

## How your clients can benefit from Quilter's Flexi ISA

*The concept of the Flexi ISA is quite simple and it can deliver some real benefits to your clients above and beyond those offered by a standard ISA, including:*



The flexibility to withdraw funds and replace them within the tax year without impacting the ISA allowance



The ability to maximise the ISA allowance, even after adviser or discretionary fees have been taken



The confidence to invest early in the tax year, knowing you can access funds in case of emergency

### Case Study

*Katie, has a daughter called Imogen who is starting university shortly. Katie is nervous about investing but with the inflation rate running high she is keen to make a financial plan to help protect her savings.*

Sarah is Katie's financial adviser, who has recommended making full use of her ISA allowance as soon as possible this tax year.

Although she is nervous about investing, Katie invests £20,000 after being reassured that she can access her money at any point in the tax year, and still have the option of replacing the money she has withdrawn, later in the tax year.

In September her daughter finds out that she needs an extra £5,000 for rent whilst at university. So, to help her daughter, Katie withdraws £5,000 from her Quilter Flexi-ISA.

Later in the tax year, Sarah reviews Katie's remaining ISA allowance, which shows she can replenish the remaining £5,000, and the additional £500 in adviser fees that she has been paying from the ISA.

Katie takes Sarah's advice and contributes the remaining £5,500, fully maximising the ISA allowance.



## Other Key benefits of the Quilter ISA

- ✓ *Full income payment flexibility, including the option to pay distributions straight to your client.*
- ✓ *Quick and easy online Bed and ISA process, supported by a comprehensive CGT tool.*
- ✓ *Reduce the cost of investment with our family linking discount.*
- ✓ *Transfer your client's ISA to us quickly and easily, with updates available through our online Transfer Tracker.*
- ✓ *Manage multiple investment strategies within the same ISA, for different time horizons.*



Your clients' investments may fall or rise in value and they may not get back what they put in.

This document is based on Quilter's interpretation of the law and HM Revenue and Customs practice as at July 2024.

We believe this interpretation is correct, but cannot guarantee it. Tax relief and the tax treatment of investment funds may change.

The value of any tax relief will depend on the investor's individual circumstances.

### [quilter.com](https://www.quilter.com)

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA). Quilter Investment Platform Limited is registered in England and Wales under number 1680071.

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