

# UNICORN AIM IHT & ISA 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 >£300m 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 £1bn across their award-winning range of OEICs and AIM VCT, of which over £300m 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 - £50,000

### Initial Charge (advised)

2.0% plus VAT

### Initial Charge (non-advised)

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

### Annual Management Charge (advised)

1.5% plus VAT

### Annual Management Charge (non-advised)

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

### Dealing Fee

0.5% on the value of shares purchased

### Exit Fee (not payable on death)

1.0%

## Further Information

### Contact the Sales Team at LGBR Capital:

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## Important Notice

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