



## TAX YEAR ENDS 5 APRIL – USE YOUR ISA ALLOWANCE

Following the recent financial crisis and resulting recession, the past few years have been challenging for investors. In fact, anyone looking at their returns over the last decade might question the ability of markets to help them meet their financial goals.

However, history has shown that the low point in sentiment is also the moment of maximum financial opportunity (neatly illustrated by the strong rally in share prices since the lows of March 2009). History has also demonstrated that a long-term investment strategy is more often than not rewarding. For this reason we believe it's important that investors look beyond the current economic uncertainty and continue to utilise their ISA allowance.

There are many good reasons to invest in an ISA, which include:

- ISAs are a tax efficient 'wrapper' that means that you don't pay income tax on the interest you earn or capital gains tax on any capital growth
- Each individual can invest up to £10,200 this tax year in an ISA, providing a tax efficient way to invest a substantial amount of money quickly. This allowance rises to £10,680 from 6 April and you can apply for next year's stocks and shares ISA now.
- Provides flexible tax efficient options whether saving for a specific purpose or perhaps for contribution towards retirement.

### If you don't use your ISA allowance in this tax year – you lose it

You can place up to £5,100 into a Cash ISA with the balance invested in a Stocks and Shares ISA. Please contact us for further information and a Stocks and Shares ISA brochure.

If you are unsure whether a Stocks and Shares ISA is the right investment for you please contact us for a full financial review and personal financial advice.

Investments can fall as well as rise in value so you could get back less than you invest. Tax rules and allowances can change. Stocks and shares ISAs are long-term investments and ideally, should be kept for a minimum of 5 years to give them the best chance of increasing in value. Therefore keeping an ISA for a short period of time will increase the likelihood of losing money.

#### Please contact:

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