchild, niece or nephew and give them the best start in life

We all want to give our children a headstart in life and the chance of a brighter future. Whether you're saving to support them through further education, to help them get on to the property ladder or to treat them to their first car, the sooner you start saving the more they can look forward to.

The Junior Moneymaker Plan from Shepherd's Friendly is designed to make starting disciplined savings easy - you can start saving for the child from as little as £10 per month and the term is fixed from the start - to age 18 or a minimum of ten years (whichever is later) - to help you plan for their future.

Just look at the advantages of saving with the Junior Moneymaker Plan:

■ **Tax benefits**

The Plan allows you to contribute up to £25 a month, or £270 a year, on a **TAX-EXEMPT** basis. Your savings will grow free of income and capital gains tax and the child's payout will be completely **TAX-FREE**.

■ **Guaranteed minimum lump sum on maturity**

From the start the child is guaranteed to receive a minimum lump sum at maturity. Each year the Plan will be eligible to receive a share of Shepherd's Friendly profits as a bonus, which will be added to the lump sum. Once these bonuses are added they cannot be taken away and will increase the guaranteed lump sum to the child on maturity.

■ **Life Cover included**

In the unfortunate event of the child's death the child's estate will receive the Guaranteed Sum Assured plus all bonuses paid to date, including any final bonus payment.



Saving with Shepherd's
Friendly offers so
much more

As Shepherd's Friendly is a mutual organisation, you can save with confidence knowing that our primary duty is to our members, not to any shareholders, and that our special tax status offers you distinct savings advantages.

Savings in the Junior Moneymaker Plan are on a **TAX-EXEMPT** basis and will grow free of income and capital gains tax and the child's payout will be completely **TAX-FREE**.

There's never been a better time to start saving for the child's future, so why not start saving today.