



## IFISA Guide

## Contents

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- 3 About Us
- 4 What is an IFISA?
- 5 Tax-free benefits
- 6 How to set up your Invest & Fund IFISA
- 7 Transferring in other ISAs
- 8 AutoLend
- 9 Summary

## About Us

We are a peer-to-peer marketplace helping individuals, high net worth lenders, private banks, family offices and institutions achieve attractive, risk-adjusted returns from residential development projects.

Invest & Fund started with a problem to solve how to make it easy and rewarding for individuals and institutions to lend to businesses looking for alternative high-quality sources of finance.

Since late 2015 we have focused exclusively on supporting experienced developers and we aim to be the leading player in the residential development and bridging finance market. We have appointed a Board with substantial experience in senior banking, wealth management, property lending and peer-to-peer finance backed by a team of credit experts with deep experience in property development and credit risk assessment.

Today we are a team of 30+ led by Founder David Turner and Chairman Robert Burgess.

We are committed to being the UK's residential development funding experts with first class credit assessment at the core of our model; in doing so helping our lenders achieve attractive, risk-adjusted returns from successful residential development projects.

## What is an IFISA?

As it stands, the annual ISA allowance is £20,000 and you have many options available in terms of how to invest that sum. You can either grow your capital by opening a single account per tax year or investing across a range of available ISA wrappers, from cash to stocks and shares or innovative finance.

In 2016, the UK Government launched Innovative Finance ISAs (IFISAs) to allow lenders to earn tax-free interest on peer-to-peer lending by investing in property schemes. An IFISA provides the midway alternative for investors wanting their capital to outperform a traditional cash ISA without exposure to the stock market's volatility.

Invest & Fund offer an IFISA that serves dual purposes. Firstly, it exposes our investors to the UK property market as an asset class, with all the benefits of a secured physical asset, in the most tax-efficient way possible. Secondly, our IFISA allows for risk-adjusted returns without additional direct investment costs, traditionally associated with the property market.



## Tax-free benefits

There are some excellent benefits on offer by making the best use of the tax-free element of your ISA. Invest & Fund provide gross interest rates from 6.50% backed by the security of the property projects you will fund; it's a fantastic opportunity to grow your wealth over time.

If you were to maximise your £20,000 ISA pot investment even at our lowest level of return each year, compounding year on year over ten years, you would see over a £100,000 in interest alone. These returns can grow as you re-invest your principle with the flexibility and security of our asset class.



## How to set up your Invest & Fund IFISA

To open an IFISA with Invest & Fund you must be 18 or over. You must be a resident in the UK or a Crown servant (e.g., diplomatic or overseas civil service) or their spouse or civil partner if you do not live in the UK. Those new to Invest & Fund can open an IFISA when they create their Lender account.

It's a quick and easy process to register, and all the details can be found at [www.investandfund.com/ISA](http://www.investandfund.com/ISA)



## Transferring in other ISAs

If you have previous ISA funds, regardless of the type (Cash stock or Shares), you can also look to utilize those to get the maximum return possible. These pre-existing amounts don't count towards your allowance for this year, so why not make the most of the returns on offer with Invest & Fund.

Our process couldn't be more straightforward; on our website, select the type of ISA you currently hold Cash ISA, Stocks and Shares ISA or IFISA and complete the details for your current ISA provider. It's a quick and easy process designed for you to set up your investment.

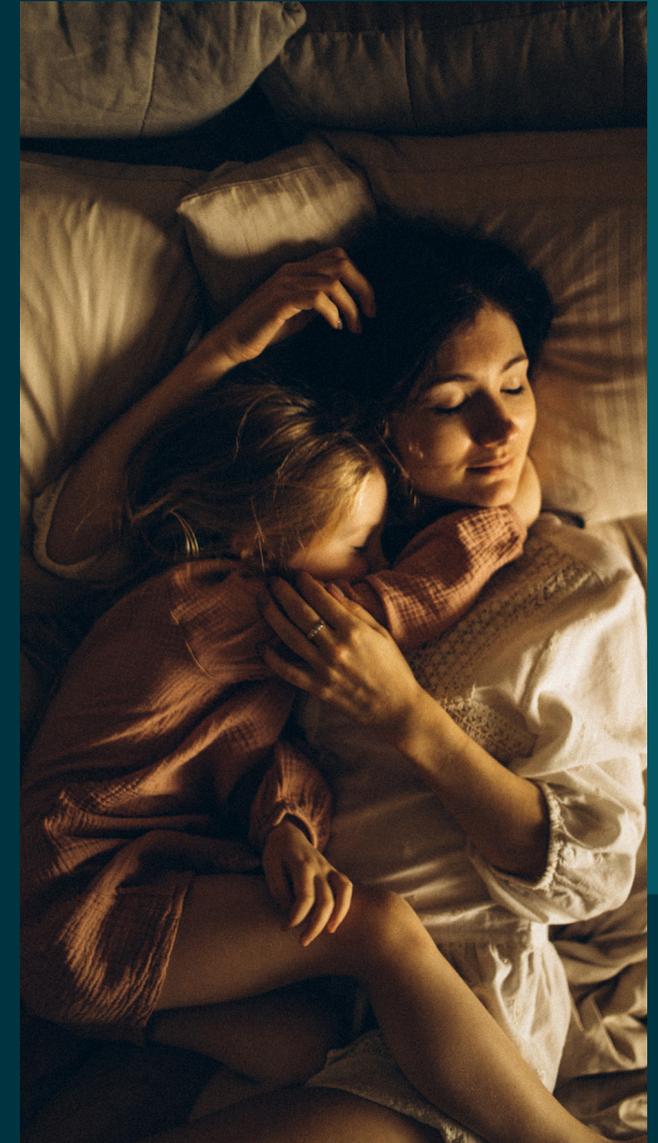


## AutoLend

Invest&Fund auto-lend is a fantastic feature that allows our investors to passively participate in a continuous process of backing our high-quality assets. Additionally, as your capital and interest are constantly redeployed, you benefit from exposure to all the exciting and up and coming projects listed on our platform, as well as the compounding effect of your investment over time.

You can add to your investment at any time, within the parameters of your IFISA allowance and be as active or as passive in the process as you wish. In addition, our platform allows an exciting opportunity to monitor the investment should you want to; you will see regular updates throughout the build, safe in the knowledge that your investment is going toward building the nation's homes.

This process is designed to be as stress-free as possible, and all the steps to register can be found at [www.investandfund.com/IFISA](http://www.investandfund.com/IFISA).



## Summary

ISA season is always a time when investors need to wisely decide to use their personal tax allowance. In many scenarios, investors accumulate significant ISA pots over the years, enabling them to earn interest on that capital tax-free. However, in a time of rising inflation and concerns about purchase power, investors are aware that their cash is losing value every day unless it's appropriately put to work. With the Invest & Fund IFISA, you can earn up from 6.75% tax-free, maintaining yield above inflation and protecting your income.

## Get in contact with us

Call us or send us an e-mail with any questions you may have, and we will be happy to help.

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*Lenders' capital is at risk and repayments are not guaranteed if a borrower defaults. Lenders should take appropriate advice before making a loan and should ensure that they understand the risks involved. Invest & Fund Limited is authorised and regulated by the Financial Conduct Authority.*