

A lifetime of ISAs

For committed ISA investors looking to restructure their Inheritance tax exposure, AIM ISAs offer a simple IHT free alternative, provided they are held for 2 years.



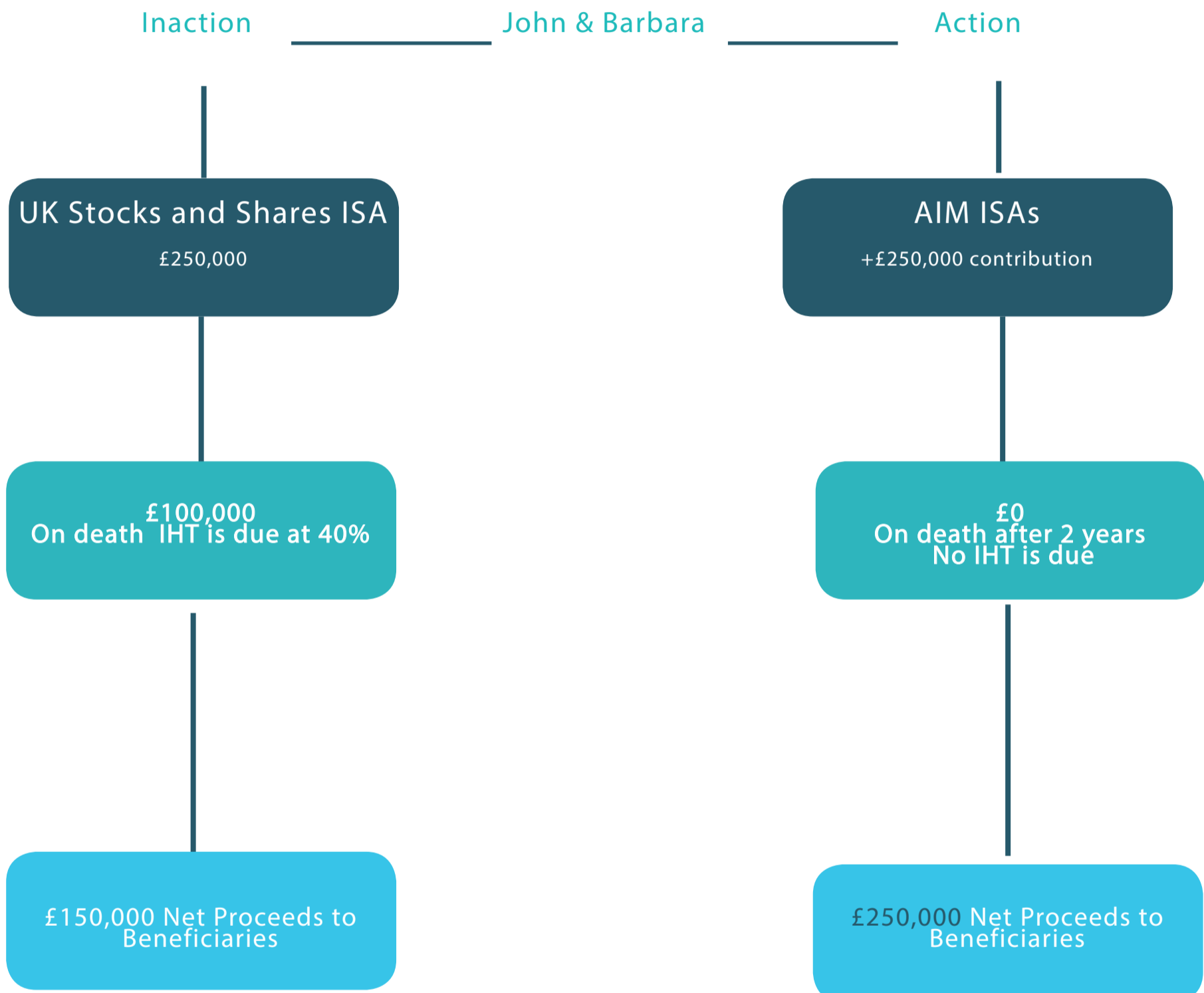
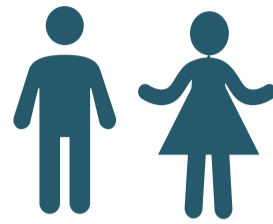
The Problem :

- John and Barbara are 68 and married
- They are committed ISA investors always maximising their annual contributions
- They have built up ISA portfolios of £250,000 each
- They understand equities can be volatile but are experienced investors
- They like investing in UK companies they know and supporting UK growth
- John has had some recent heart problems and they have started to think about inheritance tax
- They assumed ISAs were "tax-free", including IHT-free until their adviser told them otherwise

The Solution :

- John and Barbara can continue to invest £20,000 a year into ISAs but redirect their contributions to AIM IHT ISAs
- AIM IHT ISAs are IHT-free after 2 years
- 3 months later John and Barbara decide to transfer their existing £250,000 ISA investments
- They continue to benefit from equity growth from investing in UK companies
- If regular changes occur they can revert to normal stocks and shares ISAs





For more information about how our tax products can help with this scenario, please contact our tax team using the details below.

Important Information

Issued by LGBR Capital Limited, Candlewick House, 120 Cannon Street, London EC4N 6AS. LGBR Capital Limited is an Appointed Representative of Mirabella Advisers LLP, which is authorised and regulated by the Financial Conduct Authority number 606792. This document should not be regarded as constituting advice in respect of legal, taxation, investment or other matters. This document is intended to be communicated solely to persons that fall within the FCA classification of 'Professional Client'. LGBR Capital Limited operates as distributor of the investment products and strategies of other selected providers. LGBR Capital does not manufacture investment products itself. Past performance is not a guide to future performance; the value of an investment and income from it can go down as well as up. Contact the sender of this document if you would like further information about any of the funds, including charges, expenses and risk considerations. Prospective investors are advised to consult their own professional advisers before contemplating any investment. No representation or warranty expressed or implied is made or given by any person as to the accuracy or completeness of the information contained in this email and no responsibility or liability is accepted for any such information. This material may not be distributed, published or reproduced in whole or in part.