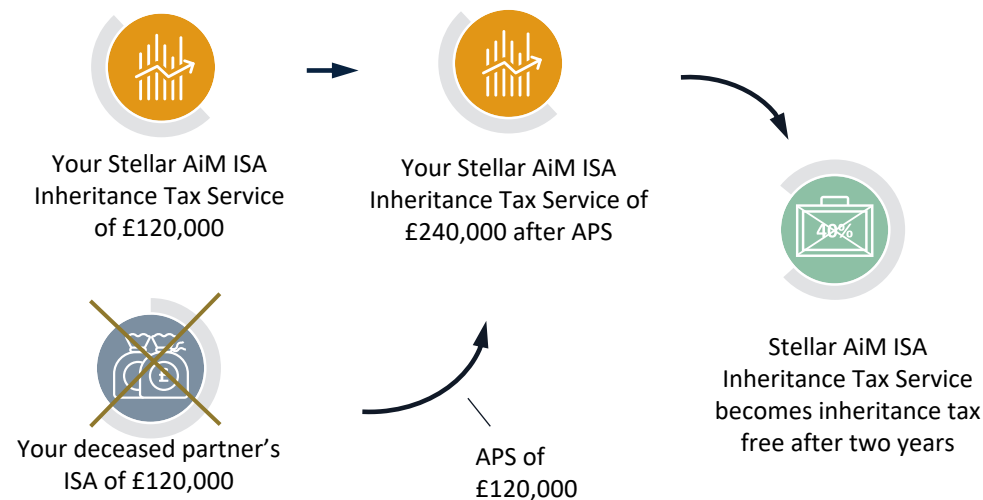
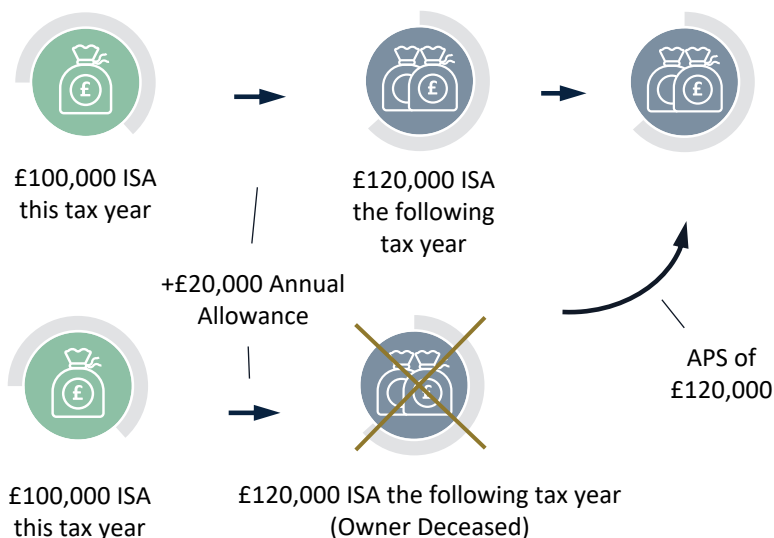


Using An APS Allowance



How It Works

- ★ An APS allows you to effectively inherit ISA funds from a deceased spouse or civil partner in your own ISA, while maintaining all the ISA benefits
- ★ As the APS will not affect your Annual ISA Allowance, you can keep paying into your ISA as usual during the tax year
- ★ If your partner passes away, you cannot use their Annual ISA Allowance to supplement your own
- ★ The APS allows you to preserve you and your partner's ISA capital after one of you dies



Benefits To You

- ★ If you have a Stellar AiM ISA Inheritance Tax Service portfolio and your partner, who had a different ISA type and provider was to pass away, you can still use the APS to consolidate the ISA into yours
- ★ Using the APS in this example will not only preserve your joint capital, but after two years this combined amount will become inheritance tax free on top of any ISA tax benefits
- ★ This means that you can preserve your ISA capital in a way that enables you to leave more to the next generation, tax free

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Important Information

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