



Invest up to £20,000 without paying Income Tax or Capital Gains Tax on any returns

Your annual ISA limit is £20,000. It is important you make the most of your ISA allowance for this tax year, as any unused part will disappear for good after 5 April 2026. Sadly, you cannot roll your ISA allowance over to another year, so once it's gone, it's gone for good.

Remember, if you have a Cash ISA, it's worth bearing in mind you can currently move freely between Cash and Stocks and Shares with ISA's, although the Government is looking at restricting transfers from Stocks & Shares ISA's to Cash ISA's in the future.

Don't give the taxman more of your money than you need to

Your ISA helps protect your money from Income Tax and Capital Gains Tax. Because of that, it is definitely worth investing up to the maximum amount in an ISA before you invest elsewhere. You do not need to declare ISA's in your tax returns, nor any income or growth from them. Once you have invested in an ISA, your money continues to benefit from the tax advantages until you either withdraw it, or you die.

You should also consider the fact that the Capital Gains Tax annual exemption amount is just £3,000, (since April 2024).

The ISA rules give you more investment flexibility

Currently you can split your £20,000 allowance across ISA accounts, whether that's through a Cash ISA, a Stocks and Shares ISA, a Lifetime ISA (maximum £4,000) or a combination of accounts. You just need to ensure that you remain within your annual allowance. You can also invest up to a maximum of £9,000 per child into a Junior ISA, and this allowance is in addition to your personal ISA allowance.

Please be reminded that the government announced in the 2025 Autumn Budget, that as of 6 April 2027 the annual ISA allowance shall remain at £20,000, but anyone under the age of 65 can deposit a maximum of £12,000 into a Cash ISA. The remaining £8,000 can be invested into a Stocks and Shares ISA. The current ISA allowance rules remain in place for anyone aged over 65.

If you're investing in a Stocks and Shares or a Junior ISA, you can usually choose from a wide variety of funds, offering different investment aims. You can choose the level of investment risk you want to take, tailoring it to match your attitude to risk. You should remember that the value of investments can go down as well as up and you may get back less than you invested. Also, bear in mind that tax rules could change in the future.

Bring all your ISAs together in one place

If you have ISAs from previous tax years, you may find it considerably easier to manage them if they are all in one place. Other clients have found that to be the case. It means you'll only have to deal with one provider, and you could potentially pay lower charges.





Summary

Should you wish to utilise your ISA allowance before the tax year end, please get in touch with us as soon as possible, (but before 28 March 2026), and we shall organise this for you.

Should you have any queries or concerns, please do not hesitate to contact your Investment Director.

Kevin Hunt, Dip PFS, Cert PFS (DM)
Investment Manager
Technical Team





Risks & Disclosures

- Past performance is no guarantee of comparable future results. Unit prices can fall as well as rise.
- Diversification does not guarantee investment returns and does not eliminate the risk of loss.
- The projected results and statements contained within this document that are not historic facts are based on current expectations.
- Any statements made speak only as of the date of this document and involve risks, uncertainties and other factors that may cause actual results, performance or actions to be materially different from any future results, performance or actions.
- Assumptions and projections made involve judgments with respect to, among other things, future economic, competitive and market conditions and future business decisions, all of which are impossible to predict accurately and are beyond the control of Burley Fox Limited.
- Burley Fox Limited does believe that any assumptions made for projected results or forward looking statements are reasonable as at the date of this document. Any of the assumptions made could be inaccurate and, therefore, there can be no assurance that the projected results or forward looking statements made will prove to be accurate.
- In light of the significant uncertainties inherent in the projected results and forward looking statements within this document, the inclusion of such information should not be regarded as a representation as to future results or that any forward looking statements shall be achieved.

The General Data Protection Regulations (GDPR) became effective in the UK from the 25 May 2018. Burley Fox Limited has published a new Privacy Policy so you understand how we use and protect your data. A copy of this document can be found on our website here.

<https://www.burleyfox.com/documents/BFL-Privacy-Notice-2018-V1.pdf>

