ISA Investment

Introduction

It makes sense for individuals to maximise their tax-free investment allowances if at all possible and many investors will have already built up substantial ISA (Individual Savings Accounts) portfolios. The maximum amount that you can invest into an ISA per annum is £20,000 for the 2026/27 tax year.

ISA investment with Heritage

Since the launch of the SVS Heritage Balanced Portfolio Fund we are now able to offer clients the ability to hold their Heritage investment funds within an ISA wrapper which has the following benefits;

- All income and capital gains are completely free of tax.
- Funds can be accessed/withdrawn at any time without restriction or penalty.
- It can be used for both new cash subscriptions and for transfers of existing cash or investment ISA funds that have already been accumulated.
- It simplifies and enhances the management as we are able to consider all investments, including ISA funds, as part of an overall consolidated portfolio.
- We can include the ISA on a client's regular quarterly consolidated portfolio valuation so that the overall position can be easily seen and understood (with consolidated husband and wife portfolios if required).
- We take care of the dealing, administration and reporting which is all included within our standard account fees (i.e. 0.25% pa for investments in the Heritage funds).
- The client can avoid the high initial charges and platform fees typically associated with many ISA investments.
- The SVS Heritage Balanced Portfolio Fund was launched in December 2016 and adopts the same multi-asset strategy that has been successfully employed by the existing Heritage Managed Portfolio Fund since 2000.

Further information

Further information and the relevant forms required to establish the Heritage ISA arrangements described above are available on request.

Important note:

Heritage is an investment manager and not a financial advisor so if you require any advice as to the suitability of ISAs and how this fits into an overall financial plan you should seek appropriate financial advice – which we are happy to arrange through an association we have with a well established regulated advisor.