Key Features

Fundamental AIM IHT Income Portfolio

FUNDAMENTAL ASSET MANAGEMENT

This Key Features document gives you the information you need about investing in the Fundamental AIM IHT Income Portfolio service. This Key Features document is valid for use from 9th November 2026

THE SERVICE'S AIMS

An investment service which has the objective of obtaining 50% relief from Inheritance Tax ('IHT'), while delivering dividends and which is also structured to limit potential loss of capital.

OBJECTIVE

To provide annual income and capital growth through investment into qualifying AIM companies which benefit from Business Relief (formerly Business Property Relief) and thereby attract 50% relief from IHT after a qualifying period of 2 years.

THE BENEFITS

The Fundamental AIM IHT Portfolio is an effective, proven and non-contentious tax planning method that avoids the costs associated with forming a trust, or the risks associated with gifts. Assets also remain under the control of the holder and can be liquidated at short notice. The short 2 year qualification period and continual expansion of AIM make it an increasingly compelling tax planning tool.

The Fundamental AIM IHT Income Portfolio can be held in an ISA wrapper.

INVESTMENT GUIDELINES

The portfolio will invest in 30 qualifying AIM companies covering a broad range of sectors and industries. The objective will be to hold shares for the long term so as to benefit from IHT relief with limited trading, subject to efficient portfolio management and risk control.

CUSTODY

Securities and cash will be held by our nominated custodian or via a range of IFA wrap platforms including Abrdn (formerly Standard Life) Wrap & Elevate, Fidelity International, Nucleus, Transact, M&G Wealth and others.

REPORTING

Fundamental Asset Management Ltd (or the Platform provider) provides regular quarterly valuations for each client's portfolio covering performance of the portfolio over the preceding quarter. Fundamental also issues a periodic newsletter expanding on the stories behind some of the holdings, thereby keeping its clients informed on a regular basis.

Clients whose accounts are brokered with Fundamental's online broker will also have internet access to their accounts at all times

CHARGES

Please see our Remuneration Schedule available on our website or by contacting Fundamental Asset Management Ltd

RISK FACTORS

Tax legislation could change.

Smaller quoted companies are subject to certain specific risks not associated with larger, more mature companies, notably with regard to liquidity. Accordingly it might be hard to dispose of the shares in the companies at certain times.

The extent of the tax benefits available will depend on the qualifying conditions.

Forecast dividend yield is only an estimate based on current prices and is not guaranteed. It can go up as well as down.

HOW TO CONTACT US

If you have received advice please ask your financial adviser if there's anything you don't understand.

You can also contact us directly at:

Fundamental Asset Management Ltd
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Rickmansworth
WD3 1RE

Telephone: 01923 713890

Email: enquiries@fundamentalasset.com

HOW TO COMPLAIN

Complaints should be addressed to The Compliance Officer, Fundamental Asset Management Ltd, at the address given above.

IMPORTANT INFORMATION

Issued by Fundamental Asset Management Limited. Fundamental Asset Management Ltd is Authorised and Regulated by the Financial Conduct Authority. This is not an offer to sell or a solicitation of an offer to purchase shares. You should not invest in our AIM IHT portfolio service unless you have read our Terms and Conditions, are aware of the risks involved, are prepared to hold for the long term and can risk making a loss. Smaller quoted companies can be subject to certain specific risks not associated with larger, more mature companies. The information and opinions contained in this document are for background purposes only and do not purport to be full or complete. Past performance is not necessarily a guide to future performance as the price of shares can fall as well as rise and you may not get back all the money you invested. The extent of the tax benefits available will depend on the qualifying conditions and investors should seek professional advice before investing. No reliance may be placed for any purpose on the information or opinions contained in this document of their accuracy or completeness. If you have any doubt whether this product is suitable for you and you wish to obtain personal advice, please contact an Independent Financial Adviser.

This factsheet is for illustration purposes only. The performance shown is based on a real client portfolio managed since 1st January 2023. Individual portfolios differ in terms of holdings and performance depending on the timing of the investment.

Fundamental Asset Management Limited researches a material number of AIM stocks for the IHT Planning Portfolio Service. Our preferred stocks change as news flow and events impact on the companies and accordingly the composition of individual client portfolios may materially differ from another.