Put a junior stocks & shares ISA to work for your family

We all want what's best for our children. And a junior stocks & shares ISA is one smart way of helping to give their future a secure start. Here's why:

- No capital gains or income tax, should your investment grow
- Invest up to £4,368 per tax year
- A smarter way to work towards future goals
- Investment experts managing your money
- Potential for growth

To talk about the benefits in more detail, you can call me at your convenience. You'll find my contact details on the back of this leaflet.

Get in touch

You can start working towards a smarter financial future for your child, by contacting me to talk about investing in a junior ISA in more detail. There will be absolutely no obligation to invest, it's just to help make sure you have all the information you need.

Phone number: 01626 853500

Email: adam.jones@mpwarren.com

Legal

A stocks & shares ISA is a medium to long-term investment, which aims to increase the value of the money you invest.

As with all investments, it's also important to remember that the value of a stocks & shares ISA can fall as well as rise, so you might get back less than you invest.

HM Revenue and Customs practice and the law relating to taxation are complex and subject to individual circumstances and changes which cannot be foreseen. How a junior ISA could drive your child's future

M P WARREN & ASSOCIATES

M P Warren & Associates

Invest in a smarter future for your child

University, their first car, trekking through Peruvian rainforests. There are so many things children dream of doing when they become young adults. That's why finding the best way to invest for their future when they're young can be vital.

But is it better to save, or invest?

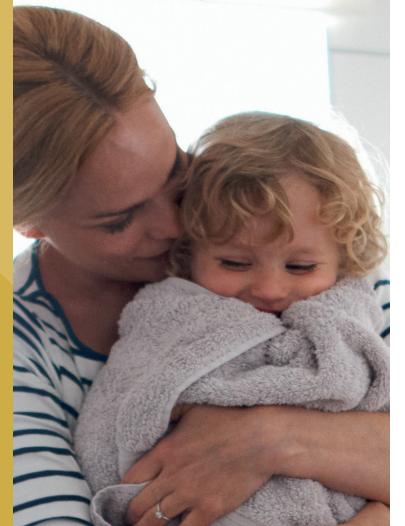
In its simplest form, a regular savings account aims to grow your money with the Bank of England's rate of interest, which is currently very low – only 0.75% – which won't go far for your child's future.

When you put your money into an ISA, it will be exempt from capital gains tax, which increases its potential to grow into a greater sum which your child can access when they turn 18, and even manage at 16 if they so wish.

Annual ISA allowance



"It's our job to make sure we are helping you hit your financial goals"



Invest in a junior cash ISA, a junior stocks & shares ISA, or both

Every tax year you are given a junior ISA allowance of £4,368, which once invested will be locked away until your child's 18th birthday.

You can split the allowance between a junior cash ISA and a junior stocks & shares ISA, if you so choose. Or you can invest the entire allowance into one or the other.

A junior stocks & shares ISA has more potential to grow, however the returns depend on the performance of the stocks and shares they are invested in.

Current ISA deadline

