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### ISAs - THE STOCK MARKET'S BEST KEPT SECRET

ISAs are one the UK's best kept secrets, however, the majority of investors are unaware that Stocks and Shares ISAs can provide them with returns of as much as 30%.

For a couple investing the maximum ISA allowance, this could generate tax free savings of over £1 million in just ten years.

Since 1997, I have been pioneering a brand new way of investing called "ISA Trend Investing." ISA Trend Investing can be broken down into 3 simple steps:

Step 1 – you determine market direction

Step 2 - you find a quality fund, and

Step 3 - you time your buys and exits

With ISA Trend Investing you trade investment funds (not stocks) using an ISA, a SIPP or both, to achieve tax-free, index beating returns. You simply profit in up markets and protect in down markets, helping you retire liquid rich.

When compared to normal ISA Investing, there are 7 key differences:

1. Instead of simply buying and holding, you are active. By understanding the overall trend of the market, you invest into the market when the confirmation of the trend is up, and switch out of the market when the confirmation of the trend is down. This is the most important element of ISA Trend Investing. Even if you find the best investment fund on the planet, if your trend reading is wrong, meaning your timing is wrong, you will fail.
2. You use a Stocks and Shares ISA instead of a Cash ISA.
3. When the trend is confirmed up, you look to buy the highest quality Investment Funds. You search for funds that can be purchased within a Stocks and Shares ISA. You do not buy individual stocks as they carry too much risk. You do not buy index tracker funds because it is possible to "beat" the indexes if you know what you are doing. You buy your fund or funds only when the market is healthy (uptrend). When the market is unhealthy (downtrend), you remain in a cash based fund.
4. When the market is healthy you time your buying of the fund or funds selected. You only buy your fund or funds at a time when there is the maximum probability of success. To do this, you use technical analysis or charts.
5. You time your exits. When the market's trend is in a confirmed downtrend, instead of selling and cashing in your ISA, you switch. Your cash is now placed or "parked" in a stocks and shares, cash based fund, helping you to bank profits and protect and preserve your capital whilst the market is falling.
6. Because you can read the trend of the market, and pick the highest quality investment funds, it allows you to set yourself aggressive performance targets. You aim to beat the powerful US Nasdaq Composite (capable of 24.5% annual returns over the long-term).
7. You do not use a financial adviser. You become your own adviser and make your trades on a "smart" investing platform with virtually zero costs, therefore, saving on charges, commissions and initial set up fees and seriously boosting your overall compounded returns. And if you know what you are doing, you get much better results than you would if you were with an adviser.

Unfortunately financial advisers, stock brokers and banks do not help individuals invest in ISAs in this way because they do not inform you of trend changes. When the market is officially in an uptrend (bull market), advisers, brokers and banks should be informing their clients to invest.

On the other hand, when the market is in a downtrend (bear market), advisers should be informing their clients not to invest. The reason they do not give their clients this information is because they simply do not know how to accurately read the direction or trend of the market.

The people who truly understand the market and which way it is heading (trend) are successful stock market professionals. Stock market professionals are people who invest in the market for a living. This means they are doing it all the time. They watch the market every day. They do not sell stocks, investment funds or other financial products to clients.

Instead, they invest in the market; period. And the successful ones, the top ten percent, are the ones who not only make 80% of all the money, but also the ones you want to be following. These people can help you invest with the trend....and win.

#### ISA Trend Investing Fact File

- A SIPP (Self Invested Personal Pension) can be run parallel with your ISA Trend Investing.
- Stephen Sutherland is the UK's leading authority on ISA Trend Investing. Clients currently shadow investing him through his company, ISACO include the original pioneer of health clubs in the UK and a dentist who is a leading authority in cosmetic, implant and restorative dentistry.
- Stephen's expertise and knowledge of the market enabled him to correctly predict the start and end of the 2003-2007 bull market, helping him to become a liquid millionaire.
- Stephen's book, *Liquid Millionaire*, detailing how to succeed with ISA Trend Investing, is published by AuthorHouse (R.R.P £21.97, ISBN: 9781438903293)

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