



ADAPT

AIM PORTFOLIOS

The Adapt AIM Portfolios offer growth and income options, both of which are suitable for ISA transfers. The portfolios are managed in conjunction with fund manager Chelverton Asset Management, which specialises in investing in sub-FTSE 100 quoted equities and unquoted small and medium-sized enterprises.

The Adapt AIM Portfolios only invest in Alternative Investment Market (AIM) listed stocks that we believe qualify for Business Relief (BR), which can provide Inheritance Tax (IHT) relief after two years.¹

MINIMUM INVESTMENT AMOUNT

£15,000

WITHDRAWALS CAN BE MADE

MINIMUM WITHDRAWAL AMOUNT £5,000

INCOME PORTFOLIO

Dividend yield – c. 4% PA²

The Income portfolio has a bias towards companies with attractive dividend yields

Dividends received can be paid out on a quarterly basis

Portfolio will typically consist of 20-40 AIM-listed companies

GROWTH PORTFOLIO

Dividend yield – c. 2% PA²

Dividends are retained in portfolio to cover costs

Portfolio will typically consist of 20-40 AIM listed companies

BENEFITS

- Income and Growth portfolios available
- Individual Savings Account (ISA) option available
- IHT relief after two years (and if held on death) using BR
- Portfolios run in partnership with an acclaimed award-winning fund manager with proven track record
- Tax-free income (in ISA)
- Tax-free capital gains (in ISA)
- In-specie transfers accepted
- Available on Standard Life, Ascentric and Transact

POTENTIAL CLIENTS³

- Clients that require income from their investment
- Clients with an IHT liability
- Clients with ISA pots that have stored up an IHT liability
- Clients who wish to retain access to their investment
- Clients who require long-term capital growth
- Clients who would like exposure to smaller companies as part of their portfolio

0% INITIAL FEE

1.5% ANNUAL MANAGEMENT FEE + VAT

1% DEALING FEE⁴

¹ 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. Refer to our product brochure for details of the product's risks.

² These figures are not guaranteed.

³ The Adapt AIM Portfolios may not be suitable for all investors and we would recommend that prospective investors seek independent advice before making a decision.

⁴ Not applicable on platform. See rate card on application form for other fees.