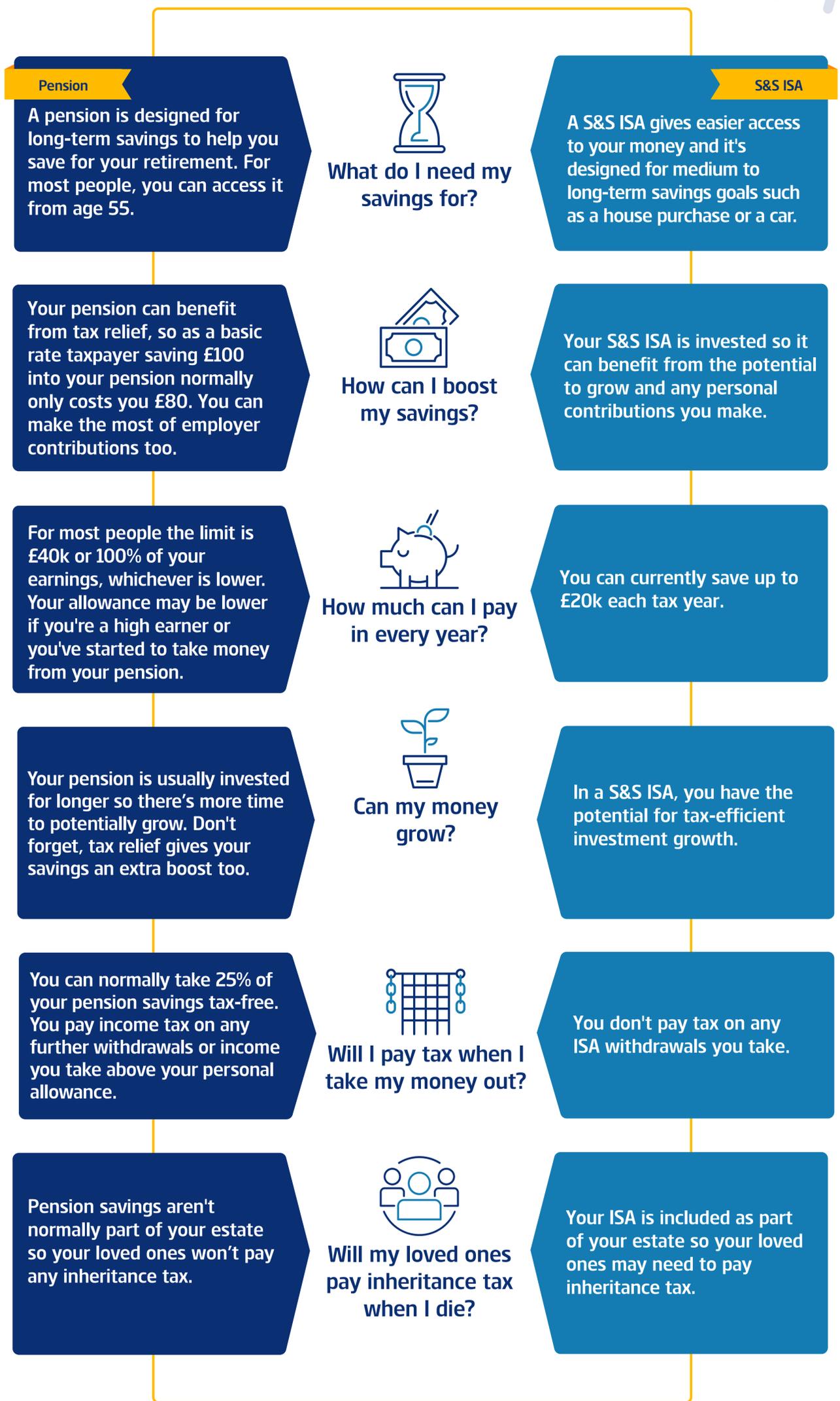


A pension or an ISA?

Depending on your savings goals, there could be a place for both. Look at the different features of a pension and Stocks and Shares (S&S) ISA to see what mix of savings you may need throughout your life.



i This information shouldn't be regarded as financial advice. And, it's important to remember that both a pension and a Stocks and Shares ISA are invested. As with all investments, the value can go down as well as up and could be worth less than was paid in.

i Tax rules can change and what it means for you can depend on your individual circumstances and where you live in the UK.

This information is based on our understanding at March 2019.

Need more help?



Need help and don't have an adviser?

Find out more about Standard Life Aberdeen's financial planning arm at standardlife.co.uk/1825

Or visit unbiased.co.uk to find an independent financial adviser in your area.

Standard Life Assurance Limited is owned by the Phoenix Group and uses the Standard Life brand under licence from the Standard Life Aberdeen Group. You can find more information about Standard Life Aberdeen plc's strategic partnership with Phoenix at www.standardlife.com/partnership

Standard Life Assurance Limited, registered in Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. www.standardlife.co.uk

Standard Life Savings Limited, registered in Scotland (SC180203), at 1 George Street, Edinburgh, EH2 2LL is the provider of the Stocks and Shares ISA and Personal Portfolio. Standard Life Savings Limited is authorised and regulated by the Financial Conduct Authority.