DRUMNOR
INVESTMENTS

# AIM Inheritance Tax Portfolio Services

# Target Market Statement

## 1. Our services

Drumnor Investments actively manage two platform based AIM share portfolios for Inheritance Tax (IHT) mitigation:

- **Drumnor Investments AIM Inheritance Tax Portfolio Service**
- **Drumnor Investments Sustainable Future AIM Inheritance Tax Portfolio Service**

Investment is made into a portfolio of AIM-listed companies which if held for two years and at death are expected to qualify for 100% Business Relief and be free from IHT. From April 2026, the rate of Business Relief applicable for qualifying AIM shares will be 50%, resulting in an IHT liability of 20%.
Our target market for both services share the same characteristics, but there are additional objectives and needs for investors in our Sustainable Future AIM IHT service.
For vulnerable clients their Financial Adviser should assess whether the service is appropriate for meeting their client's objectives and needs.

Please refer to our Fair Value Assessment for the benefits of our service, charges and assessment of value.

## 2. Who are our target market?

- Clients wishing to reduce a current or potential liability to inheritance tax.
- Clients wishing to invest in a portfolio of companies providing or developing products and services that contribute to improved sustainability.

## 3. What client objectives are met by our services?

- Reducing inheritance tax payable will allow more of their wealth to be passed on to their beneficiaries after death.
- Investment growth potential over a term of 5 years plus.
- Achieving better environmental and social outcomes and a lasting legacy for future generations.

## 4. Who can access these services?

A client may only invest having first received advice from a firm authorised and regulated by the FCA.
Our model portfolio services are only available to investors as a platform investment through their financial adviser. A client cannot invest directly with us.

## 5. Who may be suitable for these services?

- Clients with a current or potential liability to Inheritance Tax.
- Clients who wish to maintain access their investment whilst understanding that AIM shares can be illiquid which may delay investment and withdrawals.
- Clients who can bear the loss of capital through having sufficient income or other assets.
- Clients with an understanding of the AIM market and are prepared to tolerate the higher risk associated with this type of investment.
- Clients wishing to leave a wider lasting legacy for future generations through sustainable investing.

## 6. For whom may these services prove unsuitable?

- Clients that have no capacity for loss and require certainty of capital.
- Clients looking for a guaranteed level of recurring income, or guaranteed growth.
- Clients who are risk averse.

## 7. Distribution Strategy

An investor may only invest in our AIM IHT services through a professional financial adviser, and not directly with Drumnor Investments.
We engage with Financial Advisers on an 'Agent as Client' basis. The Adviser is responsible for providing advice to their clients, assessing suitability and for helping clients with their comprehension of the service and the risks involved.

Both our AIM IHT portfolios are only available as platform models and are held on many of the leading third-party platforms.

Advisers will be given access to our models on their chosen platform(s) on completion of our Intermediary Application Form.

## 8. Platform Availability

aberdeen

Fidelity INTERNATIONAL

Fundment

M&G wealth

MORNINGSTAR Wealth Platform

nucleus

SCOTTISH WIDOWS

7IM

transact take control

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