

Useful Information

For IFA use only

Key Facts

Category	2013	2014	2015
Premium Income (£000's)	10632	17697	9373
Total Assets (£m)	79.49	97.79	105.21
Number of Members	100258	100826	100,757

Kingston Unity's With Profits Fund as at 31th Dec 2015

Asset Type	Percentage of funds invested in asset class
Equities	18.14
Gilts & Fixed Interest Securities	51.95
Property	22.28
Cash	7.63

Free Asset Ratio as at 31th Dec 2015

Overall %	8.89
With Profits %	18.86

Bonus History

Year	TESP Reversionary	TESP Terminal	Regular Savings Rev	Investment Bond Rev (Non RDR)	Investment Bond Rev (RDR)	Investment NISA
2012	2.25%	5%	1.75%	4.00%	n/a	n/a
2013	2.25%	5%	1.75%	4.00%	4.50%	n/a
2014	2.25%	5%*	1.75%	2.80%	3.30%	3.40%
2015	1.75%	5%*	1.25%	1.00%	1.40%	2.00%

*Applies to policies with a term of less than 15 years

Investment Strategy

The Society aims to protect the value of its investments and provide a sustainable level of income. The Society also aims to achieve growth for member funds.

Investment Advisors

The Society's Investment Advisors are Vestra Wealth

KU Products

Our TESP's, Regular Savings Plan, Investment Bond and Investment NISA are low to medium risk products.

They guarantee to pay a minimum Sum Assured as long as the policy is held for the full contracted term, or where plans are encashed on MVR free dates (if applicable)

Bonus Information

Charges are taken into account before bonuses are declared.

Bonus rates are declared after the end of the calendar year to which they apply. They are then applied retrospectively, as a reversionary bonus. Once a bonus has been allocated it cannot be taken away unless circumstances change and the policy is surrendered early.

Past performance of our bonuses should not be used as an indicator or guarantee of future bonus rates.

Introducer Fees as at Feb 2015

Introducer fees are payable only on business where no advice or fact-finding process has taken place and it must comply with our arrangements for Introducers.

Tax Exempt Savings Plans	40 – 45 % of annual premium depending on the term (40% for 10 year term rising to 45% for 15 years +)
Regular Savings Plans	40 – 45 % of annual premium depending on the term (40% for 10 year term rising to 45% for 15 years +)
Investment Bond Non RDR	4% of initial investment
Investment NISA	2% of initial investment or first year's annual premium
Junior Investment NISA	2% of initial investment or first year's annual premium
Further NISA Investments	2% for any further lump sum investments of £1,000 or more, made within 3 years of the NISA being set up

RDR Advised Fees

Fee facilitation is available for all products with the exception of Tax Exempt Savings Plans. Alternatively you can arrange fees directly with your client.

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Kingston Unity is the trading name of Kingston Unity Friendly Society Limited, an incorporated Society within the meaning of the Friendly Societies Act 1992 (Register 775f). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register 110056

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