

## Transport Friendly Society Limited Child's Savings Plan

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

### Your demands and needs

- You will build up a tax-free lump sum for your special child over 10 or more years by saving a regular amount each week or month. After the age of 10, your child will have the protection of a guaranteed lump sum in the unlikely event of death or on maturity 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 special child's first savings plan, or you may have experience of other savings products
- The plan is available to children, step children, grandchildren or godchildren of people involved with the passenger transport Industry. There is no minimum age for opening a plan but plans must run for at least 10 years. A Child's Plan must mature at age 18 or after 10 years.

### 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. As the premium payer you have chosen to invest in this Savings Plan based on the printed information we have provided.
- If a Society Introducer provided you with this information, he or she will receive a payment of £20 after you have paid three months' contributions.

### 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.