

ISA Provider Comparison

	Cushon	Hargreaves Lansdown	Nutmeg	Tickr	Moneybox	Wealthify	Interactive Investor
Products offered	ISA, LISA, JISA, Cash ISA, GIA,	ISA, LISA, JISA, SIPP, GIA, SIPP, Cash ISA	ISA, LISA, GIA, JISA, SIPP.	ISA, GIA, JISA	ISA, LISA, JISA, Cash ISA, GIA, SIPP	ISA, LISA, JISA, Cash ISA, GIA, SIPP	ISA, JISA, Cash ISA, GIA, SIPP
Platform fee	0.40%	0.45%	0.75%	£1 per month, balance over £3k fee is 0.30%	£1 per month, and 0.45% per annum.	0.60%	£9.99 per month fee.
Typical fund cost- based on readymade portfolios*	0.15% - 0.46% (most portfolios @ 0.2%)	1.32% - 1.44%	0.2 – 0.32% + 0.05% market spread	0.25% – 0.65%	0.12% – 0.40%	0.45% – 1.60%	0.27% – 0.50%.
Access to member alerting system	Yes, traffic light system and email based monitoring.	No	No. Portfolio reviewed by investment committee and auto re-balanced	No	No.	Yes, in app investment monitoring.	No.
Range of funds	1,000 from 90 top rated fund managers. Comparison tables give access to projected returns to help base decisions.	2,500 funds. Top picks and fund fact sheets. Ready made portfolios available at a higher fee charge of 1.7 to 1.9%pa	Readymade portfolios only, fully managed, fixed allocation or Smart Alpha.	Readymade themed portfolios with risk tolerance, only focusing on ESG themed portfolios.	Readymade portfolios only but fund weightings can be changed.	Readymade portfolios only.	Readymade portfolios and over 3000 funds.
Ethical options	Yes, readymade portfolios and comparison tables.	Self select only	Yes Readymade portfolios only.	Yes, only option available.	Yes, ‘Socially Reasonable’ fund options available based on risk tolerance.	Yes, ESG readymade portfolios.	Yes, ESG readymade portfolios.

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Additional large investor discount	Yes, starting at £100,000	Yes starting at £250,000	Yes, starting at £100,000	No	No	No	No, flat £9.99 per month.
Minimum Investment	£10 pcm or £100 lump sum	£25 pcm £100 lump sum	£25 pcm £500 lump sum	£5 pcm or £50 lump sum	£1 pcm or £10 lump sum	£10 pcm or £10 lump sum	£25 pcm or £100 lump sum
Payroll savings options	Yes	No	No	No	No	No	No
Selection process	Modelling tools which communicated; most likely, good case and bad case outcomes against risk / return levels to help investors identify with appropriate investment option. 4 investment options to select from. Cushon also have risk explorer tools which explain how people should approach choosing investments and understanding risk.	Investors select from 3 options, no projected returns, minimal content to help investors decide which option is most appropriate and charges are very much hidden. HL is widely perceived as a good product for those that want to manage their own investments, which is a small proportion of the workforce.	Sign up journey drives customers to firstly register before modelling how much they would like to save. Only gives options for managed portfolios so little to offer for those wanting to create their own portfolios, also doesn't give cash savings options.	App only so sign up journey drives customers to firstly download app and register. Only gives options for managed ESG portfolios so little to offer for those wanting to create their own portfolios outside of ESG framework, also doesn't give cash savings options or the LISA.	App only so sign up journey drives customers to firstly download app and register. Only gives options for managed readymade risk weighted portfolios so little to offer for those wanting to create their own portfolios outside of this framework.	Sign up via website or App. Only gives options for managed readymade risk weighted portfolios so little to offer for those wanting to create their own portfolios outside of this framework.	Sign up via website or App. Options for managed readymade risk weighted portfolios and fund options with over 3000 to choose from.