



ST. JAMES'S PLACE
WEALTH MANAGEMENT

Is your Cash ISA losing its value?



Have you got a Cash ISA?



"Yes"



"No"

Take a look at the next slide to see how inflation could
be reducing what it's worth in real terms...

1

The best interest rate
for easy-access cash ISAs
is currently

0.67%*

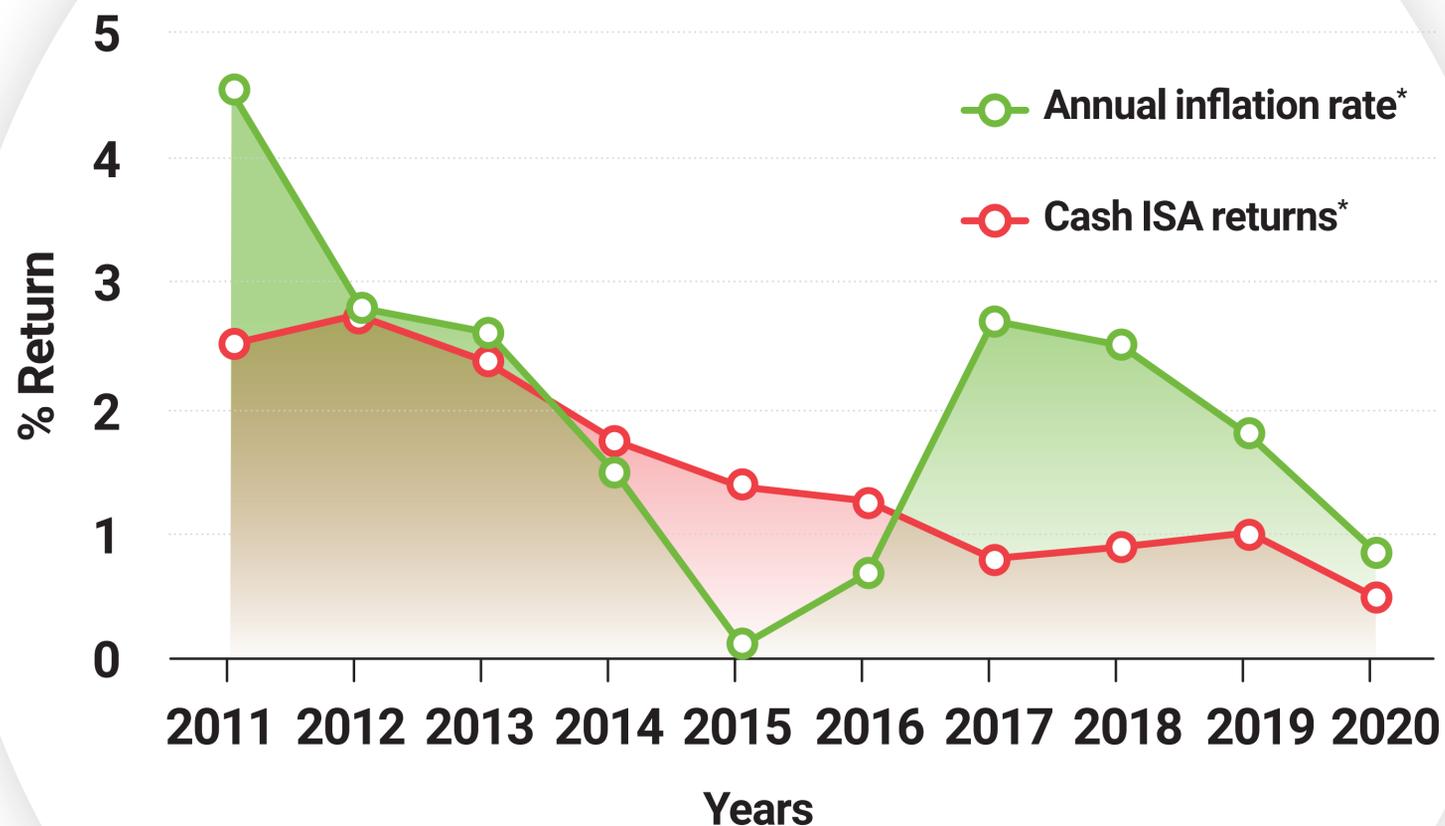
Because the rate of inflation
is higher than that, your money
is losing its 'real terms'
value over time

*Source: Best ISA rates, Moneyfacts, as of December 2021

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

2

Here's how that's happened to people over the past ten years...



Because interest rates are at near-record lows and below the rate of inflation, if you keep your savings in a Cash ISA, the money is likely to lose its actual value

*Sources: Cash ISA returns based on Bank of England average instant-access ISA rate; Office for National Statistics Consumer Prices Index, as of December 2021

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Get in touch to learn about **investing to beat inflation** and how to make the most of your tax allowances before their use-by date at the end of this tax year (5 April).

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

The levels and bases of taxation and reliefs from taxation can change at any time and are dependent on individual circumstances.

