Save in a Junior ISA with Foresters Financial

Our Junior ISA at a glance

- Save in a tax-efficient stocks and shares savings account for your child's future.
- Start saving from as little as £10 a month, up to £9,000 each tax year. Family and friends can contribute too.
- Invest in a choice of funds, with experts making the investment decisions.
- The Junior ISA will automatically move to an adult ISA when your child reaches 18. At 18 your child can access their money and/or continue to save.
- Speak to a Financial Adviser at no direct charge to you.
- Manage the Junior ISA online with MyPlans.
- As with all investing, the value of the Plan can fall as well as rise, and your child may get back less than has been paid in. It's recommended to invest for at least 5 years.



Foresters Financial

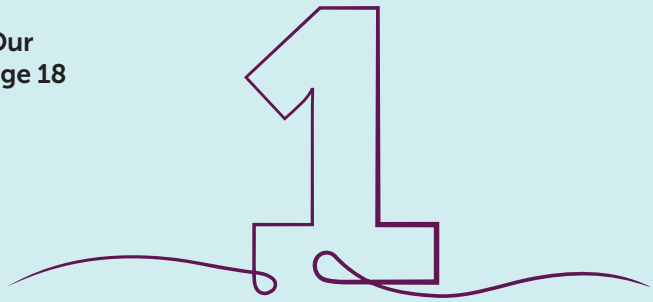
Investing in their future

Visit **foresters.com/JISA**

Your child's Junior ISA - your way

Choose our Junior ISA

Want to financially prepare your child for adulthood? Our Junior ISA is a great way to provide a pot of money at age 18 to help them as they step into adulthood.



- **Invest for greater potential**
  The sooner you start saving for your child, the more their savings could grow over time.
- **Affordable and straightforward**
  Save from £10 a month, with one annual management charge of 1.5% (1% after 10 years), and investment decisions made by experts.



Choose the fund

You have the choice of two funds to invest in. You can choose one or split the investment between the two.

- **Foresters Stakeholder (Schroders) Managed Fund**
  A global multi-asset fund designed for Foresters' customers.
- **Foresters Stakeholder (Schroders) Sustainable Future Managed Fund**
  A sustainable fund for a greener future.

(Find out more on page 6).

You're ready to start saving!

Once you have chosen your fund and how much you want to save, that's it - we will do the rest. Get ready to...



- ✓ **Manage the Junior ISA online with MyPlans**
  View the Plan value, fund performance, make contributions and more.
- ✓ **Join a company that cares**
  Our purpose is to enrich family and community wellbeing. Meaning your child can access exclusive member benefits from the age of 18.

  Member benefits are not regulated by the Prudential Regulation Authority or the Financial Conduct Authority and may change in the future.

Our Junior ISA

Invest for their first steps into adult life, whether it's for further education, a new car, or helping them get on the property ladder, a tax-free lump sum at age 18 can help kick start their financial future.

Our Junior ISA aims to...

- ✓ Provide a straightforward, affordable way to build up tax-efficient savings for your child.
- ✓ Give your child access to a lump sum at age 18.
- ✓ Achieve medium to long-term capital growth by investing in a range of investments, whichever fund(s) you choose.

You should commit to...

- ✓ Saving a regular amount each month and/or single (one-off) contributions, it is recommended to invest for at least 5 years.
- ✓ Automatic increases to monthly contributions each year, to keep pace with inflation (subject to the maximum allowed).
- ✓ Act on behalf of your child until they take over responsibility for the Plan.

Please bear in mind...

- ✓ The value of the Junior ISA may fluctuate as the value of the investments can go down as well as up. Your child may get back less than you have invested.
- ✓ The favourable tax treatment of Junior ISAs may change in the future.
- ✓ All contributions are gifts, and cannot be reclaimed.



Is a Junior ISA right for me and my child?

✓ Looking for a straightforward and affordable way to save towards your child's future (in 5+ years).

✓ Your child is a UK resident under the age of 18.

✓ Any money given is locked away until age 18, which only your child can access.

✓ Option to continue investing in an adult ISA from age 18.

✓ You or family have spare income or a lump sum and would like to invest it towards your child's future.

✓ Invest in stocks and shares for the opportunity for the money to grow, and accept the risks of investing.

Why save with Foresters Financial?



Financial Advisers at no direct charge

Our Forester Life Financial Advisers can help navigate your finances at no direct charge.

Helping you make the best decisions for you, your family and your money, with home visits or video calls.



Over 2 million people trust us

Join over 2m customers in the UK, US and Canada who trust us with their financial needs.

Helping families gain financial security, whilst giving back to our members and their communities since 1874.



We give back to members and communities

By saving with us your child becomes a member and at age 18 will have access to a range of exclusive benefits. With opportunities to help out in their community, and give back.



The experts will take care of it for you

You have the choice to invest your way. With the professionals at Schroders making the investment decisions for you – so you don't have to worry about being a financial expert.

Choose our Junior ISA

Stocks and Shares Junior ISA

What is a Stocks and Shares Junior ISA?

A Junior ISA is a savings account introduced by the Government, that allows you to save tax-efficiently for your child, who has access to the money at age 18.

A Stocks and Shares Junior ISA allows you to invest your money into stocks, shares, bonds, and other assets. This gives you greater potential to grow your child's savings.

Who is the Registered Contact?

A parent or someone with parental responsibility who can open the Junior ISA and become the Registered Contact, there can only be one Registered Contact per Plan. This person manages the Junior ISA on behalf of the child. You are responsible for managing the Plan so should keep all of the Plan information safe, report changes such as change of address and are the only person who can change the Plan or provider.

At age 16, a child whose Junior ISA was opened by a person with parental responsibility can become the Registered Contact and manage their own Plan if they wish to.

Who is the Planholder?

The Planholder is the child who owns the Junior ISA. At age 16 a child who does not already have a Junior ISA or Child Trust Fund can open a Junior ISA for themselves. They will be both the Registered Contact and the Planholder.

How much can I save?

You can save up to £9,000 each tax year. This limit is set by the Government, and does not count towards your own ISA savings limit as a parent.

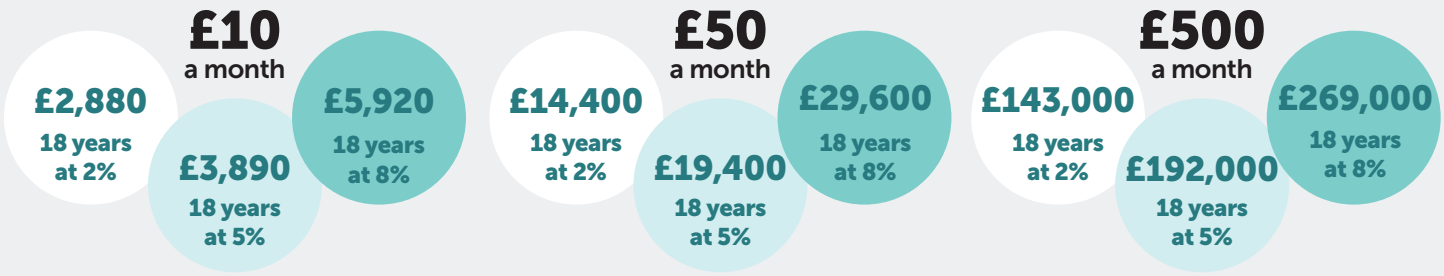
Can my child have multiple Junior ISAs?

There are two different types of Junior ISAs available, cash and stocks and shares; and you can save in one or a combination of the two if your child is eligible.

Of course, if your child already has a Cash or Stocks and Shares Junior ISA, or a Child Trust Fund with another provider you may want to consider transferring to our Stocks and Shares Junior ISA. We do not charge for any transfer.

How much could their Junior ISA be worth?

The figures below give you an idea of how much your contributions could be worth when your child reaches age 18. They assume an annual investment growth rate of 2% (low), 5% (medium) and 8% (high), and an annual management charge of 1.5% (1% after 10 years).



How we calculate these figures

- The figures give you an idea of what monthly contributions could be worth in years to come assuming an annual management charge of 1.5% (1% after 10 years) and an annual inflation increase of monthly contributions:
  - For a projected annual investment growth of 2%, we have assumed that your monthly contribution will increase annually by 2.5%.
  - For a projected annual investment growth of 5%, we have assumed that your monthly contribution will increase annually by 3%.
  - For a projected annual investment growth of 8%, we have assumed that your monthly contribution will increase annually by 5%.
- The figures are only illustrative and not guaranteed. What your child may get back could be less or more, this is dependent on the funds performance and tax treatment of the investment.
- Inflation could reduce what you could buy in the future.
- Every year you will receive a statement showing the value of the Junior ISA, you can see this at any time on MyPlans.
- The Forester Life Junior ISA is a stakeholder account and as such meets the standard for capped charges. There is an annual management charge of 1.5% of the value of the funds you accumulate. If your fund is valued at £250 throughout the year, this means that we charge £3.75 that year. If your fund is valued at £500 throughout the year, this means that we charge £7.50 that year. After 10 years these deductions would reduce to £2.50 and £5.00 respectively.
- Charges may vary in the future, subject to stakeholder rules.
- All payments are locked into the Plan until the child's 18th birthday and cannot be reclaimed by the gifter(s).

What happens at age 18?

Although it may be a long way off, it is good to know what will happen when your child reaches 18, **see page 7.**

How can I contribute to the Junior ISA?

Contributions start from:

- £10 for monthly contributions (Direct Debit or standing order).
- £20 for single contributions (direct from your bank, cheque or debit card payments online).

You can amend existing Direct Debits at any time. The minimum increase, or decrease amount is £5, and the Direct Debit cannot be less than £10.

Can family and friends contribute too?

Yes, family and friends can contribute to your child's CTF as long as the contributions do not exceed the yearly limit, making it a great option for a financial gift. All they need is the Plan number.

They can also create their own MyPlans account to see their payments into the Junior ISA. All contributions to the Junior ISA are considered a gift and cannot be returned to the gifter. Visit foresters.com/gift for more information.

How does inflation affect savings?

You may notice the effects of inflation on things like your groceries, but did you know this can also impact savings?

We want to ensure that when your child accesses their money in the future it keeps up to date with inflation. So, we will automatically increase your monthly contributions to follow RPI (Retail Price Index), subject to a minimum of 2.5%.

We will write to you before making any increases. If you do not wish to keep up with inflation, please let us know 14 days before the increase is due.

When can my child access the money?

Savings are locked in until the Planholder turns 18. Only the Planholder can access the money on their 18th birthday. For more information see page 7.

What are the charges?

There is only one annual management charge of 1.5%, reducing to 1% after the Junior ISA has been with us for 10 years. To benefit from the reduced charge the money will invest in an identical fund(s) that has the lower charge.

This annual management charge takes into account our distribution, administration and investment management costs.

The funds have transactional charges for the buying and selling of investments, this is not a direct charge to you but charges to the funds. Please see the Key Information Document(s).

These charges are calculated daily and reflected in the unit price, this means that you will not see a charge applied directly to the Plan value.

Will my child pay tax on the growth?

Your child will not have to pay any UK Income Tax or Capital Gains Tax when they access the money at age 18.

If there is a payout due to death, this may be subject to inheritance tax. Tax treatment depends on individual circumstances and may be subject to change in the future.

Can I transfer a Junior ISA or CTF?

Yes, if you want to transfer to us we accept transfers from:

✓ Cash Junior ISAs - partial or full transfers available.

✓ Stocks and Shares Junior ISAs - full transfers only.

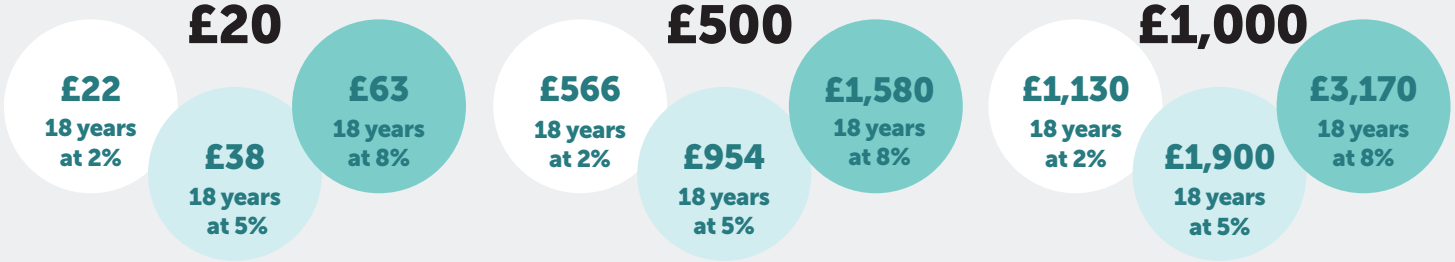
✓ Child Trust Funds (CTFs) - full transfers only.

Once a CTF has been transferred to a Junior ISA it cannot be transferred back. If you are transferring from a Cash Junior ISA or Cash CTF you should note that there will now be some risk to the investment because you will be investing in stocks and shares.

You are entitled to transfer between providers, at no charge from us. We do not give any advice on transfers.

Make a difference with a one-off gift contribution

Anyone can contribute to your child's Junior ISA making it a great gift for birthdays or any other special occasion. The figures below give you an idea of how much a single (one-off) contribution could be worth when your child reaches age 18. They assume an annual investment growth rate of 2% (low), 5% (medium) and 8% (high), and an annual management charge of 1.5% (1% after 10 years).



Please read the "How we calculate these figures" on page 4.

Want to see some more examples? Visit foresters.com/projections

Choose your funds

You have the choice to invest in the best way for your child's future.

Who makes the investment decisions?

Foresters specially selected Schroders to look after your money and make investment decisions for you.

Schroders is an independent, dedicated asset manager with a strong heritage and culture based on over 200 years' experience of investment markets.

Schroders have thousands of experts around the globe looking for investment potential, wherever it may be.

Can I see how the fund is performing?

Yes, you can view the fund(s) performance within your online MyPlans account - foresters.com/MyPlans or see our Investment Bulletins on our website - foresters.com/bulletins

What fund can I invest in?

You can choose to invest in one or both of the funds below.

Foresters Stakeholder (Schroders) Managed Fund

A global multi-asset fund

Medium-low investment risk	Designed for Foresters' customers	Broad range of assets

- ✓ Aims to grow your investment over the medium to long-term.
- ✓ Investment decisions made by the experts at Schroders.
- ✓ Invests in a broad range of investments, including UK and global shares, government bonds, investment grade corporate bonds, high yield bonds, emerging market bonds, commodities and cash.
- ✓ 40-60% of the fund will be invested in shares or share related investments.

What does this mean for my money?

This fund is exclusive to Foresters Financial. It is professionally managed by Schroders, who will choose and make investment decisions for you.

The fund invests globally across a broad range of assets to take advantage of investment opportunities found by Schroders. The fund invests in a diverse range of assets; this helps to reduce the risk of your investment.

For more information
Please read the Key Information Document(s) and see our Investment Bulletins at foresters.com/bulletins

Sustainability Mixed Goals

Foresters Stakeholder (Schroders) Sustainable Future Managed Fund

A sustainable fund for a greener future

Medium-low investment risk	Low or lowering carbon emissions	Broad range of assets

- ✓ Aims to grow your investment over the medium to long-term.
- ✓ Investment decisions made by the experts at Schroders.
- ✓ Aims to outperform cash by 3.5% each year, over 5 to 7 years, before charges.
- ✓ At least 70% invests in companies and countries that are working to lower carbon emissions or are already producing low levels of carbon.
- ✓ Invests in a broad range of assets, including UK shares, global shares, government bonds, higher quality corporate bonds and cash. It can also invest in a wide selection of other alternative investments, such as High Yield bonds, Emerging Market bonds, Convertible bonds and Commodities.
- ✓ 0% to 60% of the fund will be invested in shares and share-related investments. This flexibility reflects the broad range of investments mentioned above.

What does this mean for my money?

This fund invests in the Schroder Sustainable Future Multi-Asset Fund. It is professionally managed by Schroders, who will choose and make investment decisions for you.

The fund invests globally across a range of assets to take advantage of investment opportunities found by Schroders. Our fund proudly holds a 'Sustainability Mixed Goals' label. It has been designed to take advantage of the opportunities and manage the risks involved with moving towards a low carbon world. As the fund invests in a broad range of assets, rather than one (such as stocks), this helps reduce the risk of your investment.

Junior ISAs at age 18

Helping prepare both you and your child for future decisions.

What happens before age 18

At age 15 your child can create their own MyPlans account to view their savings and access a range of resources to learn more about ISAs and investing. Giving your child money confidence from a young age.

At least a month before the Planholder reaches 18 we will write to them providing the details of the options available on their 18th birthday.

What happens at age 18

At age 18 their Junior ISA will mature and automatically roll into an adult ISA in their name. At this point, the child will be the only person with control over the Plan and any contributions will be stopped.

Your child will have the option to continue saving in their adult ISA where they can make contributions, withdrawals, and add a Lifetime ISA, or withdraw the full amount and close their ISA with us.

Until they make this decision, the ISA will continue to invest in the same fund(s) as before, with the same charges.



Can my child manage their adult ISA online?

All your child will need to do is activate their online MyPlans account to view their ISA, make contributions and/or withdraw the money. We also have a UK based Customer Services team who are just a phone call away and happy to help.

Make sure they have their National Insurance number or Plan number (which can be found on any letters we have sent), their own email address and a bank account in their name.

How can you support them at age 18?

Investing can help make a difference in the future, so if your child wants to save for their first home or any other future goals, continuing to save after their 18th birthday may be a good option.

Find out how you can support your child with their money at age 18.

Visit foresters.com/JISA18

Scan me!

What does that mean? Let us help...

Asset	*Is a type of investment which is likely to gain profit e.g. equities (shares), fixed income (bonds) and cash or equivalents (assets that behave like cash).*
Benchmark	*A standard, which something is compared to. For investing this means that the investment managers will measure the performance of the fund against the benchmark that is set, to help make more informed decisions on how to invest.*
Inflation	*The gradual increase in prices of goods. When relating this to your savings, what your money could buy today may not be the same in the future.*
Tax-efficient	*Is when you pay the least amount of tax required. When it comes to a Junior ISA or ISA, the savings are tax-efficient, which means there is no need to pay UK Income and Capital Gains taxes when money is withdrawn from the Plan.*

You're ready to start saving!

Open a Junior ISA at foresters.com/JISA or with one of our Financial Advisers.
Once the Plan is open you can manage it online with MyPlans.

Manage your child's savings online at any time with MyPlans, so that you can:

- ✓ See the Plan value, fund performance, our other products and more at any time.
- ✓ Set up or amend contributions and gift to a child's Plan at your convenience.
- ✓ Update your personal details, investment choice and contact your Financial Adviser.

If you are opening the Junior ISA with a Financial Adviser, you will be able to activate your account at foresters.com/activate

Login to MyPlans
or visit
foresters.com/MyPlans

What if I change my mind?

Once your application is accepted, you will be issued the Plan Document and a notice of your right to cancel. You have 30 days from receipt of this notice to cancel your application.

If you have opened the Plan with a Financial Adviser, should you cancel, the money returned to you may be lower, if the price of units bought when opening the Plan has fallen during that time.

If you are transferring a Junior ISA to us from a CTF, after the transfer completes you cannot transfer back to a CTF.

If you exercise the right to cancel a transfer to us, the amount subsequently returned to the previous provider may be lower if the price of units has fallen in the meantime.

What if I am unhappy with the service?

If you are unhappy with any aspect of the service provided by us, please write to the Customer Relations Officer, Forester Life, Foresters House, 2 Cromwell Avenue, Bromley, BR2 9BF.

View the Forester Life customer complaints procedure at foresters.com or phone 0333 600 0333 for a copy.

If we do not deal with your complaint to your satisfaction, you can complain to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR (telephone 0300 123 9123, email complaint.info@financial-ombudsman.org.uk or visit (www.financial-ombudsman.org.uk). Making a complaint will not prejudice your right to take legal action.

What happens if my child dies?

In the unfortunate event of your child's death, we will pay out 101% of the value of the Junior ISA to the Planholder's legal personal representatives.

Important information

All Forester Life Plans are subject to the law of England and Wales. We will always communicate with you using the English language.

Forester Life fulfils the required standards for meeting financial obligations. You may view our Solvency and Financial Condition Report on our website at foresters.com/SFCR

Full details are set out in the Terms and Conditions which will be provided with your Plan Document. This will be sent to you after your application is accepted. A copy of the Terms and Conditions are also available on request or online.

Please let us know if there is anything in this brochure you don't understand, or you have any specific requirements.

This information is issued by Forester Life Limited, Foresters House, 2 Cromwell Avenue, Bromley, BR2 9BF. This information should be read in conjunction with the Junior ISA Key Information Document(s) for any new Junior ISAs taken out or transferred to us. Information is based on our current understanding of legislation and tax practice as at October 2026, which may change in the future.

We're here to help

Email us
service@foresters.co.uk

Financial Advice
Visit foresters.com/advice

Call us
0333 600 0333

Our Customer Services team is based in the UK and ready to help with any questions - Monday to Friday 8:30am to 5:00pm.

Foresters Financial

Registered Office: Forester Life Limited, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF.
T 0333 600 0333. E service@foresters.co.uk. foresters.com
Forester Life Limited is registered in England number 2997655. Forester Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
DAC 2026193/FS/BR 10/27

Foresters Financial

Terms and Conditions of the Forester Life Junior Individual Savings Account (Junior ISA)

Definitions

Throughout the Terms and Conditions there are words and phrases that have special meanings and are shown in italics.

"Child" means the child, named in the *Schedule*.
"Contributor" means any person who contributes money into the *Plan*.
"Contribution" means an amount in the currency of England that is gifted to the *Plan* from the *contributor's* own resources.
"Fund" means each separately identifiable account maintained by *us*.
"Fund Switch" means the cancellation of units in one *Fund* and their allocation instead to an alternative *Fund* or *Funds*. The *Unit Account Value* on the effective day of the *Fund Switch* will be the same before and after the *Fund Switch*.
"HMRC" means HM Revenue & Customs.
"Junior ISA" means a scheme of investment that satisfies the conditions prescribed in and is operated in accordance with the *ISA Regulations*. For the purposes of this *Plan*, only a Stocks and Shares *Junior ISA* is available.
"ISA Regulations" mean the Individual Savings Account Regulations 1998 (SI 1998 Number 1870) as amended or re-enacted from time to time.
"Parental responsibility" means *parental responsibility* within the meaning of the Children Act 1989 or the Children (Northern Ireland) Order 1995, or *parental responsibilities* within the meaning of the Children (Scotland) Act 1995.
"Plan" means the Forester Life Junior ISA.
"Registered Contact" means the person who can give instructions for the management of the account.
"Schedule" means the personal information relating to the *Plan*.
"Stakeholder" means an account which meets the Government's requirements for a *stakeholder* account as set out in the *Stakeholder Regulations*. For the purposes of this *Plan*, only an insurance policy is available.
"Stakeholder Regulations" means the Stakeholder Products Regulations 2004 as amended or re-enacted from time to time.
"Start Date" means the date specified in the *Schedule*.
"Unit Account" on a given date means the units of the *Funds* that remain allocated to the *Plan* at the end of the previous day. Any units cancelled before that time for any reason described in this document do not form part of the *unit account*.
"Unit Account Value" effective on a given date means the sum of the units of each *Fund* of the *unit account* on that date multiplied by the respective unit price effective on that date.
"We" and ***"Us"*** mean Forester Life Limited. ***"Our"*** has a corresponding meaning.
"You" means the *Registered Contact*. ***"Your"*** has a corresponding meaning.

ISA Account Manager

Forester Life Limited is approved by *HMRC* as an ISA account manager under the *ISA Regulations*.

Registered Contact

There can only be one *Registered Contact* at any time. The *child*, provided he (or she) has attained his (or her) 16th birthday, or any other person with *parental responsibility* for the *child* may apply to be the *Registered Contact*. Before *we* change the *Registered Contact*, *we* will require certain information and declarations. *We* will not change the *Registered Contact* unless the information and declarations have been provided to *us*. The declarations may include the consent of the existing *Registered Contact*.

Notwithstanding the previous paragraph, if the *child* is the *Registered Contact*, then the *Registered Contact* cannot be changed.

The *child* will be contacted prior to their 18th birthday to notify them that their *Plan* will automatically convert into an adult ISA if the monies are not encashed.

If *we* become aware that the *Registered Contact*, other than the *child*, no longer has *parental responsibility* for the *child,* then *we* will stop accepting instructions from the *registered contact*. *We* will resume accepting instructions only when *we* have changed the *Registered Contact* in accordance with *our* procedures.

Contributions

You, or anyone else, may contribute regular and/or single *contributions* to the *Plan*. The minimum single *contribution* is £20, and the minimum regular *contribution* is £10.

The total amount *contributed* to the *Plan* in any tax year cannot exceed the *contribution* limits specified in the *ISA regulations*.

All *contributions* are gifts to the *child* and once accepted into the *Plan* cannot be repaid to the *contributor*.

Before *we* accept any *contributions* after the *child's* 18th birthday, *we* will require certain information and declarations. *We* will not accept any such *contributions* unless the information and declarations have been provided to *us*.

Optional Changes to Regular Contributions

Any *contributor* may increase or decrease their regular *contributions* at any time subject to a minimum increase of £5. Regular *contributions* may not be reduced below the minimum of £10.

Any *contributor* may stop their regular *contributions* at any time. If regular *contributions* have stopped, they may be restarted at any time subject to any conditions or restrictions *we* may apply.

Automatic Increases to Regular Contributions

Each regular *contribution* will increase automatically on the anniversary of their commencement. The increase will be equal to the proportion by which the Retail Prices Index for the month six months before the month in which the anniversary falls exceeds the Index for the month 18 months before the month in which the anniversary falls, subject to a minimum increase of 2.5%. The increase will be applied to the regular *contribution* payable immediately preceding the anniversary, allowing for any *contribution* changes attributable to Optional Changes.

If the Retail Prices Index is replaced or discontinued, *we* will decide which other suitable Index *we* should use for calculating Automatic Increases. Automatic Increases will be reduced or cancelled if *ISA regulations* prevent an Automatic Increase from being made in full.

If a *contributor* has made Optional Changes to their regular *contributions* within the 12 months preceding its anniversary, then *we* may, at our discretion, postpone the Automatic Increase by up to 12 months from the Optional Change. Future Automatic Increases will then occur at 12 month intervals, subject to any further postponement from future Optional Changes.

If any *contributor* asks *us* to do so, *we* will stop their future Automatic Increases, subject to 14 days' written notice. The *contributor* may request that they recommence at any time, subject to 14 days' notice. The recommencement will not take account of any Automatic Increases that would have been made previously but for their earlier cessation.

Investment of Contributions

Contributions will be invested in the *Fund(s)* selected for *your Plan*. The investment objectives of the Fund(s) are set out in *our* Key Information Documents. Subject to meeting the conditions for a stakeholder account, *we* have discretion as to how the assets of each *Fund* are invested. Any income arising from the assets of a *Fund* will be added to the *Fund*.

Each *Fund* is divided into units of equal value. *We* will increase or reduce the number of units into which a *Fund* is divided at *our* discretion, in which case *we* will transfer in to or out of the *Fund* an amount of money so that the value of each unit is unaffected.

We will value each *Fund* each business day based on the closing prices of the assets for that day, or such other time as *we* may decide. *We* will calculate the value of the assets in each *Fund* on a fair and reasonable basis and check that the investment limits for each *Fund* are in accordance with the *Stakeholder Regulations*.

We will calculate the value of a unit of each *Fund* at a valuation by dividing the total value of the *Fund* calculated at that day's valuation by the total number of units of the *Fund* existing at that time. *We* will then set a price for a unit of the *Fund* for the purpose of allocating units to *Plans* and computing the benefits under *Plans* that are linked to the *Fund*. It will be equal to the value of a unit of the *Fund* rounded to the nearest one-tenth of a penny. Unit prices set at a valuation will be effective for unit transactions on that day.

We may open new *Funds* from time to time or close or combine existing *Funds* if *we* think this is appropriate. Where *we* close or combine *Funds, we* will redirect future *contributions* and/or *Fund Switch* existing units, as *we* decide are appropriate, using the unit prices on the effective date.

Switching Funds

Subject to any conditions or restrictions *we* may apply, *you* may request that *we* redirect future *contributions* and/or *Fund Switch* existing units, using the unit prices effective on the later of the date *you* select and the day *we* receive *your* written instructions.

Allocation of Units to Your Plan

For each *contribution* or transfer payment received, *we* will allocate to the *Plan* units of the *Fund(s)* using the unit price or prices effective on the day we receive the payment. The total value of the units *we* allocate at those prices will be equal to the payment received.

The number of units of a *Fund* allocated in respect of each payment, and each *Fund Switch*, will be rounded to the nearest 1/1000th of a unit.

Charges

There is a maximum annual management charge of 1.5% of the value of the *Fund(s)*. This charge reduces to 1.0% or less, 10 years after the *Start Date*. A proportion of the annual charge is deducted directly from the *Fund(s)* at each valuation, based on the number of days since the last valuation and is reflected in the unit prices.

In addition to the annual management charge the unit prices are affected by portfolio transaction costs incurred directly or indirectly in the sale or purchase of investments held in the *Fund(s)*.

Ownership

The investments of the *Plan* are, and will remain, in the beneficial ownership of the *child* and must not be used as security for a loan.

The title to the *Plan* is vested in the *Registered Contact*. The *Schedule* showing title to the *Plan* shall be held by the *Registered Contact*.

The *Plan* may only be owned or held as a qualifying investment for a Stocks and Shares *Junior ISA*. The *Plan*, or the rights conferred by the *Plan* or any share or interest in the *Plan* or rights respectively, other than the cash proceeds from termination or part encashment of the rights conferred, including full or part encashment following the acceptance of a terminal illness claim, cannot be transferred to *you* or the *child*.

The *Plan*, the rights conferred by the *Plan* and any share or interest in the *Plan* or rights respectively, are not capable of assignment or assignation (other than that the *Plan* may be transferred to another *Junior ISA* manager in accordance with the *ISA Regulations* or title to the *Plan* may be transferred to a new *Registered Contact*) and the rights may vest in the personal representatives of the *child*.

Annual Statements

We will prepare and send to *you*, at least annually, a statement including a valuation of *your Plan* and the amount of all *contributions* made since the previous statement date.

Transfers

On receipt of *your* written instructions, within any time period *you* have stipulated (but not less than 10 business days after receipt of *your* instructions) and subject to the *ISA Regulations*, *we* will transfer some or all of the *unit account value* of *your Junior ISA* with all rights and obligations to another *Junior ISA* manager. *We* do not make any charge for the transfer.

Before the transfer can take place, *we* will require written authority from the new manager. *We* will issue *you* with a Statement of *your Plan* at the date of transfer. Transfer of the entire *unit account value* will release *us* from all of *our* obligations under the *Plan*.

You may transfer the amount of a *Junior ISA* or a Child Trust Fund (CTF) account held with another Account Manager to *us,* which *we* will manage under these Terms and Conditions. *We* can accept transfers from Stocks and Shares Accounts and/or Cash Accounts, into this *Plan*. The transfer must be made in a manner acceptable to *us*.

Junior ISA Benefits

Withdrawal

At any time after the *child's* 18th birthday and on receipt of their written instructions, they may withdraw some or all of the investment. *We* will pay them all or a portion of the *unit account value* effective on the later of the date they select and the day *we* receive their request.

We will cancel a number of units of the *unit account* equal in value to the amount payable. If units of more than one *Fund* remain allocated to the *Plan* immediately prior to the withdrawal, *we* will cancel units of each of those *Funds* equal in proportion to the value of the units of each *Fund*. The number of units of a *Fund* cancelled in respect of the withdrawal will be rounded up to the nearer 1/1000th of a unit.

Rollover
If the *child* does not withdraw the full value of the investment on their 18th birthday it will automatically rollover into an Adult Stocks and Shares ISA, in accordance with the *ISA Regulations*.

Death Benefit
In the event of the *child's* death *we* will pay 101% of the *unit account value* effective on the day of death. Payment will be made to the *child's* legal personal representatives after *we* receive evidence satisfactory to *us* of the *child's* death.

Terminal Illness Benefit
If *we* are advised by HMRC that a terminal illness claim has been agreed, then on receipt of *your* written instructions *you* can withdraw some or all of the investment. *We* will pay *you* all or a portion of the *unit account value* effective on the later of the date *you* select and the day *we* receive *your* request.

All Benefits
Before *we* make any payment, *we* will require evidence satisfactory to *us* of the entitlement to the benefits of the person or persons claiming payment. All payments are due in the currency of England at *our* registered office. Payment of the entire *unit account value* will release *us* from all of *our* obligations under the *Plan*.

Termination
Your Plan will be managed in accordance with the *ISA Regulations*. *We* will inform *you* if, by reason of any failure to satisfy the provisions of the *ISA Regulations*, *your Plan* has, or will, become void. *We* will terminate *your* account if it becomes void under the *ISA regulations* and will pay the *child* the *unit account value* reduced by such amount of tax as *we* are obliged to account for under those Regulations. This will release *us* from all of *our* obligations under the *Plan*. The *Plan* shall terminate automatically if it ceases to be owned or held in the *Junior ISA*.

Disputes
We take the concerns of *our Planholders* very seriously. If at anytime *you* do have any comments or wish to make a complaint, please write to the Customer Relations Officer at Forester Life, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF. In the unlikely event that *your* complaint cannot be resolved to *your* satisfaction, *you* can write to the Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR (telephone 0300 123 9123 or email complaint.info@financial-ombudsman.org.uk or visit www.financial-ombudsman.org.uk). Referring your complaint to FOS does not prejudice *your* right to take legal action.

Using *your* Personal Information
We are committed to ensuring *your* privacy and personal information is protected. This notice explains the information *we* may hold, how *we* obtain it and for what purposes, who *we* share it with and why, and the rights *you* have in respect to *your* information. This is further explained in more detail in *our* Privacy Policy.

Personal information is information that identifies *you* and the *child*, is about *you* and the *child* and is provided through *your* dealings with *us*. It includes *your* names, addresses, contact details, dates of birth and Forester Life *Plan* details. In addition *we* hold information that *we* use to manage *our* relationship with *you* (contact, complaints and financial information) and information about how *you* interact with *our* website. In certain circumstances *we* may request and receive sensitive personal information about *you* and the *child*.

The information *you* provide to Forester Life will be used for setting up and administering the *child's* Forester Life *Plan*, for communicating with and keeping *you* informed and for maintaining a record of complaints. In addition, it will also be used for research and analysis, for marketing of *our* products and services and for compliance monitoring and crime prevention.

We share the information with *our* service providers, identity verification services such as credit reference agencies, and other parts of the Foresters organisation. *We* will not disclose any of the information to any other body or organisation except to prevent crime or if required by regulations or any law enforcement organisation.

We will retain the information for as long as the *child* is a Forester Life Planholder, and in accordance with *our* data retention guidelines and legal and regulatory obligations.

Your rights in relation to the information are set out in *our* Privacy Policy. This is available on *our* website or by request from Customer Services.

The policy provides more detailed information on how to view, correct, withdraw or otherwise change the way *we* use *your* and the *child's* personal information.

If *we* have been unable to satisfy *your* concerns regarding any aspect of the processing or handling of the information *you* can contact the Information Commissioners Office on telephone helpline: 0303 123 1113, email visit www.ico.org.uk/global/contact-us/email/ or by post at Information Commissioners Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

General
This document and the *Schedule* contain all the Terms and Conditions of the *Plan*. *We* will not be liable for any condition, claim, statement, warranty or representation, whether express or implied, and whether collateral to this agreement or not, which differs from these Terms and Conditions.

No term or condition in this document or the *Schedule* can be modified or waived (unless this document expressly provides that it can be) except by an endorsement issued by *us* from *our* registered office and signed by one of *our* authorised officials.

We will satisfy ourselves that any person to whom *we* delegate any of *our* functions or responsibilities under these Terms and Conditions is competent to carry out those functions and responsibilities.

Any requests made in connection with these Terms and Conditions must be made in writing and delivered to *us* at *our* registered office at Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF. *We* will use certain procedures and forms when any change to *your Plan* or any payment is to be made. *We* will only make changes when all normal procedures have been complied with.

We will retain all the charges and deductions described in this document for *our* own use and benefit. *Your Plan* complies with HMRC requirements for a *stakeholder Junior ISA*. *You* authorise us to provide HMRC with relevant information about *your Plan* and its investments. *We* are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. *We* will send any notices or other correspondence to the address that *you* have given to *us* in *your* application form, or to a new permanent residential address provided *you* have advised *us* of it in writing. *We* will update *our* literature from time to time. *We* will always communicate with *you* using the English language. The law that applies to *your Plan* is English law.