

TIME:AIM is a simple and effective Inheritance Tax (IHT) planning service that uses a systematic approach to select and manage a portfolio of Business Relief (BR) qualifying AIM companies, offering the opportunity to obtain 100% exemption from IHT after just two years and retain access to capital if required (subject to liquidity).

### **Investment approach**

TIME:AIM follows a systematic data-driven process to select high-quality companies that have the potential to deliver attractive, sustainable long-term risk-adjusted returns.

700+

**AIM companies** 

30

portfolio companies

# **Principle 1**

Companies with high and sustainable profitability and good growth potential are more likely to make good investments

# Principle 2

Low financial leverage is better than high financial leverage

# **Principle 3**

It's important to look deeper for signs of potential problems as they are not always immediately visible

# **Principle 4**

A systematic investment process is more likely to be consistently repeatable and avoid stock-picker bias creeping in

# **Key benefits of TIME:AIM**

### **SPEED**

100% IHT relief after just two years.

### **RETURNS**

Targets long-term risk-adjusted growth.

### **FLEXIBILITY**

ISA and non ISA options with low minimums whilst retaining control.

### **STRAIGHTFORWARD**

Data-led investment strategy with simple fee structure.

# **Key risks of TIME:AIM**

### **INVESTORS' CAPITAL IS AT RISK**

Past performance is not a guarantee of future performance and investors may not get back the full amount they invest. This should be considered a long-term investment.

### **TAX TREATMENT**

The benefit of tax relief will depend on personal circumstances and is subject to change.

### LIQUIDITY

Liquidity cannot be guaranteed and depends on market conditions.

For full details of the risks, please take a look at the TIME:AIM Brochure and Application Pack.

## **Key information**

**LAUNCH DATE** November 2016

**ISA ELIGIBLE** 

Yes

**NUMBER OF HOLDINGS** 

30

MINIMUM INVESTMENT

GIA £25,000 ISA £15,000

Platforms from £500

# Fees and charges

0% **Initial charge** 

1% 1,2 Dealing fee

Annual management fee 0.8% (plus VAT)

**Custodian costs** 0.32% p.a. 1

- 1 Not applicable on platform.
- 2 TIME will pay the broker fees for acquiring or disposing of shares from our dealing fee, to the extent that these broker fees do not exceed the dealing fee. No fees are charged by TIME for rebalancing your portfolio, but broker fees are likely to be payable. For more information on broking fees please see the Brochure.

# **Platform availability**

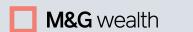


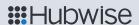














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### Learn more at time-investments.com/aim













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