

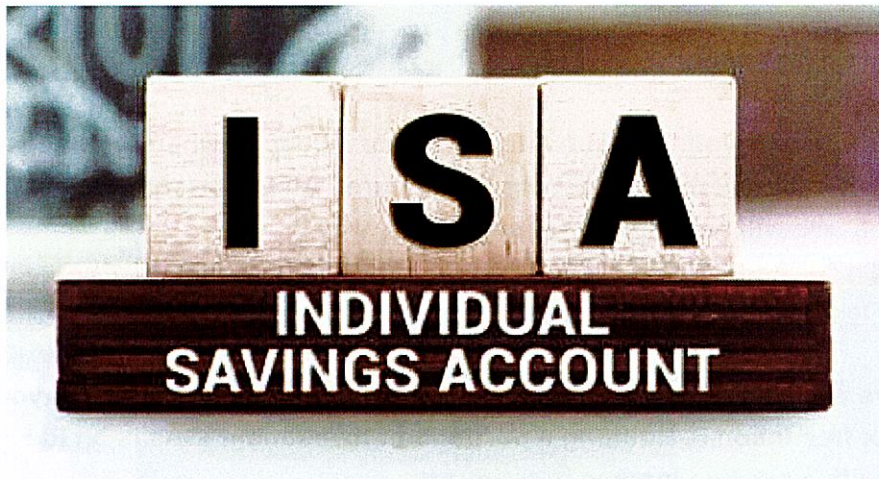
# Hotspot

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**Don't pay tax on your savings! Buy an ISA**



**To ensure your ISA application is processed before the deadline, please contact us by Monday 25th March 2024 - Click on ISA Enquiry to contact us today!**

# ISA ENQUIRY

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## Generous Tax Free Allowances

This current tax year, 2023/24, you can shelter up to £20,000 per individual (£40,000 per couple) into an Investment ISA as a lump sum. From 6th April 2024 you can shelter another £20,000 (£40,000 per couple) into an Investment ISA, either as another lump sum or by monthly contributions over the new tax year.

## Free from income tax and capital gains tax

An Investment ISA fund is free from capital gains tax and income tax. This means the capital growth is far better than any other form of investment such as a unit trust or investment trust. As a tax free investment you do not need to declare ISAs on your tax returns.

## The New Flexible ISA

You can invest in an ISA either as a lump sum of £20,000 or build up to £20,000 by regular (monthly) or occasional sums. A Flexible ISA provides you with complete flexibility of your tax free investment. You can withdraw money from your Flexible ISA and replace funds within the same tax year without affecting your current year ISA allowance.

## Full control of your investments

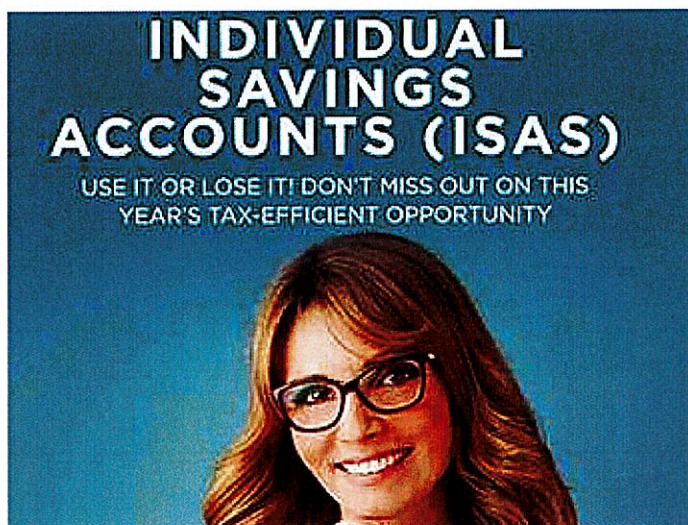
You have total control over your investments, what you invest in, when to change investments and when to sell them to get the best return. All important in a fast-changing investment market. We will help you every step of the way.

## Full Access and Flexibility

Your ISA funds are always fully accessible. Tax-free lump sum withdrawals or you can take a monthly tax-free income. Building a portfolio of Investment ISAs is an ideal way to provide yourself with a tax-free income in retirement.

You can transfer your accounts without restriction or tax charge. A Cash ISA can now be transferred to an Investment ISA, and vice versa.

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### **Use it, Don't Lose It!**

Remember that your 2023/24 ISA allowance must be used by 5<sup>th</sup> April 2024. You cannot 'roll over' your ISA investment allowance into the following tax year. If you don't use this year's allowance before the 5th April then you will have missed out on the opportunity to shelter more of your savings and investments from tax. So make sure you purchase your allowance each year.

### **Build a fund for a tax-free income in retirement**

Year by year you have the opportunity to build up a Tax free Portfolio of Investment ISAs to provide tax free income in retirement. When you retire, or even before retirement, you could draw a tax-free income from your ISA Portfolio. This would be a sensible alternative strategy to drawing on your pension income, which of course is taxable.

This would preserve your pension fund, as under the new Pension Freedoms your pension fund could be passed to your children - free of IHT or death tax.

### **Pass on your ISA Benefits on Death**

The full tax-free benefits of your ISA can be passed on to your spouse or partner as an Additional Permitted Subscription (APS). This is in addition to their own £20,000 normal annual ISA allowance. The APS passes to your spouse or civil partner even if your ISA investments are inherited by another person such as your children.

If you would like independent financial advice on ISAs or other types of investments please call us on our Freephone number 0800 193 1066 or click on the blue ISA ENQUIRY BUTTON above

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***The value of investments and income from them may go down. You may not get back the original amount invested and the levels, basis and reliefs of taxation are subject to change. Anglo International Group Ltd is an independent financial advisor authorised and regulated by the Financial Conduct Authority no. 307774***



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