

Hotspot

Don't pay tax on your savings, invest in an ISA

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DON'T PAY TAX ON YOUR SAVINGS, INVEST IN AN ISA



If you are considering investing in this year's ISA, then your application and investment must be with the investment company by the 4th April 2025.

To ensure your ISA application is processed before the deadline,

please contact us by Monday 24th March 2025 - Click on the ISA button to contact us today!

ISA ENQUIRY

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With the recent changes to taxation and the widely expected further taxes this coming Spring, it is essential to protect your capital and savings. Invest in a tax free Investment ISA.

Generous Tax Free Allowances

This current tax year, 2024/25, you can shelter up to £20,000 per individual (£40,000 per couple) into an Investment ISA as a lump sum. From **7th April 2025** you can shelter another £20,000 (£40,000 per couple) into an Investment ISA, either as a lump sum or by monthly contributions over the year.

Free from income Tax and Capital Gains Tax (CGT)

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.

CGT allowances have been cut from £12,300 (April 2023) to now only £3,000. With such low personal CGT allowances, it makes it doubly important to shelter your investments into Investment ISAs.

Flexible Investing

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 back into your ISA within the same tax year without affecting your current year ISA allowance.

Dividend Paying Investments

The tax free dividend allowance in the past two years has been chopped from £2,000 to now only £500. HMRC forecast that an additional 3 million will pay tax on their dividends this tax year. Transferring your income generating investments such as Dividend paying stocks, Bonds, High Yielding savings accounts into an Investment ISA would maintain your investment and save on tax.

Junior ISAs (JISAs)

Parents and grandparents can plan to save for their children or grand children by investing in a Junior ISA (JISA). With a JISA you can save up to £9,000 in the account per child each year, with the same money growing tax-free until the child turns 18. At which point, the JISA converts into a standard adult ISA, and the child can access the pot.

Gifting money to children or grand children through a JISA can be a great way to reduce your inheritance tax bill.

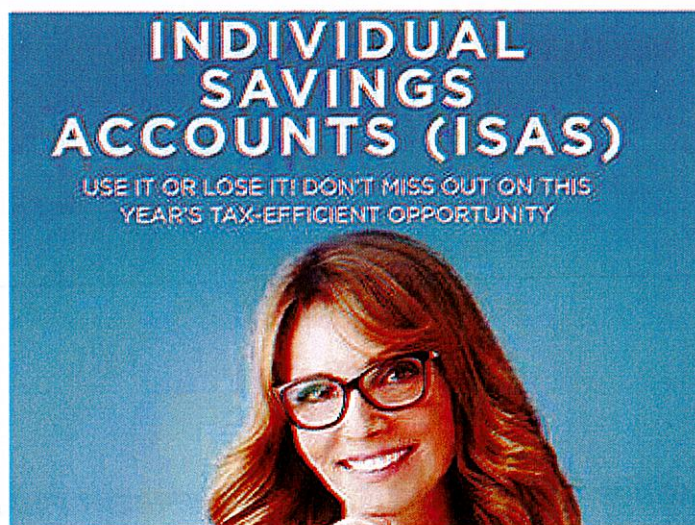
Full control of your investments

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 tax-free monthly income. Building a portfolio of 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 a Stock & Shares ISA, and vice versa.



Use it, Don't Lose It!

Remember that your 2024/25 ISA allowance must be used by **4th April 2025**. You cannot 'roll over' your ISA investment allowance into the following tax year. If you don't use this year's allowance before the **4th 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.

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 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