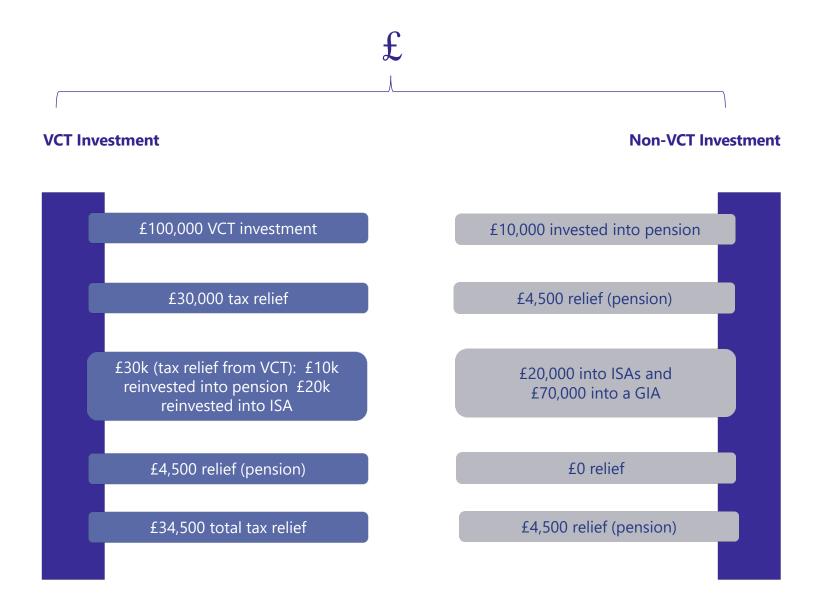
Case Study: VCT, Pensions and ISA

Boost the tax efficiency of your portfolio by combining the benefits of VCT, Pension and ISA

Mr Denton's Pension contributions are capped at £10,000 p.a. though he has £100,000 to invest

Combining the benefits of VCT, Pension and ISA to boost the tax efficiency of your portfolio

Mr Denton, an additional rate taxpayer, wishes to maximise the taxefficiency of his portfolio for retirement planning



Capital invested is at risk. Tax treatment is subject to change and depends on individual circumstances. Tax year 2025/26.

For further information, please contact your Business Development Manager or the Sales Team

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The opportunities described in this document are NOT suitable for all investors. Key risks are is not a reliable indicator of future performance and may not be repeated. Your capital is at explained in the Information Memoranda/Investor Guides and should be carefully considered risk and you may lose all the money you invest. before submitting an application to invest.

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Tax reliefs are dependent on the VCT maintaining its gualifying status and on investors'

from that point. VCTs usually trade at a discount to their net asset value. It may be difficult to exit VCTs and they should be considered as long-term investments.

other forms of investment. The VCT investments are likely to be illiquid and difficult to realise. The value of shares and income from them may go down as well as up, and past performance

If you are in any doubt about the content of this document and/or what action you should take, you should seek advice from an independent financial adviser authorised under FSMA