



THE SELECT INDIVIDUAL SAVINGS ACCOUNT

Personal Illustration Pack

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NFU Mutual Select Investments Limited (No. 08049488). Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire, CV37 7BJ.

Authorised and regulated by the Financial Conduct Authority. A member of the NFU Mutual group of companies.

Select Individual Savings Account

The Financial Conduct Authority is a financial services regulator. It requires us, NFU Mutual Select Investments Limited, to give you this important information to help you decide whether our Select Individual Savings Account is right for you. You should read this document carefully so that you understand what you are buying, and keep it safe for future reference.

This is an illustration of what your plan might be worth. **Please read this illustration together with the Key Investor Information Document(s) for the fund(s) you have chosen and the Key Features Document.** These also contain important information about the product benefits, charges, risks and tax, as well as your rights and commitments. You will be sent quarterly statements to enable you to keep track of your investments. IMPORTANT: The value of investments and any income from them may go down as well as up. You could get back less than you invest. The figures below are only estimates, and are based on certain assumptions which may or may not turn out to be correct.

Payments into your Select Individual Savings Account

Payment type	Amount	Frequency	Payment/Start date
Single	£10,000.00	One-off	15 January 2026

The maximum you can pay into your ISA in the current tax year, other than ISA transfers from previous years, is £20,000.00. Once this limit is reached, we will stop investing any further contributions on your behalf until the next tax year when payments can resume.

Where will your payments be invested?

You have chosen to invest your money as follows:

Fund(s)	Single
NFU Mutual Mixed Portfolio 40-85% Shares C	£10,000.00
Total investment	£10,000.00

Investment income (fund distributions)

There are three options for the distribution of investment income from the fund(s) you invest in:

1. **Reinvestment** – The option to reinvest any investment income to buy more units in the same fund(s) that produced the income.
2. **Paid out** – The option to have any investment income paid directly into your nominated bank/building society account.
3. **Product cash** – The option to have any investment income paid directly into your product's cash account. Product cash is the facility within your product to hold uninvested cash.

The following table shows your selection:

Investment type	Fund(s)	Income option selected
Single	NFU Mutual Mixed Portfolio 40-85% Shares C	Reinvestment

What you might get back

The Financial Conduct Authority (FCA) requires all companies to illustrate how your investment might grow using growth rates of 2%, 5% and 8% for each fund unless they believe that lower rates are more appropriate for any of the funds you have selected. The difference between the lower rate and the middle rate, and the middle rate and the higher rate is fixed at 3% for each fund. These rates of return are not guaranteed and could be higher or lower. As there is no fixed date when your Select Individual Savings Account is due to end, this section shows what you might get back over the next 10 years.

	Example yearly investment performances		
	2.0%	5.0%	8.0%
At the end of 1 year	£10,000	£10,300	£10,600
At the end of 2 years	£10,100	£10,700	£11,300
At the end of 3 years	£10,100	£11,100	£12,100
At the end of 4 years	£10,200	£11,500	£12,800
At the end of 5 years	£10,300	£11,900	£13,700
At the end of 6 years	£10,300	£12,300	£14,600
At the end of 7 years	£10,400	£12,800	£15,600
At the end of 8 years	£10,500	£13,200	£16,600
At the end of 9 years	£10,600	£13,700	£17,700
At the end of 10 years	£10,600	£14,200	£18,800

Important notes about the projections

- The growth rates are not guaranteed. They are not minimum or maximum amounts. What you get back will depend on what you make on your actual investments. That could be more or less than the figures shown in the projections, and could be less than the amount(s) paid in.
- Charges have been assumed to remain the same as they are today, but may vary in the future.
- It is very important to understand that the details shown above do not take account of inflation. This means that what the fund value will be worth in the future could be less than it is today. For example, if we assume that inflation is 2.0% each year, £1,000 today will only be worth £820 after 10 years and will have dropped in value to £672 after 20 years.

The charges for your plan

The charges for operating your plan are described below. They consist of:

- The charges for managing your plan and the money in your funds
The way these charges are paid is explained in your Key Features document

The charges

For managing your plan

We will deduct a charge from your investment for the cost of managing your plan (the service charge). The amount will depend on the total amount in your NFU Mutual My Investments product(s) each month when the charge is taken.

Amount in your investment	Service charge each year
On the first £25,000.00	0.50%
On the next £75,000.00	0.35%
On the next £400,000.00	0.30%
For any balance above this level	0.20%

For managing your funds

The charge depends upon the funds you choose and they may vary in the future. Based on your current choice, the charges levied by the fund managers are:

Fund(s)	Initial fund charge %	Ongoing charges figure (OCF) %
NFU Mutual Mixed Portfolio 40-85% Shares C	0.00%	0.83%

Commission and remuneration charges

Commission and remuneration charges of £350.00 for arranging this plan are included within the product charges.

How charges reduce the value of your Select Individual Savings Account fund

The following table shows you the potential effect of charges on your investments using the middle growth rate shown above in the table under 'Example yearly investment performances'.

All providers have to give you this information to help you compare their charges.

At end of year	Payments to date	What you might get back	
		Before charges are taken	After plan and investment charges are taken
	£	£	£
1	10,000	10,500	10,300
3	10,000	11,500	11,100
5	10,000	12,700	11,900
10	10,000	16,200	14,200

In percentage terms the reduction from £16,200 to:

- £14,200 means that our plan and investment charges will reduce the yearly growth rate as follows:

for lump sums invested to 3.6%, a reduction in growth of 1.4%.