

## START THE CONVERSATION

Taking the time now to talk about your investment needs could pay dividends in years to come by choosing the right investment for you and your financial goals.

Get in touch with your local NFU Mutual office, or call 0800 622 323 to make an appointment with an NFU Mutual Financial Adviser. Or visit [nfumutual.co.uk/myi](https://www.nfumutual.co.uk/myi)

When you get in touch we'll explain the advice services offered and the charges. NFU Mutual Financial Advisers advise on NFU Mutual products and selected products from specialist providers.



NFU Mutual

If you'd like this document in large print, braille or audio, just contact us.

To find out more about how we use your personal information and your rights, please go to [nfumutual.co.uk/privacy](https://www.nfumutual.co.uk/privacy).

To stop us contacting you for marketing write to Marketing Department (Do Not Contact Me), NFU Mutual, Tiddington Road, Stratford-upon-Avon, CV37 7BJ or contact your NFU Mutual agency.

NFU Mutual Select Investments Limited (No. 08049488). A member of the NFU Mutual group of companies. Registered in England. Registered office: Tiddington Road, Stratford-upon-Avon, Warwickshire CV37 7BJ. Authorised and regulated by the Financial Conduct Authority.

**For security and training purposes, telephone calls may be recorded and monitored.**

MY-MINI-0320

# NFU MUTUAL MY INVESTMENTS MINI GUIDE



Introducing our online investment platform



**NFU Mutual**  
FINANCIAL PLANNING

## HERE TO HELP

**This guide has been created to help you decide if investing with NFU Mutual could be right for you. It's a mini guide designed to provide bite size information about your investment options and how you can monitor your portfolio in one place.**

### WHY INVEST?

There are many reasons why people choose to invest, including planning for retirement or to pay for something in the future. Whatever your reason, NFU Mutual can help.

If you would like more detailed information, your NFU Mutual Financial Adviser has in depth expertise to help you make an informed decision about your future financial aims.

### WHY CHOOSE NFU MUTUAL

NFU Mutual has been helping customers since 1910. We've successfully built our business

on practical, expert advice, backed by a local, personal service delivered through over 300 local offices. Our NFU Mutual Financial Advisers are financial experts available across the UK to help you get the most from your money, offering funds to suit a range of risk appetites.

As well as our own funds, we offer a range of funds from a select number of other providers, giving our customers a choice of investment options.

Our investment team manages funds worth around £20 billion in a range of assets on behalf of our customers. When you invest with us, you'll be able to monitor your Select Investment Plan, Select Pension, Select Stocks & Shares ISA and Junior ISA through our online service called NFU Mutual My Investments.

## WHAT IS MY INVESTMENTS?

My Investments is an efficient online investment platform, available through **nfumutual.co.uk**. When you access the online service you'll be able to securely:

- View your transactions
- Stay up to date with your fund valuations
- View your correspondence
- Hold multiple investments and see them in one place
- Pay money in with your Adviser or contact us directly.

### CHARGES

There are three charges which apply to your investments.

#### Service charge

The ongoing service charge is for the servicing of your investment account. Your charge depends on the total value of your investments that you hold on My Investments (across all products), and how much of that value falls into each tier, to find out more about the tiers of charges please visit **nfumutual.co.uk/myi**

#### Fund charge

These charges are deducted by the fund manager to cover the costs of setting up/managing their funds.

#### Advice charge

This is a charge agreed between you and one of our NFU Mutual Financial Advisers, which is payable where you have received financial advice.

## MORE ABOUT MY INVESTMENTS

### FAMILY DISCOUNT

Often more than one member of a family will choose to invest with us. Therefore we offer a discount on charges for linked accounts in proportion to the value held, when at least £250,000 is invested across a maximum of five family members.

### YOUR SECURITY IS OUR PRIORITY

As you'd expect, protecting our customers' data will always be our priority.

We have robust security measures in place to ensure your personal data is protected and can only be accessed by you.

For more information about our charges and the My Investments service, visit [nfmutual.co.uk/myi](https://www.nfmutual.co.uk/myi)

## OUR PRODUCTS

**Some of our investment products are currently available through My Investments, allowing you to regularly monitor their performance. If you need more detailed information, your Financial Adviser can help.**

### SELECT ISA – OUR STOCKS AND SHARES ISA

A simple tax-efficient investment designed to encourage long-term investment.

The Select ISA offers a number of benefits, such as being able to invest in a range of funds across the world's investment markets. You can choose to invest regularly, or pay in a lump sum, or both. You could choose to receive a regular income from the investment – your Financial Adviser can help you arrange this.

Ideally you should consider investing as a long-term solution, this ISA is designed to be held for five years or longer.

Currently, any growth generated from an ISA is free of Capital Gains Tax and UK Income Tax, making an ISA a desirable option for investors.

This tax year, the annual ISA allowance is £20,000.

### Things to consider

The value of your investment and any income from it may go down and you may get back less than invested.

The value of tax benefits depends on individual circumstances and may change in the future.



### JUNIOR ISA

This is a tax efficient investment for a child and up to £9,000 can be contributed in the current tax year.

The investment is held until the child reaches 18, at which point they can take money out or continue to invest as they wish.

### SELECT INVESTMENT PLAN

If you have already used your ISA annual allowance, but have other funds you would like to invest, you could consider our Select Investment Plan. It gives you access to a range of funds to suit different risk appetites. It's a long-term investment, and is designed to be held for five years or longer.

Your NFU Mutual Financial Adviser can help you find the right funds to give the potential for your money to grow.

### SELECT PENSION

When planning your investments it is important to consider pensions, particularly if you have a need for income in later life. The Government makes pensions tax-efficient to encourage individuals to provide for their retirement. Pension freedoms mean that once you reach age 55 (this may rise to age 57 from 2028) you can access your pension funds as you wish: taking ad hoc lump sums, withdrawing variable amounts of income or securing a regular income for life.

It's now far easier to pass on the wealth accumulated in pensions to the next generation, in the majority of cases free from Inheritance Tax.

The tax you pay when you take money from your pension will depend on the options you choose. It's important to take advice on which options would best suit your circumstances.

## OUR EXPERTS ARE ON HAND

Our expert Financial Advisers will help identify how you can best set your investment goals.

You can keep an eye on the performance and value of these investment products as often as you like, by visiting [nfumutual.co.uk/myi](https://www.nfumutual.co.uk/myi)

### INVESTING LONG-TERM FOR CHILDREN

A pension can be set up for a child, benefiting from a tax boost from HMRC. This can give a child a valuable head start, with the potential to benefit from long term investment growth.

For every £80 paid into a pension for a child, HMRC will add a further £20 up to a limit of a £2,880 maximum contribution each year from the parent.

Any growth on your pension investment is exempt from UK Income Tax and Capital Gains Tax.



#### Things to consider

The value of your investment and any income from it may go down and you may get back less than invested.

The tax treatment of pensions depends on individual circumstances and may change in the future.