

Tax Wrappers

Money

Why the account matters as much as what is inside it.

Names differ by country; the function is the same.

Country	Account	Benefit
UK	ISA	No tax on growth or income
UK	SIPP / pension	Relief in, taxed out
US	401(k)	Pre-tax, employer match
US	Roth IRA	Post-tax in, tax-free out
Canada	TFSA	Tax-free growth
Australia	Superannuation	Concessional rates

General education, not financial advice. An employer match, where it exists, is usually the highest-return option available.