

ISAs FOR EVERYONE



**i-stock**

**INVESTING MADE EASY**

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**INDIVIDUAL SAVINGS ACCOUNT**



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## ISAs FOR EVERYONE

# INVESTING

## ISAs FOR EVERYONE

IT SEEMS FAIR TO SUGGEST THAT **EVERYONE** WOULD LIKE TO PUT ASIDE A BIT OF EXTRA MONEY WHEN THEY CAN.

An ISA could be the smart place to start, given that they come with the added bonus of being tax-free on all returns made within them. Depending on your circumstances, most especially if you fall into the standard-rate tax payer bracket, ISAs can be the most tax efficient way of making your money work for you and your family's future prosperity.

### INVESTING MADE EASY with i-stock



#### OPEN AN ACCOUNT

Setting up an ISA with i-stock couldn't be easier. Whether you are a seasoned investor or it's your first time, you can have an **account set up today** and within minutes be ready to instruct your first investment through our website\*\*\*, or mobile App. It's **simple and easy** to follow.



#### INVESTING IS FOR ALL

We've always believed investing should be accessible to **anyone and everyone**. It's not just for the wealthy, a common misconception. So we have built a direct to consumer **mobile app** that allows anyone to invest from as little as £50 per month, a **one-off** payment of £100 or any amount up to your annual allowance\*.



#### ASSESSING APPETITE TO RISK (ATR)

We don't provide advice at i-stock, so you must take the time to **establish your own ATR**. When investing there's always inherent risk\*\* involved, no matter who you choose to manage your money. You can find a table on page 4 of this brochure to help you **understand and decide** what level of risk\*\* is appropriate for you.



#### CHOOSING YOUR INVESTMENT

This part may be daunting, but there's really no need to worry. We have a simple summary on page 9 of this brochure and more detailed information on our **website**. All portfolios are managed by our expert investment team, who can **trade every working day throughout the year** to ensure the **best decisions** are made about where your money should be invested. There's likely to be a portfolio to suit your ATR!



#### COSTS TO YOUR ACCOUNT

There will be investment trading charges applied to all balances of any portfolio prior to balances being reported in your i-stock account. This is standard practice across the investment industry. We will **never charge** you for running your i-stock account or your ISA. All anticipated charges are explained further in the documents on the website.



#### ALL YOU NEED

Signing up is easy, and you will find **all the documentation** needed to make an **informed decision** on what is likely to suit your investment needs. We suggest you take the time to read each portfolio Key Features, Key Investor Information Document and our terms and conditions **before you invest**.

\*A tax year runs from 6th April to 5th April the following year - the period that you must use up any or all of your 2020/2021 ISA allowance of £20,000

\*\*Our portfolios range from low risk to high risk

\*\*\*Initial deposits can take between 2-10 working days to appear in your account, dependent on method of deposit. Subsequent deposits can take 2-6 working days.



# MADE EASY

## WHAT IS AN ISA?

ISA STANDS FOR **INDIVIDUAL SAVINGS ACCOUNT** - A TAX EFFICIENT WAY OF INVESTING OR SAVING YOUR HARD-EARNED MONEY.

Unlike a savings account where your savings are only tax free up to a certain point, an ISA is consistent in keeping any interest you make on your savings tax free. At i-stock, we provide a **Stocks and Shares ISA** that allow you to invest in any one or more of our ACUMEN range of Portfolios. The Stocks and Shares ISA provides certain benefits in addition to other types of ISA.



### STOCKS AND SHARES ISA.

This type of ISA allows you to invest in stocks and shares. A Stocks and Shares ISA usually have a **bigger scope for returns** than Cash ISAs, so you can grow your money quicker, however, there is also a greater chance of losing money as the value of your investment can fluctuate.

This ISA is great for **long term saving** and, rightly so, the money becomes an investment. At i-stock, it provides you with an easy, efficient way to **monitor and protect** your money.

We invest in Exchange Traded Funds (ETFs\*), which provide access to many thousands of commodities, stocks and shares, **spreading risk\*\*** and allowing our experts to **trade on every working day**. This strategy allows us to pick up on market movements in either direction to help us **react**, all with the benefit of the funds in mind.



ANYONE CAN HAVE AN ISA

## WHY CHOOSE THE i-STOCK ISA?

### TAX EFFICIENT

An ISA is the simplest way to invest tax efficiently. Any returns you make are free of capital gains tax and there will be no further income tax to pay on the profits, dividends, returns or interest your money might make.

### EASY CHOICE

You can access our range of 10 portfolios which includes 6 risk\* levels, as well as Income, Protection and Sustainability options. There's likely to be at least one to suit your ATR or a combination that feels right to you.

### BESPOKE TO YOU

Our Portfolios range from the low risk to high risk, providing the potential for growth, income, or both. You have the ability to spread your money across a variety of assets to achieve a portfolio unique to you.

### EASY ALL ROUND

It's simple to set up, choose, and invest. You can monitor it 24/7 via the mobile App., depositing or instructing a withdrawal\*\*\* anytime you want. You can even transfer existing ISAs to take advantage of the free account at anytime.

\*An exchange-traded fund (ETF) is a collection of securities - such as stocks - that tracks an underlying index. A well know example is the iShares Core FTSE 100 UCITS ETF which tracks the FTSE 100 index.

\*\*Our portfolios range from low risk to high risk

\*\*\*Withdrawals are not instant and can take up to 10 working days to reach your bank account. For details, refer to clause 15 of our Terms and Conditions.



ISAs FOR EVERYONE

# ESTABLISH YOUR ATTITUDE TO RISK\*



## ATTITUDE TO RISK\*

What is your attitude to risk\*?

### RISK PROFILE 3 RP3

Your willingness and ability to accept risk is **'low'**. Your preferred investments are likely to be mainly lower and medium-risk investments such as cash, cash-type assets, bonds and UK commercial property, with a **minority** of higher-risk investments such as UK and overseas shares.

### RISK PROFILE 4 RP4

Your willingness and ability to accept risk is **'lowest medium'**. Your preferred investments are likely to be mainly lower or medium-risk investments such as cash, cash-type assets, bonds or UK commercial property, with typically fewer higher-risk investments such as UK and overseas shares.

### RISK PROFILE 5 RP5

Your willingness and ability to accept risk is **'low medium'**. Your preferred investments are likely to be a mix of lower and medium-risk investments which may include cash, cash-type assets, bonds and UK commercial property and higher-risk investments such as UK and overseas shares.

### RISK PROFILE 6 RP6

Your willingness and ability to accept risk is **'high medium'**. Your preferred investments are likely to include mainly higher-risk investments such as UK and overseas shares and typically some lower and medium-risk investments such as cash, cash-type assets, bonds and UK commercial property.

### RISK PROFILE 7 RP7

Your willingness and ability to accept risk is **'highest medium'**. Your preferred investments are likely to contain mainly higher-risk investments such as UK and overseas shares with a few, if any, lower and medium-risk investments such as bonds and UK commercial property.

### RISK PROFILE 8 RP8

Your willingness and ability to accept risk is **'high'**. Your preferred investments are likely to contain mainly higher-risk investments such as UK and overseas shares with the occasional lower and medium-risk investments such as bonds and UK commercial property.

**Please note:** We manage portfolios across a risk reward curve of 3-8 on a scale of 1-10. These may not be appropriate for you if you do not wish to place capital at risk. Typically an investor with this mindset would fall into risk levels 1-2. Additionally for those investors seeking higher risk and more esoteric strategies such as direct shares in companies these may not be appropriate for you as typically an investor with this mindset would fall into risk levels 9-10.

\*For a full definition of each risk profile described above, please visit <https://www.i-stock.uk/how-to-choose>, and scroll to 'Risk Profiles'. The above summaries are **no more** than a representation of views you may display, and **not an absolute definition** of each and every risk profile. Please do your own research to establish what best fits your Attitude To Risk.



# INVESTING

## THINGS TO CONSIDER

WHEN IT COMES TO INVESTING, IT'S IMPORTANT TO BE AWARE OF ALL SCENARIOS AND LIMITATIONS AVAILABLE.

To make sure you are maximising the possibilities for your money, some key things to consider with ISAs are explained below.

### INVESTING MADE EASY

with i-stock



#### HOW MUCH CAN I PUT INTO AN ISA?

A tax year runs from 6th April to 5th April on the following year, and is the time window that you must use up your ISA allowance. This can change, however for the year 2020/2021, it is set at £20,000. If you **don't use it, you lose it** – meaning your contribution limit applies annually and does not roll over. So, if you haven't already contributed up to £20,000 to your ISA, you have **until 5th April** to add to it, after which, this year's allowance expires.

However, you do get a fresh allowance when the new tax year starts. This can then be split across multiple ISAs, but only one Stock & Shares ISA.

#### CAN I WITHDRAW FROM MY ISA?

Sometimes we need that extra bit of cash now, and this may be the reason we wanted to save in the first place - something i-stock understands - so, unlike some other types of investments, you can instruct to withdraw\*\*\* at any time. You can reinvest monies withdrawn from your ISA in the same tax year so long as total deposits, including your re-investment, do not exceed your annual ISA allowance. With **an i-stock ISA**, you can withdraw your cash at any time with **no penalties** or fees.

#### I HAVE AN ISA ELSEWHERE; CAN I CONSOLIDATE INTO ONE ACCOUNT?

Of course. It's easy to move over your ISA to an i-stock account, **with no fee**. Consolidating into one central account can help reduce fees and make your money's development much easier to track. You can **do this quickly and simply** through i-stock, eliminating any hurdles.

#### WHAT CAN I AFFORD?

As with any major life decisions, it's best to really weigh up what you can and can't do. Investing needs to be done in consideration of everyday life, so before putting everything aside in the hope for a better return, it's important to bear in mind the expenses you can't cut such as bills and living costs. Will short-term dips in your investment have an **immediate impact** on your lifestyle? Can you cope with them psychologically? And do you still have sufficient accessible income to leave long-term investments untouched? Once this amount is established, any unused ISA annual allowance can be included in an ISA. When you start the process, you may not immediately appreciate the concept of long-term saving for items such as houses or cars, but that awareness will come eventually. Once you start to willingly allocate money from the 'having fun' account to the savings account, you will know **the savings seed is sown**.

#### DO I NEED AN ADVISER?

You may find the process of organising your finances and setting up an ISA a little daunting, but never fear. Getting an expert involved early on can help you work out exactly how much you are able to comfortably set aside for an investment, making sure you don't leave yourself short for everyday spending. By working with you, an IFA can help you discover your true attitude to risk\* (which may be very different from what you expected it would be) and help you plan in the context of your life goals. **Call our helpdesk to arrange an Adviser meeting\*\*.**

\*Our portfolios range from low risk to high risk

\*\*i-stock does not provide Financial Advice. If you believe you need advice, contact our helpdesk who will be able to help you find a trusted and adequately qualified Independent Financial Adviser in your local area.

\*\*\*Withdrawals are not instant and can take up to 10 working days to reach your bank account. For details, refer to clause 15 of our Terms and Conditions.



# SET SOME INVESTMENT GOALS



INVESTMENT IS ABOUT MAKING AS MUCH MONEY AS POSSIBLE, YES? WELL, NO! THE REAL QUESTION IS: WILL YOUR INVESTMENTS ENABLE YOU TO ACHIEVE WHAT YOU NEED?

Setting goals is an **important part of life** in general and financial planning in particular. Before you actually invest your money, you should spend some time considering and **setting your personal financial goals**.

## INVESTING FOR INCOME

If your aim is to invest your cash in a way that will give you an income both today and in the future, we have a **range of portfolios which aims to provide income**, normally in the form of dividends, paid quarterly. Stock market investing can be a way to generate supplementary income for those in retirement, and stocks & shares can offer the potential for significant long-term income growth; vital for any who may rely on their investment income for 20 years or longer.

By investing in assets which pay rising dividends, investors can 'inflation-proof' their income - but of course it could also inevitably mean the value will fluctuate reflecting downward price movements. Furthermore, these funds also offer the **potential for capital growth**, as they have an in-built 'buy low, sell high' discipline.

## INVESTING FOR GROWTH AND INCOME

If you're looking for the **best of both worlds**; where your investment provides medium to long-term growth whilst also potentially benefiting from possible extra income, then **a mix of portfolios** that aim to achieve both could be what you're looking for. It's important to bear in mind that the value of your investment in any case, may fall as well as rise, and you may not get back your original capital investment. No matter what your age, having part of your portfolio allocated toward investment growth could help you **be prepared for the future**.

## INVESTING FOR GROWTH

Whether it's for a retirement nest egg, or a more immediate need; if your main aim is simply to **build up the value of your capital** over time, you can choose to invest in funds that predominantly aim to grow your money over the medium to long-term.

All of our portfolios can be used as part of a growth strategy, as they all seek to grow the value of your investment over time. You can choose to reinvest any dividends to **compound the effect of any gain**.

Growth investing is focused on increasing your capital, so tends to be in areas that are more common to appreciate in value such as property, stocks & shares and businesses.

**No matter what your age**, having part of your portfolio allocated toward investment growth could help you be prepared for the future.



# MADE EASY

## TRANSFER YOUR ISA

FEW PEOPLE REALISE YOU CAN TRANSFER AN OLD ISA TO A NEW ACCOUNT, EVEN THOUGH YOU ORIGINALLY PAID IT INTO ANOTHER.

We all have **one ISA allowance per person, per year**. Previous years contributions don't count towards this years allowance, so any transfer you make away from a previous account can be moved **without impacting** upon your current years allowance.

### HOW DOES IT WORK?

You can transfer **as many** previous year ISA accounts **as you like** into our Stocks & Shares ISA and make your contributions for the current year into that same account. (Ask our helpdesk for a [transfer form](#)).

### WILL MY PREVIOUS PROVIDER ALLOW ME TO TRANSFER OUT?

Provided the ISA account you wish to transfer is not a fixed term account - you will need to check this - then you should be able to transfer it into your i-stock ISA without penalty\*. If you transfer a current year ISA into us, you will be able to continue making contributions up to the value of this years allowance. Make sure you use one of our Transfer Forms to complete a transfer. If you simply **withdraw cash** from an ISA, **you will lose the tax benefit** from that value of your ISA and it cannot be recovered.

\*Some Stocks & Shares ISA providers (and some fixed cash ISA providers) may charge you for withdrawing your money or leaving them. i-stock will never charge you for transferring in, nor out, of your account.

\*\* Financial Ombudsmen Service deadlines:

<https://www.gov.uk/individual-savings-accounts/transferring-your-isa>

### HOW LONG WILL IT TAKE?

A cash ISA transfer should take no more than 15 business days. Stocks & Shares ISAs shouldn't take more than 30 days to transfer\*\*.

### RULES:

**Current year's cash ISA.** You can move ALL to another cash ISA, or Stocks & Shares ISA but can't split it between more than one provider.

**Current year's stocks & shares ISA.** You can move ALL to another Stocks & Shares ISA or cash ISA, but you can't split it between more than Stocks & Shares ISA.

**Past years' cash ISAs.** You can move ALL to another cash ISA or Stocks & Shares ISA or SPLIT them between more than one cash ISA or Stocks & Shares ISA

**Past years' stocks & shares ISAs.** You can move ALL to another Stocks & Shares ISA or cash ISA, or split them between more than one Stocks & Shares ISA or cash ISA.



ISAs FOR EVERYONE

# WHY?

## WHY CHOOSE i-stock



### WE UNDERSTAND

We know the myths. “Investing is complicated and high-risk. You need millions in the bank. Or loads of free time. Or both.” - “It’s not for everyone.” Well, we think it is. Here at i-stock, we know that 78%\* of adults in the UK would rather be “safe than sorry” with their money. It’s why so many feel uncomfortable about investing. So, we’re opening up our investments (the ones financial advisers have trusted for years) to you.



### WE HAVE VARIETY

We have 10 portfolios to suit most investors bank balances, goals, and priorities, as well as catering for a range of risk\*\* appetites. You can set up an account in just a few clicks from as little as £50.

### WE LISTEN

Our customer services team are on hand Monday to Friday to help with any queries. Not only that, our experts manage your investments every trading day, while you can check in and access your money whenever you like, online or via the app.

### WE ARE SIMPLE

Our language is simple, our process is simple, and our fees are simple - you only pay for us to manage your portfolio\*\*\*, meaning there are no nasty, unexpected platform or admin fees. Simple.

### WE ARE SAFE AND SECURE

We understand the magnitude of trusting your money and information with someone else, so security is our number one. As well as being regulated by the Financial Conduct Authority, we ensure all personal data given to us is securely stored and participate in the Financial Services Compensation Scheme.



### WE ARE SMART

We saw the potential of Exchange Traded Funds (ETFs)\*\*\*\* from their beginnings and have traded them longer than most. Many have followed, few know them as we do. Tavistock Wealth\*\*\*\*\* already manage more than £1Billion of investors money and are amongst the most prolific ETF traders in Europe.

\*Source: 2017 - FCA research - The financial lives of consumers across the UK - Key findings from the FCA's Financial Lives Survey 2017

\*\*Our portfolios range from low risk to high risk

\*\*\*For a breakdown of all costs involved with investing, please visit our website: <https://i-stock.uk>. \*\*\*\*ETFs enable us to trade assets every day. We are able to monitor trends and react for the benefit of all our funds, and all our investors money. We also protect against fluctuations in Foreign Exchange by currency hedging, meaning that whilst we may lose some growth as currencies slowly rise, we don't lose your growth and capital when currencies crash, which is often overnight.

\*\*\*\*\*i-stock is a trading style of Tavistock Wealth Limited which is authorised and regulated by the Financial Conduct Authority, FCA No: 568089.



ISAs FOR EVERYONE



# INVESTING

## IS INVESTING FOR YOU.

**INVESTMENT : NOUN.** *the action or process of investing money for profit*

There are always those who are careful with money, and those who aren't. Those who save for a rainy day, and those who prefer to live very much in the moment. If you're the latter, you can easily become the former and settle any niggling guilt surrounding your future funds.

There's always going to be things pulling at the purse strings; rising house prices, the ever-increasing cost of living, student debt. With all these outgoing costs, yes, the odds do appear stacked against people who want to try and put aside a few pennies every month. Maybe they're dampening the hope that these pennies will eventually result in a mortgage free home, settling into a comfortable retirement, or even just retiring at all.

However, there are many investment opportunities out there that don't need to leave a hole in day-to-day spending but could pave the way to those **stress-free retirement dreams**, and they are so easy to organise.

Accounts such as an ISA from i-stock present a flexible way to save and build any investments.

Investing has many benefits, but putting away those pennies could help with:

1. **A less stressful retirement**
2. **Transforming small amounts into large**

(Products such as an **ISA from i-stock** have the flexibility to put aside small amounts of money regularly, or just whenever you feel more comfortable to do so. If you get used to putting a little sum away in an investment account, you really will be contributing to living **your best life when you're older.**)

3. **Improving spending habits**
4. **Taking the risks while you are young**

### A FEW IDEAS TO THINK ABOUT:

Even though markets may change, good investing practice is timeless.

Do the necessary research, study, and analysis before making any investment decisions.

There is a risk\* in everything, so be prepared for the ups and downs.

By being modest in your spending, you can ensure you will have enough for retirement and can give back to the community as well.

Diversification is relevant, and once you have confidence in your investments, you can adjust your portfolio accordingly and take on higher risks\*.

The greater return you want, the more risk\* you'll usually have to accept.

Don't put all your eggs in one basket. Try to diversify as much as you can to lower your risk\* exposure, i.e. invest in different companies, industries and regions.

Don't panic. Investments can go down as well as up. Don't be tempted to sell or buy shares just because everyone else is.

INVESTING IS A GOOD IDEA FOR EVERYONE.

If you're saving over the short term, it's wise not to take too much of a risk\*. It's convention that investing is for the medium to long term. If you can't, it's often best to stay clear of investing and leave your money in a savings account.

Review your portfolio. An investment might not perform or you may not be willing to take as much risk as you did before. If you don't review your portfolio regularly, you could end up with an investment account which loses money.

\*Our portfolios range from low risk to high risk



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# INVESTING MADE EASY

**PLEASE NOTE:** i-stock does not provide Financial Advice. If you believe you need advice, contact our helpdesk who will be able to help you find a trusted and adequately qualified Independent Financial Adviser in your local area.

As with all investing, your capital is at risk. The value of your portfolio can go down as well as up and you may get back less than you invested. A stocks and shares ISA may not be right for everyone and tax rules may change in the future. If you are unsure if an ISA is the right choice for you, please seek financial advice.

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ISAs FOR ALL - WHATEVER LEVEL OF WEALTH