

IMPORTANT DOCUMENT – PLEASE READ

keyfacts®

THE WITH PROFITS INDIVIDUAL SAVINGS ACCOUNT (ISA)

(FOR NON ADVISED ISAs ISSUED
FROM 31 DECEMBER 2012)

WESLEYAN

we are all about you

KEY FEATURES OF THE WITH PROFITS INDIVIDUAL SAVINGS ACCOUNT (ISA)

The Financial Conduct Authority is a financial services regulator. It requires us, Wesleyan Assurance Society, to give you this important information to help you decide whether our With Profits Individual Savings Account (ISA) is right for you. You should read this document carefully so that you understand what you are buying, and keep it safe for future reference.

This is a Stocks and Shares ISA. It allows you to invest in our With Profits Fund.

The money you pay into an ISA is called a subscription.

When we use the word 'account' in this document, we mean your ISA.

Helping you decide

This document gives the main points about the ISA. It's for customers who have taken out the ISA without taking financial advice.

This document doesn't include all the definitions and terms and conditions. The terms and conditions are set out in the Plan Document, which we send you when we accept your application. If you'd like a copy, please contact our Head Office or you can get a copy from our website (www.wesleyan.co.uk).

Aims

- ▶ To increase the value of your investment (capital growth).
- ▶ To let you invest in our With Profits Fund and also benefit from the tax advantages of investing in an ISA.
- ▶ To allow you to take one-off or regular withdrawals if you choose.

Your commitment

You can invest your money for as long as you want to. However, this is a medium- to long-term investment so you should aim to keep your money in the account for five years or more.

We ask you to do the following:

- ▶ Make a one-off subscription, monthly subscriptions or both. Or you need to transfer to us money you hold in an ISA with another manager. (The subscriptions you make need to be within the ISA limits set by HM Revenue & Customs (HMRC).)
- ▶ Invest your money for five years or more before you can start taking regular withdrawals.

Risks

- ▶ The value of your investment can go down as well as up and you may get back less than you invested.
- ▶ When you cash in your account, you may get back less than is shown in the illustration you receive because:
 - investment growth is lower than we assumed when producing the illustration
 - you stopped paying into your account early on or you took a payment break, or
 - you have taken money out.
- ▶ The charges may increase.
- ▶ The tax rules which apply to the account could change.

- ▶ If you transfer money into the Wesleyan With Profits ISA:
 - there could be a rise in the markets while we are processing your transfer, which means you could miss out on an increase in the value of your investment
 - you may have to pay charges and other costs associated with the transfer
 - there is no guarantee that your investment will perform better after the transfer than where it is currently invested, and
 - there may be a higher or lower investment risk than with your current ISA.
- ▶ If you make a one-off subscription or you transfer an ISA from another ISA manager and you cancel the subscription or transfer during the cancellation period, you may get back less than you invested if we are applying a market value reduction when we receive your Cancellation Notice (this is a form we send to you with your account documents). For more information about market value reductions, see 'What is a market value reduction?' on page 8.

Questions and answers

What is an ISA?

An ISA is a type of savings account with tax advantages. ISAs are sometimes called 'tax wrappers'. This means that the ISA is wrapped around the investment you have in it so you pay less or no tax. HMRC set how much you can invest each tax year in an ISA. (The tax year runs from 6 April one year to 5 April the following year.)

You don't have to pay income tax on any income you receive from your ISA.

You don't have to pay capital gains tax on any money you make from your ISA.

You can invest in a Stocks and Shares ISA, a Cash ISA, an Innovative Finance ISA, a Lifetime ISA, or a combination of all four types during the tax year.

You can choose one ISA manager for each ISA type.

Who can subscribe to the Wesleyan With Profits ISA?

You can subscribe to the With Profits ISA if you:

- ▶ are resident in the UK (for tax purposes), and
- ▶ are aged 18 to 74.

- ▶ have not already subscribed to a Stocks and Shares ISA in the current tax year.

If you are not sure if you qualify to open a With Profits ISA, please contact us.

Is our With Profits ISA right for you?

- ▶ It may be right for you if you want to invest either a lump sum or regular amounts for the medium-to long-term, and wish to benefit from the tax advantages of investing in an ISA. This is with the aim of achieving growth on your investment, although this is not guaranteed and the value of your investment can go down as well as up.
- ▶ It may not be right for you if you are not confident about making your own investment decisions, unless you first receive professional investment advice, if you are unable to accept the risk of fluctuations in the value of your investment, or if you cannot invest the money for 5 years or more.

How much can I pay in?

- ▶ There is a limit to the amount you can subscribe to (invest in) ISAs in a tax year.
- ▶ The most you can subscribe to ISAs in the current tax year (6 April 2018 to 5 April 2019) is £20,000. You can invest up to £20,000 in a Cash ISA, a Stocks and Shares ISA, an Innovative Finance ISA, a Lifetime ISA, or a combination of all four.
- ▶ The amount you invest in a Cash ISA, a Lifetime ISA, an Innovative Finance ISA (or all three) will reduce how much you can invest in a Stocks and Shares ISA.
- ▶ You can make both monthly and one-off subscriptions into your ISA.
- ▶ If you don't use all of your ISA allowance in any tax year you can't carry it forward.
- ▶ We take the Initial Charge from your subscriptions to the ISA. This will use some of your ISA allowance. (See 'What are the charges?' on page 6.)

Monthly subscriptions

- ▶ Your monthly subscriptions need to be £100 or more, paid by direct debit. (You can pay your first monthly subscription by debit card.)
- ▶ You can increase your monthly subscriptions by £10 or more at any time.
- ▶ You can reduce your subscriptions at any time, as long as they don't go below £100 a month.

- ▶ You can pay any monthly subscriptions you have missed by debit card.
- ▶ You cannot make monthly APSs.

One-off subscriptions

- ▶ You can make one-off subscriptions to your ISA.
- ▶ The minimum one-off subscription is £1,000 (or £500 if you have already invested in a Wesleyan With Profits ISA).

Can I use the Wesleyan With Profits ISA to make use of an increased ISA allowance I've inherited?

Yes, you can use your existing Wesleyan With Profits ISA to make use of an increased ISA allowance called an Additional Permitted Subscription (APS), but only if your husband, wife or registered civil partner has died on or after 3 December 2014, holding one or more ISAs.

You cannot use APS contributions to open a new Wesleyan With Profits ISA without first taking advice from a Wesleyan Financial Consultant.

If your husband, wife or registered civil partner's ISA was not a Wesleyan With Profits ISA, you'll need to transfer the allowance to us before you can make an APS.

You can only make an APS contribution in cash and as a single or a series of lump sums and they must meet the minimum premium levels set out in 'How much can I pay in?'

Once you have subscribed to the Wesleyan With Profits ISA using an APS allowance, you cannot transfer that allowance to another ISA manager - you can only use it to make subscriptions to the Wesleyan With Profits ISA but you can transfer money out once you have made subscriptions.

APSs must be made within the timescales set out by HMRC. This is either within:

- ▶ three years of the death of your husband, wife or registered civil partner, or
- ▶ 180 days of the administration of their estate being completed, if this is later.

Can I transfer an existing ISA to the Wesleyan With Profits ISA?

- ▶ You can apply to transfer an ISA that you hold with another ISA manager to the Wesleyan With Profits ISA.

- ▶ If you are setting up a new With Profits ISA with us, you need to transfer £1,000 or more from an existing ISA. If you already have a Wesleyan With Profits ISA, you have to transfer at least £500.
- ▶ If you have already subscribed to (invested in) a Stocks and Shares ISA in the current tax year, you have to transfer those subscriptions to us in full if you want to invest in the Wesleyan With Profits ISA.
- ▶ If you transfer money you have invested in the current tax year, you can add any extra subscriptions up to the maximum ISA allowance.
- ▶ If you transfer what you have invested in previous tax years, this won't affect how much you can invest in the current tax year.
- ▶ Before deciding to transfer investments into the Wesleyan With Profits ISA, you need to look at the advantages and disadvantages, which could include the following.
 - You could have to pay charges and other costs associated with the transfer.
 - You could miss out on an increase in the value of your investment if there is a rise in the markets while the transfer is taking place.
 - If you transfer your money into the Wesleyan With Profits ISA, there is no guarantee that it will perform better than where it is currently invested.

Where is my money invested?

Your money is invested in the Wesleyan With Profits Fund. There is more information in our leaflet 'How our With Profits Fund Works (for policies where premiums are used to buy units)', which is available on our website.

Can I take some money out?

You can take money out of your account at any time.

You must always leave at least £1,000 in your account, otherwise we'll close it. If, however, you have £1,000 or less in your account, we won't close it if you are paying monthly subscriptions or taking regular withdrawals.

When you have taken money out, you can't put it back into your ISA if that would take you over the maximum you're allowed to subscribe (invest in) for the tax year.

We don't charge you for taking money out. However, we may apply a market value reduction which will reduce the value of your account. (See 'What is a market value reduction?' on page 8 for further details.)

Regular withdrawals

After five years, you can take regular withdrawals from your account. Withdrawing money from your account will reduce the value of your remaining investments.

You can take regular withdrawals every month, every three months, every six months or every year. To pay the withdrawal we cash in units from your account.

The minimum regular withdrawal you can take out is £50 a month (£600 a year), or the equivalent for the other payment frequencies listed above.

We may apply a market value reduction when you take regular withdrawals.

We will pay regular withdrawals straight into your bank account.

One-off withdrawals

You can withdraw £500 or more from your account at any time by writing to us.

How do I cash in my account?

You can withdraw all of your money by writing and telling us that you want to do this.

We will close your account and send you the money.

If you cash in your account we may apply a market value reduction.

How much might I get back?

How much your account is worth, if you decide to cash it in, depends on a number of things, including:

- ▶ how much you've invested
- ▶ how much you've already taken out
- ▶ how long your money has been invested for
- ▶ how well your investments have performed, and
- ▶ the level of our charges.

We may add regular bonuses and a final bonus to your account. There is more information about bonuses in our leaflet 'How our With Profits Fund Works (for policies where premiums are used to buy units)', which is on our website.

We may apply a market value reduction if you take regular withdrawals or you cash in all or part of your account.

You may get back less than you invested.

The table below shows what you could get back if you invest a one-off subscription of £3,000 or monthly subscriptions of £150 over 10 years.

Illustrated cash-in values			
One-off subscription of £3,000			
Assumed growth rate	2% a year	5% a year	8% a year
Cash-in value after 10 years	£3,130	£4,180	£5,540
Monthly subscriptions of £150			
Assumed growth rate	2% a year	5% a year	8% a year
Cash-in value after 10 years	£18,100	£21,100	£24,500

The figures in the table above assume that you are not opted into the Ongoing Advice Service that Wesleyan Financial Services provide. If you are opted into this service, the illustrated cash-in values (shown in the table) will be lower. For example, if the assumed growth rate is 5%, the illustrated cash-in value after 10 years for a one-off subscription of £3,000 is £3,970, and the illustrated cash-in value for monthly subscriptions of £150 after 10 years is £20,500.

These figures are examples only and are not guaranteed. They are not minimum and maximum amounts. What you will get back depends on how your investment grows, our charges and the tax that applies to the investment.

Financial companies have to use the same rates of growth to show what you might get back, except when a lower rate better reflects the investment potential of the product.

Don't forget that inflation will reduce what you can buy in the future with the amounts shown.

When we receive your completed application form, we will send you a personal illustration based on the amount you want to invest.

What are the charges?

We (Wesleyan Assurance Society) collect charges from your ISA to cover our costs in managing your account and investments.

Your personal illustration shows how the charges, and any other costs such as implicit transaction charges, may affect your account.

We may increase our charges in the future. If this happens, we will write and tell you.

Initial Charge

The Initial Charge you will pay is currently up to 3% of your subscriptions, transfer from another ISA manager or APS you pay into the account. We take this plan charge from each subscription you pay and invest the rest of your money in the With Profits Fund.

If you top up your account in the future and receive advice from a Wesleyan Financial Services (WFS) consultant about your investment.

Initial Adviser Charge

The amount you pay for the Initial Charge currently covers the cost of any initial advice you have received from your WFS consultant.

Details of the amount WFS will receive (which is currently the full amount of the Initial Charge) can be found in your personal illustration and is a third party payment.

Annual Management Charge (AMC)

The AMC is a percentage of how much your account is worth each year. It is 1.2% per year and covers the cost of managing your investment and running your account. We don't take the whole AMC at once – we split it up and take it over the year.

Paying for ongoing advice

Wesleyan Financial Services (WFS) offer an Ongoing Advice Service (OAS) to check that your investments continue to be suitable for you. As part of this service, WFS will also keep you up to date with changes to tax rules and other regulations that apply, and give you advice and guidance when you need it.

If you have not already chosen to receive the OAS and would like more information, please contact us (the phone number is on page 10).

If you opt into the OAS which WFS provide, we will increase your AMC by 0.5%.

We may change our charges at any time but we'll only do this when it is reasonable and we'll tell you about any changes as soon as we can. There is more information about when we can change our charges in the Plan Document.

Summary of our current charges

Initial Charge	We take 3% of each subscription, transfer from another ISA manager or any APS you pay.
Annual Management Charge (AMC) (This includes the cost of the OAS which WFS provide if you opt into this service.)	<p>If you are opted into the OAS, the AMC is 1.7%, each year, of how much your account is worth. (We take part of the 1.5% every day over the year, before we set the unit price. We take the rest (0.2% of the account value) by cashing in units monthly.)</p> <p>If you opt out of the OAS, the AMC on your account will be 1.2% of how much your account is worth. (As we already take a portion of 1.5% every day before we set the unit price, we will add units to your account to make up the difference.)</p>

What might be the charges over the term of my investment?

The table below provides an illustrated breakdown of the total charges and expenses applied to your plan at year 10. These figures assume that the investment grows at 5% a year, you do not take any withdrawals and you are not opted into the Ongoing Advice Service (OAS) that Wesleyan Financial Services provide. (If you are opted into this service, please ask us for a separate illustration to show how the charges will affect your subscriptions.)

One-off investment of £3,000

Charge Type	Total Amount (£) over the 10 year illustrated term of your investment	Annual percentage (%) of the average value of your investment over the term
Investment Service Costs	490	1.40%
Investment Product Costs	38	0.11%
Third Party payments – paid to Wesleyan Financial Services	0	0.00%

Monthly investments of £150		
Charge Type	Total Amount (£) over the 10 year illustrated term of your investment	Annual percentage (%) of the average value of your investment over the term
Investment Service Costs	1,680	1.70%
Investment Product Costs	110	0.11%
Third Party payments – paid to Wesleyan Financial Services	0	0.00%

You can request an illustration or a further breakdown of these costs and charges by contacting our Customer Relationship Centre using the details in the section 'How to contact us'.

How will the charges affect my investment?

The tables below show the effect of our charges over 25 years on the subscription amounts shown.

These figures assume that the investment grows at 5% a year, you do not take any withdrawals and you are not opted into the Ongoing Advice Service (OAS) that Wesleyan Financial Services provide. (If you are opted into this service, please ask us for a separate illustration to show how the charges will affect your subscriptions.)

One-off subscription of £3,000				
At end of year	Total paid in to date £	Total actual charges to date £	Effect of charges to date £	What you might get back £
1	3,000	126	132	3,010
2	3,000	164	178	3,120
3	3,000	205	228	3,240
4	3,000	246	281	3,360
5	3,000	289	339	3,480
10	3,000	528	703	4,180
15	3,000	816	1,220	5,010
20	3,000	1,150	1,940	6,010
25	3,000	1,570	2,950	7,200

Monthly subscriptions of £150				
At end of year	Total paid in to date £	Total actual charges to date £	Effect of charges to date £	What you might get back £
1	1,800	65	67	1,780
2	3,600	154	161	3,620
3	5,400	266	284	5,540
4	7,200	403	439	7,520
5	9,000	565	626	9,580
10	18,000	1,790	2,160	21,000
15	27,000	3,800	5,020	34,800
20	36,000	6,760	9,730	51,300
25	45,000	10,800	17,000	71,100

What are the charges for?

The charges include the cost of setting up, arranging and managing the account, and also running the With Profits Fund.

The last line of the tables show that over 25 years the effect of the total charges could be £2,950 for a one-off subscription of £3,000 and £16,500 for monthly subscriptions of £150 over 25 years.

Putting this another way, the charges reduce the assumed investment growth rate from:

- ▶ 5% a year to 3.6% a year for a one-off subscription of £3,000, and
- ▶ 5% a year to 3.5% a year for monthly subscriptions of £150.

If you are opted into the Ongoing Advice Service that Wesleyan Financial Services provide, the charges reduce the assumed investment growth rate from:

- ▶ 5% a year to 3.1% a year for a one-off subscription of £3,000, and
- ▶ 5% a year to 3.0% a year for monthly subscriptions of £150.

There may be costs related to transactions in connection with this policy, such as taxes, that are not paid via us or imposed by us.

What happens to my ISA if I die?

The ISA tax advantages will no longer apply and your money will stop being invested in the With Profits Fund from the date of your death.

We may add interest to your money from the date of your death to the date we pay out the investment. Tax may need to be paid on this interest.

We will pay out 101% of your account's value (which may include a final bonus) if you die.

We won't apply a market value reduction to any benefits we pay out because you have died.

If your husband, wife or registered civil partner asks us to, we will confirm the value of your account to them so they can work out their own APS allowance. Also, we will transfer the allowance to another ISA manager of their choice if they ask us to do this.

What is a market value reduction?

A market value reduction is an adjustment we make which reduces how much you get back if you withdraw money at certain times (for example, when share prices are generally low).

We may apply a market value reduction if:

- ▶ you decide to take regular withdrawals
- ▶ you cash in all or part of your account
- ▶ you transfer all or part of your Wesleyan With Profits ISA to another ISA manager, or
- ▶ you cancel a subscription or transfer during the cancellation period.

If we apply a market value reduction, it will reduce the value of your account investments and you could get back less than you invested.

How much we reduce the value of your investments by will depend on when you invested in the fund and the value of our With Profits Fund when you take money out.

There is more information in our leaflet 'How our With Profits Fund Works (for policies where premiums are used to buy units)', which you can get from our website.

What about tax?

You don't have to pay income tax or capital gains tax on any money you make from the investments in your ISA.

You don't have to put the ISA on your tax return.

Your investment will be part of your estate when you die and there may be inheritance tax to pay.

This is how we understand the current tax rules.

They may change in the future and your actual tax treatment depends on your personal circumstances.

Can I transfer my Wesleyan With Profits ISA to another ISA manager?

You can transfer all or part of your Wesleyan With Profits ISA to another ISA manager at any time.

Before deciding to transfer, you need to remember that we may apply a market value reduction to the value of your investment before it is transferred.

What happens if I stop paying?

You can stop paying monthly subscriptions at any time. If the value of your account is less than £1,000 when you stop your monthly subscriptions and you are not taking regular withdrawals, we will close your account and pay the value to you.

We will reduce the value of the investments in your account if a market value reduction applies when we close your account.

Can I change my mind?

Yes, you can change your mind. Simply fill in the Cancellation Notice (this is a form we send to you with your account documents) and return it to us within 30 days of the date you received it.

If you make a one-off subscription or APS, or if you transfer an ISA from another ISA manager and you cancel the subscription or transfer in the cancellation period, you may get back less than you invested if we are applying a market value reduction when we receive your Cancellation Notice.

If you decide to cancel your transfer, we can pay the money straight to you by cheque, transfer it to another ISA manager or return it to the original ISA manager. However, if the original ISA manager does not accept the return of your investment, we will contact you. If we return the investment to you, you will lose your ISA tax advantages for that money.

You cannot cancel the transfer of an APS allowance from another ISA manager if you have already made an APS to the Wesleyan With Profits ISA using that allowance.

How can I find out how my ISA is doing?

You can:

- ▶ check the statement we send to you every six months
- ▶ call our helpline on 0345 351 2352 for an up-to-date valuation, or
- ▶ visit our website (www.wesleyan.co.uk/Login). You need to register your details with us to see the value of your account online.

Other information

Client classification

We will treat you as a 'retail client'. This means that you will receive the highest level of protection under the Financial Conduct Authority rules and should have the right to complain to the Financial Ombudsman Service.

How to complain

We do everything we can to make sure we always give you the best possible service. If you are unhappy with any part of the service we have given you and want to complain, you can contact us in the following ways.

- ▶ Speak to our Customer Relationship Centre on 0800 092 1990. Our lines are open from 8.30am to 6.30pm, Monday to Friday and from 9am to 2pm on Saturdays.
- ▶ Fill in the online contact form which you can find on our website at www.wesleyan.co.uk
- ▶ Email the Complaints Team at complaints@wesleyan.co.uk
- ▶ Write to:
 - Complaints Team
 - Risk and Regulatory
 - Wesleyan Assurance Society
 - Colmore Circus
 - Birmingham
 - B4 6AR

You can also fax your letter to us on 0121 200 9210.

If, after receiving our response, you're still not happy, you can refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0800 023 4567 or 0300 123 9123.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Complaining to the Ombudsman won't affect your legal rights.

Law

The plan is governed by the law of England.

Compensation

If we cannot meet our financial obligations to you, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) under the Financial Services and Markets Act 2000. You can get details of the scheme from the FSCS at:

FSCS
PO Box 300
Mitcheldean
GL17 1DY

Phone: 0800 678 1100

Phone: 020 7741 4100

Email: enquiries@fscs.org.uk

Website: www.fscs.org.uk

Conflicts of interest

You can find a copy of our Conflicts of Interest policy on our website at: www.wesleyan.co.uk/pdf/wesleyan-conflicts-of-interest-and-anti-bribery-policy or you can ask us for a copy.

How to contact us

If you have any questions, please call us on 0345 351 2352.

- ▶ Our lines are open from 8.30am to 6.30pm, Monday to Friday and from 9am to 2pm on Saturdays. We may monitor our calls to improve our service.
- ▶ Fax us on 0121 200 2971.
- ▶ Write to us at:
Wesleyan
Colmore Circus
Birmingham B4 6AR
- ▶ Visit our website at www.wesleyan.co.uk
- ▶ You should send instructions to us in writing to the address above. However we may accept instructions other than in writing from time to time. We can only communicate with you in English. We can contact you by phone or other ways to get instructions about your account.

Payments to Wesleyan Assurance Society from other Wesleyan Group companies

Each year Wesleyan Group subsidiary companies pay Wesleyan Assurance Society in order to cover the cost of certain services which the Society provides. Payments will be made on an ongoing basis, for as long as the services are used.

Service Provided	Payments from Wesleyan Financial Services	Payments from Wesleyan Unit Trust Managers
Group Central Services (e.g. Web Development and Company Strategy)	£2,337,000	£125,000
Senior Staff Costs	£718,000	£5,000
Regulatory Compliance	£321,000	£0
System Development	£1,499,000	£0
Advisory Panel Costs	£45,000	£0

The payments listed above are only those relevant to your choice of product and are an indication of the expected costs in 2018, based on the costs incurred during 2017. The precise amount will change each year depending on how much the services are eventually used and the cost Wesleyan Assurance Society incurs when actually providing them. All payments are made from the paying company's own resources and will not change the costs quoted to you in your product literature.

Head Office

Wesleyan
Colmore Circus
Birmingham B4 6AR

Advice is provided by Wesleyan Financial Services Ltd.

'WESLEYAN' is a trading name of the Wesleyan Group of companies.

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The Wesleyan Group of companies provides advice and solutions on a wide range of products and services to meet both the personal and business needs of our customers.

For you

-  Savings
-  Investments
-  Retirement Planning
-  Life & Income Protection
-  Mortgages
-  Insurance
-  Personal Loans

For your business

-  Finance & Funding
-  Equipment Insurance
-  Premises Insurance
-  Personal Protection
-  Staff Protection




For more information about the Wesleyan Group of companies, visit wesleyan.co.uk/legal-disclaimer



For further information, please call 0345 351 2352.
Or visit: www.wesleyan.co.uk

If you would like this document in Braille, large print or audio format, please contact 0345 351 2352.

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-  www.twitter.com/wesleyan
-  www.linkedin.com/company/wesleyan

