

Investment tools for kids



the
4kids

The new Child Trust Fund from Reyker Securities

Getting started

About 4thekids

4thekids is a division of Reyker Securities plc, "Reyker" for short.

Reyker is a company which for almost twenty years has specialised in providing tax-exempt savings schemes, like PEPs and ISAs, to private individuals. So, as soon as the Government announced the Child Trust Fund, we decided to lend a hand!

We're a small, responsive and highly professional team. We care passionately about the service we offer our clients, in fact our livelihoods depend upon it. Investors come to us not through advertising but because of our reputation and that's an attribute we guard zealously.

If you're looking for automated call centres and 24 hour response times, then you may prefer to look elsewhere. If on the other hand, you'd prefer to deal with people who have a sense of responsibility, who don't pass the buck and who can give you the answers you need - when you need them - then we're for you.

We have the technology, but with us - it's personal!



investment tools for your kids, choice, freedom and



About the Child Trust Fund

The Child Trust Fund, or CTF, is a tax-free savings scheme for kids – a bit like an ISA – in fact a lot like an ISA.

You, along with your family and friends, can subscribe up to £1,200 a year to your child's CTF – and the Government will kick-start the account with an endowment of at least £250, and make a further endowment on your child's 7th birthday.

There are two kinds of CTF – The Stakeholder and the Non-Stakeholder.

A Stakeholder CTF is one which satisfies a number of conditions laid down by the Government concerning investment content, strategy and charges. The idea is that this type of CTF is one that will appeal to those who are new to saving, and in particular, new to the idea of investing in stocks and shares.

A non-Stakeholder CTF is any CTF that does not satisfy all of these conditions.

We offer both.

It's up to you to decide which one suits you best, so read on and see what 4thekids has to offer.

For further information about 4thekids and CTFs visit:

 www.4thekids.co.uk

 www.childtrustfund.gov.uk

 www.fsa.gov.uk



flexibility – visit www.4thekids.co.uk

Your options...

The self-select Non-Stakeholder CTF...

If you want to manage the CTF investments yourself, or maybe have your broker or IFA do it for you, then this is the one for you.

The range of investments available to you is pretty extensive. You can buy stocks and shares in companies that are fully listed on the UK, US and major European markets. You can also buy unit trusts, OEICs, investment trusts, bonds, gilts, PIBS and more, and you can sell up and stay in cash when the markets are looking a bit uncertain. CTF cash will earn interest at Base Rate.

Okay - to start with, the size of your CTF will restrict your choice somewhat, but as the years go by, and the annual subscriptions and investment returns mount up, you should find that you have the wherewithal to construct a balanced and diversified portfolio.

Our charge for this self-select non-Stakeholder CTF is just 1% per annum, but remember that you will incur other charges like dealing commissions when you buy and sell shares, and stamp duty too on some purchases.



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The Stakeholder CTF...

...vanilla and spice for new kids on the block.

On the one hand people are telling you that “cash is king”, and on the other hand you keep reading in the papers that over the long term, shares out-perform cash deposits. Sounds familiar?

Well if you like the security of a cash deposit account but you don't want your child to miss out completely on the growth potential of shares, then we have a truly unique Stakeholder for you – it allows you to hold cash and shares – a little spice mixed with some plain vanilla.

20% of your money has to be invested in Legal & General's FTSE All-Share Index Tracker – one of Britain's largest and best known Tracker funds. That's the spicy bit.

The vanilla side of this CTF is that 20% is automatically invested in a cash deposit account paying Base Rate.

The remaining 60% is also held in a cash deposit account but can be invested, wholly or partly, and whenever you want, in additional Tracker units; and you can switch out of the Tracker and back into cash whenever you choose.

Our charge for this Stakeholder CTF is 1% per annum and Legal and General charge 0.5% per annum on the Tracker content, so the total charge comes out at between 1.1% and 1.4% per annum, depending on the level of exposure to the Tracker.

flexibility – with 4thekids you can decide exactly how,

We don't want to scare you away but

Remember that the value of investments and investment returns may go down as well as up, and bear in mind that the favourable tax treatment applicable to CTFs now, may change in the future.

Do not pay money into a CTF that you might need to get back. No money can be withdrawn from a CTF until the Account Holder reaches 18 years of age and then he or she becomes absolutely entitled to the whole of the fund.

One of the Stakeholder qualifying conditions is Lifestyling which involves switching out of volatile or potentially volatile investments and into cash over the final five years of the CTF's life. If you choose our Stakeholder CTF and decide to invest some or all of the 60% floating deposit, then you must agree to opt out of Lifestyling.

For the purpose of making subscriptions, your child's CTF year runs from one birthday to the eve of the next unless he or she was born on 29th February, in which case the CTF year ends on 28th February for all years.

You are allowed a 14 day cancellation period starting three days after we receive and acknowledge your application. If we do not hear from you within the 14 day period then we will open your CTF account.

	Stakeholder	Non-Stakeholder
Investment	Legal & General UK Index Fund and cash deposit	Your choice
Lifestyling	Lifestyling applies – see text above	Not applicable
Charges	Reyker - 1% p.a. of value of CTF Legal & General - 0.5% of Tracker content	Reyker -1% p.a of value (plus incidental dealing costs)
Subscriptions	Minimum £10 by cheque, standing order, direct debit or direct credit	Minimum £100 by cheque, direct debit, debit card

where and when your Child Trust Funds are invested,

Let's get going...

Complete and sign the application form that accompanies this brochure. You spilt coffee on it? No problem. Additional copies can be downloaded from our website www.4thekids.co.uk.

When completing the application form, remember to select the CTF that you want, either a Stakeholder or a self-select Non-Stakeholder.

Complete the form on the back of your child's CTF voucher.

You don't have one? All children born on or after 1st September 2002 are CTF eligible and it is registration for Child Benefit that triggers the issue of a CTF voucher. If you have registered, then a voucher should be on its way to you. Please note that we cannot open a CTF Account without a voucher.

If you want to make a lump sum subscription to your child's CTF, enclose a cheque for not more than £1,200 made payable to "4thekids".

Put the voucher, the application form [and your cheque] into an envelope and address it to...

FREEPOST 4THEKIDS



4 the kids



for more information visit www.4thekids.co.uk

4thekids & Reyker Securities

4thekids is a specialist service directed at parents who want to provide for their kids by saving in a tax efficient way.

4thekids is a division of Reyker Securities plc, a company that has been specialising in the provision and administration of tax-exempt products since 1987.

Reyker is authorised and regulated by the Financial Services Authority and is an Inland Revenue approved Child Trust Fund Provider.

Registered (no. 1747595) and trading at 46 St James's Place, London SW1A 1NS

Please remember that the value of your investments, and the income derived from them, may go down as well as up.



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