

# Are ISAs still good value?



Take a look at the following benefits and decide for yourself!

Benefit	
Tax-free income	✓
No capital gains tax	✓
Doesn't have to go on your tax return	✓
Usually, no more cost than non-ISA investments	✓
Even more attractive for higher-rate taxpayers	✓
Any tax-shelter has got to be worthwhile!	✓
Longer-term benefit as you build a tax-sheltered portfolio	✓
The only way to build up a bond/fixed interest fund for income at retirement	✓
89.4% of independent financial advisers would still recommend ISAs to their clients	✓

Let's face it. ISAs (or Individual Savings Accounts) are not the be-all and end-all when it comes to tax-efficient investment.

There are still other vehicles out there which, used carefully, can help you to minimise or even eliminate the tax you pay on your investments. At Lakin Clark Financial Planning Ltd, we can help you with other areas such as:

- Protecting the 'Age Allowance' (for retired investors) through the use of Capital Investment Bonds
- Extracting profit from your investments without paying Capital Gains Tax
- Obtaining tax relief of up to 40% on investments, regardless of your personal tax rate
- Sheltering monies from Inheritance Tax, whilst at the same time retaining access to income from them

However, it has to be said that the ISA remains a valuable investment vehicle, when considered from the two perspectives of risk and tax-efficiency.

And because it is such a worthwhile tool for the thoughtful investor, it is worth taking some time to plan the best format for your own objectives.

At Lakin Clark Financial Planning Ltd, we can help you by researching the optimum mix of investment funds to hold within your ISA in order to suit your objectives and risk preferences. In fact, we can construct an ISA which contains 'best of breed' funds from the widest possible range of fund management groups in the UK.

**Our clients do not have to compromise by accepting inferior ISA investments, because of the limitations imposed by one company.**

**Choosing the wrong investment ISA can lead to a waste of an important tax allowance, so why not make sure you have absolutely the best solution to this vital area of planning, and call us on 01843 221449 for impartial and independent financial advice?**

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