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| |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | **USE IT DON'T, LOSE IT!** | | | |

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| |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | |  | | | | |  |  |  | | --- | --- | --- | | |  | | --- | | If you are considering investing in this year’s ISA then your application and investment must be with the investment company by the 1st April 2023.   This is your last chance to take full advantage of your tax-free allowance.  Use it don’t lose it!  **Contact us by Monday 27th March 2023 - Click on the ISA button to contact us today!** | | [**ISA**](https://www.angloifa.com/make-enquiry/investment-enquiry/) | | | | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | |  | | | | | |  |  | | --- | --- | | |  | | --- | | **Generous Tax Free Allowances**  This tax year, 2022/23, you can shelter up to £20,000 per individual (£40,000 per couple) into an Investment ISA as a lump sum.  From **6th April 2023**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**  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 declare ISAs on your tax returns.  **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 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 and 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**  ISA funds are always fully accessible tax-free lump sum withdrawals you can take to provide 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 2022/23 ISA allowance must be used by **5th April 2023**. 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 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 **Freefone number 0800 193 1066 or click on the blue ISA button above** | | | | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | |  | | | | | |  |  | | --- | --- | | |  | | --- | | **Tesco boosts staff pay by 7%**  **click the button below to read the article** | | | | |  |  | | --- | --- | | |  | | --- | | [**BBC Business News**](https://www.bbc.co.uk/news/business-64708830) | | | | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | |  | | | | |