

Need for long-term saving

- * Young people, Parents *looking for* long-term saving solution
- * We put *personal* need for saving and investment at the core, and will be *the* platform for it
- * We will host both ISAs and SIPPs so that a saver can flexibly choose to invest between cash and securities, for different withdrawal possibilities and tax treatment

- * In the United Kingdom, *uniquely* generous contribution cap per annum:
 - * ISAs: £20,000
 - * SIPP: the lower of £60,000 and the salary
- * Saving into SIPP further claims back personal income tax