Индивидуальный инвестиционный счёт

Individual investment account

УДК 339.54.012+338.001.36

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Аннотация

В статье рассмотрены перспективы введения индивидуальных инвестиционных счетов в России, раскрыты основные преимущества и недостатки ИИС для физических лиц, государства и бизнеса. Рассмотрены два налоговых режима для использования индивидуального инвестиционного счета: вычет взносов, на которые имеет право налогоплательщик по окончании налогового периода и вычет на доход по окончании договора индивидуального инвестиционного счета. Таким образом, все большее количество людей задумываются об альтернативных способах накопления. И в первую очередь, речь идет об инвестициях. На сегодняшний день условием для осуществления инвестирования является наличие индивидуального инвестиционного счета.

Annotation.

The article considers the prospects for the introduction of individual investment accounts in Russia, reveals the main advantages and disadvantages of the Individual

investment account for individuals, the state and business. Two tax regimes for the use of an individual investment account are considered: deduction of contributions to which the taxpayer is entitled at the end of the tax period and deduction for income at the end of the individual investment account agreement. Thus, an increasing number of people are thinking about alternative ways of saving. And first of all, we are talking about investments. Today, the condition for making an investment is the presence of an individual investment account.

Ключевые слова: индивидуальный инвестиционный счет, инвестиции, налоги, налоговый вычет, фондовый рынок, брокер, налог на доходы физических лиц.

Keywords: individual investment account, investment, taxes, tax deduction, stock market, broker, personal income tax.

To date, one of the ways to attract additional capital from individuals is – individual investment accounts. What is it? Individual investment account is an investment tax deduction that entitles you to reduce the tax base when you make transactions with securities over a long period of time. Currently, the maximum limit on annual contributions to the individual investment account is 1,000,000 rubles. These funds can be used to purchase a wide range of securities traded on Russian stock exchanges, including securities of foreign issuers. The validity period of the individual investment account must be at least 3 years, and you can open such an account with a broker or management company. In short, this means that you open an account and can buy all the securities that your broker gives you access to.

One of the main advantages of an individual investment account over a regular account is tax deductions. This means that if you work officially, the employer pays income tax for you – 13% of your salary. And if you open an individual investment account, you will get the right to make a deduction every year – that is, to return to yourself a part of the tax that the employer paid for you. If you have an unofficial

salary or you are an individual entrepreneur, then such an account is a good way to save money.

As it was written earlier on the individual investment account, there is a serious restriction: the deposited money cannot be withdrawn for at least three years after opening the account.

This applies to profits from trading securities, dividends, and any other income from securities. This money will be transferred to the individual investment account, and you can use it to buy other securities, but you cannot withdraw it from the account.

If you withdraw the money earlier, the account will be closed, and all deductions received will have to be returned to the tax service. This is the main difference between an individual investment account and a brokerage account: you can withdraw money from a regular account at any time, but not from an individual investment account. If you want to invest money for a year or two, it is better not to deposit it on the newly opened individual investment account.

An investor who has opened an individual investment account is entitled to one of two types of mutually exclusive personal income tax deductions:

- in the amount of contributions to the individual investment account (known in the literature as the Type A deduction);
- in the amount of income received from operations on the individual investment account (known as the type B deduction).

If you have personal income tax that was paid for you by your employer or yourself, you can return it. The Type A deduction is granted annually, in the amount of 13% for the amount of the annual contribution of up to 400,000 rubles. The return of personal income tax is up to 52,000 rubles per year. The investor can expect a refund of no more than the amount of tax already paid and, accordingly, must have taxable income from another source of payment. The maximum amount of the income deduction (type B) is not defined and can be very significant.

The Type B deduction is related to the tax benefits that investors who maintain active accounts, that is, carry out transactions with securities and other financial instruments, receive. Investors with a deduction of B do not pay tax on income from trading securities on the individual investment account, as well as on coupons on bonds. The exception is coupons, which are taxed at a rate of 35%. Important: The income deduction does not apply to dividends. Taxes on dividends must always be paid.

You can choose only one type of deduction — either A or B. If you want to return 13% of the invested money, the broker will withhold tax on the investment income. And if you do not want to pay tax on income from the individual investment account, you will not be able to return 13% of the invested money.

Accordingly, the second type of taxation is both more risky and more profitable. It is more suitable for active investors who constantly carry out transactions in the stock market.

It can be concluded that maintaining an individual investment account under the first type of taxation is in great demand among investors, since it allows you to get a guaranteed income even in the absence of transactions using the account. Accordingly, in order to increase the attractiveness of investment among the population, it is necessary to revise the second type of tax regime by making amendments that allow partial use of funds from the account.

For the future investor, the choice of a broker is paramount. A broker is a specialized company that allows individuals over the age of 18 to trade on the stock and currency markets. For an investor, the key to choosing a broker is the convenience of providing services, as well as the proposed tariffs for individual investment accounts.

The largest bidder in terms of the number of individual investment account is Sberbank. The most popular investment is the purchase of shares. It accounts for almost half of all transactions conducted by the owners of individual investment

accounts. The most popular securities are those of Gazprom, Mechel, and Alrosa. Next, there are government and corporate bonds.

Individual investment account for only a fifth of the total number of registered accounts, which is not enough to ensure the importance of the stock market. In order to determine the reasons that led to the weak importance of individual investment account in the stock market turnover, it is necessary to determine the initial problem in Russia. This problem is that investors abuse the opportunity to open empty investment accounts when registering an individual investment account. Empty investment accounts are registered investment accounts of investors, in which there are no deposits of funds.

There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account. These reasons are:

1. The legislative aspect. Despite the low turnover of state-owned There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account projects, the legislation of the Russian Federation does not prescribe a clear requirement prohibiting the opening of empty There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account.
2. Insufficient knowledge of investors about the methods and tools of the There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account. This reason follows from the fact that in Russia the level of financial literacy of the population is at a fairly low level. And it should also be noted that the stock market of the Russian Federation was formed not so long ago, and citizens who want to register an There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account have not yet had time to get acquainted with the positive tools of the There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account.

3. The opportunity to receive a tax deduction only if funds have not been withdrawn from the investor's account for 3 years. It is for this reason that a certain number of investors open either completely empty accounts or accounts with a small amount of funds. After 3 years, investors begin to conduct investment activities on favorable and attractive terms. But this method of conducting an There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account leads to large holes in the development of an There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account, it turns out that an empty investment account opened in 2019 will be replenished in sufficient volume only in 2022.

To solve this problem, it is necessary to approach it comprehensively, analyzing the causes and consequences that lead to the opening of empty investment accounts.

Thus, the There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account is a source of sustainable additional income for individuals, as well as one of the methods of developing not only the stock segment of Russia, but also the development of the economy as a whole. Therefore, the main trend in the development of There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account in Russia is an increase in the number of functioning There are a number of reasons that make it possible for investors to register empty accounts on the individual investment account.

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