



ST. JAMES'S PLACE  
WEALTH MANAGEMENT

# Invest in your children and grandchildren's future



Investing for them now – rather than  
leaving money to them after you're gone –  
could save you all a lot in taxes

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1

If you pay  
**£3,000**  
**per year**

or £250 per month into a  
Junior ISA for your child  
or grandchild from  
the time they're born

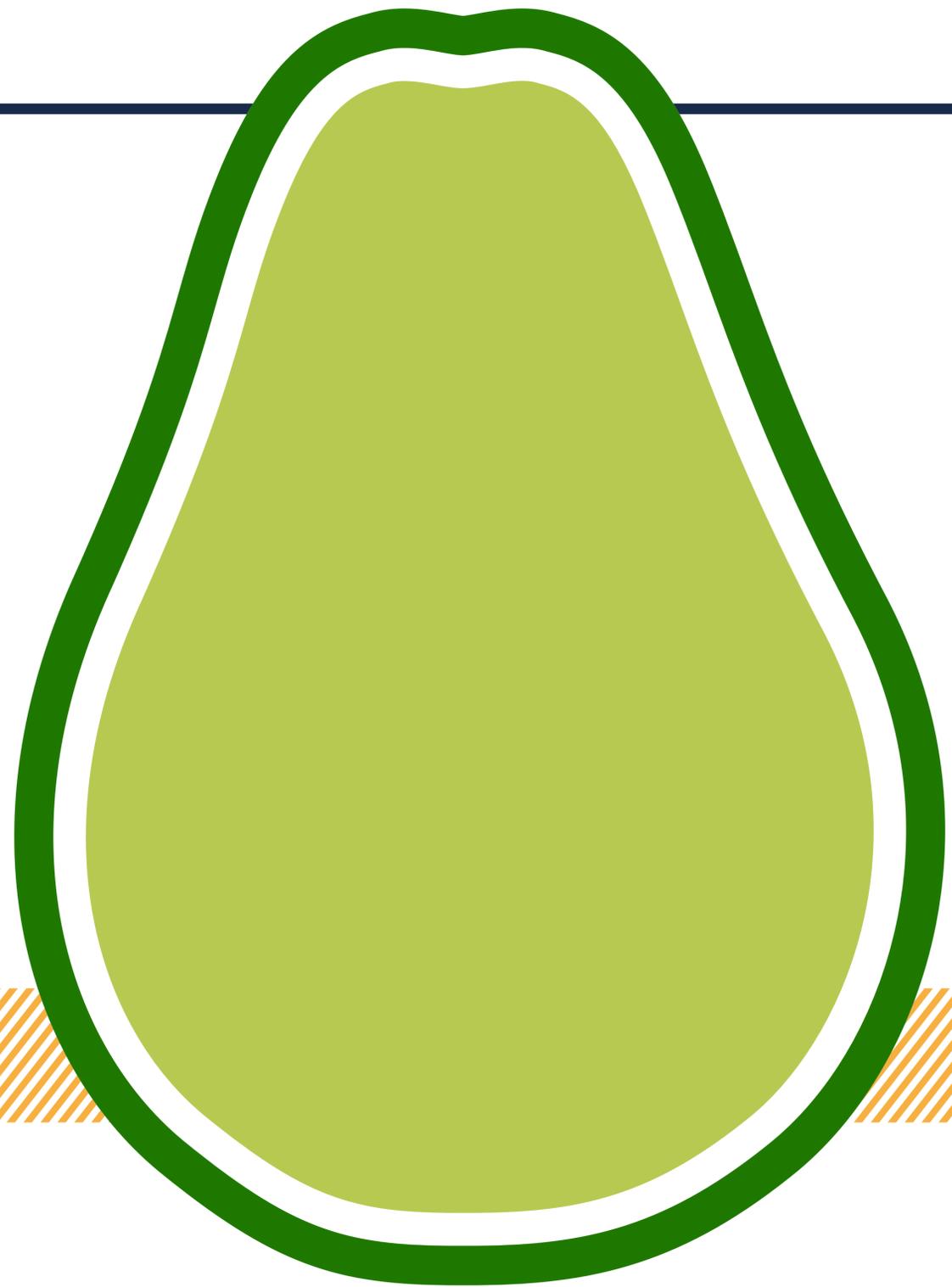


Don't let your annual JISA allowance  
go to waste. Use it by 5 April 2022.

2

By the time they're 18,  
that investment might be worth

**£67,000**



This calculation is based on growth after charges of 2.4% a year. This figure is an example only and not guaranteed. All monetary values shown have not been adjusted for future inflation. It is not a minimum or maximum amount.

What you get back depends on how your investment grows and the tax treatment of the investment. You could get back more or less than this.

**Don't let your annual JISA allowance  
go to waste. Use it by 5 April 2022.**

3

It would also remove  
from the value of your estate

**£54,000**

which might otherwise attract an Inheritance  
Tax charge of 40% at the time of your death

That means you could potentially save

**£21,600**

in Inheritance Tax

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go to waste. Use it by 5 April 2022.



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Get in touch now to find out more about **investing for your children and grandchildren** – and how to make the most of your tax allowances before their use-by date at the end of this tax year (5 April).

