

Create your own marketing letters

To be used with our ISA literature

When creating your own ISA prospecting letter or email for clients, why not use the sample wording below, in conjunction with our ISA and Junior ISA literature. We have highlighted the benefits of investing in an ISA from a client perspective, but please remember any recommendation to invest remains with you.

Please also note that it is down to each individual adviser firm to ensure that correct disclosure material has been provided to the client and that the final letter adheres to the regulations/guidelines laid down by the Financial Conduct Authority. The value of investments, and the income from them, can go down as well as up and your clients may get back less than they invest.

- 1 Long-term investing still makes sense**

The past few years have been challenging for investors. In fact, some people may question the ability of markets to help them meet their financial goals. History has demonstrated that a long-term investment strategy is more often than not rewarding. For this reason we believe it's important that investors utilise their ISA allowance. Please remember past performance is not a guide to the future and the value of investments can go down as well as up and you may get back less than you invest.
- 2 A great opportunity to protect your money from the taxman**

The current tax year provides each individual with an ISA allowance of £20,000 – that's a total of £40,000 for a couple, all protected from the clutches of the taxman. It is also proven that the earlier you start investing in an ISA, the sooner your tax efficient investment begins to work for you.

If you've not yet invested in an ISA this year, don't worry as it's not too late. What's most important is that you fully utilise your allowance where possible, as once the ISA deadline passes you lose any unused allowance forever. Tax treatment and eligibility to invest in an ISA depends on Individual circumstances and all tax rules may change in future.
- 3 And the taxman can't touch it**

When you invest in an ISA, you will have the benefit of not having to pay tax on your investment returns. This means you could build up a substantial sum over the years by investing in funds, exchange-traded products, investment trusts and shares to provide growth or income, which you can withdraw whenever you want. Alternatively, if you don't want to make a decision immediately about where to invest, but equally don't want to lose your allowance for this tax year, some providers offer you the option to place the whole stocks and shares allowance in cash until you are ready to invest in the qualifying investment option of your choice.
- 4 The ability to hold cash**

Sometimes investing in the markets can seem quite daunting, especially in uncertain times. If you are nervous about committing new money to the stock market, one option is to invest in cash in order to secure your valuable ISA allowance (you cannot carry forward any unused allowances to the following tax year). You can then move your money into stocks and shares when you feel the time is right. Another option is to gradually phase your cash holding into the markets over a number of months. This way you achieve an average price for an investment over a number of months.
- 5 Are the tax advantages really worth it?**

Only you can answer this question and it depends on your personal circumstances. However, for many people, an ISA is one of the most generous handouts they will receive from the Chancellor. Over the years, an ISA could save you thousands of pounds that you would otherwise have had to pay in tax. In an era when the upward pressure on tax seems to be relentless, this is doubly important. Every time taxes rise, the ISA tax break gets even more valuable.

6

Why it makes sense to invest for a child's future

You may also be aware of Junior Individual Savings Accounts (JISAs), which allow you to take advantage of tax-efficient savings on behalf of your child or children. The key difference is that a JISA is exclusively for under 18's, who are resident in the UK. The account is held in the child's name, but they can't access the money until they turn 18. It is not possible to hold both a Junior ISA and a Child Trust Fund (CTF). If your child was born between 1 September 2002 and 2 January 2011 the Government would have automatically opened a CTF on your child's behalf. If your child holds a CTF they can transfer the investment into a Junior ISA. Once opened by you (the person with parental responsibility) you can continue, with other members of your family or friends, to invest up to £9,000 this tax year for each eligible child.

For further information please read the enclosed Junior ISA guide.

7

Adviser Solutions for your ISA

Adviser Solutions is one of the UK's leading investment platforms and is trusted with over £54bn in assets (as at December 2024). It offers over 7,250 investment options from more than 325 partners. This means you can hold funds or shares from more than one company in the same account – making it easier for us both to monitor your portfolio, switch investments and make additional contributions.

8

Choosing your investment options

< paragraph for use if you are recommending your own selection of investment options >

A selection of options for your ISA

Selecting an ISA that suits your investment needs can sometimes be daunting, especially when you can choose from such a wide number of options. Therefore I have selected the following investments which I feel you may wish to consider for your ISA:

- Fund A
- Fund B
- Fund C
- Fund D

Contained within the enclosed ISA literature is everything you need to know about investing: including all the investment option profiles and the relevant information documents you must read before you invest.

9

Further information

I hope you find this information useful. Please take a look at the enclosed literature which explains more about the options available to you. If you have any questions before we speak again, then please contact me.