

The Chelsea Junior **EasyISA**



The Junior ISA is a version of the long-standing and popular ISA but aimed at parents, guardians and grandparents who wish to save for the child's future. The Junior ISA limit is £4,080 for the current tax year. The Junior ISA has the advantage of no capital gains tax and no further liability to income tax. Furthermore, there is **currently no service or platform charge to pay** on Junior ISAs. All you pay is the annual management charge of the funds held, whilst this offer lasts.

WHY SHOULD YOU USE THE JUNIOR ISA ALLOWANCE?

Act now to protect your child's future. The Junior ISA could be used for university costs, house deposits, a wedding or possibly a car. Alternatively, at the age of 18, the Junior ISA will be automatically rolled into an 'adult' ISA and remain invested.

UNSURE WHERE TO INVEST?

To make it as easy as possible to invest in a Junior ISA, our research team has produced three Junior EasyISA portfolios to help you maximise returns over the long term*. These are simply suggested portfolios, which are split equally between three funds. As the Junior EasyISA is aimed at children and, consequently, the investment term is generally longer, they offer a broad, but predominately equity, spread. Therefore it should be noted that they may be subject to volatility, and thus potential capital loss.

HOW DO I INVEST?

An application form can be found on page 37.

Please take a look at the Key Investor Information Documents (KIID) online before you invest (see covering letter for details or visit our website at chelseafs.co.uk/documents/fundstore). You will also find further information on our website at chelseafs.co.uk/products/children/isa.

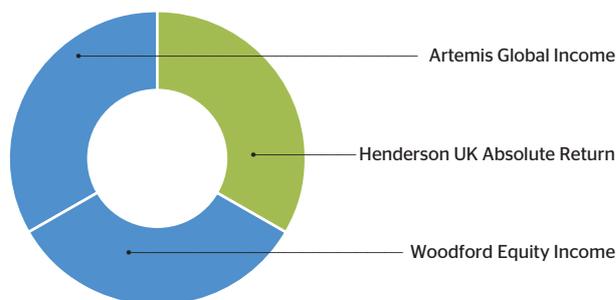
Junior ISA guide: We have written a guide which explains how the Junior ISA works, who can invest in it and what the benefits are. It is available on our website at the address above.

Please note that children with Child Trust Funds (CTF) cannot open a Junior ISA. However, you can now transfer a CTF to a Junior ISA and, once transferred, you can top up the Junior ISA. An application form can be found on page 39.

Core Equity Portfolio

AVERAGE ANNUAL MANAGEMENT CHARGE	0.83% [#]
AVERAGE ONGOING CHARGES FIGURE (OCF)	0.87% [†]

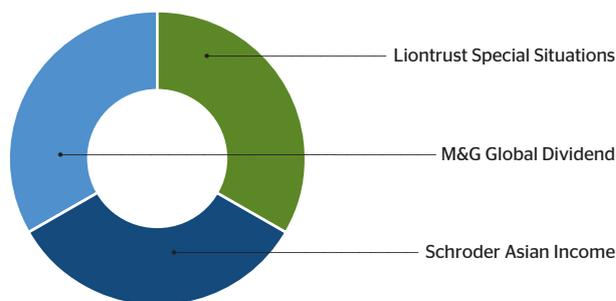
The core portfolio is designed to provide capital growth through investment in equities in a variety of regions and some fixed interest, with the aim of reducing volatility. The resulting portfolio holds over 80% in equities, so there is still potential for capital loss.



Balanced Equity Portfolio

AVERAGE ANNUAL MANAGEMENT CHARGE	0.75% [#]
AVERAGE ONGOING CHARGES FIGURE (OCF)	0.90% [†]

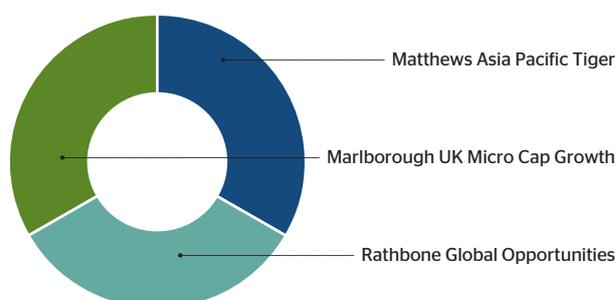
Those investors prepared to take a balanced level of risk and aiming to generate a return on capital through a mix of growth and income should opt for the balanced portfolio. The portfolio primarily invests in developed Asia and UK equity markets, although it is exposed to other regions such as the US, Europe and some emerging market countries. The fund will hold up to 100% in equities so there is potential for capital loss.



Aggressive Equity Portfolio

AVERAGE ANNUAL MANAGEMENT CHARGE	0.75% [#]
AVERAGE ONGOING CHARGES FIGURE (OCF)	0.96% [†]

The portfolio aims to maximise capital growth by investing in a mix of UK, emerging market and global equities. Consequently, investors should be willing to accept a higher degree of risk and volatility due to the nature of the underlying investments in these regions, particularly in emerging markets. The fund will hold up to 100% in equities so there is potential for capital loss.



All funds are chosen from the Chelsea Selection ...see pages 20 & 21

*Chelsea does not provide investment advice so if you are unsure of anything you should seek expert advice.

[†] OCF: The cost includes the annual management charge and other fees such as registration, regulatory, audit and legal fees but does not include transaction costs and performance fees.

[#] The annual management charge is paid to a fund management company for managing the fund. It is calculated as a percentage of the value of the fund. The annual management charge is less than the Ongoing Charges Figure (OCF).