

UNICORN AIM INHERITANCE TAX PORTFOLIO SERVICE



For Professional Investors Only

- Designed to **mitigate IHT liability after a 2 year holding period** by investing in a portfolio of AIM stocks that qualify for Business Property Relief (BPR)
- Offers two IHT portfolio solutions - **Income and Growth**
- **WM Capital Management** acts as Manager with **Unicorn Asset Management** as the Investment Advisor
- Uses Unicorn's proven investment process to invest into a diversified portfolio of **25-40 AIM stocks** across multiple sectors
- A simple, flexible IHT solution that allows investors continued control over their cash and is **ISA-qualifying**

Key Benefits

- **Unicorn's AIM expertise** - specialists in AIM & UK small cap investing since 2000, currently managing >£278m in AIM stocks
- **Simplicity** - no complex legal structures or medical underwriting
- **Speed** - full IHT exemption once shares are held for 2 years
- **Control** - investors retain control of, and have access to, their investment at all times
- **ISA Qualifying** - tax-free capital growth, income & IHT exemption after 2 years
- **Income Portfolio Option** - dividends paid quarterly

Key Risks

- **Investor's Capital is at Risk** - the value of an investment can go down as well as up and investors may not get back their initial investment
- **AIM Stocks** - can carry considerably greater risk, are less liquid and can be more volatile than larger listed stocks
- **Tax Relief is Not Guaranteed** - and depends on an individual's circumstances. Tax rules can also be subject to change
- **See the Investment Memorandum for a more detailed list of risks**

Service Providers

- WM Capital Management is the Manager to the Service with responsibility for day to day management of investors' portfolios
- Unicorn Asset Management acts as Investment Adviser to the Service
- Unicorn have specialised in AIM & UK small cap investing since 2000, currently managing over £912m across their award-winning range of OEICs and AIM VCT, of which over £278m is in AIM stocks
- Unicorn's experienced, committed and well-resourced investment team have >100 years combined experience
- Unicorn conducts much of its research in-house, looking for 'best of breed' companies in established markets that are profitable at the time of investment

Clients Who Could Benefit

- Clients who have built a substantial ISA portfolio (looking for income)
- Clients with an interest in possession trust (looking for income)
- Power of attorney cases
- Clients who are looking to complement existing estate-planning strategies
- Clients looking for income
- Clients targeting long term capital growth



Unicorn's Investment Process



Investment Details

Minimum Investment

Income Portfolio - £50,000

Growth Portfolio - £25,000

Initial Charge (advised)

2.0% plus VAT

Initial Charge (non-advised)

4.5% plus VAT (Inc. 2.5% advisor commission)

Annual Management Charge (advised)

1.5% plus VAT

Annual Management Charge (non-advised)

2.0% plus VAT (Inc. 0.5% advisor commission)

Dealing Fee

Up to 0.5% plus £5 per stock settlement fee

Exit Fee (not payable on death)

1.0%

Further Information

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Important Notice

This document is an advertisement and not a prospectus. It has been issued and approved by WM Capital Management Limited and constitutes a financial promotion under Section 21 of the Financial Services and Markets Act 2000. Any decision to invest in the Unicorn AIM Inheritance Tax Portfolio Service should be made solely by reference to, and strictly in accordance with, the information contained in the terms and conditions, brochure, Investor Agreement and Application Form.

This document should not be regarded as constituting advice in respect of legal, taxation, investment or any other matters. Prospective investors are advised to consult their financial adviser before considering any investment. Please remember that the value of shares and the income derived from them can go down as well as up and you may not get back the full amount invested.

WM Capital Management is authorised and regulated by the Financial Conduct Authority and is entered in the Register under reference no. 601025.