



# ADAPT

## IHT PORTFOLIOS

The Adapt IHT Portfolios are based on lending in UK commercial and residential property and owning and operating renewable energy sites in the UK. We only invest in Business Relief (BR) qualifying<sup>1</sup> companies, providing Inheritance Tax (IHT) relief after two years. We offer two model portfolios, targeting returns of 4% and 6%, which access the same underlying companies but have different portfolio allocations.<sup>2</sup>

### MINIMUM INVESTMENT AMOUNT

£25,000

### LIQUIDITY FOR THESE PORTFOLIOS IS TYPICALLY 2-4 WEEKS<sup>3</sup>

REGULAR WITHDRAWALS CAN BE TAKEN OR A MINIMUM AD-HOC AMOUNT OF £3,000

### CAPITAL PRESERVATION PORTFOLIO

Target return of 4% net of costs and charges

Strong focus on capital protection

Above inflation returns

Aims to preserve capital

### GROWTH PORTFOLIO

Target return of 6% net of costs and charges

Focus on capital protection with enhanced potential upside

Aims to create annual portfolio growth

<sup>1</sup> We will only invest in companies which we reasonably believe qualify for BR, but we can give no commitment that any such investment will remain a qualifying investment at all times in the future.

<sup>2</sup> The Adapt IHT Portfolios invest in small, unquoted companies. Your capital is at risk and the investment return is not guaranteed.

<sup>3</sup> Investments made by the Adapt IHT Portfolios are in unquoted companies and therefore are not readily realisable, unlike companies listed on the London Stock Exchange.

<sup>4</sup> The Adapt IHT Portfolios may not be suitable for all investors and we would recommend that prospective investors seek independent advice before making a decision.

<sup>5</sup> Deferred and only payable if investment achieves target return

### BENEFITS

- Target returns of 4% and 6%
- IHT relief after two years (and if held on death) using BR
- Access to and control of capital
- Simplicity: no complex legal structures
- Aims to preserve capital
- A cost-efficient solution

### POTENTIAL CLIENTS<sup>4</sup>

- Clients who have an IHT liability
- Clients under Power of Attorney
- Clients who want access to and control over their money
- Clients in trust (new or existing)
- Business owners or clients who are selling/have sold a business
- Clients who wish to target strong returns of 4% and 6% on their investments



30% ● Property Development Lending

40% ● Renewables

30% ● Asset Backed Lending



60% ● Property Development Lending

20% ● Renewables

20% ● Asset Backed Lending

### 2% INITIAL FEE

0.5% ANNUAL MANAGEMENT FEE PLUS VAT<sup>5</sup>  
**1% DEALING FEE ON INVESTMENTS AND WITHDRAWALS**