

# YOUR INVESTMENT, THEIR FUTURE

## **Legal & General Junior ISA**

With a Legal & General Junior ISA you can contribute regularly from as little as £20 a month or top-up whenever you like with a one-off investment of £100 or more. You can also use any combination of one-off payments or regular contributions, as long as you don't exceed your child's annual limit.

## **£9,000 of tax-efficient savings for the 2020/21 tax year**

The government recently increased the maximum tax-year contribution to Junior ISAs to £9,000. And friends and family can help add to the ISA as well. We've designed the cut-out coupons overleaf to make it even easier for them to help save for your child's future.

Capital at risk.\*



**Legal &  
General**

## Our stocks and shares Junior ISA is flexible

You can mix and match different investment funds, or switch between them entirely, depending on how much risk you would like to take. By investing in a stocks and shares Junior ISA, your child will benefit from not having to pay personal income tax or capital gains tax on any profit the investment makes.

Please bear in mind that the tax assumptions we've used are those currently relevant, but tax laws can change over time which could affect investments. The value of the tax benefit will depend on individual circumstances. The money invested in a stocks and shares Junior ISA is locked away until the child becomes 18. You should consider it to be a medium to long term investment ideally of five years or more. \*The value of an investment may fall as well as rise and is not guaranteed. This means it may be worth less than the original amount invested.

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## Your family and friends can invest in your child's JISA too

Whether it's for a birthday, special treat or just to prepare for their future, the cards below contain all the information your family and friends need to contribute. Simply cut them out, fill in your child's details and pass them on.

### Make a lasting contribution to their future

To help a child you know prepare for the financial future, visit [legalandgeneral.com/juniortopup](https://legalandgeneral.com/juniortopup) download and complete the Junior ISA top-up form using the following information. Return the completed form and payment to the address on the application form.

Existing Junior ISA Number.....

Child's FULL name.....

Child's postcode.....

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