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**UNICORN AIM IHT & ISA  
PORTFOLIO SERVICE**

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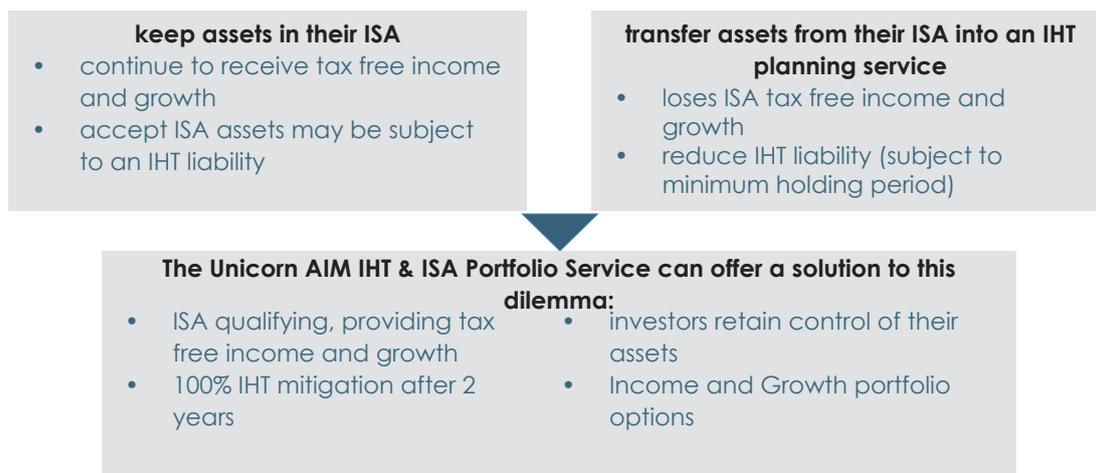


# A Solution To The Growing IHT Problem

Since their introduction in 1999, ISAs have proven extremely popular with investors due to their twin benefits of tax free income and growth. At the end of 2014-15, the market value of the UK ISA industry was worth £483bn according to HM Revenue and Customs.

However, when it comes to inheritance tax, ISAs present a problem as they form part of your taxable estate. More than 6 million of the UK's 22.7 million ISA investors are now over 65 years old, so this is becoming an increasingly common problem.

Historically, the estate planning dilemma for ISA investors has been whether to:



## The Investment Team

### Unicorn Asset Management

Unicorn Asset Management Limited, a specialist in AIM and UK smaller company investing since 2000, acts as Investment Adviser to the AIM IHT service.

The investment team has 100+ years of combined experience and manages/advises on over £1 billion, including over £300m in AIM stocks.\*



**Chris Hutchinson**  
Director & Senior  
Investment Manager



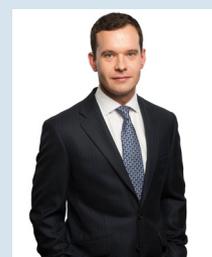
**Fraser Mackersie**  
Fund Manager



**Simon Moon**  
Fund Manager



**Alex Game**  
Junior Fund Manager



**Max Ormiston**  
Junior Fund Manager

### WM Capital Management

The Investment Manager of the scheme is WM Capital Management Limited (WM). WM is the Discretionary Investment Manager responsible for the day to day management of investor portfolios, including the allocation of stocks to client portfolios, compliance and taking legal advice to determine whether stocks qualify for Business Property Relief.



\*Source: Unicorn Asset Management as at 30/09/17



## Key Points

Market leading managers of Unicorn AIM VCT since 2001

2 IHT/ISA portfolio solutions: **Growth and Income**  
25-40 BPR qualifying stocks

Designed to mitigate an investor's **IHT liability** after 2 years (BPR)

Access to Unicorn's **investment experience** & process

Unicorn specialises in **AIM and UK small/mid cap** investing since 2000

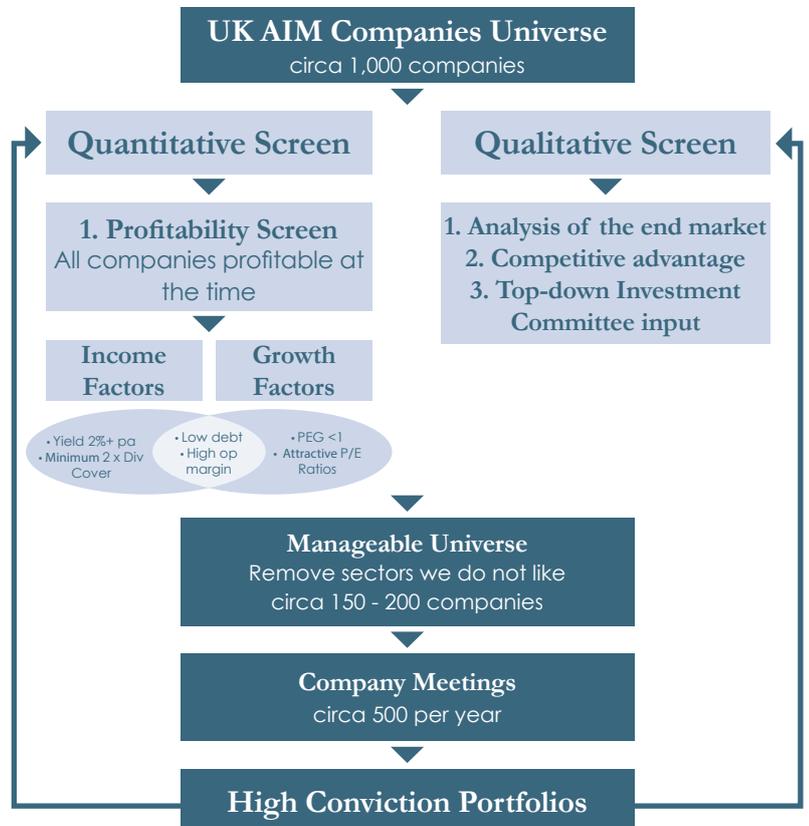
Encompasses **ISA portfolios 2014 rule** change

## Unicorn's Investment Process & AIM Specialism

Since 2000, Unicorn has been using its in-house research to filter the AIM universe of 1,000+ companies to a constantly updating core investment universe of companies that meet their investment criteria and from which the AIM portfolios will be constructed. Unicorn's robust investment process has led to them winning numerous awards.

### Unicorn's approach differs from many other AIM managers:

- Targets "best of breed" companies in established markets
- A long term approach to investing with holding periods expected to be 5 years or more for stocks
- Good access to and regular meetings with management teams - Unicorn conduct over 450 manager meetings per year
- Thorough in-house research conducted prior to investment





## Product Details

<b>Launch Date</b> January 2016	<b>Initial Charge</b> 2.0% plus VAT
<b>Structure</b> Discretionary portfolio service	<b>Annual Management Charge</b> 1.5% plus VAT
<b>Minimum Investment</b> Income portfolio £50,000 Growth portfolio £50,000	<b>Dealing Fee</b> 0.5% on the value of shares purchased
<b>Dividend Income Paid</b> Quarterly	<b>Exit Fee</b> 1.0% (not payable on death)
<b>ISA Qualifying</b>	

## Online Investor/Adviser Portal

The service offers a simple online application process through its investor/adviser portal. The portal also provides access to the latest documentation and portfolio information: <https://scp.reyker.com>

### Online application process:

- Create an account
- Complete an application
- ISA transfer options
- Client suitability
- Adviser declaration
- Online payment options

### Ongoing investor / adviser portal:

- Latest portfolio holdings
- Valuation statements
- Tax certificates



## Contact us

**For further information, please contact LGBR Capital:**

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Email: [unicornam@lgbrcapital.com](mailto:unicornam@lgbrcapital.com)

Web: [www.lgbrcapital.com](http://www.lgbrcapital.com)



## Important Information

This Brochure has been approved and issued by WM Capital Management Limited as being suitable for distribution to retail clients who wish to mitigate potential inheritance tax liabilities.

WM Capital Management Limited is authorised and regulated by the Financial Conduct Authority in accordance with the Financial Promotion Rules and recorded in the Register under reference no 601025.

Your capital is at risk and you may not get back the full amount invested and the tax treatment of your investments depend on your personal circumstances and may be subject to change. Past performance is not a reliable indicator of future results.

The availability of tax reliefs depends on investee companies maintaining their qualifying status. Investments quoted on AIM are likely to have higher volatility and liquidity risk than securities on the London Stock Exchange Official List.

We recommend that you seek independent investment and tax advice before investing in our products.

Telephone calls may be monitored and/or recorded for regulatory, legal and training purposes.