

# Stocks & Shares ISA

## What is a S&S ISA?

A Stocks & Shares ISA is a tax efficient wrapper to house your investments, offering flexibility of investment choice, whilst also sheltering returns from capital gains and income tax.

**ISA ALLOWANCE FOR TAX YEARS 2018/19 - 2019/20**

**- £20,000 -**

Equitrade Capital offers a Stocks & Shares ISA that allows you to take full advantage of the capital gains and income tax shelter offered by the government. As outlined in the last budget from the chancellor, you can invest up to £20,000 in an ISA that will count as a tax free investment that lets you benefit from the full price movement without paying duty.

## Why a S&S ISA ?

### Higher returns for higher risk

While a stocks and shares ISA is more risky, it potentially offers greater returns.

### Shelter your Investments from tax

Investments are free from capital gains tax, and there is no higher rate tax on dividend payments.

### Flexibility of investment choice

Recent changes allow you to hold any combination of cash or shares in your ISA. With potential for investments including shares, bonds, cash, trusts and funds.

### The highest ISA allowance ever

The annual allowance of £20,000 was introduced in the 2017/2018 tax year is the largest ISA allowance to date.

## Why an Equitrade Capital ISA ?

### Your local broker

We have stockbrokers readily available for face to face meetings with clients nationally.

### Your own personal advisory broker

You will be assigned a personal broker who will work with you to create an investing strategy and can help you make informed investment decisions.

### Access to research

Gain access to not only our in house produced research but also to our research department allowing you to request specific company research.

### A tailored approach

We work with you to construct a portfolio that is created specifically with your investment goals and objectives in mind.

## Meeting Your Objectives

“Creating a portfolio tailored to your needs and invested with our expertise”.

### Income

Income investors would look for investments with attractive and secure income yields, hoping to construct a portfolio from which they can receive a tax efficient income source.

### Growth

Growth investors will look for investments with the greatest long term growth potential, trying to build their portfolio's through capital appreciation, with returns being sheltered from any capital gains tax.

### Your strategy

Working with you, we would construct a portfolio to combine features of different investments, dependant on your investment goals and circumstances.

## Tax Benefits of a Stocks & Shares ISA

The most significant benefit to investors of creating a portfolio within a stocks and shares ISA is that it is one of the most tax efficient forms of investing and therefore is an effective way of maximising returns. Investments within an ISA are free from capital gains tax and there is no further tax to pay on income earned.\*

Rates of Tax	Basic rate tax payer	Higher rate tax payer	Additional rate tax payer	Investment within an ISA
Capital gains tax (over the 18-19 £12,000 allowance)	20%	40%	45%	0%
Dividend Income (over £5000 allowance)	7.5%	32.5%	38.1%	0%

\* Tax rules can change and the reliefs depend on your personal circumstances

If you already have shares but haven't utilised your ISA allowance you can take advantage of the tax shelter by transferring shares into an ISA allowing you to make the most of your pre-existing investment.

Shares that are already owned will firstly be sold, the cash transferred into the ISA and then the shares repurchased. The sale and repurchase will be made at the same time to limit potential price movement.

## BED and ISA

## Transferring your existing ISA to an Equitrade Capital S&S ISA

If you have already used your ISA allowance, or aren't in a position to contribute to your ISA this year, you can still transfer existing stocks & shares ISAs or convert cash ISAs without losing your existing tax-free benefits.

Once you have filled in the transfer application, our dedicated team will look after the entire transfer process for you, liaise with your existing providers and will let you know when your transfer is complete.

The value of shares may fall as well as rise. Past performance is not necessarily a guide to future performance.

Equitrade Capital Ltd is authorised and regulated by the Financial Conduct Authority.