

# Important Information Guide

## Stocks and Shares ISA



A tax-efficient way to invest, tailored  
to your financial goals

## Contents

		Page
<b>1</b>	Welcome	1
<b>2</b>	Key features of our ISA	2
	Frequently asked questions about the plan	4
<b>3</b>	Terms and Conditions	8
	Who can apply?	8
	Opening your ISA	9
	How this ISA works	10
	Making payments to your ISA	12
	Tax and your ISA	12
	Taking money from your ISA	13
	Life insurance from your ISA	13
	When we can make changes to this ISA	14
	Closing your ISA	15
	How to make a complaint	16
	How we use your personal information	17
<b>4</b>	Important information about your agreement with us	18
	What we promise you	18
	How we pay our people and introducers	21
	What we ask from you	22
<b>5</b>	Contact us	23

## 1 Welcome

Shepherds Friendly was founded in 1826, and has since become a modern mutual built for today.

We believe in offering you a fairer, simpler way of investing. Our members have always come first and they always will. We help them plan their finances in ways that take care of them and their families. And just as we help our members secure their future, they help define ours. All our members have a say in how we're run.

If you choose to invest in our Stocks and Shares ISA, you'll become one of our members as well. And we'll be always here to support you.

If you have any questions or feedback, please call us on **0800 526 249**. We can also supply this document in large print or braille. If you prefer to write to us, we've included our address and email details near the end.

## 2 Key Features of our ISA

This Important Information Guide tells you the key points. That includes what an Individual Savings Account (ISA) is, how to apply for it and how it works. Plus, what we ask from you and what you can expect from us.

You can find the Terms and Conditions for this ISA in this document too. There are contact details of others who might help you with your savings journey as well, such as the tax office (HMRC).

The Shepherds Friendly Society Limited is required by the Financial Conduct Authority (FCA), the independent financial services regulator, to provide you with this Important Information Guide. This is to help you decide whether our Stocks and Shares ISA (Individual Savings Account) is right for you.

The products we provide are Shepherds Friendly's own products.

Please read this document carefully to make sure you fully understand the plan and what you need to do. As you might want to look at it again in the future, please also keep it in a safe place.

By law, each year we publish a Solvency and Financial Condition Report (SFCR), which provides information about our financial health. We also publish our Annual Reports and Accounts, which show how we've managed our money and operated over the year. You can find these at: [shepherdsfriendly.co.uk/about/reports-and-accounts](https://shepherdsfriendly.co.uk/about/reports-and-accounts).

### **The aims of our Stocks and Shares ISA**

- To increase the value of the money you've invested over the medium- to long-term (five years or more).
- To let you benefit from the tax advantages of investing in an ISA investment which you can easily add to or take out money from.

## 2 Key Features of our ISA (continued)

### Your investment in the plan

- You can invest a single lump sum and/or monthly amounts, up to the limits the Government allows. You should choose which one of five available funds you want your money to be invested in, please see **'What are the funds I can choose from?'** below.
- There's no fixed term, but it's usually best to think of it as a medium -or long-term investment (five years or more).
- You can take out some of your money, but you need to tell us – for details, please see **'Taking money from your ISA'** below.

### Risks associated with the plan

- The value of your investment can go down as well as up and you may get back less than you invested. Your level of risk will depend on which of the five funds you choose to invest in. Past performance is not a guarantee of future results.
- Like all ISAs, our Stocks and Shares ISA has a number of tax advantages. However, the Government may decide to change this in the future.
- Inflation and taking out money will affect what your investment is worth.
- Stocks and shares ISAs carry a higher risk than a bank or building society cash ISA.
- This Stocks and Shares ISA is a medium- to long-term investment. If you close it early, it may mean you get back less than you expected.

## 2 Frequently asked questions about the plan

Here are answers to some of the questions we're often asked about the plan. We explain these in more detail in our Terms and Conditions later on in this guide.

### **What's a stocks and shares ISA?**

An Individual Savings Account (ISA) is a tax-efficient way in which you can save without having to pay any Income or Capital Gains tax. This ISA is a Stocks and Shares ISA, which means it's invested across stocks and shares, equities, bonds, and property. There are five different funds to choose from, and each has a different mix in them.

It's one of the various types of ISAs which you're allowed to hold, and you can have ISAs with different providers. However, the Government has savings limits for each type of ISA, including stocks and shares ISAs which is £20,000, and you must stay within these limits.

### **Who can have a stocks and shares ISA?**

Anyone aged 18 or over can open a stocks and shares ISA as long as they're resident in the UK. You can find out what we mean by '**resident**' in the '**Who can apply**' section below.

### **How much can I invest?**

Each year, the Government sets an annual ISA allowance for each type of ISA. You can invest up to the limit allowed for a Stocks and Shares ISA, which is currently £20,000. There's more on this in the '**Making payments to your ISA**' in the Terms and Conditions later on in this guide.

### **How do I invest?**

You can easily open your Stocks and Shares ISA online. You can invest regular monthly amounts and/or lump sums. Please make sure the total amount each tax year isn't more than the Government allows.

If paying into your Stocks and Shares ISA by Direct Debit, the minimum monthly amount is £25. You can increase this at any time by a minimum of £5 a month.

The minimum initial lump sum you can invest is £100. You can add further lump sums of at least £5 at any time.

There are more details in '**Making payments to your ISA**' in our Terms and Conditions later on in this guide.

## 2 Frequently asked questions about the plan (continued)

### How do I transfer my ISA?

To transfer an existing ISA to us from another ISA provider, or an existing Shepherds Friendly ISA, you must complete a transfer form. You can only transfer a full ISA to us, not part of it. We will then contact your existing ISA provider and contact you when we have received the money.

If you have a Shepherds Friendly Stocks and Shares ISA and want to transfer it to another company, please ask them to request the transfer. You can transfer your full ISA to another provider, or just part of it. We'll transfer your ISA to the new company within 30 days of your request, which is the current guidance from HMRC. We'll also send them a closing statement once the transfer is complete.

**Please note:** if you want a transfer, don't just take out and pay in the money yourself. The transfer must be done by an ISA registered company if you want to keep the tax benefit.

You can only transfer cash in this way and not investments or other assets.

You can find out more about transferring an ISA in '**What you need to know if you're transferring your ISA**' below.

### How could my investment grow?

The amount of growth you might receive is based on factors such as:

- When you made the investment
- The fund's performance over time
- The costs related to running your plan

### What's the charge for this ISA?

We apply an Annual Management Charge of 0.75% to this ISA. For more information, please see '**What we charge you**' below.

## 2 Frequently asked questions about the plan (continued)

### **What are the funds I can choose from?**

The Stocks and Shares ISA allows you to choose from five different funds, actively managed by expert fund managers. Each fund invests in a range of assets and has its own risk level.

#### **Low Risk Fund**

A low-risk fund that aims to grow your money more than a cash savings account while limiting your risk of losing money.

#### **Medium-Low Risk Fund**

A balanced fund that aims to provide you with moderate, steady returns with a medium-low level of risk.

#### **Medium Risk Fund**

This fund combines stocks, bonds, and some emerging markets exposure for those seeking higher growth potential with a medium level of risk.

#### **Medium-High Risk Fund**

This fund aims for higher returns for those willing to accept a medium-high level of risk and growth potential.

#### **High Risk Fund**

This fund aims to offer growth opportunities with a higher level of risk and growth potential.

#### **What happens if I die?**

If you die, the money in your plan will go to your estate. Whoever is responsible can make a claim by calling us on **0800 526 249**. We will explain the claims process and send out a claim form.

The amount we pay will be 101% of the current plan value on death.

There are also rules and guidelines about what happens to your money in this plan if you die, and we can help with these.

To find out more, please call our Member Services team on **0800 526 249**, or get in touch online at **shepherdsfriendly.co.uk/help-and-support/**

Please see also the **'Life insurance from your ISA'** section below.

## 2 Frequently asked questions about the plan (continued)

### **How will I be kept informed?**

You can see your plan details in the mobile app, or on your online account. You'll also be able to add to your ISA and update any Direct Debit securely online.

We'll send you a statement at least annually. This will show the total value of your Stocks and Shares ISA.

### **How do I take out money?**

You can take money out of your ISA at any time, in the mobile app or in your online account. The minimum amount is £5 and there are no charges.

Please note that this doesn't affect your ISA limits. If you put money into an ISA, it counts towards your allowance. If you withdraw it in the same tax year, you can't put it back.

When you take money from your ISA you must leave at least £25, otherwise we will close it and return the value to you. Please see '**Taking money from your ISA**' below.

### **How do I close my ISA?**

You can close your ISA at any time in the mobile app or on your online account. You can also close it via email or by calling us. There are no charges.

### **What if I change my mind about opening an ISA?**

You're free to change your mind any time in the 30 days after we send your welcome pack. You'll also get back your ISA allowance, which you can use to add to a different ISA, or to open a new one. You may get back less than your initial investment if the value of your plan has reduced since opening it. For more details please see the '**Closing your ISA**' section below.

### 3 Terms and conditions

## Who can apply?

To apply for this Stocks and Shares ISA:

- You must be 18 years old or over.
- Make sure you're within the £20,000 limit allowed by the Government for this type of ISA during this tax year. (Each tax year, the Government allows you to save up to a certain amount in ISAs. Different ISA types have different maximum amounts. This ISA is a stocks and shares ISA.)
- You must also be an individual. This means it is in your name only – you can't have a joint stocks and shares ISA. You also can't hold it on behalf of a company, club, or charity.

Where you live also matters:

- You must be resident in the mainland United Kingdom (UK). To be resident means you have to have lived at least half the year in the UK in each of the last three years. The UK means anywhere in England, Wales, Scotland or Northern Ireland. The only exceptions are the Isle of Man and the Channel Islands – if you live there, sorry but you can't take out an ISA.
- If you're a Crown employee working abroad (for example serving with the armed forces) then you're still able to apply for an ISA. The same applies if you're married to or in a civil partnership with someone like that.

If you're not sure whether you can apply or not, please check the Government guidelines: [gov.uk/individual-savings-accounts](https://www.gov.uk/individual-savings-accounts). You can also ask us by using our online Help & Support form: [shepherdsfriendly.co.uk/help-and-support/](https://shepherdsfriendly.co.uk/help-and-support/).

### 3 **Opening your ISA**

Before you open your Stocks and Shares ISA we're always happy to explain anything, but unfortunately we cannot offer you any financial advice. If you're not sure if this ISA is right for you, you may want to contact a financial adviser. You can search the Financial Services Register at <https://register.fca.org.uk/> to check your chosen financial adviser has permission to give advice.

We offer different types of ISAs, each with its own risks. Make sure you understand the differences before choosing one.

When you open this ISA with us you enter into an agreement based on the information in the application form and these terms and conditions. You agree that our services will start once we send you confirmation. This agreement will end when you close your ISA.

When you open your Stocks and Shares ISA you have a choice between five funds. Each fund has a different level of investment risk, based on the types of investment within those funds. How your money is spread across different types of investments will depend on the fund you pick.

You can only have a maximum of one Stocks and Shares ISA and one Investment ISA with us at any time.

#### **Information you need to keep safe**

It's important that you keep any information we send to you safe.

For example:

- Your Welcome Pack, that we'll send you after you apply.
- This Important Information Guide.
- Any letters, emails or text messages we send to you.

#### **Keeping us up to date**

- Please let us know if you're no longer a UK resident, as outlined in the 'Who Can Apply' section.
- Please let us know if your address changes. You can make these changes in the mobile app, or on your online account.

## **3** Opening your ISA (continued)

### **Keeping you and your details safe**

By law, we have to make sure you are who you say you are. For example, we may have to check your details on the Electoral Roll, or with credit reference agencies.

As part of your application, we also need certain information, which includes details about you. We will only collect what the law requires us to, plus what we need to manage your plan and we'll hold this information securely. To find out more you can read our privacy notice on our website: [shepherdsfriendly.co.uk/privacypolicy](https://shepherdsfriendly.co.uk/privacypolicy).

### **What you need to know if you're transferring your ISA**

If you already have an ISA and are transferring it to us, please don't close it yourself or you'll lose the tax benefits. Instead, complete our transfer form and then return it to us. We'll then send the form to your existing ISA provider to make sure that you keep your tax benefits.

You can only transfer the whole amount of what you paid in during the current year (assuming you did pay any money in). However, with money you paid in over previous years you have the choice of transferring all or just part of it.

For example, if you paid £10,000 into your ISA this tax year and £10,000 last tax year, you could transfer £5,000 from the previous year. However, you must transfer the full amount from this year. A tax year starts on 6th April and ends on 5th April the following year.

Please note that you can only transfer money. You can't, for example, transfer shares into an ISA.

## **How this ISA works**

### **How we manage your investment**

When you apply for this ISA you have a choice of five funds to invest in, ranging from lower risk to higher risk. The risk is determined by the underlying assets that the fund invests in.

### 3 How this ISA works (continued)

When you pay money into the ISA, and we receive the money, we will buy units within your selected fund on the next available trading day. When you withdraw money from the ISA, we will sell units on the next available trading day. When you pay in or withdraw money, the price on this trading day is the one we must use. The value of these units will go up or down on business days based on how the investments in the fund are doing, which means the value of your ISA will also change. You can follow the changes to the value of your ISA in the mobile app, or on your online account.

You can also choose to change the fund that your money is invested in if you want to take more or less investment risk. You must move 100% of your investment to the new fund. This ISA also offers the option for you to move your money into a temporary Cash Fund if you want to remove your exposure to the market for short periods of time, without having to make withdrawals that will affect your annual ISA allowance. The Cash Fund is an Open-Ended Investment Company (OEIC), and is managed with the goal of making sure the Unit Price doesn't fall. You can also make withdrawals whenever you like, but to leave your plan open you must leave at least 5% of your total fund value or at least £25, whichever is higher.

We may stop offering a fund if we think it's reasonable to do so. If this happens, we'll replace it with a similar fund and give you 30 days' notice. You can choose to withdraw your investment or switch to another fund we offer.

For more detailed information on how we manage our unit-linked business, see our Guide to Unit-Linked Investing at [shepherdsfriendly.co.uk/investments/isa/stocks-and-shares-isa](https://shepherdsfriendly.co.uk/investments/isa/stocks-and-shares-isa)

#### What we charge you

We apply an Annual Management Charge of 0.75% to this ISA. This covers all fee charges and expenses. Instead of taking it all at once, we share it out over a year and deduct a small amount each day.

We reserve the right to change the Annual Management Charge. We can increase the charge if we have a good reason and will give you at least 30 days' notice. If we reduce it, we'll let you know in your next statement.

### 3 **Making payments to your ISA**

You can make regular monthly Direct Debit payments and/or lump sum payments to your ISA. We may review and change these limits from time to time, and we'll contact you if there are any changes.

If you choose monthly payments, the minimum amount is £25 a month. You can increase this at any time by a minimum of £5 a month and in increments of £1. You can also reduce monthly payments, as long as the payment does not go below £25 a month. You can stop paying in at any time, using our online Help & Support form: [shepherdsfriendly.co.uk/help-and-support/](https://shepherdsfriendly.co.uk/help-and-support/)

You can make lump sum payments in the mobile app, or on your online account. These can be by debit or credit card. The minimum initial payment is £100, which will be automatically taken from the card you provide when you apply. You can add more payments of at least £5 at any time.

Whichever method(s) you choose, you can add money to your ISA up to the limit the Government allows each tax year. A tax year starts on 6th April and ends on 5th April the following year. The limits may change from year to year.

You can find the current ISA allowance on the HM Revenue and Customs (HMRC) website at: [gov.uk/individual-savings-accounts](https://gov.uk/individual-savings-accounts). Or, you can use our online Help & Support form: [shepherdsfriendly.co.uk/help-and-support/](https://shepherdsfriendly.co.uk/help-and-support/)

## **Tax and your ISA**

The fund you invest in may receive dividend income net of corporation tax if it invests in any UK stocks and shares. We are only notifying you of this, you don't need to do anything about it.

You don't have to pay any income tax or capital gains tax on your ISA investment. You don't have to include it on your tax return either.

The information we provide on UK tax is based on our understanding of current laws. Please note that the Government may change the rules about ISAs in the future. For further advice on tax, please contact a tax adviser. There's also more information about tax on the Government website at: [gov.uk/topic/personal-tax/income-tax](https://gov.uk/topic/personal-tax/income-tax)

### 3 **Taking money from your ISA**

You can take money out of your ISA or close it at any time. Please remember this isn't a flexible ISA. That means if you take money out of your ISA, you can't replace it without using up more of your annual ISA allowance.

Here's how it works:

- You just need to let us know you would like to take money from your ISA in the mobile app, or on your online account.
- The minimum amount you can take out is £5.
- We need to make sure that the money is going to the right person so we'll carry out some identity checks before we make a payment.

## **Life insurance from your ISA**

This ISA also provides life cover if you die. It means that if you die while you have the ISA, we will pay your estate. We guarantee that we will never pay less than 101% of the current plan value on death.

Because it includes life insurance, you can't sell your ISA, use it as security for a loan, or transfer your interest in it in any way. There's no longer any life insurance if you close your ISA.

If you die while you have this ISA, we would need to be sent a copy of the death certificate and a copy of your will, if you made one.

If you're married or in a civil partnership when you die, your ISA can be transferred to your husband, wife or civil partner. They can have this in addition to their own ISA allowance – it's called an Additional Permitted Subscription (APS) allowance.

## **3** When we can make changes to this ISA

### **Following the law**

This ISA is governed by the laws of England and Wales.

There could be a change in the law or the way tax applies to us or to you. If this happens, we'll make changes to make sure that we don't break the law or taxation rules. We'll always let you know if we do this.

## **Closing your ISA**

### **Closing your ISA within 30 days**

You can close your ISA within 30 days of us sending your welcome pack and your contributions will not count towards your ISA allowance in the tax year. The amount you get back will be based on the price on the next available trading day after your request has been processed. This means you may get back less than your initial investment.

### **Closing your ISA after 30 days**

If you close your ISA after 30 days, the amount you get back will be based on the price on the next available trading day after your request has been processed. You may get back less than your initial investment. Your contributions will count towards your ISA allowance in the tax year.

### **Transferring your ISA to another provider**

You can also transfer your Shepherds Friendly ISA to another provider at any time. Please don't just close it yourself or you'll lose the tax benefits. Ask the new provider for a transfer form.

## 3 Closing your ISA

### When we can close your ISA

In certain rare circumstances, we may close your ISA:

- We'll close your ISA if we don't receive a deposit within 60 days of your application.
- We'll close your ISA if we think you're using it, or any of our other products, to commit fraud.
- We'll close your ISA if you seriously and repeatedly break these terms or those of our other products
- We'll close your ISA if you fail to meet all the ISA rules and the Terms and Conditions. We will contact you with one month's notice.
- We would close your ISA if HMRC told us to.
- If we decide in the future to stop offering this ISA, or we can no longer offer any ISAs, we will contact you, giving three months' notice for you to transfer the plan to another ISA provider.

If we close your ISA, the amount you get back will be based on the price on the next available trading day. You may get back less than your initial investment.

### 3 How to make a complaint

If you're not happy with our service, please let us know. We can usually sort it out quickly and fairly. If you want to make a complaint, please contact:

Member Services,  
Shepherds Friendly,  
Haw Bank House,  
High Street,  
Cheadle,  
Cheshire SK8 1AL.

You can also phone: **0800 526 249** or email [complaints@shepherdsfriendly.co.uk](mailto:complaints@shepherdsfriendly.co.uk)

We'll handle any complaint in line with the standards set by the Financial Conduct Authority. We publish our complaints procedure on our website and can also supply a written version if you ask for it.

If you're not happy with the way we deal with your complaint, you can refer it to the Financial Ombudsman. Write to:

The Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London E14 9SR.

Or phone: **0800 023 4567**. There are also more details on their website at: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk). Making a complaint will not affect your right to take legal action.

We're covered by the Financial Services Compensation Scheme (FSCS) if we can't meet our obligations. For more details, contact us or the FSCS at PO Box 300, Mitcheldean GL17 1DY.

### 3 **How we use your personal information**

Our privacy notice explains how we look after and manage your personal information, and explains your rights. You can see this on our website at: **[shepherdsfriendly.co.uk/privacypolicy](https://shepherdsfriendly.co.uk/privacypolicy)**.

You can also ask us for a written copy. Just write to:

Shepherds Friendly,  
Haw Bank House,  
High Street,  
Cheadle,  
Cheshire SK8 1AL.

Alternatively, use our online Help & Support form at **[shepherdsfriendly.co.uk/help-and-support/](https://shepherdsfriendly.co.uk/help-and-support/)**, or call our Member Services team on **0800 526 249**.

## 4 **Important information about your agreement with us**

This section explains what we promise to do for you, along with what we ask from you in return.

### **What we promise you**

We will always aim to follow all applicable laws, including FCA and ISA rules, for your ISA.

We'll treat you as a retail client unless we agree otherwise, which means you have the highest level of protection under FCA rules.

We're responsible for any losses or costs caused by:

- Fraud by us, our employees or agents acting within regulated responsibilities.
- Negligence.
- Breaking applicable laws, including FCA rules.

We may delegate some or all ISA duties but will ensure they are handled properly. This section does not limit any legal obligations we must follow.

### **Answering your questions**

We agree to do the best we can for you at all times. Our Member Services team is there to make sure you have all the information you need and to answer your questions openly and honestly.

### **Conflicts of interest**

We agree to identify and manage any conflicts of interest which may arise and to smooth out matters as much as possible. By conflicts of interest, we mean where what you want and what we want is different. If we believe there's a conflict of interest we'll let you know, so you can decide what's best for you to do.

## 4 What we promise you (continued)

### The information we'll send you

We will always provide you with all the information you need about our products and the service that comes with them.

Once we've accepted your application, we'll send you the following information:

- A Key Information Document (available on our website).
- A statement which sets out why this ISA might be right for you.
- This Important Information Guide (which also contains our Terms and Conditions).
- A cancellation form which you can use during the cooling-off period if you change your mind.
- Confirmation about collecting payments, if you've opted for a Direct Debit.

We aim to be as accurate, clear and easy to understand as possible. If there's anything that you're not sure about, please feel free to ask. You can ask us to email any information or documents, or we can post them in paper form if you prefer. Whatever you choose, please make sure you read all the information we send you carefully.

### Checking this ISA is right for you

Please note that while we offer this ISA, we don't know if it's right for you – we aren't offering financial advice. All we look to do is to give you all the information and help you need. That way you can make a decision based on your understanding of your own needs.

You may want to contact a financial adviser if you're unsure if our ISA is right for you. If you buy a plan on your own without guidance, you may lose some consumer protection benefits. This means that you may not be able to claim against us.

## 4 What we promise you (continued)

### Updates on your plan

We'll provide updates at least annually to let you know how your plan is doing.

### Your personal information

We'll hold your personal information securely and only use it for reasons allowed by the UK data protection regulation (GDPR). You can find out more in the section above '**Keeping you and your data safe**'. You can also see our privacy notice online at: [shepherdsfriendly.co.uk/privacy-policy](https://shepherdsfriendly.co.uk/privacy-policy) or ask us for a printed version.

Under the Data Protection Act, you have the right to ask to see any personal information which we may hold about you. You can have any mistakes in this information corrected. This is called a Data Subject Access request, or DSAR. You can do this by writing to our Data Protection Officer. Our address is in the '**Contact us**' section below.

### Protecting you against financial crime

We'll do what we can to protect you against financial crime. We may need proof of who you are when you apply or contact us at other times. If need be, we may take steps such as checking the Electoral Register.

### Changes to our terms and conditions

Sometimes, we may need to update our terms and conditions. We'll only do this if:

- The law or industry rules change.
- Our costs go up, and we need to adjust our charges.
- We update our technology or systems.

We'll always be fair and only make changes when necessary. If a change could affect you, we'll contact you within 30 days (unless the law says otherwise).

If a change benefits you, like making things clearer or fixing a mistake, we'll still let you know.

If you don't agree with a change, you can close or transfer your ISA at any time.

## 4 **How we pay our people and Introducers**

### **How we pay our people**

We take great care to ensure our people are remunerated in ways which do not create any conflicts of interest for them or you. We structure pay to make sure poor sales practices are not incentivised.

We do this by paying our people by salaries with a discretionary bonus element for successfully doing their job. These payments are made by Shepherds Friendly.

### **How we pay our introducers**

We often receive applications for products such as this ISA which have been referred to us by someone else. These are businesses we've chosen to work with – they may, for example, be a financial adviser or an affiliate website. We call these people 'introducers' and we may pay them a fee. We always make sure that they follow our guidelines and have a similar approach to us.

## 4 What we ask from you

### **The information you share with us**

When you give us information it must be accurate and truthful in all respects. In particular, if you take out money, transfer or close your plan, please supply us with all the details we ask for. There's a risk that providing anything inaccurate or false could cause the plan to be invalid and you may suffer loss as a result.

### **Understanding your documents**

Please read the Key Information Document and this Important Information Guide carefully. If there's anything you're not sure about, please get in touch and we'll be happy to help.

### **Keeping us up to date**

Please keep us up to date with information about how to contact you. That's particularly important for your home address, but please also let us know about any changes to your email address or phone number. The 'Contact us' section below has the details.

### **Checking who you are**

By law, we have to check you are you say you are while you're with us. We will advise you how we do this when we do it. If or when, we have to do this we would be grateful for your help.

## 5 Contact us

Our focus is on customer service. In particular, we always look to provide as much help and support to our members as we can. That also goes for anyone else looking to take out an ISA with us.

The quickest way to open an ISA or to ask us anything is via our website or by calling us for free:

Online: [shepherdsfriendly.co.uk/help-and-support](https://shepherdsfriendly.co.uk/help-and-support)

Freephone: **0800 526 249**

You can also write to us at:

Shepherds Friendly,  
Haw Bank House,  
High Street,  
Cheadle,  
Cheshire SK8 1AL

### Your money is protected

We are covered by the Financial Services Compensation Scheme (FSCS). This means you may be entitled to compensation under the terms of the scheme if we are unable to pay out money.

For long-term plans such as this, the scheme covers 100% of your money – there's no upper limit. For more information, please visit the FSCS website: [fscs.org.uk](https://fscs.org.uk) or call **0800 678 1100**.



Protected

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