



GUIDE TO
**LIFETIME INDIVIDUAL
SAVINGS ACCOUNT**

TAX-EFFICIENCY AND FLEXIBILITY FOR
THE NEXT GENERATION



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WHAT TYPE OF SAVER ARE YOU?

Creating and maintaining the right savings and investment strategy plays a vital role in securing your financial future. Whether you are looking to invest for income, growth or both, we'll help you find out which of your ISA options is best for you. To discuss your situation, please contact us for further information.

To find out more, please contact us.

This guide is for your general information and use only, and is not intended to address your particular requirements. The content should not be relied upon in its entirety and shall not be deemed to be, or constitute, advice. Although endeavours have been made to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No individual or company should act upon such information without receiving appropriate professional advice after a thorough examination of their particular situation. We cannot accept responsibility for any loss as a result of acts or omissions taken in respect of the content. Thresholds, percentage rates and tax legislation may change in subsequent Finance Acts. Levels and bases of, and reliefs from, taxation are subject to change and their value depends on the individual circumstances of the investor. The value of your investments can go down as well as up and you may get back less than you invested. All figures relate to the 2016/17 tax year, unless otherwise stated.

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