ESTATE PLANNING

Triple Point

Estate Planning Service

Product overview for advisers

April 2025

FCA prescribed risk warning

Don't invest unless you're prepared to lose all the money you invest. This is a high risk investment.

Estimated reading time: 2 min
Due to the potential for losses, the Financial Conduct Authority (FCA) considers this investment to be high risk.

What are the key risks?

1. You could lose all the money you invest

- If a business that you invest in through this fund fails, you are likely to lose 100% of the money you invested in that business.

2. You are unlikely to be protected if something goes wrong

- Protection from the Financial Services Compensation Scheme (FSCS), in relation to claims against failed regulated firms, does not cover poor investment performance. Try the FSCS investment protection checker at https://www.fscs.org.uk/check/investment-protection-checker.
- Protection from the Financial Ombudsman Service (FOS) does not cover poor investment performance. If you have a complaint against an FCA regulated firm, FOS may be able to consider it. Learn more about FOS protection at https://www.financial-ombudsman.org.uk/consumers.

3. You won't get your money back quickly

- This fund invests in unlisted companies which are not liquid. As a result, our timeframe for returning funds is not guaranteed and, particularly where substantial withdrawals are requested, the process to realise investments could take much longer.

4. Don't put all your eggs in one basket

- Putting all your money into a single business or type of investment for example, is risky. Spreading your money across different investments makes you less dependent on any one to do well. A good rule of thumb is not to invest more than 10% of your money in high-risk investments. (https://www.fca.org.uk/investsmart/5-questions-ask-you-invest)

5. The value of your investment can be reduced

- The percentage of the business that you own will decrease if the business issues more shares. This could mean that the value of your investment reduces, depending on how much the business grows.
- These new shares could have additional rights that your shares don't have, which could further reduce your chances of getting a return on your investment.

If you are interested in learning more about how to protect yourself, visit the FCA's website at https://www.fca.org.uk/investsmart.

Introducing the Triple Point Estate Planning Service

At Triple Point, we see estate planning as one of the most important aspects of financial advice, which is why we work hand-in-hand with financial advisers to ensure UK families can pass down more of their wealth through the Triple Point Estate Planning Service, which helps hundreds of estates claim Inheritance Tax (IHT) relief.

The structure of the Triple Point Estate Planning Service means capital from investors is placed into one or more companies that primarily provide lending and leasing services to small and medium-sized enterprises (SMEs), corporates, and/or public sector organisations. Find out about some of these activities on page 4.

Reasons to recommend

1 Clients become eligible for relief after two years

Gifts and trusts take seven years to become fully exempt from IHT. By contrast, the Triple Point Estate Planning Service invests in companies that we reasonably believe will be eligible for Business Relief. From April 2026, for qualifying shares held in unquoted companies, estates will be able to claim 100% relief on the first £1m of shares and 50% thereafter.

2 Clients retain full access and control

Using gifts and trusts means clients may lose access and/or control over their wealth. However, with the Triple Point Estate Planning Service, the investment is held in the client's name and belongs to them throughout their lifetime.

3 Clients benefit from consistent returns and capital growth

Choose between two different but straightforward investment strategies, Generations and Navigator, or blend them together, depending on your client's needs. Both strategies benefit from our sustainability approach and responsible investment commitments. For more information, please refer to the Triple Point Estate Planning Service Information Memorandum, page 41. Since inception, Generations and Navigator have delivered annual returns of 2.0% and 4.5%, respectively.[1]

Important Information: While tax rules are correct at the time of publication, tax rules are subject to change and should be checked with a professional adviser.

Investors' capital is at risk and target returns are not guaranteed. Past performance is not a reliable guide to future performance. Tax treatment depends on the individual circumstances of each client and is subject to change.

An award-winning estate planning service

5 Star Winner 2023
Best Newcomer
- Investments

[1]As at 31 December 2024.

Triple Point Estate Planning Service

You can choose the investment strategy

Generations Strategy

Targets annual returns of 1.5% - 2.5%*

Lending and leasing to Corporates & the Public Sector

Navigator Strategy

Targets annual returns of 4.0% - 5.0%*

Lending and leasing to SMEs

100% Generations Strategy

100% Navigator Strategy

- You can choose either strategy or your own blend of both.
- We can arrange regular or ad hoc withdrawals or keep your money invested.
- Switch between strategies at any time for no charge (stamp duty may apply).
- IHT exemption - upon your death and provided you held the shares for more than two years, the executor of your estate can claim Business Relief on the investment, which can be paid out or transferred to your beneficiaries.

*Net of Triple Point annual fees, charges and corporation tax.

See how the strategies have supported productive capital across the UK economy

The Triple Point Estate Planning Service invests in portfolio companies that are expected to qualify for Business Relief, while also targeting a consistent return. But just as importantly, those companies put that money to good use.

They do this primarily by making funding available to private businesses and public sector bodies – such as local authorities and the NHS – that need access to capital. Where the right opportunities present themselves, our portfolio companies may also acquire operating business or assets to help deliver those target returns.

This means in towns and cities near you, our portfolio companies are helping to drive economic growth and prosperity, supporting innovation, revitalising local businesses and making public amenities accessible. Here are some of those success stories.

See how the strategies have supported productive capital across the UK economy

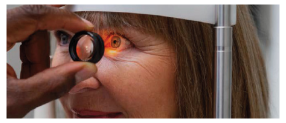
Through the Service, your investment may help the portfolio companies to:

Help businesses grow - providing funding to a solar farm developer to help them build new solar farms and connect more homes to renewable energy.

Help businesses grow - providing funding to a financial advisory firm so they could grow their business.

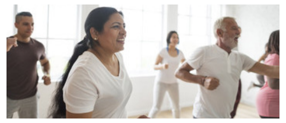
Support smaller businesses to take payments - funding tens of thousands of credit card terminals allowing businesses to grow.

Help businesses grow - providing funding to one of the UK's largest distributors of optical equipment used all across the UK.



Support local councils to deliver essential services - funding critical assets such as street sweepers and bin lorries.

Finance essential business equipment - providing funding to a business that provides design and fit out of gyms and leisure centres.



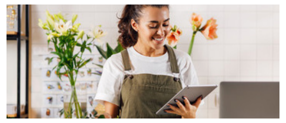
Support schools - financing modular buildings to upgrade facilities and reduce costs.

Help build new homes - funding property developers to build homes for families across the country.

Keep our streets clean - supporting a waste management company to fund business-critical assets.

Finance our NHS - financing essential equipment like ambulances and MRI scanners.

Finance essential working capital - financing one of the UK's largest fintech businesses that provides short-term loans to thousands of small businesses across the UK for day-to-day working capital needs.



Finance essential business equipment - leasing critical equipment such as electric vans to a home delivery company.

Support the energy transition - providing funding to a service station operator to help roll out electric car charging points across the UK.

Support our supply chain - leasing new lorries to a major supermarket, helping to get food from warehouses to stores.

For information on the Sustainability Disclosure Requirements (SDR) and investment labels as applied to the Triple Point Estate Planning Service, visit our website: www.triplepoint.co.uk/approach-to-sustainability/116

Triple Point Estate Planning Service: Key facts

Minimum investment	£20,000	
Maximum investment	There is no maximum amount you can invest into the Triple Point Estate Planning Service. However, from April 2026, only the first £1 million invested in shares in this or any other Business Relief-qualifying companies or investments will be eligible for 100% Business Relief. The reduced rate of 50% can be claimed on the value of shares over that amount.	
Minimum amount for additional investments	£10,000 and each new investment will take up to two years to qualify for Business Relief.	
Annual target returns	Generations strategy: 1.5% to 2.5%	Navigator strategy: 4.0% to 5.0%
	A 50/50 blend would have a mid-return range target of 3.25% per annum.	
Switching between the strategies	Triple Point does not charge a fee for switching between strategies (although Stamp Duty may apply).	
Making withdrawals	Investors can choose to make regular capital withdrawals either every six months or annually, or make ad hoc withdrawals. All withdrawals are subject to a dealing charge of 1.0%.	
When does the investment become exempt from IHT?	Shares in the Triple Point Estate Planning Service are expected to become exempt from IHT after they have been held by the investor for two years, and provided they are still held at the time of the investor's death. From April 2026, for qualifying shares held in unquoted companies, estates will be able to claim 100% relief on the first £1m of shares and 50% thereafter.	
Can the investment in the Service be used to settle an IHT liability in advance of probate?	In cases where the deceased's estate has an IHT liability, it may be necessary for this liability to be settled before probate can be granted, and therefore before the personal representatives can formally start administering the estate. In such circumstances, yes, we can arrange for an amount to be withdrawn from the Service and paid directly to HMRC.	
Charges*	Initial charge: 2.0% I Dealing charges: 1.0% I Annual management charge: 0.5% I Corporate running costs: Variable, but capped at 1.9%	

*For more information on fees and charges, please see the Information Memorandum

Important: While tax rules are correct at the time of publication, tax rules are subject to change and apply differently to individuals depending on their circumstances. Potential investors should seek advice from a qualified tax adviser.

TriplePoint

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For further information about the Triple Point Estate Planning Service, please call 020 7201 8990 or email contact@triplepoint.co.uk