



Overview

The Thorntons Investments AIM Inheritance Tax Service is a discretionary managed model portfolio that aims to provide a diversified portfolio of AIM listed stocks which are expected to qualify for Business Relief, and therefore be exempt from Inheritance Tax if held for two years and still held on death. Clients will be invested in a portfolio of smaller companies (typically 30-40), with solid growth prospects. Companies are carefully selected for the quality and strength of their business and the portfolio is constructed to minimise the volatility often associated with smaller companies. The portfolio also aims to generate dividend income sufficient to cover client costs. The service is only available to investors through their financial adviser, either directly from Thorntons Investments or via a number of third-party platforms, including FundsNetwork.

Risk Considerations

- Your capital is at risk and past performance is not a reliable indicator of future performance
- Tax reliefs may be subject to future legislative change
- To achieve BR qualification two years ownership is required
- BR qualification remains at the discretion of HMRC and is not guaranteed
- AIM shares can be illiquid in nature

Charges on the FundsNetwork Platform

FundsNetwork™

Minimum Subscription	£20,000
Annual Management Charge	1% p.a. + VAT
Adviser Charge	As agreed with adviser
FundsNetwork Platform Charges*:	
Investor Fee	£45 p.a.
Service Fee	0.25% p.a.
Dealing Fees	£3.00 per trade £1.50 per trade on rebalance
Initial Fee	None
Exit Fee	None
Performance Fee	None
Withdrawal Fee	None

Contact Details

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Example of Costs

Based on an initial investment of £100,000:

	%	£
Annual Management Charge	1.20	1,200
Dealing Fees	0.096	96
FundsNetwork Investor Fee	0.045	45
FundsNetwork Service Fee	0.25	250
Total Cost in 1st year	1.59%	£1,591

As at 31 March 2019 the portfolio dividend yield was 3%, giving an anticipated income of £3,000 on the portfolio, therefore after charges and income the value of the portfolio would be £101,409.

* Based on standard platform charges, actual charges may vary.

