

All details are input in Light Blue boxes

1. Input clients name, Age Next Birthday, and taxpayer rate

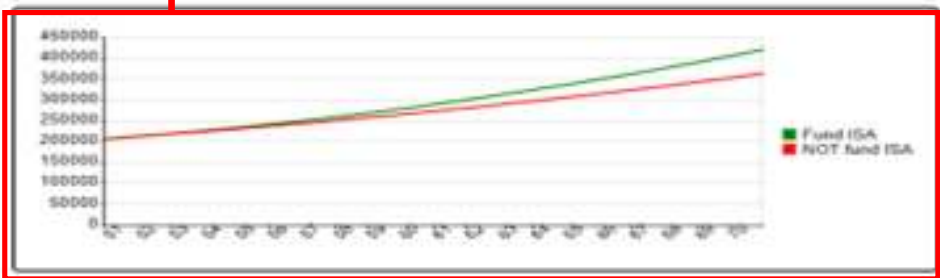
2. Select if new or existing investment, Input investment amount and income return & capital growth return

3. Input percentage of ISA allowance to be funded each year, and increase rate of ISA allowance

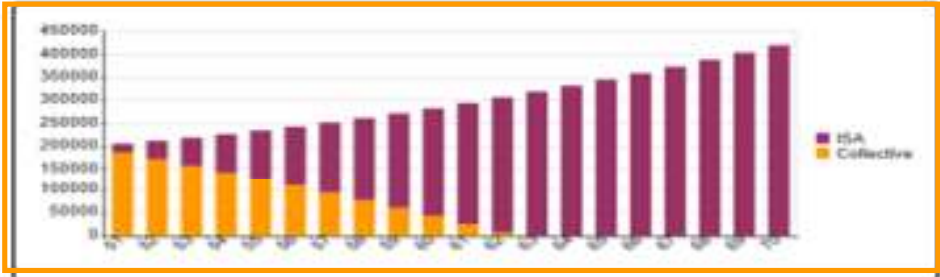
4. Input rate CGT AE to increase

Name	Mr X
Age	70
Taxpayer	FRT
Existing or New Investment	New
Single Investment	200,000
Income return (%)	2.00%
Capital Growth	2.00%
2025/26 ISA Allowance (%)	£20,000
Percentage available	100%
Increase in allowance each year	0.00%
Current CGT AE	£3,000
CGT AE growth rate	2.00%

This line chart compares;
 • Collective fund value w/o funding ISA (Red)
 • Total fund of Collective fund (funding ISA) & ISA fund value (Green line)



This bar chart shows breakdown of **total** fund between;
 • Collective fund funding ISA (orange), and
 • ISA fund (purple)



These figures show value of collective fund if it is not used to fund ISAs

Collective Fund
Total value each year of Capital Growth & Income net of any further income tax

Growth
Amount of capital growth included in Collective Fund. Amount above AE will be subject be subject to CGT.

CGT
As calculated above.

Net Fund (Red figures)
Net value of Collective Fund after CGT deducted.

Year	COLLECTIVE	CGT AE	Fund	CGT	COLLECTIVE	Fund	CGT	ISA	ISA	CGT AE	Fund	Total
01	200,000	4,000	200	200,400	200,000	4,000	200	0	0	20,000	220,400	220,400
02	208,000	5,120	1,027	213,497	208,000	5,120	1,027	0	0	20,000	233,617	233,617
03	215,321	6,403	1,881	223,605	215,321	6,403	1,881	0	0	20,000	249,809	249,809
04	221,821	7,816	2,743	231,810	221,821	7,816	2,743	0	0	20,000	269,329	269,329
05	227,516	9,379	3,624	238,511	227,516	9,379	3,624	0	0	20,000	292,510	292,510
06	232,336	11,098	4,537	243,971	232,336	11,098	4,537	0	0	20,000	319,507	319,507
07	243,387	13,003	5,511	248,899	243,387	13,003	5,511	0	0	20,000	350,402	350,402
08	251,440	15,082	6,496	253,434	251,440	15,082	6,496	0	0	20,000	385,916	385,916
09	256,820	17,349	7,516	257,644	256,820	17,349	7,516	0	0	20,000	426,509	426,509
10	260,410	19,812	8,579	261,811	260,410	19,812	8,579	0	0	20,000	472,692	472,692
11	271,388	22,588	9,695	271,683	271,388	22,588	9,695	0	0	20,000	524,278	524,278
12	280,800	26,708	10,796	281,800	280,800	26,708	10,796	0	0	20,000	582,304	582,304
13	288,739	32,211	11,950	291,639	288,739	32,211	11,950	0	0	20,000	647,849	647,849
14	295,240	39,157	13,164	299,557	295,240	39,157	13,164	0	0	20,000	721,674	721,674
15	300,330	47,601	14,509	307,440	300,330	47,601	14,509	0	0	20,000	804,649	804,649

This column shows CGT AE each year

These figures show Collective which is being used to fund ISA. ISA fund due to transfer from Collectives

Collective Total Fund If fully encashed Total of Collectives Fund net of CGT, and ISA Fund