



**GILSON GRAY**

FINANCIAL MANAGEMENT



## Invest in your children and grandchildren's future

Investing for them now – rather than leaving money to them after you're gone – could save you all a lot in taxes

The value of your investment can go down as well as up. You could get back less than you invested.



# 01

If you pay

**£3,000**

**per year**

or £250 per month into a Junior ISA for your child  
or grandchild from the time they're born





# 02

**By the time  
they're 18, that investment  
might be worth**

# £67,000



This calculation is based on growth after charges of 2.4% a year. This figure is an example only and not guaranteed. All monetary values shown have not been adjusted for future inflation. It is not a minimum or maximum amount. What you get back depends on how your investment grows and the tax treatment of the investment. You could get back more or less than this.



03

**It would also remove  
from the value of your estate**

**£54,000**

**which might otherwise attract an Inheritance  
Tax charge of 40% at the time of your death**

**That means you could potentially save**

**£21,600**

**in Inheritance Tax**

**Taxation rules can change at any time and are dependent  
on individual circumstances.**



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Senior Partner Practice

# St James's Place

**Get in touch** now to find out more about investing in your children and grandchildren and how to make the most of your tax allowances.

The value of your investment can go down as well as up. You could get back less than you invested.

Taxation rules can change at any time and are dependent on individual circumstances.

Although anyone can contribute to an ISA for a child only the parent/legal guardian can open the ISA for them.

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