To start a Sustainable ISA please follow the application checklist below or call 01226 741 000 during office hours to apply over the phone.

You can also apply or ask a question online at www.sheffieldmutual.com

Documents you'll need to complete and return

- Complete, sign, date and return the **client agreement** and **non-advised sale letter**.
- Answer all the questions on the **'Is this product right for me?'** form which is enclosed with your application pack.
- Complete, sign, date and return all **application forms**.

When we receive your application:

- We'll confirm by email or post that your application has been accepted.
- We'll attempt to verify your identity electronically, however, if this is unsuccessful we may request further documentation such as a passport or driving licence and utility bill to confirm your identity.*
- We will send you copies of your **'policy schedule', 'client agreement'**, **'non-advised sale letter'** and **'Is this product right for me'** questionnaire to keep for your records.
- We operate on a 'next' declared unit price basis, so it could take up to 10 working days for us to open your policy and purchase the units.

* Photocopies of these documents are accepted, providing they are certified as a true copy of the original by an independent professional person or official. The professional person or official should sign the document/s and then print their name, address, position and telephone number

Payment

If paying by Direct Debit

- [ ] I have enclosed my completed and signed Direct Debit Mandate (if applicable)

If paying by bank transfer

- [ ] I will send a bank payment to NatWest: Sheffield Mutual Friendly Society: Sort Code: 53-61-04 Account Number: 60750057 quoting your name as a reference

If paying by debit card

- [ ] I will call you during office hours on 01226 741 000 to make a payment by debit card over the phone

If paying by cheque

- [ ] I have enclosed my signed cheque payable to "Sheffield Mutual"

You can also include the policyholder in the payee section to safeguard against fraud e.g. "Sheffield Mutual re John Smith".

Sheffield Mutual Est. 1892

www.sheffieldmutual.com

enquiries@sheffieldmutual.com

Call our team on **01226 741 000**

Calls may be monitored and recorded for your protection

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Product information brochure

Save today for their tomorrow

with a Sustainable Junior ISA

Sustainability Mixed Goals

At Sheffield Mutual, we believe every child's future should be full of possibility. We're here to help you invest in their tomorrow by saving wisely today.

Our junior savings plans are built to grow alongside them, designed with integrity, trust and long-term value in mind. Whether you're saving for education, a first car or simply to give them a head start in life, we'll help you build something lasting; because at Sheffield Mutual, we're here to serve you, not profit from you.

Let's grow something amazing for them together!

Trusted by families for generations

Why our Sustainable Junior ISA could be right for them:

- **A long-term investment for their future** – aiming to grow your child's savings over time through a unit-linked fund that invests in a diversified range of assets selected for their positive environmental, social and governance outcomes.
- **Medium to high risk fund** – Could be attractive to those with a medium to high risk appetite. You could see more growth in the long-term than a cash ISA, accepting that the value of the fund could go down as well as up.
- **Tax-efficient** – no income or capital gains tax to pay on any growth, in line with current HMRC rules.
- **Flexible contributions** – by investing from as little as £10 per month or £100 lump sum, up to their annual allowance of £9,000, with the option to top up when you wish.
- **A professionally managed fund** – overseen by investment experts who follow a sustainable investment approach.
- **A gift that keeps on giving** – family and friends can add contributions too.
- **Their money, their milestone** – they can access the savings when they turn 18, ready to put towards whatever their future holds.

Quick facts - Sustainable Junior ISA

Who can pay in?
Anyone - parents, grandparents, friends (for inheritance tax purposes contributions are treated the same way as a gift)

Type
Stocks and Shares Junior ISA (unit-linked)

Risk
Medium to high risk investment fund. Value can go down as well as up - you could get back less than invested

Access
The child can take control at 16, but can't access until 18

FSCS protection
Classed as long-term insurance, meaning it is covered under the FSCS to 100%

Who can open
Parent or legal guardian for a child, or the child themselves if aged 16+ but under 18

Annual limit
£9,000 per tax year (2025/26 tax year)

Tax treatment
No income tax or capital gains tax on returns. Tax treatment can depend on individual circumstances and may be subject to change in the future

Investment approach
Responsible investment aligned with UN Sustainable Development Goals and the fund has been awarded the FCA's Sustainable Mixed Goals™ label

Charges
1.10% - this is deducted from the unit price before it is published

Maturity
The policy will rollover into an Adult SISA at age 18 or they can decide whether to take the funds or reinvest in one of our other products

Environmental focus
We plant a tree for each policy that is opened and another for every £4,500 lump sum invested

Understanding Junior ISAs

A Junior ISA is a government approved savings account for children under 18. The savings and returns are tax-free under HMRC rules and belong to the child, though they can only be accessed once the child turns 18.

There are two main types of Junior ISA:

- **Cash Junior ISA** - savings are held as cash and earn interest (like a bank account)
- **Stocks & Shares Junior ISA** - money invested with the aim of achieving higher long-term returns

You can only have one of each type per child, and these can be held with different providers if you wish. The total paid into all Junior ISAs cannot exceed the annual limit. Our Sustainable Junior ISA is in the Stocks & Shares category.

Once the Junior ISA is open, anyone - parents, grandparents, relatives or friends can contribute. You can choose to pay in regular amounts or one-off lump sums. It's a great way for family to give gifts that grow over time. They will just need the policy number or the child's name.

What are the Sustainable Development Goals (SDGs)?

Our Sustainable Junior ISA's underlying fund is aligned to the United Nations Sustainable Development Goals (SDGs) - a set of global objectives designed to tackle the most pressing challenges facing the world, such as climate action, clean energy and social equity.

This alignment doesn't mean the fund sacrifices potential returns - it still aims for steady long-term growth - but it does ensure investments are made with a wider responsibility in mind.

For more information visit the United Nations website: sdgs.un.org

Invest in memories they haven't made yet!

What does unit-linked mean?

When you put money into the Sustainable Junior ISA, your money doesn't just sit in an account, it buys 'units' in a carefully managed investment fund. Think of each unit as a small share of a whole fund.

- The unit value goes up and down based on how well the investments in the fund perform
- The total value of your child's Junior ISA grows or shrinks according to the current unit price
- You can track the value of the fund at any time - because the unit price changes regularly as markets move

This structure helps your child's savings benefit from long-term growth opportunities while spreading risk across different types of investments like shares, bonds and other diversified assets chosen for their long-term growth potential rather than relying on cash interest alone.

Unit prices are calculated weekly, meaning when you pay premiums, we will normally work out the number of units we add by using the next available price after receiving your instruction (this could take up to 10 working days). We do this as it protects the integrity of the fund from any changes in the financial markets.

The maturity payment will be carried out based on prices already published on the child's 18th birthday.

Example of working out units

You can work out the value of the account by taking the number of units it currently holds and multipling it by the current unit price. For example, if you hold 3,000 units and the current unit price is 176.50:

3,000 x 176.50 pence = 529,500 pence

How do I obtain the current value of my child's account?

You can request a valuation by:

- Registering for our Member Portal, you will be able to see all policies you proposed and your own policies too
- Calling our Member Services Team on 01226 741 000
- Emailing us at enquiries@sheffieldmutual.com
- Writing to us at Sheffield Mutual, 3 Maple Park, Tankersley, Barnsley, S75 3DP
- You will also recieve an annual statement in April
- Or you can calculate using the unit price available on our website, as above

Where and how is my money invested?

Our Sustainable Junior ISA invests in a unit-linked, medium to high risk fund. Please make sure you're comfortable with this level of risk before investing.

The underlying fund has been awarded the FCA's Sustainable Mixed Goals™ label, which recognises that it meets strict sustainability standards which are focused upon environmental and social outcomes and improvements over time. This means the fund aims to invest in a wide range of assets that support a better society and healthier environment, with transparency and no misleading claims.

Your money will be invested in a collection of different funds within one overall fund. This gives access to a diverse mix of companies and asset types such as equities, corporate bonds, government gilts, and cash. This diversified approach helps manage risk and aims for more consistent returns, although the value of your investment can still go down and you may get back less than you invested.

Key Sustainability Credentials

- **FCA recognised:** Sustainability Mixed Goals™ label
- **Net zero aligned:** Committed to reducing carbon footprint
- **PRI signatory:** Follows Principles for Responsible Investment
- **Diverse holdings:** Equities, bonds and cash
- **Actively managed:** Asset mix adjusted for market conditions
- **Fund of funds:** Access to multiple managers & strategies in one investment

The fund is net zero aligned and signed up to the Principles for Responsible Investment (PRI). It is actively managed, with the investment managers selecting individual holdings and adjusting the asset mix to suit market conditions, aiming to maximise returns while staying true to its sustainability objectives.

For more information visit the FCA's website: fca.org.uk/consumers/sustainable-investment-labels-greenwashing

Managing your Sustainable Junior ISA

Can I stop making payments?

Yes. You can stop, start, restart, pause, increase or lower your payments at any time. The money already invested will remain in the Junior ISA until the child reaches 18, unless it is transferred to another Junior ISA.

Can I make withdrawals?

No. Junior ISAs are designed as long-term savings for a child's future, so withdrawals aren't allowed until the child turns 18.

Can I cancel the Junior ISA if I change my mind?

Yes, you can cancel within 30 days of the policy start date, you will receive a refund of your payments subject to a deduction/increase of the amount (if any) by which the value of your investment has fallen/risen at the time when your Cancellation Form is received and processed. This can take up to 10 working days.

What happens when my child turns 18?

The Junior ISA will mature on their 18th birthday when they can choose what to do with the money. They can either take the money, reinvest, or if we do not receive instructions, it will be rolled over into an Adult Sustainable ISA in their name.

Can I transfer my child's Junior ISA from another provider to Sheffield Mutual?

Yes. We accept transfers from other providers, whether they are cash or Stocks & Shares Junior ISAs. You'll need to complete a transfer form, and we'll arrange the switch directly with your current provider.

You can also transfer your existing Sheffield Mutual Investment Junior ISA to our Sustainable Junior ISA if you wish.

Can I transfer a Child Trust Fund to a Junior ISA?

Yes. If your child has a Child Trust Fund, you can transfer it into a Junior ISA with us. You'll need to complete a transfer form, and the full balance must be moved - partial transfers aren't allowed.

Life changes and what they mean for the Junior ISA

What happens if the child moves abroad?

If the child moves outside the UK, they can still hold their Junior ISA, contributions can still continue to be made.

What if the child dies or is diagnosed with a terminal illness?

In the unfortunate event that the child dies, the Junior ISA will close, and the savings will form part of their estate.

If the child is diagnosed with a terminal illness, HMRC rules may allow access to the money before they turn 18.

Should either of the above happen, we will pay the policy value plus 1% to the child's estate or personal representative.

What if I can't make the payments I planned?

There's no penalty for stopping or reducing payments. The Junior ISA will stay open, and the value will continue to change depending on the performance of the underlying fund.

What about tax?

All investment growth within a Junior ISA is free from income tax and capital gains tax.

Tax rules may change, and the value of any tax benefits depends on individual circumstances.

Getting started

Starting is simple. You can apply online or call one of the team who can complete the application over the phone with you. They can also answer any questions you might have, but they cannot offer any advice.

1. Make sure you have read through all the relevant documents and are sure the product is right for you (don't forget - the team is available for any questions you might have)
2. Complete the relevant forms (application/transfer form, 'Is this product right for me?' document, client agreement, Direct Debit mandate (if applicable))
3. Set up your payments by Direct Debit, cheque, card payment or bank transfer. You can find the bank account details on our website under Help & Support. Please remember to quote the policy number or the child's name

Once your account is open, you can manage it by post, phone or online.

Contact details

Sheffield Mutual Friendly Society Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can find out more about us by looking at our entry on the Financial Service Register at https://register.fca.org.uk/ where our registration number is 139855.

We are an incorporated Friendly Society registered under the 1992 Friendly Societies Act and our number is 810F. For the purposes of the Insurance Distribution Directive, we are classified as an insurance undertaking. For FSCS purposes our products are classed as long-term insurance.

Our registered address is 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, S75 3DP.

Sheffield Mutual Est. 1892

Product information brochure

...because at Sheffield Mutual, we're here to serve you, not profit from you.

sheffieldmutual.com

Call our team on 01226 741 000

Calls may be monitored and recorded for your protection.
Opening hours: Monday - Friday 9am - 5pm

enquiries@sheffieldmutual.com

Your Sustainable Junior ISA

Terms made simple

A quick note before we begin

We know that terms and conditions aren't the most exciting part of opening a Junior ISA, but they're important. They set out how your child's plan works, your rights and responsibilities, and how Sheffield Mutual looks after your investment.

We've written this guide in a clear and simple way, so you can find the key information you need without wading through unnecessary jargon. Where regulations require us to include certain terms, we've kept them as straightforward as possible.

Think of this document as the practical guide that sits alongside the main product brochure. If anything here feels unclear, please don't hesitate to get in touch – our team is always happy to explain further.

These terms apply from the moment your policy is issued, and your first payment is received. We may update them if regulations change, but if we do, we'll always let you know in writing.

Key product facts

Feature	Details
Type	Stocks & Shares Junior ISA (unit-linked)
Annual limit	£9,000 per tax year (2025/26 tax year)
Who can open	Parent or legal guardian for a child, or the child themselves if aged 16+ but under 18.
Who can pay in	Anyone – parents, grandparents, friends (for inheritance tax purposes contributions are treated the same way as a gift).
Risk	Medium to high risk investment fund. Value can go down as well as up – you could get back less than invested.
Access	The child can take control at 16, but can't access until 18.
Tax Treatment	No income tax or capital gains tax on returns. Tax treatment can depend on individual circumstances and may be subject to change in the future.
Investment Approach	Responsible investment aligned with UN Sustainable Development Goals and the fund has been awarded the FCA's Sustainable Mixed Goals™ label.
Maturity	The policy will rollover into an Adult Sustainable ISA at age 18 or they can decide whether to take the funds or reinvest in one of our other products.
Charges	1.10% - this is deducted from the unit price before it is published.
Environmental Focus	We plant a tree for each policy that is opened and another for every £4,500 lump sum invested.
FSCS Protection	Classed as long-term insurance, meaning it is covered under the FSCS to 100%.

General conditions

About the Sustainable Junior ISA

- The Sustainable Junior ISA (SJISA) is managed in line with ISA regulations by the ISA manager: Sheffield Mutual Friendly Society (the "Society"), under the terms between the Society and you (the "registered contact").

Ownership

- All premiums and investments within the SJISA belong to the child and must not be used as security for a loan.
- The policy is in the child's name, but the registered contact holds the policy document, and title of insurance and manages the account until the child turns 18.
- The title of the SJISA investments will be registered in the name of the ISA manager (Sheffield Mutual).
- For inheritance tax purposes contributions are treated the same way as a gift.

Transfers

- On the registered contact's instruction, the SJISA (with all rights and obligations) can be transferred to another ISA provider under the normal JISA rules. This will be completed within 30 days or sooner where possible.
- Partial transfers of JISA investments can only be made to a JISA of a different type (cash or stocks and shares).

Delegation

- If we assign any responsibilities to another individual or organisation, we will ensure they have the necessary skills and expertise to carry them out effectively.

Void accounts

- If, for some reason, a SJISA does not meet the rules set out in ISA regulations, we will notify the registered contact.

Policy conditions

Junior ISA rules

- This policy can only be held as a qualifying investment within a Sustainable Junior ISA (SJISA).
- If it no longer meets JISA rules, it will automatically end unless it can be "repaired" under HMRC regulations.

Ownership

- The policy is in your child's name, with you (the registered contact) responsible for managing it until they turn 18.
- The child is the "life assured".

Transfers and assignment

The policy, and its rights, cannot be sold, given away, or transferred, except in the following situations:

- When transferring to another ISA provider under the normal JISA transfer rules.
- When the registered contact is changed.
- When the child turns 18 and the account ceases to be a JISA.
- Where JISA withdrawals are allowed under the ISA regulations (e.g. terminal illness).
- On death, the rights may pass to the personal representatives of the investor.

Closure

- The policy will end automatically when it matures or if it ceases to be a qualifying SJISA investment or is fully transferred to another provider.

Our rules

- The policy is also subject to the Rules of Sheffield Mutual, which you can request at any time, along with our latest Annual Report & Accounts.

Membership and voting

- Policyholders under 18 cannot attend or vote at Sheffield Mutual's Annual General Meeting (AGM) and will not receive AGM notifications.

Clarity and support

- We aim to explain everything clearly and in our members' best interests. If anything in these conditions or any supplementary documentation feels unclear, please contact us and we'll be happy to help.

Jargon buster

We know financial language can sometimes feel complicated, so here are some of the key terms explained simply:

- **Cash JISA** – a tax-free Individual Savings Account (ISA) for children under 18 (Junior) that earns interest. Lower risk, but likely lower returns over the long term.
- **Stocks & Shares JISA** – a tax-free ISA for children which invests in funds, equities, and other assets.
- **ESG** – Environmental, Social and Governance factors used to assess sustainable investing.
- **Mixed goals label** – Awarded by the FCA to UK investment funds which integrate at least two sustainability approaches.
- **Repaired** – fixing an issue so it meets HMRC rules.
- **Sustainable Development Goals** – a group of goals that universally apply to all countries that are mobilising efforts to end all forms of poverty, fight inequalities and tackle climate change.
- **Sustainable investing** – balancing financial goals with positive social and environmental outcomes.
- **Tax year** – this runs from 6th April to the 5th April the following year.
- **Unit-linked funds** – your money is pooled with other investors and used to buy "units" in a fund that holds a wide mix of investments.

Useful information

Who we are:

Sheffield Mutual Friendly Society Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA). Our FCA registration number is 139855.

Our status:

We are an incorporated Friendly Society (no. 810F). Our products are classed as long-term insurance for FSCS purposes.

Contact us –

Sheffield Mutual Friendly Society
3 Maple Park, Tankersley, Barnsley, S75 3DP

01226 741 000

enquiries@sheffieldmutual.com

About our service

We'll always give you the information you need to make informed decisions. We don't provide financial advice or personal recommendations, but if we're satisfied that the product meets your needs, we'll give you clear information so you can decide whether to proceed.

- You'll receive an annual statement showing the value of your policy.
- Each year we publish our Solvency and Financial Condition Report on our website.
- We have a Conflicts of Interest Policy to protect our members' interests.

How we pay our team

Our team are paid a salary with a small bonus based on overall company performance, not individual sales. This means there's no incentive for poor sales practices.

If a third party (such as a financial adviser) introduces you to us, we may pay them a referral fee or commission. If so, the details will always be shown in your personal illustration before your application is processed.

Your protection

- Your policy is covered by the Financial Services Compensation Scheme (FSCS). This means in the unlikely event that Sheffield Mutual were to default, you would be entitled to receive 100% of the amount due under the policy, in accordance with FSCS insurance limits.

- The FSCS does not cover losses caused solely by investment performance.

- Some of our investments are managed by professional fund managers who use custodians to hold assets. If those custodians were to default, and that caused Sheffield Mutual to default, FSCS protection may still apply because your contract is with us.

Data protection

We are registered with the Information Commissioner's Office (ref: Z6719617). We comply with the Data Protection Act 2018 and UK GDPR and are committed to keeping your data safe. Our full Privacy Policy can be found on our website or provided in print on request.

Complaints

We hope you never will be, but if you're unhappy with our service, please contact:

The Chief Executive
Sheffield Mutual Friendly Society
3 Maple Park, Tankersley, Barnsley, S75 3DP

01226 741 000

enquiries@sheffieldmutual.com

If we can't resolve your complaint, you can refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR.

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Key Information Document

Sustainable Junior ISA

Sheffield Mutual Est. 1892

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

The name of this product is the 'Sustainable Junior ISA'. It is provided by Sheffield Mutual Friendly Society. Our website address, where you can find detailed information about us, is www.sheffieldmutual.com and our telephone number is 01226 741 000. We are supervised by the Financial Conduct Authority in respect of the production and delivery of this Key Information Document (KID). This KID was produced on 24th September 2025.

What is this product?

Type: It is an insurance based Individual Savings Account for Juniors (JISA) which invests in stocks and shares and other investment assets.

Objectives: The objective of this JISA is to provide your child with a tax-free lump sum at the end of the investment period. The investment period can last until the child is 18 years old. You should aim to invest for no less than 5 years.

Intended retail investor: The plan is intended for parents who want to save or invest for their child which has tax advantages under current legislation. The minimum regular monthly premium is between £10 and the maximum permitted by HMRC. You must be aged under 18 to have this JISA.

Insurance benefits and costs: The JISA also has life insurance within it whereby on the death of the child, or upon diagnosis of a terminal illness, a sum equal to the amount of the JISA policy value plus 1% will be paid. The costs can be found below in the section "What are the costs?".

What are the risks and what could I get in return?

Summary Risk Indicator (SRI)

1	2	3	**4**	5	6	7

Lower risk ⟵⟶ Higher

The Summary Risk Indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is "medium to high". This means the expected return and the potential risk of loss may be above average.

Performance information

Policyholder premiums are used to purchase units in the diversified investment Fund. The unit price may go up or down as gains and losses (see Fund changes below) are made in the investment Fund. The value of the Policyholder's investment is dependent on the number of units held and the current unit price at any particular time.

The value of the Fund changes over time due to:

- Movements in the capital value of the Fund's assets which may be positive or negative.
- The accrual of investment income which increases the value of the assets.
- The expenses of running the business which are met from the Fund.

Inflation may affect the value of your payout in the future.

The Fund aims to increase the value of your investment over a typical market cycle of 5-7 years. The Fund will obtain at least 70% exposure to investments with sustainable characteristics. All of the Fund's holdings will adhere to Fidelity's Sustainable Family exclusion policy. The Fund provides global exposure to a diversified range of assets by investing into funds managed by Fidelity which invest in a mixture of asset classes (including equities and bonds).

What could affect my return positively?

When the unit price of the Fund increases, so will the overall value of your investment.

What could affect my return negatively?

When the unit price of the Fund decreases, the value of your investment will fall.

Payouts in severely adverse market conditions

There is no limit to how low investments could fall. The Fund will actively allocate to, and within, different asset classes and geographies based on their potential to generate growth or reduce risk or volatility within the overall portfolio. On death the Society will pay the ISA policy value plus 1% at the date of death.

If there is any contradiction between the commentary here and that contained in the policy conditions and the Principles and Practices of Financial Management (PPFM), then the policy conditions and PPFM will always apply.

What happens if Sheffield Mutual Friendly Society is unable to pay out?

We are covered by the Financial Services Compensation Scheme (FSCS) who you can write to at PO Box 300, Mitcheldean, GL17 1DY. Telephone 0800 678 1100. Further information is available on their website – www.fscs.org.uk or by clicking on the "FSCS protected" link on our website footer.

This product is categorised as a long-term insurance policy and under the above compensation scheme eligible claims may be covered for up to 100% should Sheffield Mutual Friendly Society default. The investments underlying this product are managed on behalf of Sheffield Mutual Friendly Society by professional investment managers, and they use nominees and custodians, in respect of investments purchased and held. The investment managers and their counterparts are not covered by the compensation scheme but were they to default, and this in turn caused Sheffield Mutual Friendly Society to default, then you would still be covered by the FSCS because your contract is with Sheffield Mutual Friendly Society. The FSCS does not cover losses arising purely from investment performance.

What are the costs?

Table 1: Cost over time

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures are estimates and may change in the future.
The figures shown include all the costs of the product itself but may not include all the costs that you pay to your adviser. The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Single Premium Sustainable ISA

Investment £10,000 If cashed in after... Scenarios	1 year	9 years	18 years (at the Recommended Holding Period)
Total costs	£114.01	£1,188.82	£2,828.78
Impact on Return (RIY) each year	1.10%	1.10%	1.10%

Regular Premium Sustainable ISA

Investment £1,000 If cashed in after... Scenarios	1 year	9 years	18 years (at the Recommended Holding Period)
Total costs	£11.40	£566.13	£2,417.01
Impact on Return (RIY) each year	1.10%	1.10%	1.10%

Table 2: Composition of Costs

The table below shows:
– the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
– the meaning of the different cost categories.

This table shows the impact on return each year			
One-off costs	Entry costs	0.0%	The impact of the costs you pay when entering into your investment.
	Exit costs	0.0%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.0%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	1.14%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance/other costs	0.0%	This product does not have any performance or other incidental fees.

How long should I hold it and can I take money out early?

You will have to keep the plan until the child is 18 years of age. You cannot take out money early and if you stop paying into the JISA the fund cannot be released until the child is 18 years of age.

How can I complain?

If you wish to make a complaint about us, or another person who sold or advised you on this product, then please contact us either in writing to: The Chief Executive, Sheffield Mutual Friendly Society, 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, S75 3DP, by telephone: 01226 741 000 or by email: enquiries@sheffieldmutual.com. A full explanation of our approach to complaints handling can be found on our website at www.sheffieldmutual.com/how-to-make-a-complaint.

Other relevant information

Cancellation rights: After your proposal is accepted you will receive a notice of your right to cancel. You will then have 30 days in which to change your mind, you will receive a refund of your payments subject to a deduction/increase of the amount (if any) by which the value of your investment has fallen/risen at the time when your Cancellation Form is received and processed by the team (this can take up to ten working days).

Law: In legal disputes the Law of England will apply.

Legislation: All or any of the benefits, the premiums, or the policy conditions may be adjusted as deemed appropriate:
- If there is any change in law or taxation affecting the policy
- If any levy is imposed on the Society under statute or statutory authority
- As a consequence of any amendment to general laws

Notice would be given of any such adjustments.

Solvency II Directive: We are required to provide you with easy access to a Solvency and Financial Condition Report and you can obtain this via our website at www.sheffieldmutual.com/corporate or by calling 01226 741 000.

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Client agreement (the "agreement")

1. We treat all customers who invest with us direct as retail clients. This gives you the greatest level of protection under the financial services regulations and ensures you get full information about the product(s) you buy. You should read this agreement together with the product Key Information Document, product brochure and optional personal illustration, as they form the basis of your product relationship with us.
2. As Sheffield Mutual Friendly Society Limited (Sheffield Mutual) does not provide advice it will be classed as a non-advised sale. All decisions in relation to the investment will be and have been made by you alone and the Society has provided you only factual information. We are providing you with all the information and assistance you need to arrive at your own informed decision to take out the product(s) based on your own understanding.
3. If you then require further clarification after reading the Key Information Document you agree to read the additional information available from us, or contact us to discuss anything you do not understand. The onus is on you to understand what you are buying based on all the information we provide to you.
4. If you are not confident that you understand the product(s), its risks and whether it is right for you, please speak to a specialist adviser. If you wish to talk to an independent financial adviser in your local area you can find one online at **www.unbiased.co.uk** or **www.vouchedfor.co.uk**.
5. When we pay a fee, commission or non-monetary benefit to someone who introduces you to us, without that person giving you financial advice, we will notify you of the payment made.
6. Details about making a complaint and the Financial Services Compensation Scheme (FSCS) can be found in the Key Information Document, which has been provided to you in your policy application pack.
7. We may need to undertake checks to comply with current anti-money laundering requirements. This will normally be carried out electronically through a credit reference agency, we may keep a record of the search on your credit file, but will not affect your credit rating.
8. In processing a policy application for you, we will have collected personal data about you. We will hold and manage this data in accordance with the requirements and standards set by the Data Protection Act 2018 and any other Data Protection Regulation which may apply in the future. Your data will be held securely and will only be processed for the reasons allowed by data protection regulations.

   We will at all times publish our data protection privacy policy on our website or supply a written version upon request.
9. If you have given us consent to contact you regarding other products and services, you may withdraw this consent at any time either by notifying us in writing, by email, by phone, or by submitting your contact preferences on our website.
10. You understand that we have a legal obligation to ensure that the information within our records about you is kept up to date, so please let us know if any of your details change, such as your address. When you provide information to us in connection with the application for a policy it must be accurate and truthful in all respects. There is a risk that providing inaccurate or false information could cause the policy to be invalid and you may suffer loss as a result.
11. In the event of a claim, or at maturity of a policy, you must supply us with all information we may request at that time to enable us to assist us in making payment to you. All information provided must be accurate and truthful.

Non-advised sale letter

I confirm that I have read and understood this agreement and acknowledge that all decisions in relation to this investment will be and have been made by me, and that the Society has only provided me with factual information in relation to the product. I acknowledge that I have not received advice and/or a personal recommendation from Sheffield Mutual or its introducers.

I understand that as this is a non-advised sale, Sheffield Mutual takes no responsibility for the suitability of the product and that I will lose some of the regulatory protection which I may otherwise have. Specifically, I understand that it is unlikely that I would be able to make a complaint against the Society should the product(s) prove to be unsuitable for me.

Before we can provide the product to you we will establish that your decision to open this policy seems a satisfactory way forward for you. If we believe that not to be the case, we may refuse to provide the product. We will establish this by way of a short two part questionnaire which you agree to complete on application. This is not a suitability test and by agreeing to open the policy based on your answers, **Sheffield Mutual is not confirming that the policy is suitable for you**. (Words in the singular shall include the plural for joint policyholders).

To be signed by the policyholder or by the proposer if the policyholder is under 16. Joint applicants must both sign.

Name of Client 1		Signature		Date	
Name of Client 2		Signature		Date	

Signed for and on behalf of ***Sheffield Mutual Friendly Society***

Signed

Paul Galloway,
Chief Operating Officer.

Sheffield Mutual Est. 1892

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Sustainable Junior ISA

Sheffield Mutual Est. 1892

Is this product right for me?

Financial services regulation requires us to assess whether this product you are considering, on a non-advised basis, is appropriate for you and meets your financial demands and needs.

Please complete/tick an answer for ALL the questions below and sign/date at the bottom of the form.

This form should be completed and signed by the child's parent or legal guardian (registered contact) if the child is under age 16.

Title: (Mr/Mrs/Miss/Other) Forename(s): Surname:

Section A: Demands and needs

a) I am comfortable that the value of my child's investment can go down as well as up and that past performance is not an indicator of future performance — Yes: ☐ No: ☐

b) I am willing and able to leave this money invested until my child's 18th birthday solely for their benefit — Yes: ☐ No: ☐

c) I am willing to invest the money in a mixture of assets with a medium to high risk appetite — Yes: ☐ No: ☐

d) I understand that any investment or transfer out involves the purchase or sale of units, which may take up to 10 working days to process — Yes: ☐ No: ☐

Section B: Appropriateness test (the following questions apply to the registered contact)

a) I have knowledge and familiarity with savings and/or investment products — Yes: ☐ No: ☐

b) I understand how this product works, the risks associated with it and the charging structure — Yes: ☐ No: ☐

c) Please state your level of education

No education: ☐

Formal education or other qualification: ☐

I confirm I have not received advice from Sheffield Mutual and chose this plan based on the product literature and Key Information Document. I have read, understood and signed the attached 'client agreement' and 'non-advised sale letter'.

Registered contact: **Dated:**

Please return this form with your application form, client agreement & non-advised sale letter. We will send you a copy signed by us for your records.

www.sheffieldmutual.com

enquiries@sheffieldmutual.com

Call our team on **01226 741 000**

Calls may be monitored and recorded for your protection

Issued by Sheffield Mutual Friendly Society Limited, 3 Maple Park, Maple Court, Tankersley, Barnsley, S75 3DP.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

September 2025

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Application for a Junior ISA

Sheffield Mutual Est. 1892

All information given will be treated in the strictest confidence. Please complete this form in BLOCK CAPITALS

1. Details of child

Title: ______ Child's forename(s): ______

Surname: ______

Date of birth: D D / M M / Y Y Y Y

National Insurance number: (if known) ______

Child's permanent residential address:

Postcode: ______

If you have a promotional code, please enter it here: ______

Where did you hear about us?

2. Your details (registered contact)

Title: ______ Forename(s): ______

Surname: ______

Date of birth: D D / M M / Y Y Y Y

Permanent residential address (if different from the child's):

Postcode: ______

Telephone: (home) ______

Mobile: ______

Email: ______

3. Contribution details

I would like to subscribe to (please tick one): Investment Junior ISA ☐ Sustainable Junior ISA ☐

I apply to subscribe: £ ______ Monthly and/or £ ______ Single premium

When would you like the Direct Debit to be collected? (Please tick if you are applying for a monthly Junior ISA)

15th of the month: ☐ Last working day in month: ☐

Source of funds: ______

E.g. Bonuses, dividends, business activities, compensation, employment, family wealth, gambling winnings, gift, inheritance, investments, property sale, savings.

4. Using your personal information

Sheffield Mutual takes your privacy seriously and we will use the personal information supplied on this form and information we obtain from other sources to verify your identity and to administer this policy. If we are unable to verify your identity from these sources, we'll contact you asking you to provide us with adequate proof of identity.

Your personal information may be obtained from / passed to legal and regulatory bodies, auditors, your financial adviser, credit and fraud prevention agencies and third party service providers as necessary for the performance of this contract. We'll retain your personal information for a reasonable period after your plan has ended.

For further information on how your personal data is used, how we maintain the security of your data and your rights to access / remove the data we hold, please visit www.sheffieldmutual.com/privacy-policy/ or write to us at the address below.

5. Please help us to keep in contact with you

CRAFV01

Sheffield Mutual will never sell your personal data to any third parties.

We would, however, like to keep you up to date with Society news, offers, competitions and other products and services that we offer. We use MailChimp for our marketing/service emails. Please let us know how you'd like to be contacted below.

I agree to Sheffield Mutual contacting me: By Email ☐ By Post ☐ By Telephone ☐ By Text ☐

You can update your contact preferences easily at any time by phone, email, in writing or online.

The JISA terms and conditions should be read in conjunction with the JISA product brochure, Key Information Document and policy conditions

Continued overleaf...

6. Declaration by registered contact

I declare that

- I am 16 years of age or over;
- I am the child/I have parental responsibility for this child (please delete which does **not** apply);
- I confirm that the policyholder does not have a Child Trust Fund account;
- I will be the registered contact for the JISA;
- The child is resident in the UK, or is a UK Crown servant, a dependent of a UK Crown servant or is married to/in a civil partnership with a UK Crown servant;
- I have not subscribed and will not subscribe to another JISA of this type for this child;
- I am not aware that this child has another JISA of this type;
- I am not aware of other JISA subscriptions that will result in this child exceeding the annual limit;
- I will not knowingly make subscriptions to JISAs for this child that will result in the subscription limit being exceeded

I authorise Sheffield Mutual

- to hold the child's subscriptions, JISA investments, interest, dividends and any other rights or proceeds in respect of those Investments and cash, and
- to make on the child's behalf any claims to relief from tax in respect of JISA investments.

A JISA is a scheme of investment managed in accordance with the JISA legislation by us under terms agreed between us and the registered contact;

- The JISA must be held in the name of the child;
- The JISA investments shall be held in the beneficial ownership of the child;
- The JISA policy shall be vested in the registered contact and the policy document showing title to the insurance policy shall be held by the registered contact;
- The Society will take steps to ensure that any person to whom it delegates any of its functions or responsibilities under the terms agreed with the registered contact is competent to carry out those functions and responsibilities;
- On the instruction of the registered contact and within a reasonable time stipulated by you, the JISA with all rights and obligations shall be transferred to another provider. This time period will not exceed 30 days;
- The Society will notify the registered contact if, by reason of any failure to satisfy the provisions of the JISA regulations, a JISA has, or will, become void.

Money Laundering - Sheffield Mutual reserves the right to make authentication checks on the name and address of the applicant for the purpose of compliance with Money Laundering Regulations.

I confirm that to the best of my belief the information on this form is true.

I agree that this declaration shall be the basis of the contract between me and the Sheffield Mutual Friendly Society and that any policy issued on the basis of this application shall be subject to the rules of the Society, from time to time in force, to which I will abide and conform.

Important - By signing this declaration you are agreeing to our JISA terms and conditions, which are set out in the 'Your Sustainable Junior ISA: Terms made simple' document or the Investment Junior ISA brochure. For your own benefit and protection you should read all the product literature and policy conditions. If you do not understand any point please ask for further information before proceeding.

Signature of registered contact: ______ Date: D D / M M / Y Y Y Y

If this application has been submitted by a Financial Adviser / Introducer please confirm your wish for us to supply information to them on request by signing below. I hereby agree to Sheffield Mutual providing information about this policy to the named company below at their request.

Signature of registered contact: ______ Date: D D / M M / Y Y Y Y

For Financial Adviser / Introducer use only: Please complete as appropriate.

IFA advised sale ☐ IFA non-advised sale ☐ Introducer* ☐ Agency code ______

Please note: if your client doesn't sign the section above we may not be able to give you any information about this policy in the future.

Name of Intermediary: ______ Company name: ______

Telephone: ______ Email: ______

Where do you want the documentation to go to?
(for advised and non-advised business only please tick):

Client ☐ Adviser ☐ Original to client & copy to adviser ☐

How would you like to receive your copy? (if applicable) Email ☐ Post ☐

*For introducers: completing this box is for commission purposes only, we are unable to provide introducers with information about the policy or client in the future.

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Sheffield Mutual Friendly Society
3 Maple Park,
Maple Court,
Wentworth Business Park,
Tankersley,
Barnsley,
South Yorkshire,
S75 3DP

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

Address

Postcode

Reference (FOR OFFICE USE ONLY)

Service user number

6	4	8	1	8	3

For Sheffield Mutual Friendly Society official use only. This is not part of the instruction to your Bank or Building Society.

Instruction to your Bank or Building Society
Please pay Sheffield Mutual Friendly Society Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Sheffield Mutual Friendly Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instruction for some types of account.

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Sheffield Mutual Friendly Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Sheffield Mutual Friendly Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Sheffield Mutual Friendly Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Sheffield Mutual Friendly Society asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us