Dear <<Client name>>

As we start the new tax year, I recommend you make the most of your **new £20,000 ISA allowance**.

According to my records, you can still invest an additional £<<balance>> in your Quilter stocks and shares ISA (not counting any direct debit payments between now and the end of the tax year). This assumes you have not subscribed to any other ISAs during the current tax year.

As a tip for my ISA clients, I recommend investing earlier in the tax year. Investing your money for longer will give your assets more time to grow, making a real difference to your investments over the long term.

**Reasons to invest in your stocks and shares flexi-ISA**

* One of the most **tax-efficient** methods of investing
* Long term stocks and shares investment gives you the potential to achieve **higher returns** than are usually expected from cash
* You have an allowance of **£20,000** annually, regardless of your tax status

The charge for investing with Quilter is tiered, meaning the more you invest the lower the percentage you pay.

[**The whole family can benefit**

For clients of <<ADVISERFIRM>>, Quilter also offers a multi-family member discount which is based on the value of all products held on their investment platform. This means the percentage charge reduces as the total assets grow. So, if you are looking to put money into a Junior ISA for example, you can save tax efficiently for your children or grandchildren. You can contribute up to £9,000 this tax year to give younger members of the family a good financial start. Please speak to me if this is something you’d like to find out more about.]

**Flexibility when you need it**

When you invest into a flexi-ISA, you can withdraw and re-invest your money within the tax year. Whilst ISAs should always be considered as medium to long term investments, it means that if an emergency arises you can be confident you’ll be able to access your ISA savings and replenish them without reducing your capacity to invest tax-efficiently.

**Get in touch**

If you want to discuss how best to take advantage of this opportunity, contact me as soon as possible. I look forward to hearing from you.

Yours sincerely,