



# A lifetime of ISAs

For committed ISA investors looking to restructure their Inheritance Tax (IHT) exposure, AIM ISAs offer a simple IHT free alternative, provided they are held for 2 years.

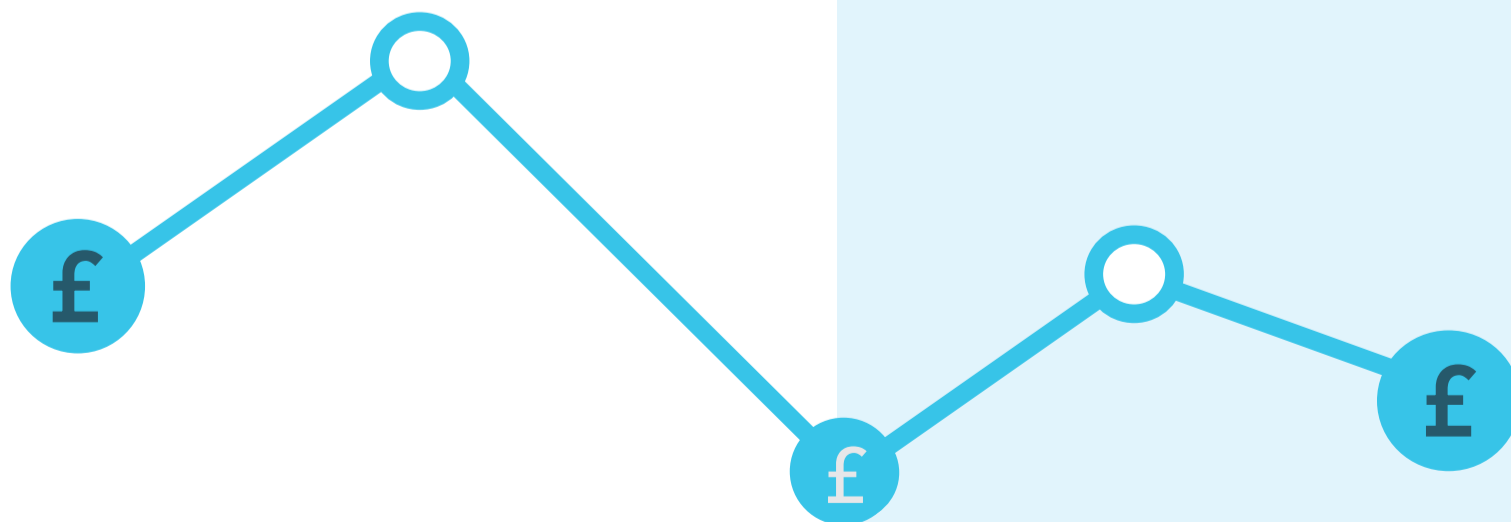


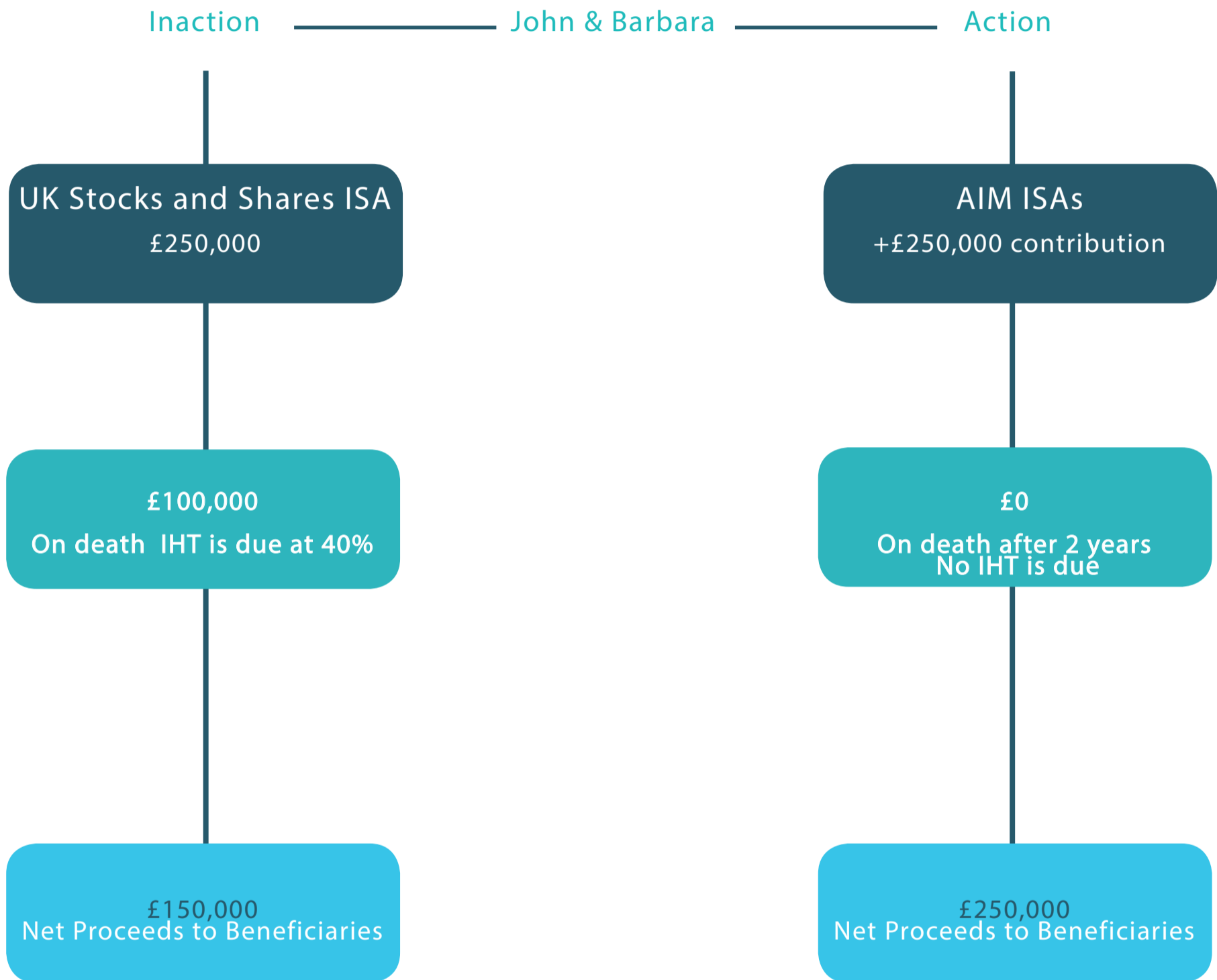
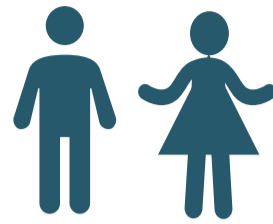
## The Problem :

- John and Barbara are 68 and married
- They are committed ISA investors always maximising their annual contributions
- They have built up ISA portfolios of £250,000 each
- They understand equities can be volatile but are experienced investors
- They like investing in UK companies they know and supporting UK growth
- John has had some recent heart problems and they have started to think about inheritance tax
- They assumed ISAs were "tax-free", including IHT-free until their adviser told them otherwise

## The Solution :

- John and Barbara can continue to invest £20,000 a year into ISAs but redirect their contributions to AIM IHT ISAs
- ISAs are IHT free after 2 years
- 3 months later John and Barbara decide to transfer their existing £250,000 ISA investments
- They continue to benefit from equity growth from investing in UK companies
- If regular changes occur they can revert to normal stocks and shares ISAs





For more information about how our tax products can help with this scenario, please contact our tax team using the details below.

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