

# beinspired...

For Professional Adviser use only  
Discussion Document Not for  
Advice Purposes

## Kuber Client Scenarios – the benefits of regular premiums

The Kuber Ventures Multi Manager EIS platform is an independent one stop shop for EIS investing providing an opportunity to diversify your investment across a number of EIS managers which helps to mitigate risk while maintaining the potential for returns. A unique feature of the Kuber Platform is the facility to make monthly contributions which enables the managers to further diversify across economic cycles.

### Kuber Regular premium facility

For the first time, Kuber has opened up the EIS market to monthly contributions. This provides an ideal opportunity for EIS to be considered as part of an individual's long term financial planning strategy especially in the context of school fees or retirement planning.

### Client scenarios

#### School fees

- > A well structured EIS portfolio can be used to make a significant contribution to funding of private education as part of a financial planning strategy.
- > The range of tax reliefs especially the upfront income tax relief at 30% makes EIS a compelling and tax efficient solution.
- > It has been estimated that the cost of educating each child from nursery to university can be close to £500k.

### As an example:

In total, the EIS portfolio strategy has provided £547,230 of school fees funding for a total investment of £210,000 (after tax relief).

There are many more additional benefits such as IHT relief after 2 years and capital gains rollover relief both of which go to make an EIS extremely tax efficient.

In order to fully qualify for the tax relief an EIS must be held for a minimum 3 years from tax date of investment. In practical terms an exit can take some time so it is prudent to assume a 4 year investment cycle.



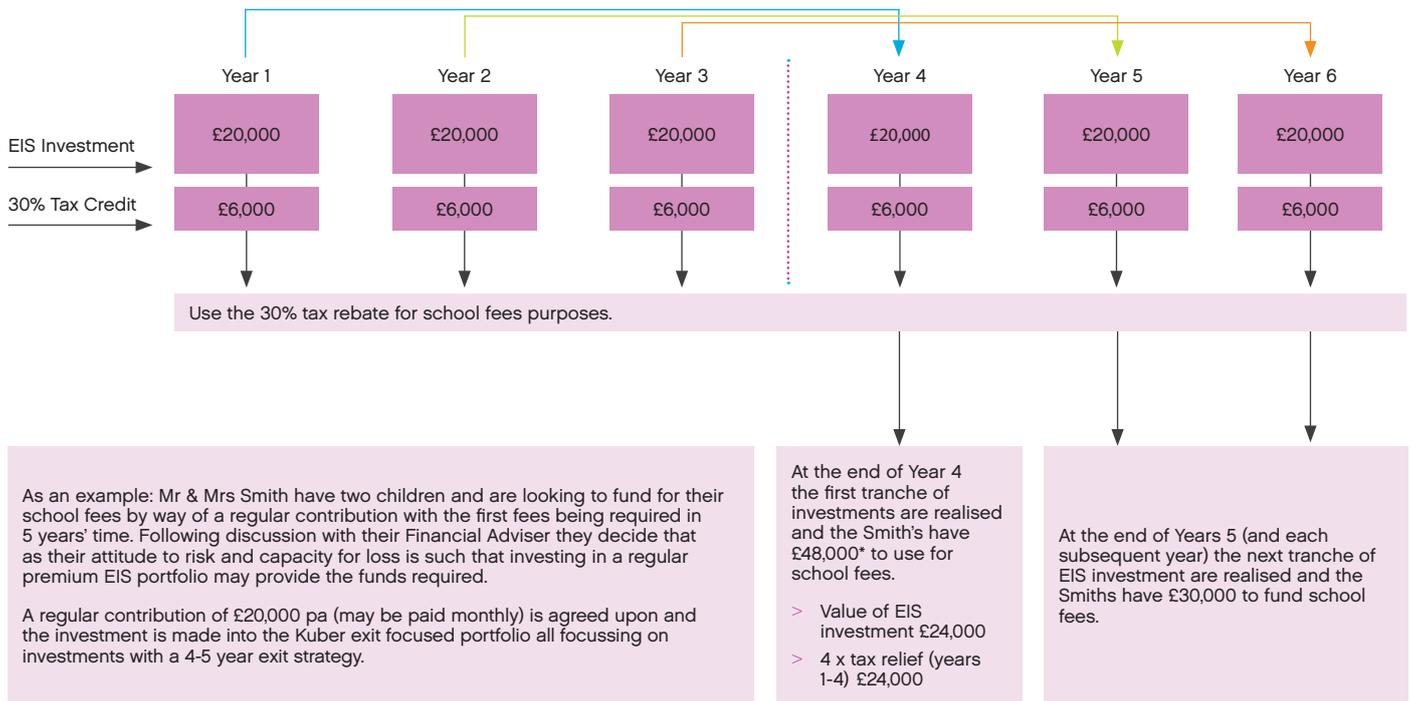
VENTURES  
**Kuber**  
Opening the door to EIS investment

#### Contact

Kuber Ventures Limited  
25 Sackville Street  
London W1S 3AX

Telephone 020 7952 6685  
Email [info@kuberventures.com](mailto:info@kuberventures.com)  
Visit [www.kuberventures.com](http://www.kuberventures.com)

# Kuber Client Scenarios – effective IHT planning



\*EIS investment Growth assumed to be 20% over life of investment after fees.

## Client scenarios

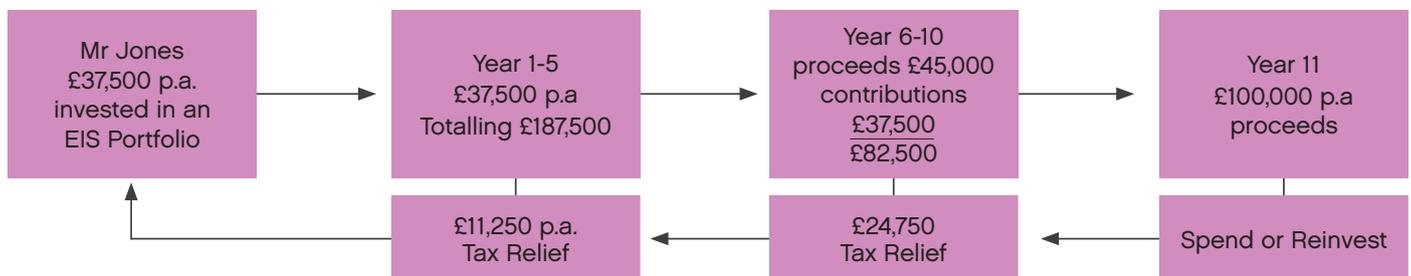
### Investing for Retirement

- > Mr Jones is 50 and a senior executive at XYZ Ltd earning £150,000.
- > He has a 15% contractual pension contribution and has been paying a further 10% in personally. His fund has now reached the lifetime limit.
- > Mr Jones has also been routinely investing the maximum in ISAs each year.
- > He is looking for a suitable tax efficient alternative to continue to make investments towards

retirement and provide flexibility to manage his income requirements from age 60 onwards.

- > His Financial Adviser has decided that a regular contribution plan to a diversified EIS portfolio can make a significant contribution to his retirement planning.
- > As an alternative to a traditional pension, Mr Jones invests £37,500 p.a. into an EIS portfolio receiving £11,250 p.a. in tax relief.

See the diagram below showing the calculation of value over time.



Year 1-5 – receive\* £11,250 p.a. tax rebate

Year 6-10 – Invest £37,500 in EIS Portfolio and reinvest proceeds from EIS in Year 1, Year 2, Year 3, Year 4 and year 5 at £45,000\* Receive £24,750 p.a. income tax relief.

Year 11 onwards – value of Year 6 EIS portfolio (£100,000) and manage income requirements and reinvestment strategy with Financial Adviser.

\*EIS investment Growth in line with the Targeted Annual Rate of Return of 10.00% net

# Kuber Client Scenarios – effective IHT planning

Unlike traditional pensions where contributions are paid net of tax relief, the relief for EIS is paid directly to the investor. If the tax relief available during the period was reinvested then it would generate even more value.

Other benefits for Mr Jones include Business Property Relief (BPR) which provides 100% shelter from IHT after two years.

An EIS portfolio is an attractive investment if you want to make larger contributions to fund your retirement or simply want to invest in a tax efficient manner. However, the tax benefits of investing in Kuber should be your secondary and not primary reason for investing. Kuber is designed to provide an excellent investment opportunity in its own right, by offering you a diversified range of EIS investment opportunities overseen by experienced and proficient managers.

---

## Important Notice

Please read the following information carefully as a professional adviser.

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.

For purposes of compliance with the UK Financial Services and Markets ACT 2000 (FSMA), this material is communicated by Kuber Ventures; and the contents

of this financial promotion have been approved for the purposes of section 21 of the FSMA by Sturgeon Ventures LLP which is authorised and regulated by the Financial Conduct Authority (FCA) and it has its trading office at Linstead House, 9 Disraeli Road, London SW15 2DR.

Kuber Ventures Limited's advisors are all regulated by the Financial Conduct Authority (FCA) and can be found on <http://www.fca.org.uk/>

Kuber Ventures Limited (FRN 574987) is an Appointed Representative of Sturgeon Ventures LLP which are authorised and regulated by the Financial Conduct Authority (FCA).

Kuber Ventures Limited, 25 Sackville Street, London, W1S 3AX

Registered number: 8693809, VAT: 175 9290 69.

Kuber Ventures Limited  
25 Sackville Street  
London W1S 3AX

Telephone 020 7952 6686  
Email [info@kuberventures.com](mailto:info@kuberventures.com)  
Visit [www.kuberventures.com](http://www.kuberventures.com)