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.

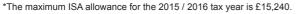


Call us today to find out more about the features and benefits of ISAs and how you can maximise your 2015/16 ISA allowance.



Call us on 01952-815930

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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.

