

Tax Wrappers Explained:

Junior ISAs

A Junior Individual Savings Account (JISA) allows you to save a set amount for your child each tax year, sheltered from Income and Capital Gains Tax.

Killik & Co offers a Stocks & Shares JISA, which allows funds to be invested on behalf of your child, to grow their value, and remain sheltered within this tax efficient wrapper.

What do I need to know about a Junior ISA?

A JISA is usually suitable for parents or caregivers who:



Are happy for their child to manage funds (in a standard ISA) or withdraw funds from the JISA, when they turn 18



Do not require access to the funds before the child turns 18



Would like to incorporate a tax wrapper into a broader saving strategy, in the knowledge that the JISA allowance may change in future



Are comfortable that the value of the investments could rise and fall



Do not already have a Stocks & Shares JISA or Child Trust Fund elsewhere (Instead, transfers are possible)

For more information about JISAs, speak to your Adviser or visit killik.com/jisa.

