

Your guide to

Plan Bee

This is a low-cost monthly investment scheme providing you with the opportunity to share in the growth of the UK stock market.



Introduction

Plan Bee is an easy and affordable stock market investment. It allows you to benefit from the performance of the UK's 100 largest companies, taking advantage of the benefits of regular savings, whilst at the same time maintaining total control of your investment.

If you are looking to invest over the medium to long-term (five years plus) ~ statistics have shown that over any long period the stock market has traditionally outperformed other forms of saving over any ten year period.

Stock market investment is risky. As with so much in life, there is no such thing as a 'sure thing'! Share prices go up and down, not just as a result of a company's success but also in response to many other economic factors and the general sentiment of other shareholders. Because it's a risky business, the potential rewards are much greater than some other forms of investment such as bank and building society accounts, but remember there is no guarantee that this will be true in the future and you should not tie-up money in the stock market that you may need at short-notice to satisfy other requirements.

Before you decide to invest in the stock market you should ensure that you are not carrying an expensive debt, eg. outstanding balances on credit cards, as you are likely to benefit more by paying these off first.

📌 If you are new to stock market investments we would recommend reading *'Your guide to Investing in the Stock Market.'*

How Does Plan Bee Work?

With Plan Bee you can invest a chosen amount of money (minimum £50) on a monthly basis into the 100 largest companies listed on the UK stock market.

You decide how much money you wish to subscribe and then make the funds available in your Plan Bee account by setting up a standing order with your bank or building society. Alternatively, you can send a cheque each month.

We will then invest on your behalf on the second Wednesday of each calendar month into the *iShare* FTSE 100 Exchange Traded Fund (ETF). These shares can only be held in our Nominee Company.

You can also sell your holding at anytime, by informing us of the number of shares you wish to dispose of. The sale of the shares will take place as soon as the order is given.

You should regularly review your Plan Bee investment in order to ensure that it is still appropriate for your personal circumstances. Please contact your local Redmayne-Bentley branch or executive for further details. You can invest in these and other ETFs in a Redmayne-Bentley share dealing account. An ETF fact sheet is also available on request.

The *iShare* FTSE 100 ETF

ETFs offer a low-cost alternative way to track a group of shares through a single share holding, for example, by investing in shares in the *iShares* FTSE 100 ETF you can benefit from the overall performance (including income) of the UK's 100 largest stock market listed companies.

Benefits of Investing Monthly

Investing on a set date each month takes away the headaches and stress of deciding when you think the best time is to invest.

Share prices can change from second to second, both up and down, depending on how many people are buying and selling the shares, and at what price the last shares were dealt. It is impossible for anyone, even the experts, to know or predict when it is the absolute best time to buy or sell.

Not everyone has a lump sum to invest and you could benefit more by investing small amounts on a regular basis. The amount of shares purchased each month will vary, ie. when the share price is high, fewer shares can be purchased but when the share price is lower, more shares are purchased. Overall this has the effect of smoothing out the fluctuations in the share price and so the average price you pay for the shares will always be less than the price of the shares at its highest point.



Keeping you up-to-date

You will receive a contract note each month ~ detailing the purchase of any new shares bought on your behalf. A statement of your transactions and holdings will be forwarded to you twice a year, along with a monthly statement detailing your cash movements.

You can also follow the share price of the *iShares* FTSE 100 ETF in the financial pages of daily national newspapers and by looking on websites such as www.ft.com to keep track of your investment.

Also, the FTSE 100 (often mentioned in the news), will give you a general idea of the performance of the *iShares* FTSE 100 ETF as its aim is to mirror the FTSE 100.

Investing For Children

Plan Bee is a flexible investment which can also allow you to save regularly for a child's future or to raise funds for school fees or special occasions.

You can set-up an account registered in your name and designated with the child's initials. A designated account is just a way of recognising the investment as one which is controlled by you on behalf of the child. Any income up to £100 per annum (including that from other funds you may have invested similarly for the child), will have no effect on your own personal tax position. Until the child reaches 18, you will control the investment and be responsible for ensuring it is appropriate.

The investment does not form part of your estate for Inheritance Tax (IHT) purposes. The gift takes place at the time the subscription is made (ie. before death). However the gifts are Potentially Exempt Transfers (PET) therefore if death occurs within seven years of the final gift, some tax could be payable.

If you require further information or advice about possible tax implications you should contact your usual financial advisor.

The investment can be transferred into the child's name upon reaching the age of 18. You will need to contact us to do this, and there may be associated costs involved but there will be no chargeable event for capital gains tax purposes.

Plan Bee Charges

Dealing Charges:

Commission is charged at one per cent (minimum £1.50).

Payable each calendar month at the time of dealing (second Wednesday of the month) for all purchases and also payable when you instruct us to sell all or part of your holding.

There is no Settlement and Compliance Charge payable, which usually applies to our other share dealing services.



Plan Bee Supplemental Terms and Conditions

1. Provision of Services

1.1 Please read these Terms and Conditions carefully. They apply to Plan Bee accounts only and are supplemental to our General Terms and Conditions of service, which are detailed separately and are available upon request or from www.redmayne.co.uk/terms Your completed application and/or subscription form your legally binding agreement with us.

1.2 Except where otherwise provided in these supplemental Terms and Conditions, our General Terms and Conditions of service apply in relation to dealing in investments held in Plan Bee. Should the General Terms and Conditions of service conflict with these supplemental terms, the latter shall prevail.

1.3 If you are unsure whether this service is suitable for you or have any questions please call **0113 200 6450**.

2. Opening an Account

2.1 We will open an account on receipt of the correctly completed application form(s) along with your remittance and any other information that may be required.

2.2 Plan Bee is not compatible with any other Redmayne-Bentley account and is operated on an execution-only basis.

2.3 Any person can subscribe to a Plan Bee account by way of cash payment. Transfers of shares or other investments are not allowed.

2.4 You may operate your account(s) on behalf of a child. If you choose to do this, the account will be in your name, designated with the child's initials.

2.5 Plan Bee is only available to UK residents.

3. Investments

3.1 Plan Bee is intended as a regular savings investment and the minimum investment is £50. The maximum investment permitted in any calendar month is £500.

3.2 You will need to ensure that funds are available to us in time for the monthly investment (second Wednesday in each calendar month) allowing sufficient time for clearing, etc. Standing orders should be set up for the first day in the calendar month, or as close to this as possible. At least three working days should be allowed for funds to reach your Plan Bee account.

3.3 All available cash in your account will be invested on the next investment date to the extent that this is possible.

3.4 Plan Bee invests directly into *iShares*. Dividends will be collected each month and will be credited to your account the following month.

4. Communications

4.1 Contract notes will be provided for any regular saving deals that we complete for you.

4.2 Statements will be prepared twice a year and sent to investors shortly afterwards.

5. Closure

5.1 On your written instructions we will close your Plan Bee account at the next applicable dealing date. If you wish us to act upon your instructions any sooner, standard dealing charges will apply.

5.2 You may ask us to transfer some or all of your Plan Bee account to another account held in your name in the form of stocks and shares and/or cash. The transfer process will ordinarily take no more than 30 days, but in certain circumstances could take longer.

About us

Redmayne & Co. was founded in 1875 when John Redmayne started trading on the Leeds Stock Exchange. In 1965 having survived both world wars and 90 years of business, Redmayne & Co. merged with neighbouring firms, F.W. Bentley & Co. and J.W. Granger & Co., to form Redmayne-Bentley.

Redmayne-Bentley is now one of the leading independent private client stockbrokers in the UK, with over 30 branches nationwide.

Award-winning Services

We are proud of our recognition within the industry, having received an award from, the FT magazine, *Investors' Chronicle* for 12 consecutive years since their inception.

Our services include share dealing, investment management services (advisory and discretionary portfolio management), Individual Savings Accounts (ISAs) and pension accounts including Self-Invested Personal Pensions (SIPPs).

Safeguarding Your Investments

We participate in the Financial Services Compensation Scheme for Investments (applicable to UK residents only). Payments under the scheme for Retail Clients' Investments are limited to 100 per cent up to £50,000.



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Redmayne-Bentley LLP is a Limited Liability Partnership

Registered in England and Wales No: OC344361 · Registered Office: 9 Bond Court, Leeds LS1 2JZ

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Branches throughout the UK and Ireland, for details visit www.redmayne.co.uk

**REDMAYNE
BENTLEY**
STOCKBROKERS

PBIL 08/11/007 RBF157 BBB5515

Plan Bee Application Form

Office Use Only

My existing Redmayne-Bentley Sharecard Account Number is: _____

My existing Redmayne-Bentley ISA Account Number is: P _____

PERSONAL DETAILS (Please complete in BLOCK CAPITALS)

Title (eg. Mr. Mrs. Dr.) _____ Surname _____

First Names (in full) _____

Address _____

Postcode _____

Tel No. (Day) _____

Tel No. (Mobile) _____

Tel No. (Evening) _____

E-mail _____

Date of Birth ____ / ____ / ____

National Insurance Number _____

If you do not have a NI Number, please tick this box

YOUR INVESTMENT INSTRUCTIONS

I wish to subscribe £ _____ per month

I wish to credit this account each month by
(tick one box only):

Standing order* with my bank;

Forwarding a personal cheque[†] made payable to
Redmayne-Bentley LLP.

INVESTING FOR CHILDREN

If you wish to invest in Plan Bee on behalf of a child, please
complete the following details:

Child's Name (in full) _____

Child's Date of Birth ____ / ____ / ____

*If you wish to contribute by standing order, we will send you a form, which you need to complete and forward to your bank or building society to set-up the standing order. †If you are making monthly contributions by personal cheque you may wish to note on a calendar or diary to ensure that you don't miss the monthly investment dates. Ideally payments should be received by us in the first week of each calendar month to ensure the funds are available on the account in time for investment.

DECLARATION (Please complete)

1. I understand that Plan Bee is an Execution-only service. The decision to invest in Plan Bee is my own. I will review the investment regularly and give Redmayne-Bentley the instruction to sell my holding when I see fit.
2. I am 18 years of age or over.
3. All subscriptions made, and to be made, belong to me.
4. I give Redmayne-Bentley the authorisation to administer my account using the Redmayne-Bentley nominee and cash deposit facilities.
5. Whilst most orders undertaken will be in accordance with our published Best Execution Policy please note that Redmayne-Bentley may execute orders outside of a recognised market or Multilateral Trading Facility (MTF). You agree that we may do this as we see fit in order to achieve a similar or better result. Please contact us if you do not understand this or require further information.
6. This is our standard agreement for the Plan Bee Service, upon which we intend to rely. For your own benefit and protection you should read these terms carefully, together with Redmayne-Bentley's Terms and Conditions before signing them. If you do not understand any point please ask for further information.
7. I declare that this application form has been completed to the best of my knowledge.

Please sign here

Date

X _____ / ____ / ____

All forms should be sent to: **Redmayne-Bentley LLP, 9 Bond Court, Leeds LS1 2JZ.**

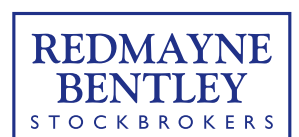
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PBAPP 08/11/006 RBF157 BBB5516