

The Chelsea Junior Easy ISA

All 0% initial charge after Chelsea discount

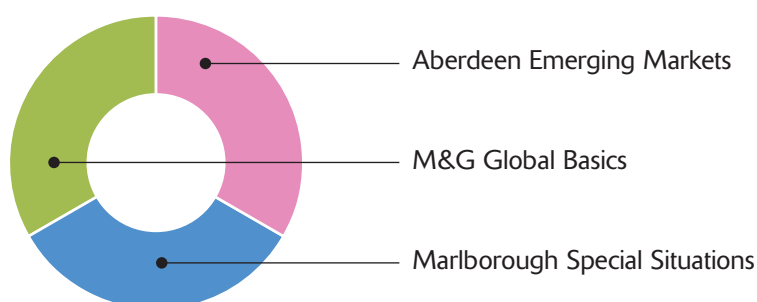
To make it as easy as possible to invest in a Junior ISA, our research team has selected funds for three ready-made portfolios for you (reflecting your attitude to risk and time horizon). All you have to do is select the portfolio of your choice on the application form enclosed.

AGGRESSIVE PORTFOLIO

Average Chelsea Risk Rating: 8.5

Average annual
management charge: 1.58%

To invest in this Junior Easy ISA portfolio,
simply state 'Aggressive Portfolio' in section 7
of the enclosed application form

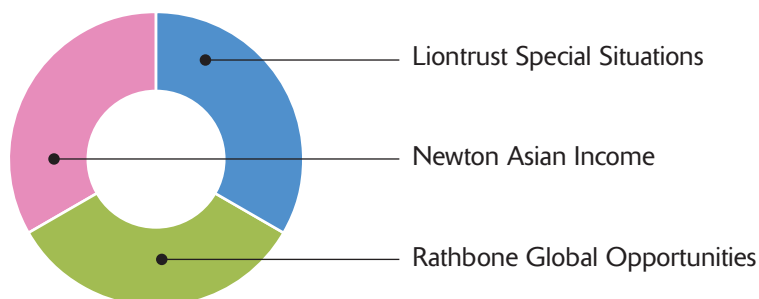


BALANCED PORTFOLIO

Average Chelsea Risk Rating: 6.83

Average annual
management charge: 1.58%

To invest in this Junior Easy ISA portfolio,
simply state 'Balanced Portfolio' in section 7
of the enclosed application form

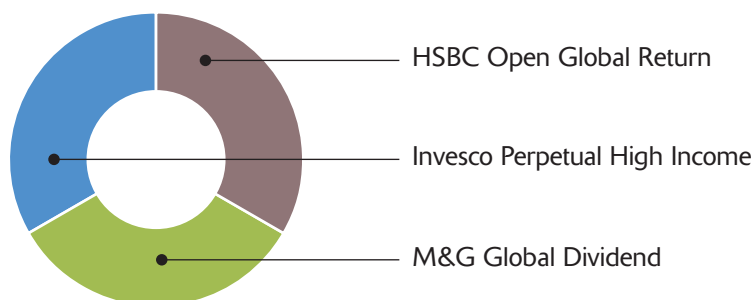


CAUTIOUS PORTFOLIO

Average Chelsea Risk Rating: 4.16

Average annual
management charge: 1.42%

To invest in this Junior Easy ISA portfolio,
simply state 'Cautious Portfolio' in section 7
of the enclosed application form



"This is the first time there has been a simple tax-efficient savings product for children with a reasonable investment limit."

DARIUS McDERMOTT Managing Director