



KINGSTON UNITY
THE FRIENDLY SOCIETY
TRADITIONAL VALUES - MUTUAL BENEFITS



For more information call 01924 240164 or visit www.kingstonunity.co.uk

Kingston Unity Friendly Society

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and the Prudential Regulation Authority FRN 110056

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Our With Profits Product Range
for IFA and Introducer use only

Who we are

We are a growing, well established Friendly Society and we've been helping our members to secure their financial future since 1840. We're a mutual society which means our members come first and any surplus funds are used for the benefit of members and not to pay shareholders.

Our products

This booklet will provide you with an overview of our product range for IFAs and Introducers. Before deciding if a product is suitable for your clients' investment needs you should read the relevant Key Features literature which provides more detail.

This is available on our website www.kingstonunity.co.uk or by calling our New Business Department on 01924 240164.

Tax Exempt Savings Plan (RDR and Introducer product versions)

Tax Exempt Savings plans continue to be a family favourite as they provide long term tax free* growth potential for all the family. Open to both adults and children and for parents and grandparents looking to save for younger family members to help provide some financial security later in life.

- Available to anyone from birth providing the Government maximums of £25 per month or £270 per annum are not exceeded.
- Minimum premium is £15.00 per month and savings on behalf of a child can be made by a 'sponsor' from £5.00 per month.
- Fixed savings period from 10 to 30 years which can be designed to tie in to a specific birthday or event, with or without life cover.
- Depending on the amount you choose to save and for how long, you will receive a Guaranteed Sum Assured payable on maturity.
- The Society declares an annual bonus and this is added to the Sum Assured. Providing the policy runs to maturity bonuses cannot be taken away. The bonus is calculated on the actual Sum Assured, not the amount you have saved over the term of the plan.
- Savings are held in a tax exempt fund and are paid tax free* on maturity.
- No fee facilitation available for RDR business.
- Referral fee available for introduced business.

Regular Savings Plan (RDR and Introducer product versions)

Similar to the Tax Exempt Savings Plan (although not tax exempt) and ideal if you want to save more than £25 per month or if you already hold the maximum in tax exempt plans.

- Available to anyone up to age 65 subject to acceptance.
- Minimum monthly premium is £5.00 for a child policy and £15.00 for an adult policy. Maximum premium is £250 per month.
- The minimum you will receive at maturity or earlier death is the Sum Assured and this depends on the amount you save and for how long.
- The Society declares an annual bonus and this is added to the Sum Assured. Providing the policy runs to maturity bonuses cannot be taken away. The bonus is calculated on the actual Sum Assured, not the amount you have saved over the term of the plan.
- Savings are held in a fund on which the Society pays tax but under current legislation, which may vary, the proceeds on maturity are tax free.
- Fee facilitation available for RDR business.
- Referral fee available for introduced business.

Investment Bond - Introducer product

Our With Profits Investment Bond is a single premium investment option which invests in Kingston Unity's With Profits fund.

- Minimum investment £1000 and maximum £250,000.
- Guaranteed Sum Assured on the fifth anniversary of 102% of the initial investment.
- Bonus declared annually and once added cannot be taken away.
- Funds invested in the Society's With Profits fund giving access to assets such as Equities, Property, Fixed Interest and Cash, providing a low to medium risk investment option.
- Withdrawals of up to 5% per annum can be made without any penalty though depending on individual circumstances this could create a deferred tax liability when fully encashing the Bond.
- The Bond can be held on a joint life basis if required.
- Referral fee available for introduced business.

Investment Bond - RDR product

Our With Profits Investment Bond is a single premium investment option which invests in Kingston Unity's With Profits fund.

- Minimum investment £1000 and maximum £250,000.
- Guaranteed Sum Assured on the fifth anniversary of 100% of the initial investment.
- Bonus declared annually and once added cannot be taken away.
- Funds invested in the Society's With Profits fund giving access to assets such as Equities, Property, Fixed Interest and Cash, providing a low to medium risk investment option.
- Withdrawals of up to 5% per annum can be made without any penalty though depending on individual circumstances this could create a deferred tax liability when fully encashing the Bond.
- The Bond can be held on a joint life basis if required.
- Fee facilitation available for RDR business.

Investment NISA (RDR and Introducer product versions)

Our With Profits Investment NISA is a Stocks and Shares NISA which invests in Kingston Unity's With Profits fund and is suitable for either lump sum or regular investments.

- Available to UK residents aged 18 and over.
- Savings limit set by the Government annually.
- Withdrawals allowed subject to a minimum of £500.
- Transfers in from other providers accepted.
- Bonus declared annually and once added cannot be taken away.
- Death benefit of 101% of the value at the date of death.
- Fee facilitation available for RDR business.
- Referral fee available for introduced business.

Junior Investment NISA (RDR and Introducer product versions)

Our With Profits Junior Investment NISA is available to children under the age of 18 who are not eligible for a Child Trust Fund.

- Savings limit set by the Government annually.
- Withdrawals not allowed until the child reaches the age of 18.
- Transfers in from other providers accepted.
- Fee facilitation available for RDR business.
- Referral fee available for introduced business.

Please note that bonus rates are not guaranteed and past performance is not a guide to future performance.
*Subject to current tax regulation which may change in the future.