



For financial advisers only

Don't miss out on tax-efficient savings, take out an ISA – 2024/25 tax year – sample text for the Aegon Platform

If you decide to use any of the following sample text, you must make sure that it meets your regulatory requirements. We don't accept liability for any consequences resulting from its use.

Here's an example of the kind of communication you could send to clients who have invested before or have a self-invested personal pension on the Aegon Platform, and would also like to invest in a stocks and shares ISA or junior ISA (JISA). If a JISA doesn't apply to your client, please remove this section and any references to JISA.

APLT383549 04/24

Dear <insert name>

Don't miss out on tax-efficient savings, take out an ISA

Make the most of this year's tax-efficient opportunities to potentially grow your savings by taking out a stocks and shares ISA on the Aegon Platform by 5 April 2025.

The 2024/25 ISA allowance is £20,000. And as someone who already has a self-invested personal pension (SIPP) on the Aegon Platform, taking out a stocks and shares ISA could help complement your retirement planning while still providing easy access to your capital.

There are a number of benefits to investing in an Aegon ISA:

- It's a tax-efficient way to save, free of any personal liability to capital gains tax and income tax.
- You can access a wide range of investment options.
- You have the flexibility to change your investments as your needs change – so you can use your ISA to try to grow your savings or take an income.
- Your Aegon ISA is a flexible ISA. Flexible ISA rules allow you to withdraw and replace money from this ISA in the same tax year without losing any of your tax-free allowance. Any amount you withdraw, including any income from investments paid to your bank account, will be added to the remaining amount you can invest in this tax year.

You can also use your Junior ISA (JISA) allowance to open or invest in your Aegon JISA, which for this tax year remains at £9,000 for a child up to the age of 18.

The value of investing in a stocks and shares ISA

Historically, investing in stocks and shares has provided the potential for greater returns over the long term (more than five years) than keeping your money in the bank – although of course, past performance isn't a reliable guide to what will happen in the future.

It's important to remember that unlike money in the bank, investing in stocks and shares puts your money at risk. The value of your investment can fall as well as rise, and you could get back less than you invest. Also, although there's no fixed term, as the value of investments can fall you should be prepared to hold an investment in the Aegon ISA for at least five years – ideally longer.

If you're investing in a JISA, remember that the child can't access the money until age 18.

Need help? Just give us a call

If you want to make the most of your tax-efficient ISA or JISA allowance with an Aegon ISA or JISA, please call us on <XXXX XXX XXXX> and we'll be happy to help.

Yours sincerely

<Consultant Name>

<Company Name>
