

# Shariah Junior ISA



A Shariah Junior ISA is a tax-efficient savings designed to allow adults to save on behalf of a child in a Shariah compliant fund.

The money in the account belongs to the child, and at age 18 the Junior ISA will automatically roll into an Adult ISA, where they will have access to the savings.

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

To open the Shariah Junior ISA please go online.

## Saving with us at a glance

- Tax-efficient savings, starting from as little as £10 a month, up to £9,000 each tax year.
- Simple Shariah compliant investment - the fund is professionally managed by Schroders.
- The child will have access to the money at age 18, when it automatically rolls into an Adult Shariah ISA.
- Family and friends can contribute too.
- Manage the Plan online, visit [foresters.com/MyPlans](https://foresters.com/MyPlans)

## Our Shariah Junior ISA

Our Stocks and Shares Shariah Junior ISA is 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 Shariah Junior ISA may be suitable.

Even if your child already has a Cash Junior ISA you are still able to take out our Junior ISA. Of course, if your child already has a Stocks and Shares or a Cash Junior ISA or a Child Trust Fund (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 Shariah Junior ISA was opened by a person with parental responsibility can become the Registered Contact and manage their own Plan if they wish to.

## Contributions

Contribute from £10 by Direct Debit for monthly contributions, or from £20 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 Junior ISA are considered a gift and cannot be returned to the gifter.

You can amend your 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 will receive a statement showing the value of the Plan each year, however you can check the value of your child's Plan at any time with MyPlans - [foresters.com/MyPlans](https://foresters.com/MyPlans)

## Transfers

You are entitled to transfer between ISA providers and our Forester Life Junior ISA can be transferred at no charge.

We accept transfers from both Stocks and Shares and Cash Junior ISAs and CTFs. If you are transferring a Cash Junior ISA this can be transferred in full or in part, however Stocks and Shares Junior ISAs and CTFs need to be transferred in full.

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 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.

## Annual management charge

The annual management charge is 1.5% of the fund value, reducing to 1% after 10 years. This single charge takes into account our distribution, administration and investment management costs.

## Accessing the money

All savings are locked in until the Planholder's 18<sup>th</sup> birthday. At least a month before the Planholder reaches 18 we will write to them providing the details of the options available following their birthday.

On their 18<sup>th</sup> birthday the Shariah Junior ISA will mature and automatically roll into a Shariah ISA in their name. The Shariah ISA will continue to invest in the same fund as before, with the same charges.

## Your investment

The Forester Life Shariah Junior ISA is a unit-linked Plan. The Foresters (Schroders) Managed Islamic Global Fund invests in the Schroder Islamic Global Equity Fund and aims to grow your investment over the medium to long-term by investing in a Shariah compliant portfolio of shares from around the world. The fund will only invest in companies included in the Dow Jones Islamic Market World (Net Total Return) Index. A Shariah Supervisory Board and Shariah Adviser have been appointed to ensure all investments in the fund meet Shariah Investment Guidelines.

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.

Contributions will be used to purchase units in the Foresters (Schroders) Managed Islamic Global Fund 1. After 10 years the fund and future contributions will be invested in the Foresters (Schroders) Managed Islamic Global Fund 1A, this fund has the same investment approach, however it benefits from a lower charge. The fund has a medium investment risk.



Shariah  
Compliant



Appointed Shariah  
Supervisory Board



Appointed Shariah  
Adviser



Companies in the Dow Jones  
Islamic Market World Index

The fund may not invest in companies that derive more than 5% of their total income from prohibited activities or industries such as below...



Alcohol and  
tobacco



Entertainment inc.  
hotels/gambling



Pork-related  
products



Non-Islamic  
financial services



Weapons and  
defence

Also, any company whose financial arrangements are considered unsuitable for Shariah compliance such as an unacceptable amounts of debt, cash or interest bearing securities. As the fund is managed in line with Shariah Investment Guidelines, it may perform less well than other funds that do not strictly adhere to these criteria.

### What happens to investments which become non-compliant?

It is the intention to observe the Shariah Investment Guidelines at all times but this may not always be possible as there may be occasions when a company becomes non-compliant. The requirement to 'purify' prohibited income (and potential investment gains where companies become non-compliant) is likely to result in payments to UK registered charities that have been approved by the Shariah Supervisory Board. These payments could reduce the fund's performance compared with other funds that do not strictly adhere to the Shariah Investment Guidelines.

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

For more information about the fund, please refer to the Key Information Document and Investment Bulletin.

## Other information

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

## 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.

## 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 contributions returned may be lower if the value of units bought has fallen.

If the Shariah Junior ISA application is a transfer 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 transferred to the new ISA provider may be lower, if the price of units has fallen in the meantime.

## What your Plan could be worth

The tables indicate what your monthly or single contributions could be worth in years to come assuming an annual investment growth rate of 2% (low), 5% (medium) and 8% (high) an annual management charge of 1.5% (reducing to 1% after 10 years). Monthly contributions are assumed to be increased each year at 2.5% for a low growth rate, 3% for medium and 5% for high, subject to not exceeding the Junior ISA annual allowance.

### Monthly contributions

| Monthly amount | Low           |          | Medium        |          | High          |          |
|----------------|---------------|----------|---------------|----------|---------------|----------|
|                | Final Premium | 18 years | Final Premium | 18 years | Final Premium | 18 years |
| £20            | £30.43        | £5,760   | £33.09        | £7,780   | £45.86        | £11,800  |
| £50            | £76.08        | £14,400  | £82.67        | £19,400  | £114.61       | £29,600  |
| £100           | £152.16       | £28,800  | £165.28       | £38,800  | £229.23       | £59,200  |
| £350           | £532.56       | £100,000 | £578.49       | £136,000 | £750.00       | £207,000 |
| £750           | £750.00       | £174,000 | £750.00       | £230,000 | £750.00       | £308,000 |

### Single contributions

| Single amount              | Low                  | Medium               | High                 |
|----------------------------|----------------------|----------------------|----------------------|
|                            | Value after 18 years | Value after 18 years | Value after 18 years |
| £1,000 single contribution | £1,130               | £1,900               | £3,170               |
| £3,000 single contribution | £3,390               | £5,720               | £9,510               |
| £9,000 single contribution | £10,100              | £17,100              | £28,500              |

### Important notes for projections

These figures are only illustrative and not guaranteed. You could get back more or less than this and you may get back less than you paid in. What you will get back depends on how your 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.

There is an annual management charge of 1.5% of the value of the funds you accumulate. After 10 years the charge is reduced to 1%.

Every year we will send you a statement showing the value of the Plan.

Charges may vary in the future.

These figures assume contributions are paid including any increase for inflation. Monthly contributions are assumed to be increased at 2.5% for a low growth rate, 3% for medium and 5% for high, subject to not exceeding the ISA annual allowance.

For more information please read the Shariah Junior ISA Key Information Document.

### 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](mailto:complaint.info@financial-ombudsman.org.uk) or visit [www.financial-ombudsman.org.uk](http://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](http://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](http://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 Shariah Junior ISA Key Information Document for any new Shariah Junior ISAs taken out or 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 and access your documents online.

**Go to [foresters.com/MyPlans](https://foresters.com/MyPlans)**



**Scan me!**

## Definitions

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

“**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*.

“**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.

“**Life Assured**” means the Child, as defined in the *ISA regulations*.

“**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 Shariah Junior ISA. For the purposes of this *Plan*, only an insurance policy is available.

“**Registered Contact**” means the person who can give instructions for the management of the account.

“**Schedule**” means the personal information relating to the *Plan*.

“**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.

## Registered Contact

There can only be one *Registered Contact* at any time. The *life assured*, provided he (or she) has attained his (or her) 16th birthday, or any other person with *parental responsibility* for the *life assured* 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 *life assured* is the *Registered Contact*, then the *Registered Contact* cannot be changed.

The *life assured* 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 withdrawn.

If we become aware that the *Registered Contact*, other than the *life assured*, no longer has *parental responsibility* for the *life assured*, 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 monthly and single *contributions* to the *Plan*. The total amount *contributed* to the *Plan* in any tax year cannot exceed the *contribution* limits specified in the *ISA regulations*.

Single *contributions* can be made by cheque or direct credit subject to a minimum *contribution* of £20. Monthly *contributions* can be made by direct debit or standing order subject to a minimum *contribution* of £10.

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

Before we accept any *contributions* after the *life assured’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 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. If monthly *contributions* have stopped they may be restarted at any time subject to any conditions or restrictions we may apply.

## Automatic Increases to Monthly Contributions

Each monthly *contribution* will increase automatically on each 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 *ISA regulations* prevent an Automatic Increase from being made in full.

If a *contributor* has made Optional Changes to their *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 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 Document(s). Subject to meeting the Shariah Investment Guidelines, 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.

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.

### **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 date that the *contribution* is received. The total value of the units we allocate at that price will be equal to the *contribution* due.

The number of units of a *Fund* allocated in respect of each payment, and each *Fund Switch*, will be rounded to the nearest 1/100th 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 *Life Assured* and must not be used as security for a loan. The title to the *Plan* is vested in 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 *life assured*.

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*).

### **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 *life assured'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 1/100th of a unit.

#### **Death Benefit**

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

### Terminal Illness Benefit

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

### Cancellation Rights of a Junior ISA

The Plan Document and the *schedule* are issued together with a notice of your right to cancel. You have 30 days from receipt of the notice, during which you can change your mind about taking out your *Plan* and have all *contributions* returned to you.

### Cancellation

If you wish to cancel you should complete and return the notice to Foresters House, 2 Cromwell Avenue, Bromley, BR2 9BF. The amount returned to you may be lower if the value of units bought on your behalf has fallen.

### The cancellation period when transferring a CTF to a Junior ISA

If the Junior ISA application is by way of transfer from a CTF account the Registered Contact will have a seven day period in which to withdraw from the transfer. During this period we will not contact the CTF provider to transfer the account. However after this period the transfer will complete and the Junior ISA cannot transfer back to a CTF. There is no cancellation period once the Junior ISA is in force.

### 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 *Life Assured* 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](mailto:complaint.info@financial-ombudsman.org.uk) or visit [www.financial-ombudsman.org.uk](http://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 *life assured*, is about you and the *life assured* 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 *life assured*.

The information you provide to Forester Life will be used for setting up and administering the *life assured'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 *life assured* 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 *life assured'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/](http://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 information 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. *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.