



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 unused ISA allowance and would like to top up their ISA on the Aegon Platform, or top up or open a junior ISA (JISA) on the platform. If a JISA doesn't apply to your client please remove this section and any references to JISA.

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To access any forms you need to download, print and send to your clients, please view our [document library](#).

For details on how to make payments, including our bank transfer details, please read our [Making contributions to products on the Aegon Platform guide](#).

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Dear <insert name>

## Don't miss your opportunity to maximise your tax-efficient ISA allowance before 5 April 2024

Make the most of this year's ISA allowance and top up your stocks and shares ISA on the Aegon Platform.

The 2023/24 ISA allowance is £20,000 and you have an unused ISA allowance of £<XXXX.XX>.

As someone who already has an ISA you know that investing in a stocks and shares ISA is a tax-efficient investment that's free of capital gains tax and income tax.

You can also use your junior ISA (JISA) allowance to open or invest in your Aegon JISA, which has an allowance of £9,000 available to a child under 18.

### Top up now – choose later

If you don't want to decide which funds to invest in right away, you can choose to place it into the Aegon ISA's cash facility, which allows you to hold cash within your account. You can then decide which funds to invest in at your convenience.

### 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 a stocks and shares 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.

Before you invest it's important that you read and either print or save the following documents, which you can find online at:

- **ISA key features**  
<https://intermediary.aegon.co.uk/content/dam/common/documents/aegon-isa-key-features.pdf>
- **Junior ISA key features**  
<https://intermediary.aegon.co.uk/content/dam/common/documents/key-features-of-the-aegon-jisa.pdf>
- **Key Investor Information Documents for each fund you invest in**  
<https://digital.feprecisionplus.com/aegonc>
- **Terms and conditions**  
<https://customerdashboard.aegon.co.uk/content/dam/documents/aegon-platform-terms-and-conditions.pdf>

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

Yours sincerely

<Consultant name>

<Company name>

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