

An illustration on a blue background with a halftone texture. A large red piggy bank is the central focus. A black silhouette of a man in a suit is climbing a yellow ladder that leans against the piggy bank. He is reaching into the top slot of the piggy bank to place a large gold coin. Another gold coin is on the ground to the left, and a stack of three gold coins is to the right. A black briefcase sits on the ground near the base of the ladder. The sky is light blue with white clouds and birds. The text 'ARE YOUR SAVINGS WORKING HARD ENOUGH?' is written in white, bold, sans-serif capital letters across the middle of the piggy bank.

**ARE YOUR  
SAVINGS  
WORKING  
HARD ENOUGH?**

**If you've always been a saver but you've never considered an Individual Savings Account (ISA) you could be losing out to the tax man.**

# ISAs are tax-efficient savings plans that allow you to shelter up to £15,240\* in the 2015/16 tax year from income and capital gains tax.

## Make your savings work harder

When it comes to your ISA investment, you can:

- Invest up to £15,240 in a stocks and shares ISA
- Invest up to £15,240 in a cash ISA
- Split the £15,240 between the two

Whichever route you choose, it's important to use your full ISA allowance every tax year. That way you can shelter more of your savings from tax and make your savings work harder.



**Call us today to find out more about the features and benefits of ISAs and how you can maximise your 2015/16 ISA allowance.**



**CARL SUMMERS**  
FINANCIAL SERVICES

**Call us on 01952-815930**

**Carl Summers Financial Services**  
1 Abbey Court High Street Newport  
Shropshire TF10 7BW  
[www.summersheaney.co.uk](http://www.summersheaney.co.uk)  
[info@summersheaney.co.uk](mailto:info@summersheaney.co.uk)

\*The maximum ISA allowance for the 2015 / 2016 tax year is £15,240.

The tax efficiency of ISAs is based on current rules. The current tax situation may not be maintained. The benefit of the tax treatment depends on individual circumstances.

Although there is no fixed term, you should consider stocks and shares ISAs to be a medium to long term investment of ideally five years or more.

The value of your stocks and shares ISA and any income from it may fall as well as rise and is not guaranteed. You may get back less than you invest.