



About Us



Home of the Child Trust Fund

The Children's Mutual

At The Children's Mutual we have a mission to help families secure their children's futures and pride ourselves on being the UK's only specialist in long-term savings for children. We take the time to understand our customers by talking to them, and continually invest in the development of new financial products and services to try to meet the needs of families.

We offer a range of long-term savings and investment plans for families with children and are market leaders in the provision of Child Trust Fund Stakeholder and Non-Stakeholder accounts.

A long history in financial services

The organisation behind The Children's Mutual brand has a long and distinguished history. Established in 1881, what later became the Tunbridge Wells Equitable Friendly Society (TWEFS), was formed to provide a scheme for working people to help protect them against loss of income during illness and build up a lump sum for their old age. When the National Insurance Bill was launched in 1911, we were one of the friendly societies chosen to help the Government administer the new state scheme.

Over time, we expanded into other areas of financial services, especially long-term savings for children, which increasingly became our specialism. In 2003 we relaunched as The Children's Mutual to recognise this specialist positioning and to prepare for the launch of the Government's new Child Trust Fund (CTF) scheme.

Thanks to our heritage and our understanding of the children's savings market, we were able to work with Government in the development of the Child Trust Fund scheme, and we now work through independent financial bodies, advisers and the media to try to help change the nation's savings habits and, in so doing, help to provide a better financial future for all children.



Key products from The Children's Mutual

The Children's Mutual offers a range of savings and investment products to help meet the different requirements of parents and grandparents putting money aside for children and grandchildren.

Since 2005 and the launch of Child Trust Fund, The Children's Mutual has focussed on providing share-based Stakeholder and Non-Stakeholder Child Trust Fund accounts. In addition we are the only provider to offer a Shariah compliant Stakeholder Child Trust Fund which recognises that a significant number of Muslim parents want to be able to access the advantages of the CTF scheme in a way that complies with their faith.

For the parents and grandparents of older children who do not qualify for the Child Trust Fund, or for those who want to save more than the CTF allows, The Children's Mutual offers Growing Up Bond, a shares-based investment plan.

To further assist parents in securing their children's futures, we work with a number of partners to create services and offers with real relevance, such as a Will writing service and private medical insurance for children.

We also provide products which offer the advantages of saving with a traditional friendly society – including membership of a mutual organisation, proven with-profits performance and tax-efficient investment growth.

Why choose The Children's Mutual?

We regularly talk with families to understand their hopes, concerns and plans for the future so that our products and services can better reflect their needs and the needs of their children. Maybe that's why in the last quarter of 2008, 1 in 4 parents who actively opened their child's CTF account chose us. Here are a few more reasons to choose us.

- In September 2006 we were awarded the first Moneyfacts 'Best CTF Provider' award, and repeated our success by winning it again in both 2007 and 2008.
- We were awarded 'Best Share-Based CTF Provider' in the Moneywise Children's Savings Awards 2009
- For 17 consecutive years we have received a Financial Adviser Service Award in the Investment Provider and Packager category.
- Our distribution partners include many well-known companies such as Boots, ASDA, Mothercare and Lloyds TSB.
- The Children's Mutual is also recognised as a Kids Superbrand by the Superbrands Council.

For more information about The Children's Mutual and more detail on all our products, please visit our website thechildrensmutual.co.uk

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The Children's Mutual

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The Children's Mutual is a trading name of the Tunbridge Wells Equitable Group, which comprises: Tunbridge Wells Equitable Friendly Society Limited, incorporated in the United Kingdom under the Friendly Societies Act 1992, registered no. 190F, FSA registered no. 109990; and Tunbridge Wells Equitable Investments Company Limited, registered in England under the Companies Act 1985, registered no. 4315370, FSA registered no. 208027. Both are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. Registered Office of both as above.

Tunbridge Wells Equitable Friendly Society Limited was established in 1881.



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