

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 the amount of sickness claims experienced. In some years we may not pay out any at all
- If money is taken out at age 11, this will reduce the amount the child receives at the end of the plan

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 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 - @Shepherdstfs

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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**
FRIENDLY
Providing Financial Security Since 1826

YSP/10/11

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Shepherds Young Saver Plan

TAX-FREE saving for a child you love





Save for a child's future and enjoy a **TAX-FREE** lump sum and sickness benefits of up to £400 a week

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

The Young Saver Plan from Shepherds Friendly is designed so you can save from as little as £7.50 right up to £100 a month with the knowledge that there won't be a penny of tax to pay on the growth of the fund or on the final lump sum payout on maturity in 10 years or at age 18. The Plan is so flexible it allows you to increase or reduce your premiums at any time to suit you and while the Plan is designed to run for at least 10 years, parents or guardians can withdraw up to 25% of the value of the fund when the child reaches the age of 11.

Our Plan also offers sickness benefits for extra peace of mind. If the child is ill and the parent or guardian has to take time off to care for them, they can claim up to £400 a week from the child's 5th birthday.

Just look at what the Young Saver Plan has to offer:

■ **Flexible savings**

Save from as little as £7.50 right up to £100 a month and vary your premiums to suit your circumstances.

■ **TAX-EXEMPT growth and lump sum**

You won't have to pay a penny in tax on the growth of the savings fund or on the final lump sum payout.

■ **Sickness benefits for peace of mind**

If the child is ill for over 4 weeks, the parent can claim up to £400 a week in benefits to help cover the costs.

■ **You can make a withdrawal at age 11**

The Plan offers you the option to withdraw up to 25% of the fund when the child reaches age 11.



Saving with Shepherds Friendly offers so much more

As Shepherds 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 Young Saver Plan are **TAX-EXEMPT** and will grow free of income and capital gains tax, with the final lump sum payout being completely **TAX-FREE**. The Plan offers an ideal means of saving for your loved one's future..

With the additional advantage of sickness benefits too.