

For use by financial advisers only

TIME:Advance is a simple and effective solution to Inheritance Tax (IHT) that uses Business Property Relief (BPR) 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 has one of the longest track records in IHT mitigation, with a service that has invested over £600 million into qualifying trades and successfully achieved BPR over a 21 year period. To date, we've helped more than 3,000 investors tackle their IHT liabilities.

**Security:** we focus on investing in asset-backed businesses which qualify for BPR. What's more, investors' money and shares are held securely by an independent custodian.

**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.

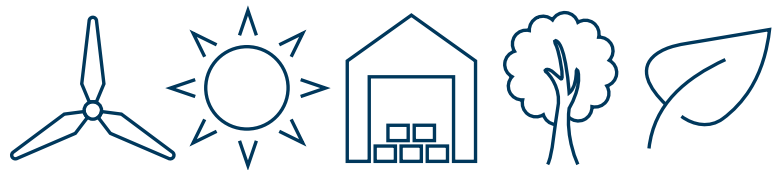
**Independent verification:** the service is top rated by independent research specialist Allenbridge.

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

**Premature death:** if a client passes away within two years of investing, meaning they don't achieve the two year holding period required by HMRC to qualify for BPR, 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.** A mature storage trading facility will generate stable and predictable income returns and can benefit from an element of capital appreciation.
- **Renewable energy projects**, including solar, wind 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 BPR."** Allenbridge

# Our Business Property Relief track record

21 year track record

3,000+ investors

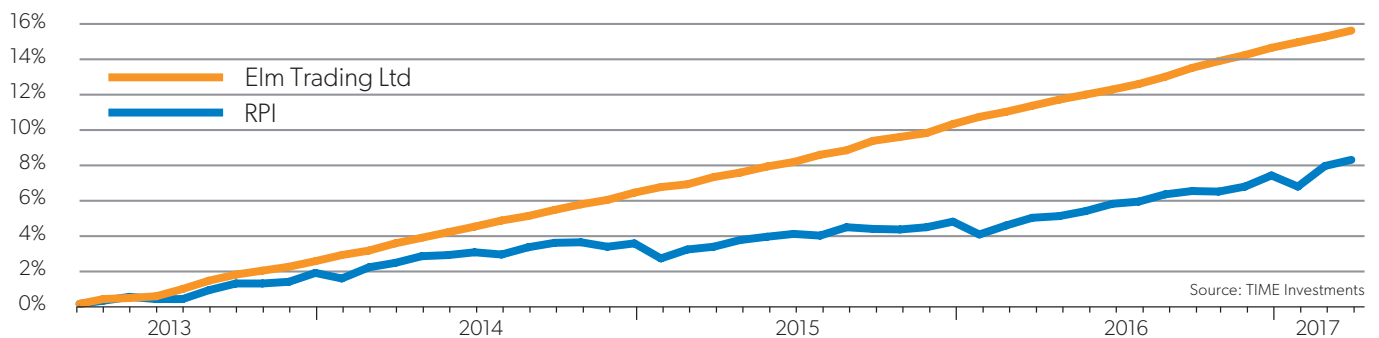
Over £250 million BPR assets under management

1,000+ investors successfully exited

100% success rate in achieving BPR

Over £600 million raised and deployed into BPR qualifying trades

## TIME:Advance performance vs RPI



TIME:Advance returned 3.83% for the year to end of March 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 of 23, including ten field-based managers providing local face to face support and

seven telephone-based staff providing technical support, 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.



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

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