

TIME:Advance is a simple and effective estate planning solution that uses Business Relief (BR) to potentially offer a 100% exemption from Inheritance Tax (IHT) after two years, whilst retaining access to the investment.

Key benefits of TIME:Advance

SPEED

100% IHT relief after just two years.

TARGET RETURNS

Target annual return of 3% - 4.5% on the net amount invested after fees and costs.

HISTORY

TIME:Advance was launched in 2013 and now has £850 million invested for over 5,000 investors.

SUPPORT

Team of 30 Business Development Managers based nationwide to support financial advisers and their clients.

DISCIPLINED INVESTMENT PROCESS

We focus on investing in asset-backed businesses which we believe qualify for BR and follow our strong risk management disciplines.

FLEXIBILITY

Should your client's circumstances change they have the option to make ad hoc withdrawals (subject to liquidity). They also have the option to make regular cash withdrawals on a quarterly basis, subject to liquidity.

INDEPENDENT VERIFICATION

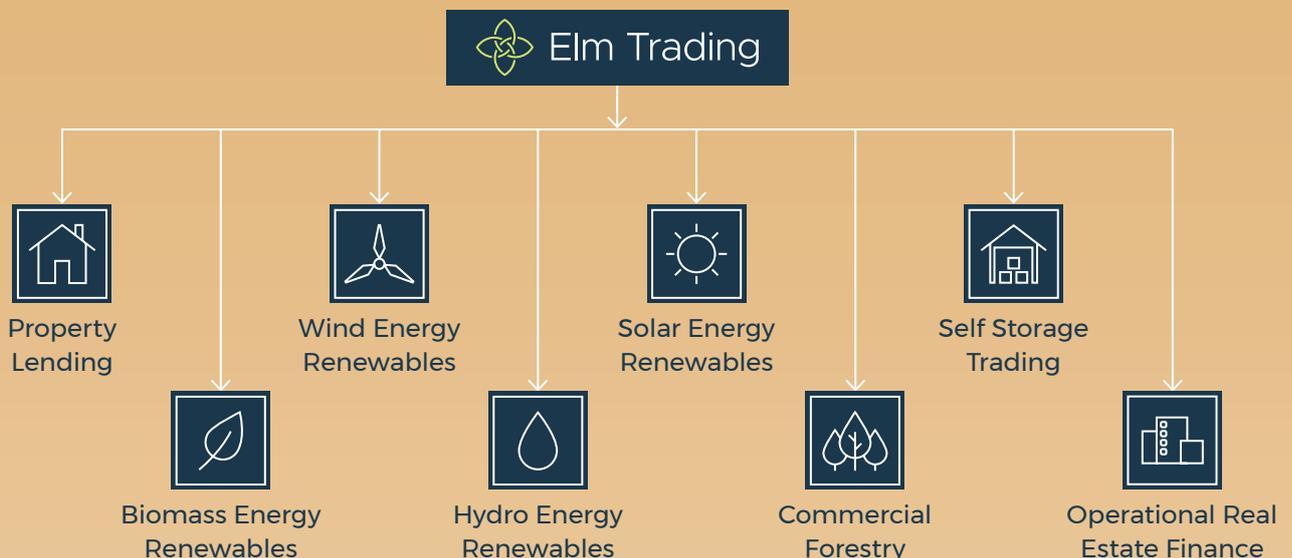
The service is top rated by independent research specialist MJ Hudson Allenbridge.

FEE REBATE POLICY

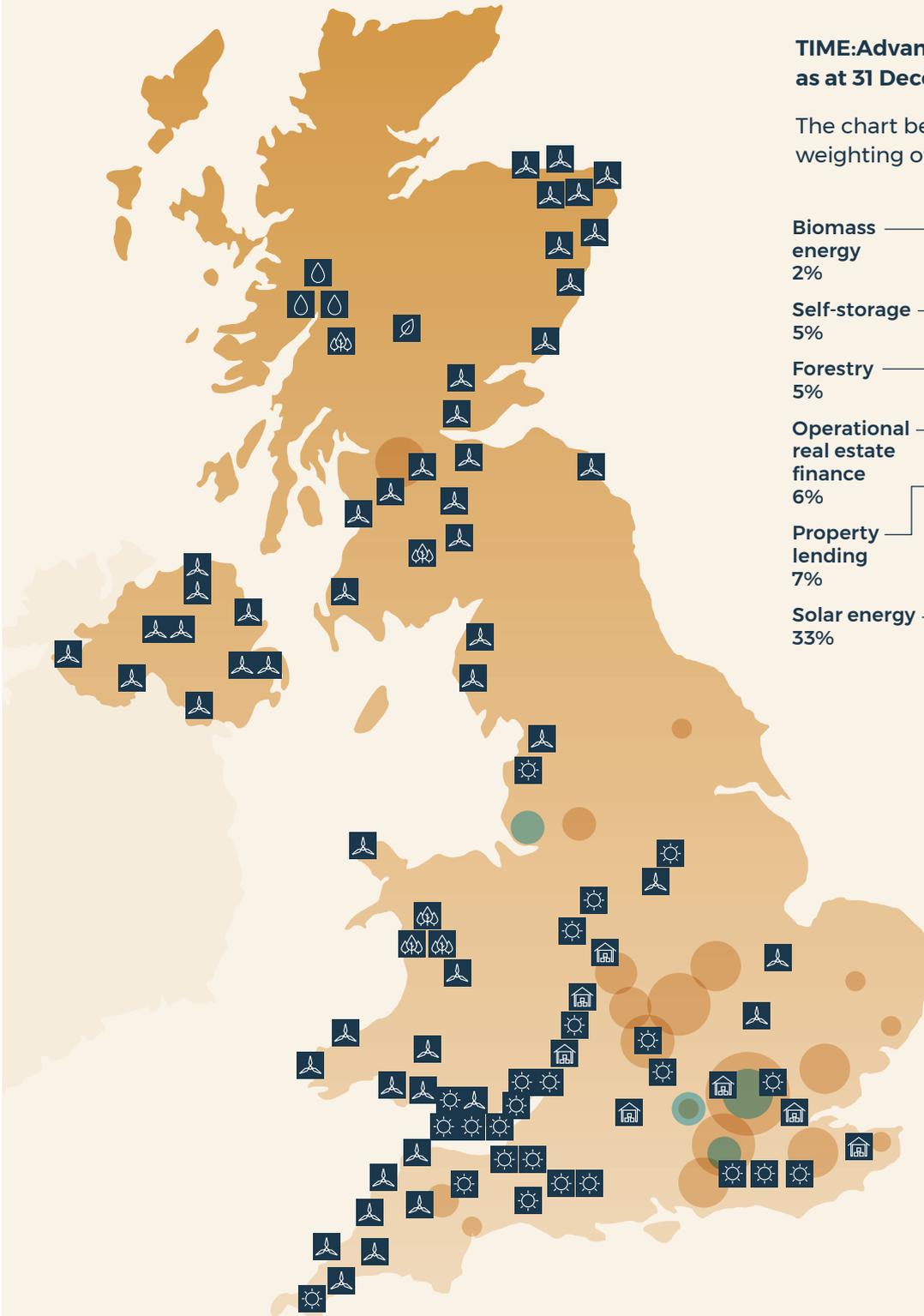
If an investor passes away within two years of investing, meaning they have not achieved the two year holding period required by HMRC to qualify for BR, we will waive some of our fees to mitigate the impact of upfront charges.

TIME:Advance structure

TIME:Advance is a discretionary managed service, this means that we can choose to invest in one or more companies on behalf of investors. For example, TIME:Advance may invest in Elm Trading Limited ('Elm Trading'). Elm Trading is well diversified across eight different sectors and you can see an example structure below.

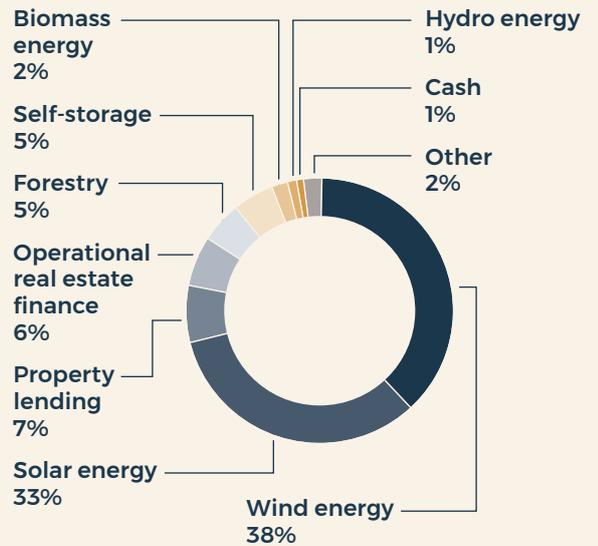


TIME:Advance underlying assets



TIME:Advance portfolio breakdown as at 31 December 2021

The chart below illustrates the current weighting of our BR qualifying trades.



 Wind energy

 Self-storage

 Biomass

 Property lending

 Solar energy

 Forestry

 Hydro

 Operational real estate finance

TIME:Advance focuses on investing in asset-backed businesses that are solely UK-based and target returns between 3% - 4.5% per annum

Renewable energy



Wind, Solar, Hydro and Biomass

- These represent tangible assets with a related value.
- Government renewable energy subsidies provide a secure income stream.
- Strong market demand for established energy generating assets which helps provide liquidity within the overall portfolio.
- Complementary technologies such as wind and solar, balance the UK's changeable weather conditions to target a more consistent income stream throughout the year.

Lending



Property Lending and Operational Real Estate Finance

- Target returns through interest and contracted fees on each loan.
- Risk mitigation through loans secured against the property on a first charge basis.

Self storage



- Tangible asset-backed trading business.
- Targets consistent income returns and can benefit from capital appreciation.
- Established secondary market helping to provide liquidity within the overall portfolio.

Commercial forestry



- Land backed asset.
- Potential for capital appreciation from increasing volume of timber as the crops grow and land values appreciate.
- Increasing demand for large plantations which are relatively scarce in the UK, which helps provide liquidity within the overall portfolio.
- Forestry is increasingly recognised as a strategically important sector by Government.*

* Source: 'England Tree Strategy Consultation', DEFRA, June 2020

“The investment team has long experience of investing in BR qualifying investments, and has shown a good level of stability, with very low turnover, particularly among senior positions. Further, the Service has a demonstrable track record of achieving its target return in every year since inception and has demonstrated good levels of liquidity.”

Extract from MJ Hudson Allenbridge's independent review of TIME:Advance, May 2020



TIME:Advance cumulative return and discrete annual performance

Please remember that past performance is not a guide to future performance and capital is at risk.

TIME:Advance cumulative return		
1 year	1 Jan 2021 – 31 Dec 2021	3.21%
5 years	1 Jan 2017 – 31 Dec 2021	19.32%

Performance as at 31 December 2021. Representative of the return for a shareholder in Elm Trading for the periods defined above. The return over five years benefits from the reinvestment of capital gains and income over time.

TIME:Advance discrete annual performance					
2016	2017	2018	2019	2020	2021
3.91%	4.08%	3.56%	3.72%	3.42%	3.21%

This performance excludes any initial fees paid by an investor to an adviser or to TIME and excludes any dealing fee charged for the purchase or disposal of shares and also excludes TIME's deferred Annual Management Charge. Yearly performance above is displayed for 12 month periods running from 1 January to 31 December.

Fees	
Deferred AMC	AMC: 0.5% (inclusive of VAT and only taken from excess performance over 3.5% p.a.)
Initial Charge	2.5%
Dealing Fee	1%
Minimum Investment	£25,000
Minimum Top up	£10,000

“One of the lowest charging structures within its peer group.”

Review by Martin Churchill,
Tax Efficient Review (June 2021)

What makes our solution different?

- Long and successful BR track record
- Highest scoring MJ Hudson Allenbridge and Martin Churchill Tax Efficient Review
- Independent advisory committee formed of heavyweight industry experts
- One of the most diversified BR services
- Only exposed to UK assets
- Partial fee rebate in the event of death within two years
- Transparent investment strategy
- TIME's experienced in-house team of investment managers carries out origination, structuring, credit analysis and asset management for TIME:Advance



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TIME
INVESTMENTS

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