

## ISA INVESTMENT PLAN

### TARGET MARKET STATEMENT & FAIR VALUE INFORMATION



#### WHAT IS THE WESLEYAN ISA INVESTMENT PLAN?

The Wesleyan ISA Investment Plan is designed to enable investment in the Wesleyan Assurance Society With Profits Growth Fund through an external stocks & shares ISA or Junior ISA product.

Clients can invest as much or as little as they wish, subject to the limits of the ISA or Junior ISA product, as a lump sum or regular amounts. Money can be disinvested at any time.

Because the investment is made within an ISA, returns are free of income tax and capital gains tax.

- ▶ Are looking for capital growth over the medium- to long-term
- ▶ Wish to invest in the tax-efficient environment of a stocks and shares ISA or Junior ISA
- ▶ Can make either a lump sum investment or regular investment using the funds in their stocks and shares ISA or Junior ISA
- ▶ Are comfortable that their investment may rise and fall in value over time
- ▶ Understand that they may get back less than they invested
- ▶ Wish to be able to withdraw their money from the product at any time

#### WHAT CLIENT NEED IS MET BY THE PRODUCT?

The product enables clients to invest in the Wesleyan With Profits Growth Fund within a tax-efficient environment. The With Profits Growth Fund aims to provide capital growth over a medium- to long-term period by investing in UK and international shares, fixed interest stocks, property, cash and other assets. The fund aims to avoid sharp rises and falls by 'smoothing' the return on investments.

#### WHO IS THE ISA INVESTMENT PLAN SUITABLE FOR?

The ISA Investment Plan is designed for clients who:

- ▶ Are investing with advice from an FCA-regulated financial adviser
- ▶ Are investing for the medium- to long-term, ideally for a minimum of five years

#### WHO IS THE ISA INVESTMENT PLAN NOT SUITABLE FOR?

The ISA Investment Plan is not suitable for clients who:

- ▶ Do not wish to invest with advice from an FCA-regulated financial adviser
- ▶ Only wish to invest on a short-term basis, i.e. less than five years
- ▶ Are looking for return from income-generating assets rather than capital growth
- ▶ Have a low risk tolerance and are not comfortable in seeing the value of their investment rise and fall over time
- ▶ Are looking for a targeted or guaranteed rate of return
- ▶ Cannot withstand capital loss or are looking for guaranteed capital preservation
- ▶ Are looking to invest in very high-risk assets

## FAIR VALUE INFORMATION

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Wesleyan Assurance Society has completed a fair value assessment of the ISA Investment Plan in line with regulatory expectations and an internally defined framework.

We have assessed our proposition and service and have determined them as offering value for money. We will perform this value assessment on a regular basis to ensure we continue to deliver good client outcomes.

### PRICE & COSTS

The amount clients pay for the product represents fair value for the benefits they receive from it. In our assessment we have considered the amount that clients may typically pay to the investment platform and to their adviser. We recognise that individual financial advisers have different charging structures and that these do not need to be disclosed to Wesleyan Assurance Society. Advisers are therefore expected to undertake their own assessments to ensure the overall cost represents fair value to their client.



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