Make your ISA work harder: 5 investment ideas for 2026

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Wichtige Erkenntnisse

- ISA allowance is use-it-or-lose-it, making year-end allocation decisions material.
- Resource demand from artificial intelligence (AI), electrification and defence is rising while supply remains constrained.
- Growing energy demand and geopolitics are putting nuclear and uranium back into focus.
- Europe combines fiscal expansion, improving demand and lower valuations than the US.
- Japan has a clear pro-growth mandate and strength in strategic sectors tied to global supply chains.

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The tax year ends on 5 April 2026. If you haven’t used your £20,000 Individual Savings Account (ISA) allowance, the window is closing. Unused allowance doesn’t roll over.

The ISA remains one of the most powerful tools available to UK retail investors. Contributions grow free from UK tax on interest, dividends and capital gains, helping long-term returns compound more efficiently.

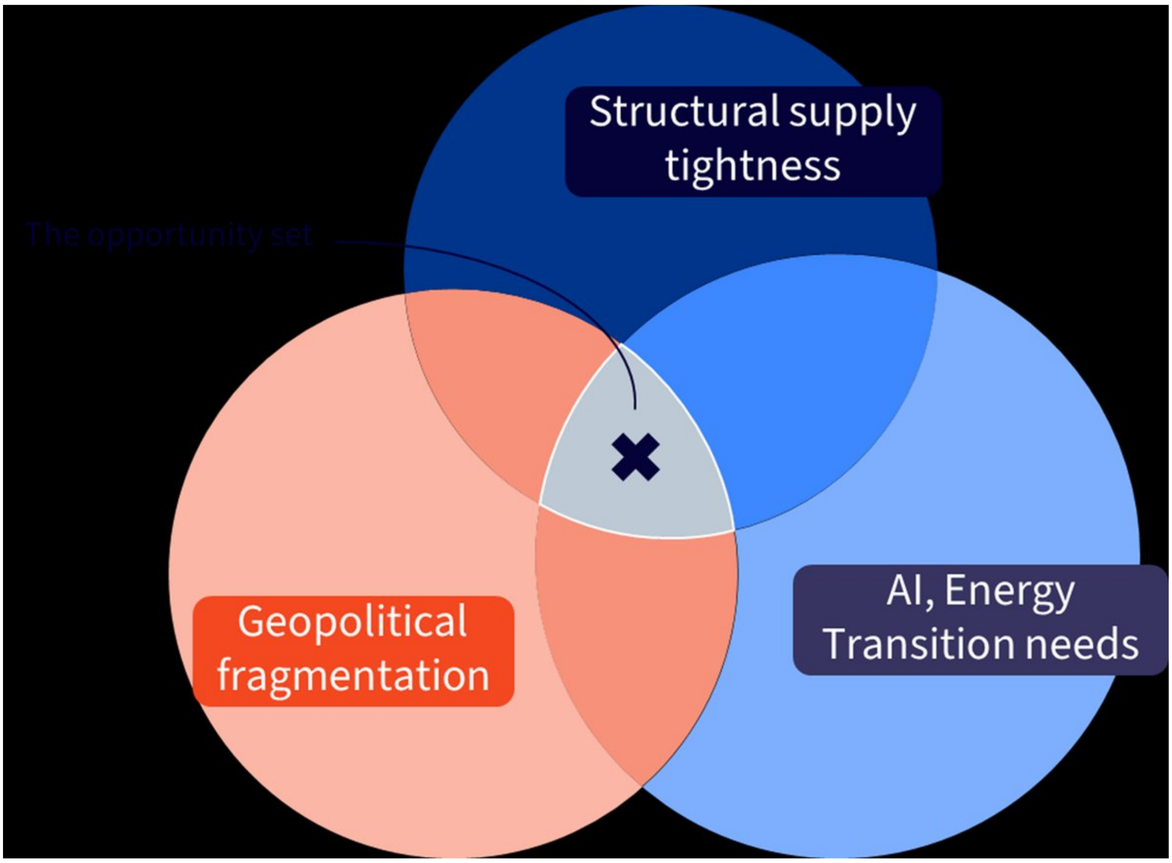
Even if most of your savings are already invested, the weeks before the deadline can offer a final opportunity to optimise your allocation.

What should that allocation be? Which exposures could strengthen your portfolio ahead of 2026?

Below, we outline five investment ideas for 2026 that are well-suited to an ISA portfolio.

Tight supply, rising demand and geopolitics

Figure 1: X marks the spot



Source: WisdomTree

The world is becoming more resource-hungry. Artificial intelligence-driven data centre buildouts, the energy transition, electric vehicles and shifting consumer habits are all pushing raw material demand higher. Take copper, for example. Known for its thermal and electrical conductivity, it is essential for electrification. An electric vehicle uses roughly four times as much copper as a traditional internal combustion engine car.

Demand alone does not create an investment case. The key question is whether supply can keep pace. Many critical metals face structurally constrained supply, with production heavily concentrated and often located outside developed economies. More than half of global cobalt reserves are located in the Democratic Republic of Congo.

Such concentration creates both pricing power and fragility. In 2025, the Democratic Republic of Congo imposed a total ban on cobalt exports, sending prices sharply higher. At the same time, natural disasters and accidents disrupted several large copper mines, highlighting how vulnerable supply chains can be.

The third dimension is geopolitical fragmentation. As global economic integration gives way to interest-driven policies, countries are seeking greater strategic autonomy. That means reducing reliance on energy imports and strengthening military capabilities.

Both accelerate demand for critical materials, from renewable energy infrastructure to defence equipment, while increasing the risk that commodity producers use supply as a political tool.

Investors can participate either by owning mining and refining companies or by gaining exposure to the metals themselves.

The WisdomTree Strategic Metals and Rare Earths Miners UCITS ETF invests in miners, refiners, and related companies positioned across the strategic metals and rare earths ecosystem.

The WisdomTree Strategic Metals UCITS ETF tracks the value of a basket of the most important metals required for the energy transition, emphasising those with tight supply-demand balances.

The nuclear renaissance

Long seen as too expensive, too complicated or too dangerous, nuclear energy has moved back into the spotlight. This needs to be understood in the context of growing energy demand, driven in part by artificial intelligence, as well as the desire to be less reliant on energy imports.

At the same time, global uranium supply has struggled to keep pace with demand, placing uranium miners and refiners in a uniquely valuable position. Once again, we see the intersection of geopolitics, rising demand and structurally constrained supply playing out.

The WisdomTree Uranium and Nuclear Energy UCITS ETF provides investors with access to the growth of uranium and nuclear energy through investments across the value chain, including mining, refinement and technological innovation.

Europe’s revival

You might be surprised to see Europe here. After all, talk of deindustrialisation due to high electricity prices, cutthroat competition from overseas, and burdensome regulation has dominated public discourse for years. But that may be precisely why we see opportunities in Europe.

European countries have begun to spend significantly more on infrastructure and defence, creating economic stimulus and addressing long-overdue investment gaps. Europe has brought inflation under control, creating room to ease monetary conditions to spur growth. Industrial and consumer demand are improving. Finally, European companies are cheaper than their expensive US peers, where growth has been concentrated in a handful of hyperscalers.

We believe a valuation-sensitive approach makes the most sense for Europe. The WisdomTree Europe Value UCITS ETF invests in European companies that return more to their shareholders either via dividends or share buybacks.

All eyes on Sanae Takaichi

While other democracies are gridlocked in fragile coalitions between parties with little in common, Japan stands out. The new Prime Minister, Sanae Takaichi, has received a clear mandate for change.

With strong political backing, we expect a pro-growth agenda, including support for strategic sectors such as artificial intelligence, semiconductors, quantum technologies, aerospace and defence.

Japan also benefits from structural strengths. It remains a key player in advanced manufacturing and high-end components, positioning it well within the global AI and industrial supply chains.

Our WisdomTree Japan Equity UCITS ETF tilts toward dividend-paying Japanese exporters and aims to capitalise on these tailwinds.

Summary

One thing is clear: the ISA allowance is too valuable to waste. It does not roll over.

The themes shaping 2026 are structural, not short-term. Geopolitical fragmentation, rising demand for energy and resources, and tighter supply conditions are reshaping global markets. At the same time, leadership in equities is broadening beyond a narrow group of US mega caps.

The ideas outlined above offer exposure to real-world shifts, from strategic metals and nuclear energy to a resurgent Europe and a reform-driven Japan. These exposures also help diversify portfolios that may have become overly concentrated in the US.

Using your ISA to position for these structural trends could mean participating in the forces driving the next phase of global growth, rather than simply chasing what has already worked.

Join us online for **The £20k Question: 5 High-Conviction ISA Ideas for 2026**, our upcoming webinar, where we'll explore practical portfolio strategies, the structural trends shaping the year ahead and five high-conviction, ISA-friendly ideas. Register now to make the most of your £20,000 allowance before the deadline passes.

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