

For use by financial advisers only

TIME:Advance is a simple and effective solution to Inheritance Tax (IHT) that uses Business Relief (BR) to provide your clients with 100% exemption from IHT after just two years, while allowing them to retain access to their money.

## Key benefits of TIME:Advance

**Speed:** 100% IHT relief after just two years.

**Uncapped returns:** target annual return of 3.5% on the net amount invested after fees and costs, which has always been met.

**History:** TIME:Advance was launched in 2013 and now has over £250 million invested, while our original BR service has been in operation for over 22 years. Overall we have invested over £700 million into qualifying trades while helping over 3,000 investors tackle their IHT liabilities.

**Security:** we focus on investing in asset backed businesses which qualify for BR, with an emphasis on capital preservation from our strong risk management disciplines.

**Flexibility:** should your client's circumstances change they have the option to make ad hoc withdrawals. They also have the option to take regular cash withdrawals on a quarterly basis.

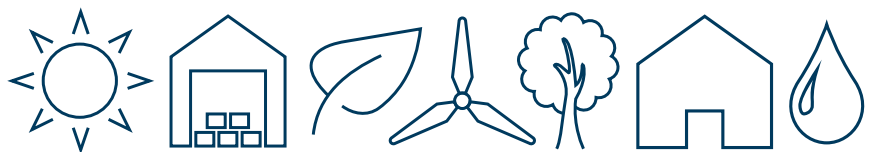
**Independent verification:** the service is top rated by independent research specialist Allenbridge.

**Competitive charges:** deferred Annual Management Charge of 0.75% per annum, which is conditional on achieving the target return.

**Premature death:** if an investor passes away within two years of investing, meaning they have not achieved the two year holding period required by HMRC to qualify for BR, we will waive some of our charges.

## Underlying investments

TIME:Advance focuses on capital preservation. To achieve this we only invest in asset backed businesses.



Our trading activities include:

- **Secured lending** to experienced, professional property developers with a typical maximum loan to value of 65% and first legal charge against the property.
- **Self storage facilities** which can generate stable and predictable income returns and can benefit from an element of capital appreciation.
- **Renewable energy projects** including solar, wind, hydro and biomass energy. These provide a stable income return, with the benefit of long term inflation-linked government backed subsidies.
- **Commercial forestry** which provides an asset backed investment with land values underpinning steady returns. As well as returns from timber growth, forestry typically delivers returns from increases in the value of timber, growth in the value of the underlying land and the infrastructure value of the plantations.

**“TIME is an established, well-capitalised and well-resourced manager in alternative tax efficient investments, which has grown its presence to one of the market leaders in BR.”** Allenbridge

## Our Business Relief track record

22 year track record

3,000+ investors

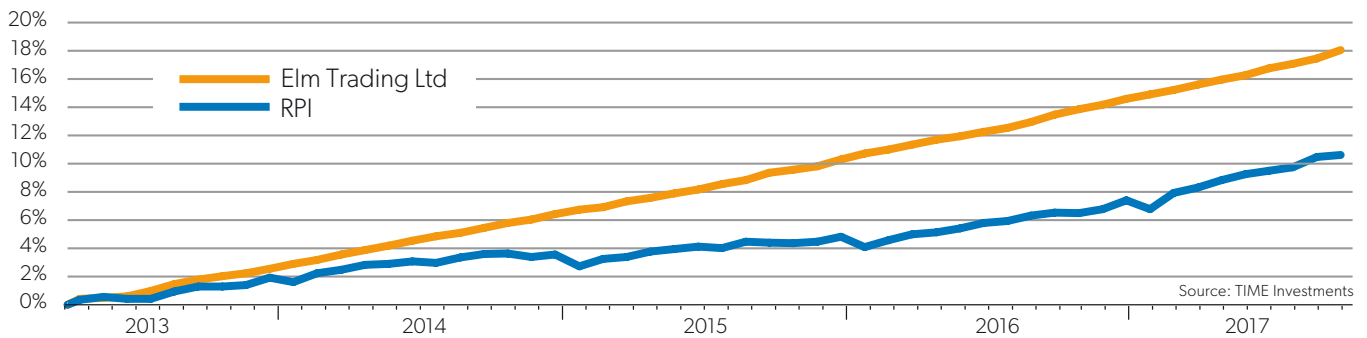
Over £350 million BR assets under management

1,000+ investors successfully exited

100% success rate in achieving BR

Over £700 million raised and deployed into BR qualifying trades

## TIME:Advance performance vs RPI



TIME:Advance returned 4.05% for the year to end of September 2017

## Dedicated adviser support

Unlike most providers, TIME only sells its tax efficient investments through financial advisers. In order to properly support advisers we have one of the largest dedicated Business Development Teams, with 30 members, of which 12 are based regionally, providing local face to face support, and ten are telephone based, ensuring there is always someone on hand to deal with enquiries. In addition, we have a 19 strong in house investment team that conducts extensive analysis and due diligence on all potential investments.

INVESTMENT  
WEEK  
**TAX EFFICIENCY  
AWARDS 2017/18**  
WINNER  
Best IHT Portfolio Service

GROWTH  
**INVESTOR**  
2017 | AWARDS

RUNNER-UP  
BEST BPR  
INVESTMENT  
MANAGER

If you would like to find out more about your investment, please contact us on

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@ enquiries@time-investments.com

🌐 time-investments.com

TIME  
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