

For use by financial advisers only

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.

**Uncapped 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 over £340 million invested. Our original BR service, TIME:CTC, has been in operation for over 23 years. Together we have raised and deployed over £800 million into qualifying trades across our estate planning solutions helping more than 4,000 investors tackle their IHT liabilities.

**Support:** Team of 30 planning experts based nationwide to support financial advisers and their clients.

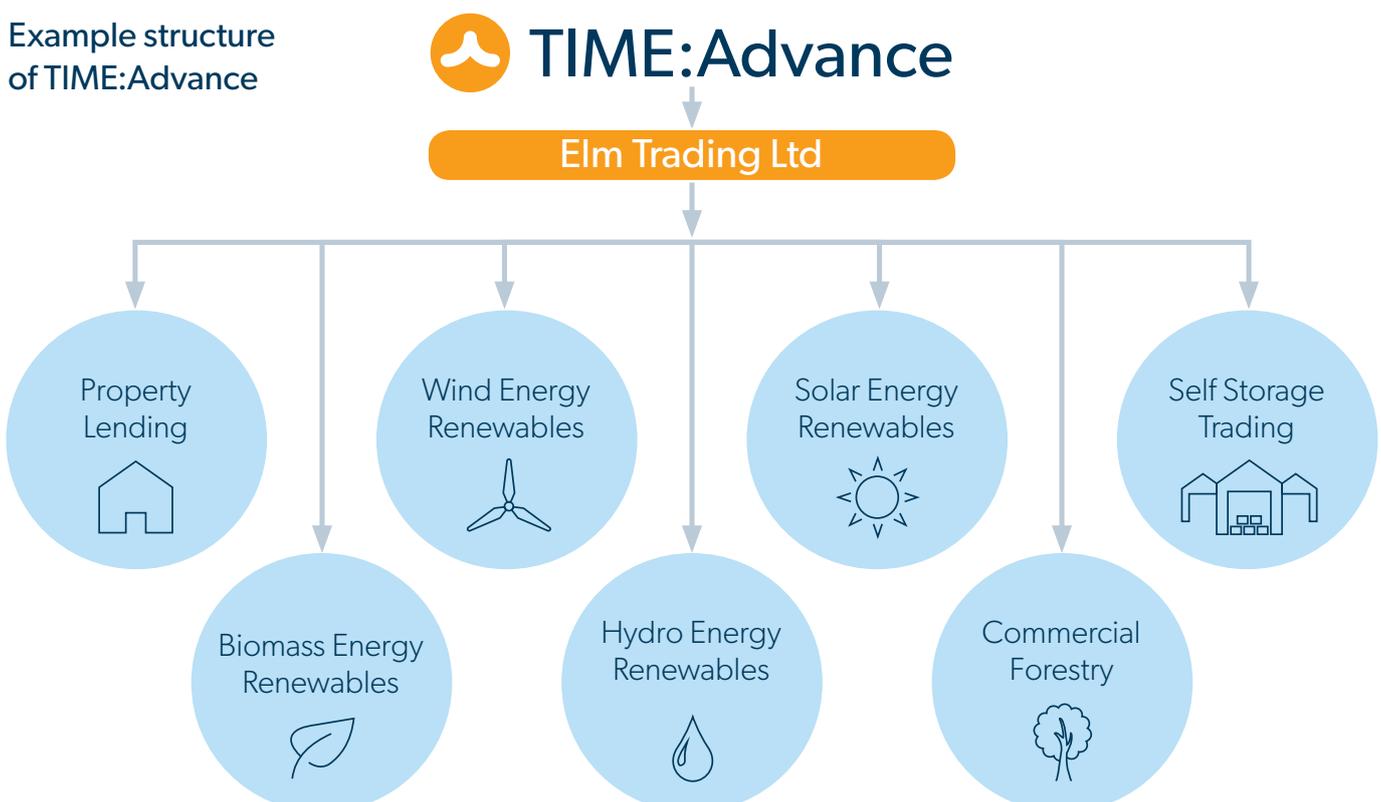
**Security:** We focus on investing in asset backed businesses which qualify for BR, with an emphasis on capital preservation from our strong risk management disciplines.

**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.

**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.

### Example structure of TIME:Advance



# TIME:Advance cumulative return and discrete annual performance

## TIME:Advance cumulative return

1 year	1 Oct 2017– 30 Sept 2018	<b>3.56%</b>
5 years	1 Oct 2013 – 30 Sept 2018	<b>20.12%</b>

Performance as at 30 September 2018. Representative of the return for a shareholder in Elm Trading (the underlying portfolio company of TIME:Advance) 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

2014	2015	2016	2017	2018
3.59%	3.72%	3.76%	4.05%	<b>3.56%</b>

Yearly performance above is displayed for 12 month periods running from 1 October to 30 September, beginning with the initial 12 month period from 1 October 2013 to 30 September 2014.

## Fees

Deferred AMC*	0.5% (inclusive of VAT)
Initial Charge	2.5%
Dealing Fee	1%
Minimum investment	£25,000
Minimum top up	£10,000

\* AMC will be deferred for the life of the investment, payable on exit if a 3.5% p.a return is met.



## What makes our solutions different?

- Longest track record of any provider
- Highest scoring Allenbridge reviews
- Winner of Best BR Investment Manager- non AIM at the Growth Investor Awards 2018 and winner of Investment Week's Best IHT Portfolio Service 2017/2018
- Independent advisory committee formed of heavyweight industry experts
- Only exposed to UK assets
- Partial fee rebate in the event of death within two years for TIME:Advance
- Transparent investment strategy
- TIME's experienced in house team of 26 investment managers carries out origination, structuring, credit analysis and asset management across our estate planning solutions.

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

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