

Your guide to ISAs

Keeping it simple

WHAT IS AN ISA?

An ISA is an Individual Savings Account which allows you to shelter income and capital gains made through savings and investments from tax every year.



Equiniti's Shareview Dealing ISA is a Stocks and Shares ISA. A Stocks and Shares ISA can offer significant tax advantages on your investments but also comes with certain risks. Please use our guide to help you decide which ISA is right for you.

How does it work?

Each year the government sets a limit on the amount you can save – called an ISA allowance. This allowance is changed annually in line with inflation. Paying money into an ISA is called a subscription. The following sections explain the different features.

ISA allowances

You can subscribe into one Cash ISA, one Stocks and Shares ISA or a combination of both types during every tax year, up to the maximum ISA allowance.

The total amount you invest in the tax year must be within the limits below:

6 April 2018 to 5 April 2019	Stocks and Shares ISA limit £20,000 (Less contributions to any Cash ISA you may hold)	Cash ISA limit £20,000 (Less contributions to any Stocks and Shares ISA)
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Your annual ISA allowance doesn't roll over, so to take advantage of it you must invest by the deadline of 5 April each year. The sooner you begin using your allowance in the tax year, the more you will benefit from the tax advantages.

WHY INVEST IN AN ISA?



ISAs were introduced by the government to help people save money for the future

Savings and investments normally attract income tax at your current taxpayer rate, but ISAs were introduced by the government to help people save money for the future and benefit from significant tax advantages.

Tax advantages of an ISA

- No upper limit and no Capital Gains Tax on investment growth
- No tax to pay on income taken from an ISA
- No additional tax to pay on UK dividends
- No need to declare an ISA on your tax return

Cash ISA

You can invest in a Cash ISA each year up to the annual allowance and pay no tax on the interest earned.

Stocks and Shares ISA

In a Stocks and Shares ISA you can choose from a wide range of investments to suit your financial goals – such as investing for growth in earlier years and then switching to investing for income as you near retirement – with no limit to growth and plenty of tax advantages.

Am I eligible for an ISA?

You are eligible for a Stocks and Shares ISA if you are a UK resident for tax purposes and over 18 years of age (for a Cash ISA you must be aged 16 or over).

If you move abroad and for tax purposes are no longer a UK resident, you can keep your existing ISAs and their tax benefits but you are unable to subscribe further in an ISA. This does not apply to Crown employees such as armed forces personnel stationed overseas; you remain eligible to invest in an ISA in the normal manner.

WHICH TYPE OF ISA SHOULD I CHOOSE?

You can invest in one or both types of ISA up to the maximum limits to suit your financial goals and your appetite for risk.

Split your ISA allowance to suit your goals

**Low risk,
lower return**



**More risk, higher
potential return**



Balance risk



● Cash savings only ● Stocks and shares only

Cash ISAs offer greater security as well as tax advantages, but the return is relatively low.

Investments in a Stocks and Shares ISA could achieve a higher return – especially when investing for the longer term – but stock market investments can fall as well as rise so you need to be aware of the risk.

Note

The price and value of any investments and any income from them can fluctuate and may fall. Therefore, you may get back less than the amount you invested. Past performance is not a guide to future performance. We do not provide advice or make recommendations about investments.

If you have any doubts about the suitability of an investment, you should seek advice from a suitably qualified professional adviser. The extent and value of any ISA tax advantages or benefits will vary according to the individual's circumstances. The levels and bases of taxation may also change.

WHY CHOOSE A SHAREVIEW DEALING ISA?

Investing with the Shareview Dealing ISA is easy.

You benefit from all the same tools, features and dealing rates as our Investment Account customers with the added advantage of your investments being held within a tax-efficient wrapper. Plus you receive an Investment Account,, so once you have reached your ISA limit, you can continue to invest in the markets.

You can manage your ISA either online or over the phone* all for a low annual custody fee of just 0.5% of the value of your holdings, with a minimum of £24 and maximum of £90*.

**Manage your ISA
online or over
the phone**

**Annual Fee
0.5%**

**Minimum
£24**

**Maximum
£90**

A custody fee of 0.5% (minimum £24.00 and maximum £40.00 will also apply to the Investment Account; however, this will not be charged if an ISA fee is payable. Please refer to the Rates and Charges page for further details.

*Service Availability


Online

Share dealing can be undertaken online, in real time, between 8:00am and 4:30pm, Monday to Friday.

Phone

You can deal over the phone by calling us on 0345 300 0430. (Lines are open Monday to Friday, 8:00am to 4:30pm for dealing, and until 6:00pm for enquiries).

With Equiniti, there are a number of ways you can fund your ISA:



With cash

Lump Sum

You can fund your Shareview Dealing ISA by making a lump sum payment by Debit Card. If you already have an Equiniti Investment Account, you can transfer cash from this account to a Shareview Dealing ISA.

Regular Investment

If you do not have a lump sum to invest then our Regular Investment may be the option for you. You can drip feed your ISA from as little as £50 a month via Direct Debit and we'll keep an eye on the amount you contribute to ensure you don't exceed your annual ISA allowance.

Another possibility is to open your Shareview Dealing ISA with a lump sum and then top it up throughout the tax year with regular payments.

With existing investments

Transfer from another ISA provider

Do you already have an ISA with another provider? We can help you transfer this ISA to open your Shareview Dealing ISA. With all your investments consolidated in one place, it is easier to review and assess your portfolio.

To transfer to the Shareview Dealing ISA you will just need to have an open account with us and then complete and return the SA Transfer-In Form. We will contact your existing ISA provider and take care of the rest.

If you are transferring ISAs from previous tax years this has no impact on your ISA allowance for the current tax year.

A transfer does not count as a new subscription.

Transfer SAYE or SIP investments

You may obtain shares via a savings-related share option scheme (SAYE) or a share incentive plan (SIP) through your employment.

You can transfer any shares from these schemes into your Shareview Dealing ISA for FREE.

This can only occur within 90 days of exercise or withdrawal from the plan.

Doing this will mean you don't have to pay Capital Gains Tax on any profits you've made up to the Stocks and Shares ISA tax allowance for the current tax year.


Other shareholdings

If you hold other investments, e.g. share certificates, these too can be transferred into your Shareview Dealing ISA.

To do this you will need to:

1. Transfer your share certificates into your Investment Account (you can do this by completing a CREST transfer form).
2. Sell the shares in your Investment Account (The sale of these shares may be liable for Capital Gains Tax should you have realised assets during the tax year in excess of your annual capital gains allowance).
3. Transfer the funds into your ISA.
4. Re-purchase the shares within the ISA (this process is called a Bed and ISA).

HOW DO I INVEST IN A SHAREVIEW DEALING ISA?



Did you know that you can transfer your Cash ISA to a Stocks and Shares ISA and benefit from potentially enhanced returns?

How do I apply for a Shareview Dealing ISA?

If you decide a Stocks and Shares ISA is for you or you would like more information about the Shareview Dealing ISA please contact us on 0345 300 0430 or visit us online at www.shareview.co.uk/isa

What can I invest in?

The Shareview Dealing ISA gives you the flexibility to create a diversified portfolio.

You can invest in any combination of the following:

- Shares traded on the London Stock Exchange and many overseas exchanges
- Corporate Bonds
- Government Gilts
- Investment Trusts
- Exchange Traded Funds (ETFs)

I'm not happy with the performance of my Cash ISA, what can I do?

At times of high inflation the value of your cash ISA could actually be decreasing.

All you need to do is to fill out our Transfer-In Form, send it to us and we'll do the rest.

If you feel your Stocks and Shares ISA is underperforming, you can trade your investments in just the same way as you would any other holdings in your portfolio and still retain the tax benefits of your ISA.

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*Lines are open Monday to Friday 8:00am to 4:30pm for trading, and until 6:00pm for general enquiries.

Shareholder support 0371 384 2030**

**Calls to this number are charged at 8p per minute plus network extras. Lines are open 8:30am to 5:30pm Monday to Friday.

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This is a general guide to ISAs and is not a recommendation to buy shares or any specific shares. If you are unsure of what action you should take you should contact a financial adviser who in the UK should be authorised under the Financial Services and Markets Act.

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