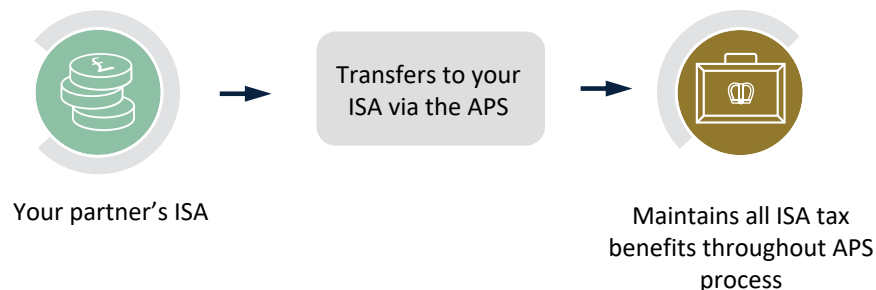
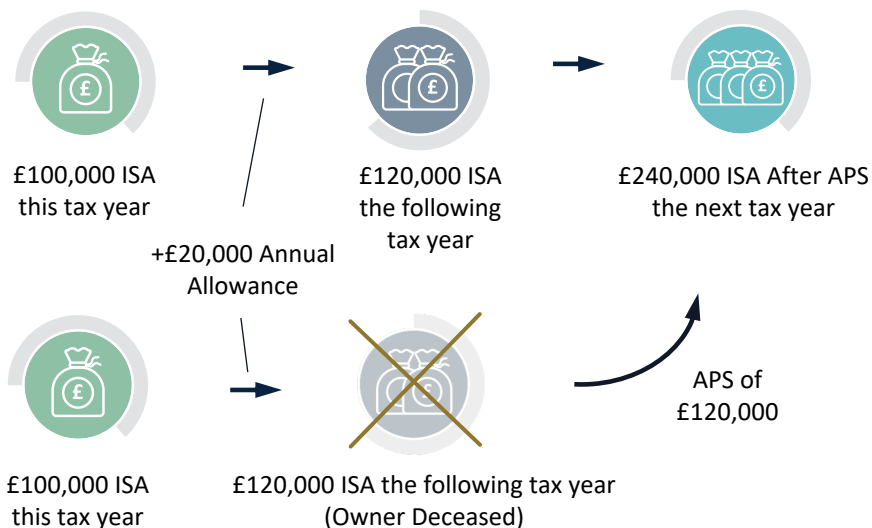


Additional Permitted Subscription (APS)



How It Works

- ★ The Additional Permitted Subscription (APS) is a highly beneficial allowance for surviving spouses or civil partners of ISA investors
- ★ The APS allows you to effectively inherit ISA funds from a deceased spouse or civil partner into your own ISA, tax free, in the form of an increased ISA allowance
- ★ The APS works in the form of a one-off increased ISA allowance which is on top of their own £20,000 annual ISA subscription



- ★ The APS was implemented in 2014 and is available to anyone whose partner died on or after 3 December 2014
- ★ An APS made as cash is available for three years after the date of death, or for up to 180 days after the administration of the estate is complete, whichever is later
- ★ The APS has no value limit; however, it will equal the combined value of your deceased partner's ISAs on the date of death
- ★ You can effectively use multiple transfers under the APS if your deceased partner held various ISAs

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Important Information

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