

# Junior ISA Portfolio

## At a glance

The Aviva Junior ISA Portfolio offers tax efficient investing for both your clients and their families.

All gains will be free from personal liability to income tax and capital gains. Anyone with parental responsibility for an eligible child can open a Junior ISA with Aviva.

There is no platform charge for JISA Portfolio.

<b>Minimum/Maximum investment</b>	Minimum of £25 per month or a single payment of £1,000. Minimum additional lump sum payment of £100. Maximum contribution per tax year currently £9,000.
<b>Transfers</b>	Transfers from other Junior ISAs can be accepted but not from Child Trust Funds.
<b>Age limits</b>	Registered Contact must be at least 18. Child can be between 0 and 17.
<b>Fund range</b>	Access to over 6,000 funds from over 200 fund managers. A range of Investment trusts, exchange-traded funds, equities and Discretionary Investment Managers.
<b>Smooth Managed Fund Range</b>	Not available.
<b>Switching</b>	Unlimited free switching. There may be restrictions on switches from certain funds. Online switching is available through the Adviser Site.
<b>Early exit charges</b>	No early exit charges.
<b>Withdrawals</b>	Withdrawals are not permitted from a Junior ISA.
<b>Charges</b>	The Aviva Charge is 0%. All funds have a fund management charge, see the Aviva Investment Centre for details.
<b>Adviser remuneration</b>	Adviser charging - we can facilitate ongoing charges. Initial and ad-hoc cannot be taken from the Junior ISA.
<b>Maturity Process</b>	On the child's 18th birthday, the Junior ISA portfolio will automatically convert to an ISA Portfolio, subject to the child's eligibility at that time. The new ISA Portfolio will retain the adviser on file as the servicing adviser (however a new adviser agreement will need to be signed). Any DIM fees are stopped, and the model is deconstructed.

Please remember that the value of your client's investment can go down as well as up. They may get back less than they originally invested.

### Need this in a different format?

Please get in touch with your usual Aviva contact if you would prefer this document, (LF10316), in large print, braille or as audio.

### Talk to us today

For more information about our Junior ISA Portfolio, speak to your Aviva consultant.

#### Aviva Wrap UK Limited.

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