

For use by financial advisers only

TIME:Advance is a simple and effective estate planning solution that uses Business Relief (BR) to provide clients with the opportunity to obtain 100% exemption from IHT after just two years, whilst 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 £260 million invested. Our original BR service has been in operation for over 22 years and to date we have invested over £760 million into qualifying trades across our estate planning solutions and have helped more than 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 make regular cash withdrawals on a quarterly basis.

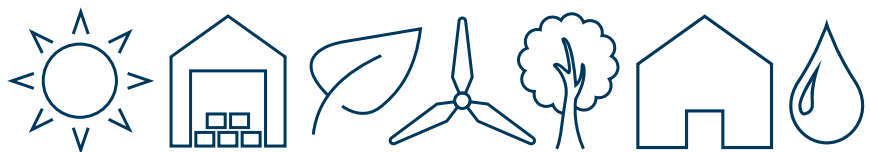
Independent verification: the service is top rated by independent research specialist Allenbridge.

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 become one of the market leaders in BR.”

Allenbridge

Our Business Relief track record

22 year track record

3,000+ investors

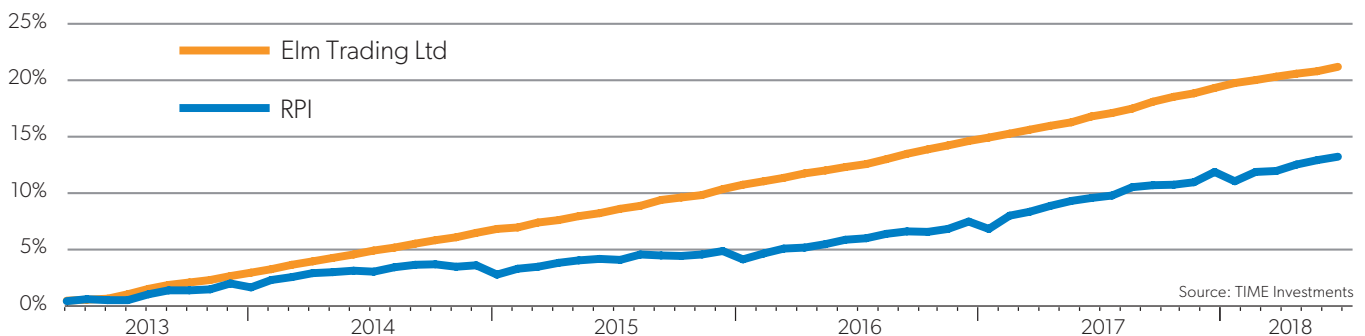
Over £360 million in assets under management across our BR estate planning solutions

1,000+ investors successfully exited

100% success rate in achieving BR

Over £760 million raised and deployed into BR qualifying trades across our estate planning solutions

TIME:Advance cumulative performance vs RPI



TIME:Advance has delivered an annualised return of 3.54% for the period 1/10/17 - 30/6/18

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 26 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

📞 020 7391 4747

@ enquiries@time-investments.com

🌐 time-investments.com

TIME
INVESTMENTS

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