

Child Trust Fund (CTF)



If your child was born between 1st September 2002 and 2nd January 2011 and was eligible for Child Benefit, you should have received a Child Trust Fund (CTF) voucher from the Government which could be used to open a CTF account.

CTF accounts offer a tax-efficient way for adults to save on behalf of a child, which the child will gain access to at age 18.

Although CTFs are no longer available you are able to transfer to an existing CTF to us and continue to save for your child's future. An eligible child can only hold one CTF, which can be invested in either stocks and shares or cash.

Saving with us at a glance

- Tax-efficient savings, starting from as little as £10.
- Save up to £9,000 each year (contribution year runs from birthday to birthday).
- Simple to invest - the funds are professionally managed by Schroders.
- The child can access the money at age 18, with the option to save in an ISA.
- Family and friends can contribute too.
- A personal Financial Adviser will be on hand as and when you require via video appointment or face-to-face, at no direct charge to you.
- Manage the Plan online, visit foresters.com/MyPlans

Our Child Trust Fund

We offer a Stocks and Shares CTF, it's a simple and affordable way of building up a tax-free lump sum for their future. If you are investing for the medium to long-term, our CTF may be more suitable for you, by offering more potential for growth rather than saving in a bank or building society account where inflation could eat away at the interest made.

If you already have a Stocks and Shares or a Cash CTF you may want to consider transferring to us. We do not charge for any transfer.

The role of the Registered Contact

The Registered Contact is responsible for managing the Plan so should keep all of the Plan information safe, report changes such as change of address and is the only person who can change the account or provider.

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

Contributions

Anyone can contribute from £10 by Direct Debit or standing order for monthly contributions, and from £10 for single contributions by cheque and/or direct from your bank (direct credit); you can also make debit card payments online and by phone. All contributions to the CTF are considered a gift and cannot be returned to the gifter.

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.

To keep pace with inflation monthly contributions will automatically increase in line with the Retail Price Index (RPI), subject to a minimum of 2.5%.

We will write to you each year to let you know this is happening, and if you do not wish for your contribution to increase, just let us know 14 days before this is due.

Keeping you informed

You can check the value of your child's Plan online, visit foresters.com/MyPlans

If the Plan has received any contributions in the birthday year, and the Plan value exceeds £300, we will send a statement showing the payments received, the number of units held and the value of your child's Plan. In any event statements will always be sent on the child's 16th birthday and just before they reach 18.

Transfers

You are entitled to transfer between CTF providers and our Forester Life CTF can be transferred at no charge. We accept transfers from both Stocks and Shares and Cash CTFs. Any transfer needs to be made in full and the transfer can only be made by the Registered Contact.

If you are transferring from a Cash CTF you should note that there will now be some risk to the investment.

Forester Life does not give advice on transfers. If you are in any doubt about a transfer you should seek full financial advice.

Accessing the money at age 18

The Planholder will be contacted at least a month before their 18th birthday with details on how to access their savings. After their 18th birthday they will have the choice to leave the money where it is, withdraw the money, or reinvest all or some of the money in an Adult ISA. For more information, visit foresters.com/MaturedCTF

Tax treatment

The amount paid to the Planholder at age 18 is completely free from UK Income and Capital Gains Tax. Benefits paid out on death could be subject to inheritance tax.

Tax treatment depends on individual circumstances and may be subject to change in the future.

Choice of funds

You have the option to invest in the following funds.



Foresters Stakeholder (Schroders) Managed Fund

- ✓ The fund aims to grow the investment over the medium to long-term.
- ✓ Medium-low investment risk.
- ✓ An actively managed fund – the investment professionals at Schroders make the investment decisions for you.
- ✓ The fund aims, before charges, to outperform a customised benchmark.
- ✓ Considers environment, social and governance (ESG) factors as part of the investment selection process.
- ✓ Invests in UK and global shares, government bonds, higher quality corporate bonds and cash.
- ✓ 45% to 60% of the fund will be invested in shares or share-related investments.



Foresters Stakeholder (Schroders) Sustainable Future Managed Fund

- ✓ The fund aims to grow the investment over the medium to long-term.
- ✓ Medium-low investment risk.
- ✓ An actively managed fund – the investment professionals at Schroders make the investment decisions for you.
- ✓ The fund aims, before charges, to achieve a return of cash +3.5% per year over 5 to 7 years.
- ✓ Considers environment, social and governance (ESG) factors as part of the investment selection process. It has a greater focus on sustainability, so the fund aims to have an overall positive effect on people and the planet.
- ✓ Invests in a broad range of investments, including UK and 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.

For more information about the funds, please refer to the Key Information Documents and the Investment Bulletins.

Your investment

Your investment will be looked after by the experts at Schroders who make the investment decisions on your behalf.

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

Our CTF is a unit-linked Plan and meets Government standards required to be a stakeholder product. This means it is a straightforward, low cost product – where charges are no more than 1.5% of the fund value. This single annual management charge takes into account our distribution, administration and investment management costs.

Contributions will be used to purchase units in the chosen fund(s); Foresters Stakeholder (Schroders) Managed 1 Fund and/or the Foresters Stakeholder (Schroders) Sustainable Future Managed 1 Fund.

Whilst our CTF meets the standard for a stakeholder scheme this does not necessarily mean that the investment is suitable for you or that there is any guarantee of performance.

As with all stock market investments the value may fall as well as rise and you may get back less than has been invested.

If you change your mind

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

Should you cancel, any money returned to you may be lower, if the price of units bought, when opening the Plan has fallen during that time.

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

Other information

In the unfortunate event of the Planholder's death before age 18 we will pay out 101% of the value of the CTF.

What the Plan could be worth

The tables indicate what monthly or single contributions could be worth in years to come, assuming an annual investment growth rate of 5% and an annual management charge of 1.5%.

Monthly contributions

Monthly contribution amount	Value after 5 years
£20 a month (increasing to £22.52 in final year)	£1,380
£50 a month (increasing to £56.28 in final year)	£3,460
£100 a month (increasing to £112.55 in final year)	£6,930
£350 a month (increasing to £393.93 in final year)	£24,200
£750 a month*	£49,000

Single contributions

Single contribution amount	Value after 5 years
£1,000	£1,180
£3,000	£3,550
£9,000	£10,600

Monthly contributions are assumed to be increased by 3% pa. *No increase is applied when the contribution is at the maximum allowed.

Important notes for projections

These figures are only examples and are not guaranteed. The actual value could be more or less than shown, and could be less than has been paid in. What your child will get back depends on how much the investment grows and on the tax treatment of the investment. Investments can go down as well as up.

Inflation would reduce what you could buy in the future.

The Forester Life Child Trust Fund stakeholder accounts meet 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.

Charges may vary in the future but are subject to the stakeholder standards.

These figures assume contributions and investment over 5 years including any annual increase of 3% for inflation. Contributions to existing Plans may be invested for a shorter period depending on the age of the child at the time.

These figures do not take into account any Government payments made into the Child Trust Fund.

If the Plan has received any contribution in the birthday year, and the Plan value exceeds £300, we will send you a statement showing the payments received, the number of units held and the value of your child's Plan. We will also issue statements on your child's 16th birthday, and just before they reach 18.

All payments are locked into the Plan until the child's 18th birthday and cannot be reclaimed by any gifter(s).

For more information please read the Child Trust Fund Key Information Document(s).

If you are unhappy with our service

We take the concerns of our customers very seriously. 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.

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.

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

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 available on request or online.

At Foresters Financial we provide products, advice and service that embrace financial sense and simplicity. If there is anything in this brochure you don't understand, or you have specific requirements, please let us know.

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 CTF Key Information Document(s) for any CTFs transferred to us. Information is based on our current understanding of legislation and tax practice as at April 2023, which may change in the future.

Manage your child's savings online

Once you have opened the Plan you can view everything with the touch of a button.



Your online MyPlans account



View how the money is performing

See the Plan value, fund performance, our other products and more at any time.



Make contributions in just a few clicks

It's easy to set up or amend contributions and gift to a child's Plan at your convenience.



You can do it all yourself

Update your personal details, investment choice and contact your Financial Adviser.

Go to foresters.com/Activate

Visit foresters.com/MyPlans to login



Scan me!

Definitions

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

"Child" means the *child* as defined in the *CTF Regulations* and named in the *Plan Schedule*.

"Contributor" means *you* and/or the *child*, *your* relatives and friends, charities and the Share Foundation, and any other person.

"Contribution" means an amount in the currency of England which is gifted to the *Plan* from the *contributor's* own resources.

"Contribution Year" means that period running from the *child's* previous birthday to the day before the next birthday. For the year in which the *Plan* is opened the *contribution year* starts on the *Opening Date* and ends on the day before the *child's* next birthday.

"CTF Regulations" means The *Child Trust Funds Regulations* 2004 as amended from time to time.

"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.

"Maturity Date" means the *child's* 18th birthday.

"Opening Date" means the date from which payments can be accepted into the *Plan*.

"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 CTF that *you* have applied for and which is evidenced by this document and the *Schedule*.

"Registered Contact" means the person who can give instructions for the management of the account.

"Schedule" means the document with that heading attached.

"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.

CTF Account Provider

Forester Life Limited is approved by HM Revenue & Customs (HMRC) as a CTF account provider under the *CTF regulations*.

Registered Contact

There can only be one *Registered Contact* at any time. The *child*, provided they have attained their 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 the 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.

Contributions

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

The total amount contributed to the *Plan* in any *contribution year* cannot exceed the *contribution* limit specified in the *CTF Regulations*.

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

We will not accept any *contributions* after the *Maturity Date* or the earlier death of the *child*.

Single *contributions* can be made by cheque, debit card, or directly from the bank (direct credit). Monthly *contributions* can be made by direct debit or standing order and are due on the *Opening Date* and monthly thereafter. The last monthly *contribution(s)* is/are payable on the *contribution* due date which precedes the *Maturity Date* or the earlier death of the *child*.

Optional Changes to Monthly Contributions

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

Any *contributor* may stop their monthly *contributions* at any time. *Contributions* from other *contributors* will be unaffected. If monthly *contributions* are stopped they may be restarted at any time subject to the minimum and maximum limits.

It may be necessary for *us* to reduce or cease monthly *contributions* from time to time to keep within the maximum *contribution* limit for the *contribution year*.

Automatic Increases on Monthly Contributions

Each monthly *contribution* will increase automatically on the anniversary of its 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 monthly *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 *CTF Regulations* prevent an Automatic Increase from being made in full.

If a *contributor* has made Optional Changes to their monthly *contribution* 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 Increases.

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 CTF 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 in accordance with the *CTF 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 the Plan

On each monthly *contribution* due date, *we* will allocate to the *Plan* units of the *Fund(s)* using the unit price or prices effective on that date. The total value of the units *we* allocate at that price will be equal to the payment received.

If a monthly *contribution* is paid after its due date then *we* reserve the right to allocate units of each *Fund* selected at the unit price effective on the day on which *we* receive the monthly *contribution* rather than at the unit price effective on the *contribution* due date. If *we* have allocated units in respect of a monthly *contribution* that is not paid, those units will be cancelled.

For each single *contribution* and transfer payment received, *we* will allocate units to *your Plan* using the price or prices effective on the later of the day *we* receive the payment and the *Opening Date*. 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 nearer 1/1000th of a unit.

If the effective date for any unit cancellations under the *Plan* is the same day as the effective date for any unit allocations, the allocations will take place first.

Charges

There is a maximum annual management charge of 1.5% of the value of the *Fund(s)*. This charge is deducted directly from the *Fund(s)* 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 *Plan* may only be owned or held as a qualifying investment for a CTF and the *Plan* investments shall be in the beneficial ownership of the *child*.

The title to the *Plan* shall be vested in *you* and the *Schedule* showing title to the *Plan* must be held by *you*. *We* will only act on *your* instructions for the management of the *Plan* and *we* will require *your* agreement (or suitable documentation or other evidence in the event of *your* death, incapacity or replacement by Court order) in a form acceptable to *us*, in order to replace *you*.

The *Plan*, or the rights conferred by the *Plan* or any share or interest in the *Plan* or rights respectively cannot be transferred to another person. The *Plan* cannot be used as security for a loan.

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 CTF account or to a Junior Individual Savings Account (Junior ISA) and the rights may vest in the personal representatives of a deceased *child*).

Statements

We will periodically send to *you* a statement in accordance with the *CTF Regulations*. This will normally be annually, but will be less frequent if no *contributions* are received into the *Plan* since the previous statement date (or *Opening Date* if appropriate) or the value of the *Plan* is below the minimum value for statements as set out in the *CTF Regulations*. An annual statement will always be sent on the *child's* 11th and 16th birthday and just before they reach 18. If an annual statement is not sent, *you* may request that *we* send one to *you*.

The statement will include a valuation of the *Plan* and the amount of all *contributions* since the previous statement date (or *Opening Date* if appropriate).

Transfers

On receipt of *your* written instructions and within any time period *you* have stipulated (but not less than 10 business days after receipt of *your* instructions) *we* will transfer the *Unit Account Value* of *your Plan* with all rights and obligations to another CTF provider or to the Forester Life Junior ISA or to another Junior ISA provider. No *contributions* will be payable on and after the date on which *your* request becomes effective. *We* do not make any charge for the transfer.

Before the transfer can take place *we* will require written authority from the new provider. *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 CTF held with another provider to *us*, which *we* will manage under these Terms and Conditions. The transfer must be made in a manner acceptable to *us*.

Benefits

Benefits are payable only on the *child* reaching their 18th birthday, on earlier death or on sufferance of a terminal illness.

On survival of the *child* to the *Maturity Date*, only the *child* is entitled to receive the *Unit Account Value*.

Where no instructions have been given the *Plan* will be transferred to a protected account with *us* which *we* will continue to manage on *your* behalf in accordance with the *CTF Regulations*.

On the earlier death of the *child*, *we* will pay 101% of the *Unit Account Value* effective on the day *we* receive notice of that event. Payment will be made to the *child's* legal personal representatives after *we* receive evidence satisfactory to *us* of the *child's* death.

If *we* are advised by HM Revenue & Customs 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.

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. Except when a terminal illness is suffered by the *child*, payment of benefit will release *us* from all of *our* obligations under the *Plan*.

Cancellation

If *you* wish to cancel the *Plan* *you* must exercise *your* cancellation rights within 30 days of receipt of *our* letter acknowledging *your* completed transfer application. The *Plan* will not be opened until expiry of this cancellation period. Any *contributions* due to the *Plan* will be held in a non-interest bearing account until the *Plan* is opened or, if *you* exercise *your* cancellation right, until *we* receive instructions from *you* for the reinvestment or return to *you* of any *contributions* received.

Withdrawal and Termination

Withdrawals may not be made from the *Plan*. All payments are

locked in until the benefits become payable from the *child's* 18th birthday or on earlier death of, or sufferance of a terminal illness by, the *child*.

We will inform *you* if, by reason of any failure to satisfy the provisions of the *CTF Regulations*, the *Plan* has, or will, become void. *We* will terminate the *Plan* if it becomes void under the *CTF Regulations* and will pay to *you* and any other *contributors* as applies the balance of the *Unit Account Value* reduced by such amount of tax and Government *contributions* including income and gains on those *contributions*, as *we* are obliged to account for under those regulations. This will release *us* from all of *our* obligations under the *Plan*.

The proceeds from the termination of the *Plan* or the partial surrender of the rights conferred by the *Plan* cannot be paid to the *child* whilst the *Plan* is held in the CTF.

Disputes

We take the concerns of *our* customers very seriously. If at any time *you* do have any comments or wish to make a complaint, please write to the Customer Relations Officer at Foresters, 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 or visit www.financial-ombudsman.org.uk (telephone 0300 123 9123 or email complaint.info@financial-ombudsman.org.uk). The existence of the FOS or this complaints procedure 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 Account* complies with HMRC requirements for a Stakeholder CTF. *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 the *Plan* is English law.