

REDDINGS

WEALTH
MANAGEMENT

The Basics

A Unit Trust is an open-ended group investment formed under a trust.

For more information, contact us on:

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or
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Tax Efficiency

Dividends from Equity and Property Unit Trusts are paid before tax is taken. Everyone can receive £2,000 in dividends before paying any tax*. You can sell up to £12,000 in gains (in the 2019/20 tax year), without paying any tax*.

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ESSENTIALS FOR INVESTING IN A UNIT TRUST

Ownership

Can be owned on a single or joint basis. Payments can be from parents or grandparents on behalf of Beneficial Owners under the age of 18, where the children are legally entitled to the investment age 18.

Unit Trust Feeder Facility

The feeder facility ensures that in April each year, you move money automatically and invest into a linked St. James's Place ISA account.

Ways to Invest

You can make regular payments or a single lump sum payment.

* Dividend Tax - the tax paid on dividends taken from Equity based investments such as stocks and shares and property unit trusts.

* Capital Gains Tax (CGT) - the tax paid on the sale of Equity and Property based investments

The Partner Practice is an Appointed Representative of and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website www.sjp.co.uk/products. The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.

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