Kuber VENTURES
Opening the door to EIS investment

Discussion Document Not for Advice Purposes

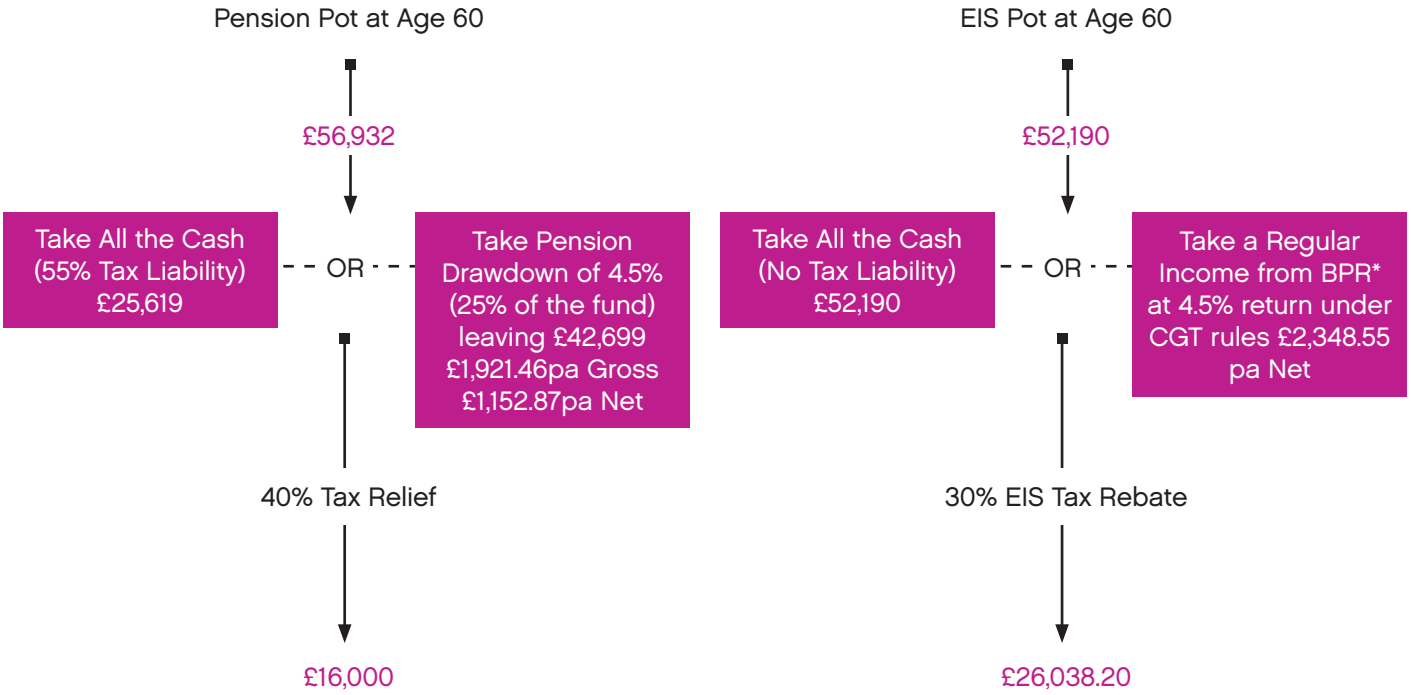
Lifetime Allowance

For a Client above the Lifetime Allowance Looking to Invest a Lump Sum into either a SIPP or an EIS

Jeff is 50 next birthday and is close to his pensions lifetime allowance and is in need of an alternative pension planning solution to consider.

Jeff is now looking to invest £40,000 as a lump sum towards his retirement, he is a higher rate tax payer now and will remain so in retirement. Let us first look at a SIPP investment for £40,000 assuming a 5%pa return against a 1%pa AMC: -

If we apply the same growth rate assumptions to an EIS Asset Backed Portfolio with an AMC of 2% the return at age 60 would be £52,190. This is also based on assumption that when the EIS matures it will be reinvested once during the 10-year period: -



*By moving the EIS maturity to a BPR arrangement the client can keep the same IHT free advantage and take a drawn down amount from BPR arrangements designed to pay withdrawals under Capital Gains Taxation. If this still remains under the client's CGT allowance then the return would be free from tax.

The EIS route on these assumptions with higher charges gives more Capital, Greater Tax Rebates and with the use of BPR more income.

https://www.gov.uk/tax-on-your-private-pension/lifetime-allowance

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The information contained in this flyer is for discussion purposes only for professional advisers and their clients, it is not for Retail Clients. The example provided in this flyer is for illustrative purposes only and should not be relied on when taking or advising on any investment decision.

EIS/SEIS/BPR Funds are not suitable for all investors as the underlying investments are often illiquid and therefore high risk. Investors may not receive back some or all of their initial investment. Advice should always be sought from a professional adviser prior to investing.

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