

## **Transport Friendly Society Limited**

### **Adult Savings Plan**

Under the Insurance Distribution Directive, the Society is required to provide you with the following information prior to you taking out your Plan with the Society. This information should be considered in conjunction with the product leaflet provided by the Society and application form.

#### **Your demands and needs**

- You will build up a tax-free lump sum over 10 or more years by saving a regular amount each week or month. You will have the protection of a guaranteed lump sum with the potential for your money to grow.
- You are prepared to accept the risk that bonus rates are dependent on the investment performance of Transport Friendly Society's Funds and may be higher or lower than previous bonus rates and in exceptional circumstances could be nil.

#### **Intended Retail Investor**

- This may be your first savings plan, or you may have experience of other savings products
- The plan is available to people involved with the passenger transport Industry, their family and friends who are resident in the UK. The minimum age for opening a plan is 16 and the plan term must end before your 75<sup>th</sup> birthday.

#### **Execution Only Sale**

- Transport Friendly Society is a product provider and not an Intermediary.
- The Society does not provide advice and does not act for you.
- You have not received advice on the suitability of this Savings Plan for your personal circumstances and attitude to risk from Transport Friendly Society, a Transport Friendly Society Introducer or from a Financial Adviser. You have chosen to invest in this Savings Plan based on the printed information we have provided.
- The Introducer who provided you with this information will receive a payment of £20 after three months' contributions have been paid.

#### **Appropriateness Test (execution only)**

- Transport Friendly Society Savings Plans have been categorised, in accordance with the European Insurance Distribution Directive, as non-complex products.
- We are therefore not required to assess the appropriateness of this plan for you and therefore you do not benefit from the protection of the conduct of business rules relating to the assessment of appropriateness.