

When to use Pension vs ISA

(Uk Guide)

Use a Pension if...



You get employer contribution



You want to benefit from compound growth over time



You seek tax relief at your highest tax rate



You aim to access funds later with tax-free lump sum at retirement

Use an ISA if...



You want flexible access to your funds at any time



You've already used up your pension allowance



You are self employed and want complete control over your savings



You would like to enjoy tax-free withdrawals without restrictions

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