



## Get the most out of your ISA allowance

Ensuring that you make the most of your ISA entitlement is sometimes a last minute scramble at the end of the tax year. Do remember that you can start to make the most of your annual ISA allowance from the start of the tax year, on 6th April. Funding an ISA as early as you can ensures that you capitalise on this important tax tool.

It is also worth considering how your current ISA savings are performing. If your cash ISAs are languishing in poorly paying bank ISA savings schemes, it is worth exploring other options. There are many 100% capital guaranteed ISAs - with the same regulatory protection as the banks - available which may offer you a better return than your current plan. For example, some ISA schemes are currently paying 6% per annum. Alternatively, there are growth plans available offering a minimum 15% return and a maximum return of the gain in the FTSE or 50% - whichever is lower. Capital does have to be invested for at least 5 years, and these plans do have a limited shelf life, but they can be useful if you have a lump sum to invest.

**For more information about ISA and investment options, please [click here](#) to get in touch with your usual Fry contact or call 01903 231545.**

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The plans referred to in the above statement will still ensure that your capital is guaranteed. The rates of return however may be dependant upon the growth of equity indices and therefore could be less than the figures quoted - depending on trading conditions over the period invested. You must read the terms of any plan thoroughly before entering into any investment.

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