



For financial advisers only

# Use your ISA allowance – 2023/24 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 in an Aegon ISA or Junior ISA (JISA) in the past, but not in this tax year. If a JISA doesn't apply to your client, please remove this section and any references to JISA.**

APLT383548 04/23

---

Dear <insert name>

## **Don't miss your opportunity to make full use of your tax-efficient ISA allowance**

Remember you can make the most of this year's ISA allowance by investing in a stocks and shares ISA on the Aegon Platform before 5 April 2024.

The 2023/24 ISA allowance is £20,000. And as someone who's invested in an ISA before you'll be aware that investing in a stocks and shares ISA is a tax-efficient investment that's free of any personal liability to capital gains tax and income tax.

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.

## **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.

Please remember that the favourable tax treatment of ISAs or JISAs may not be maintained in the future and is subject to change. The benefit of the tax efficiency will depend on your individual circumstances.

**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>

---