



# How to save tax efficiently

**The one thing about tax years is they end. Every April.**

Something else ends with them: that year's ISA allowance. All gone. Forever. After all, the taxman doesn't want you to have too much of a good thing.

## **So why are ISAs such a good thing?**

It's because you won't pay any tax on the income or gains you get from the ISA. But there are ISAs and there are ISAs. One might be better for you than another. Also you can save in a cash ISA or a stocks-and-shares ISA. Or a bit of both.

*Let us help you before this year's allowance is gone*

Our approach is simple: we find out all about you; we understand your goals; we get to know your appetite for risk.

We then use all the tools and expert knowledge at our disposal to offer you solutions. Only then can you make an informed choice.

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The value of the investment can go down as well as up and you may not get back as much as you put in.

Tax treatment depends on individual circumstances.

Tax treatment rates and allowances are subject to change.

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**FOR STOCKS AND SHARES ISAS INVESTORS DO NOT PAY ANY PERSONAL TAX ON INCOME OR GAINS, BUT ISAS DO PAY UNRECOVERABLE TAX ON INCOME RECEIVED BY THE ISA MANAGERS.**

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To learn more about how we can help please contact us on:

T: 07825 789141

W: <http://www.whiteeaglefinance.co.uk>

White Eagle Finance, Suite A1 Butts business Centre, Chiseldon, SN4 0PP

E: [simon.pardoe@whiteeaglefinance.co.uk](mailto:simon.pardoe@whiteeaglefinance.co.uk)



Approver Quilter Wealth Limited & Quilter Mortgage Planning Limited. 10/02/2023.