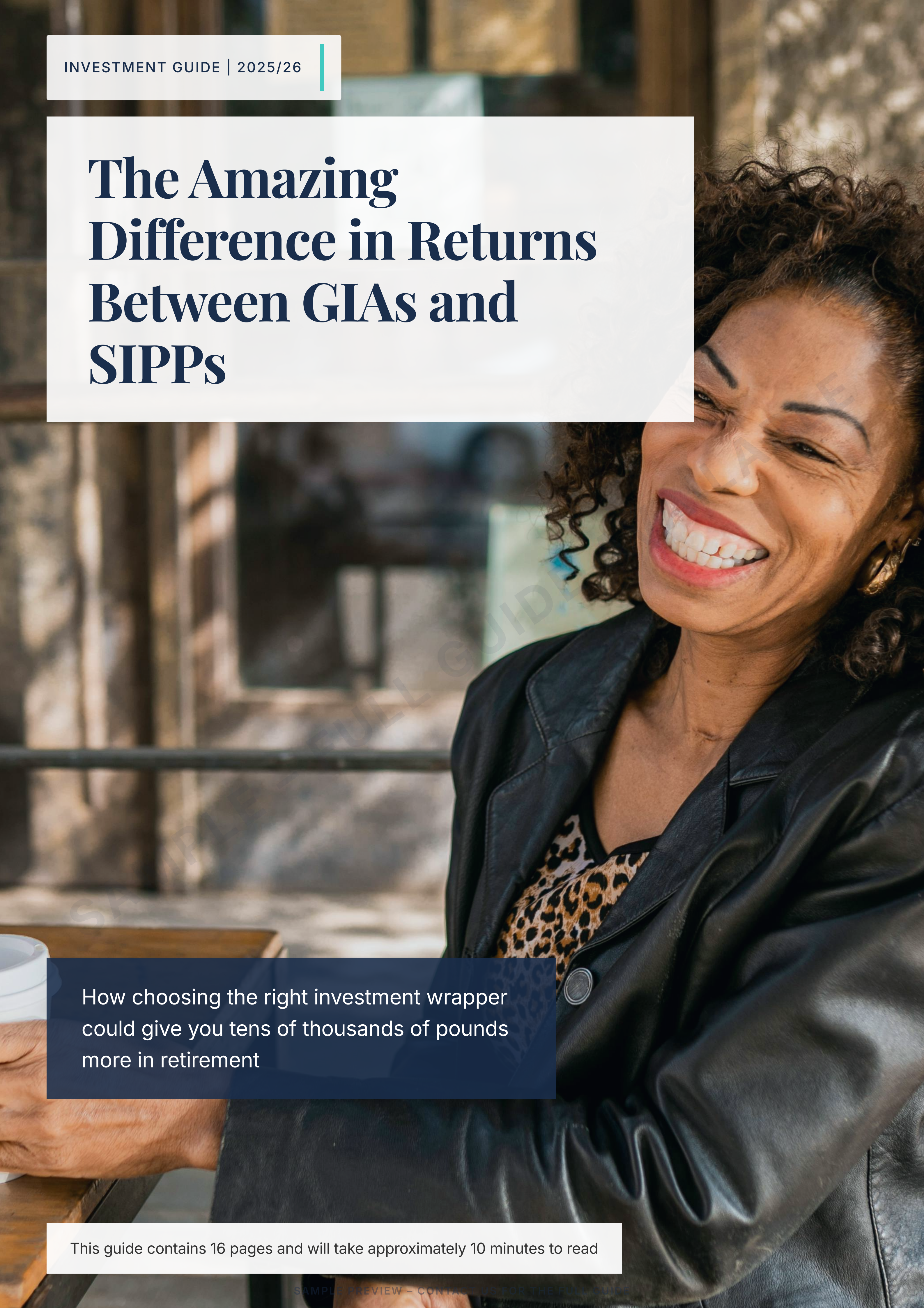


INVESTMENT GUIDE | 2025/26

The Amazing Difference in Returns Between GIAs and SIPPs

How choosing the right investment wrapper could give you tens of thousands of pounds more in retirement

This guide contains 16 pages and will take approximately 10 minutes to read

Inside This Guide

Understanding how different investment wrappers affect your returns can be the single most impactful decision you make for your financial future. This guide explains why.

Contents

Images: Pexels

Understanding Your Investment Options

Key Differences

Information accurate as of January 2026

The Power of Pension Tax Relief

[illegible]

How Tax Relief Works

[illegible]

- [illegible]
- [illegible]
- [illegible]

Compared to a GIA

[illegible]

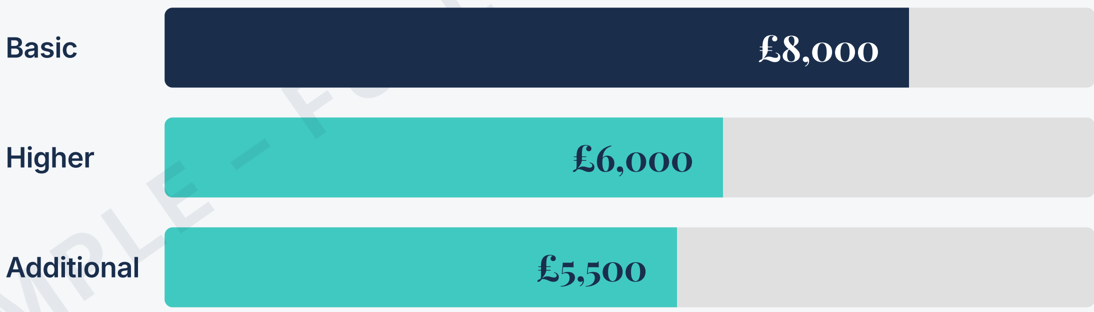
Did you know?

[illegible]

Information accurate as of January 2026

Tax Relief in Numbers

£60,000	**20–45%**	**0%**
Annual pension allowance (2025/26)	Tax relief depending on your tax band	Tax on growth inside a pension



Information accurate as of January 2026

Worked Example: The Difference Over Time

JR

His goals: Retire at 65 | Travel fund | Help grandchildren

Annual salary	£75,000
Tax band	40%
Years to retire	20 years

Annual contribution	£10,000
Total contributions	£200,000
Growth (5% pa)	+£147,000
Final value	**£347,000**

Your contribution	£10,000
+ Tax relief (40%)	+£6,667
Total invested annually	£16,667
Final value	**£578,000**

Information accurate as of January 2026

Understanding GIA Taxation

Taxes to Consider

CGT and Dividend Tax Explained

Capital Gains Tax

Dividend Tax

The Compounding Problem

2025/26 Allowances

Information accurate as of January 2026

SIPP vs GIA: Side by Side

GIA	RECOMMENDED SIPP / Pension

Information accurate as of January 2026

Case Study: Sarah's Journey

SM

Retire at 60 | Part-time consulting | Help daughter with house

SITUATION

→

ACTION

→

RESULT

Access and Flexibility Compared

Feature	GIA	SIPP / Pension
Earliest access	Anytime	Age 55 (57 from 2028)
Tax-free withdrawal	No (gains taxed)	25% tax-free lump sum
Flexible withdrawals	Yes	Yes (from age 55/57)
Can lock away money	No lock-in	Yes (until pension age)
Emergency fund suitable	Yes	No
Contribution limits	None	£60,000/year

Information accurate as of January 2026

Inheritance Planning: What's Changing

Current Rules (Until April 2027)

New Rules from April 2027

GIAs and Inheritance

Information accurate as of January 2026

Your Next Steps

1 — 30 MINS

2 — 15 MINS

3 — 20 MINS

4 — 5 MINS

Information accurate as of January 2026

Information accurate as of January 2026

Your Financial Adviser

Your future deserves the right foundations

Ready to take the next step?

Our team of experienced financial advisers is here to help you make the most of your financial planning opportunities.