

## AIM

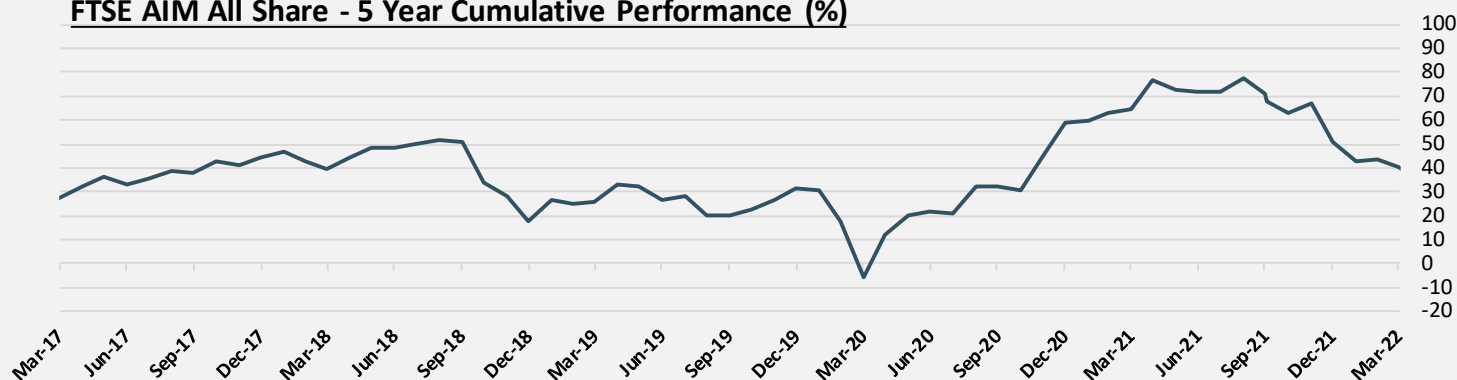
### London Stock Exchange's market for small and medium size growth companies

- AIM has developed into one of the world's most successful and established markets for dynamic high-growth companies supported by a remarkable community of companies, advisors and investors.
- AIM provides companies from a wide range of countries and sectors with access to a diverse set of investors.
- A cost effective and viable alternative to trusts, insurance products and gifts with wider and more generous tax breaks.
- Ability to obtain full IHT\* relief after a short two year period.
- AIM shares can be held within an ISA wrapper, giving Capital Gains tax and income tax relief.
- There is no stamp duty payable when investing in AIM shares.
- A straight forward, fully transparent and non-complex investment solution.

### What are the main risks of investing in AIM shares?

- AIM listed companies are subject to a lower level of regulatory oversight than companies listed on the main market of the London Stock Exchange.
- AIM companies are also subject to lighter financial reporting requirements which may make it more difficult to establish ongoing risks and underlying value in the business.
- AIM companies may be smaller in size and therefore may experience more volatile share price movements and reduced liquidity.
- An individual investment into AIM listed companies is viewed as higher risk. However, such risks can be balanced as part of a diversified portfolio. An investment into the AIM portfolio outlined overleaf is viewed as higher risk overall.

### FTSE AIM All Share - 5 Year Cumulative Performance (%)



Source: Fundamental Asset Management. Currency GBP.

**Contact us:** please talk to our direct contact Robin Morton if you are interested in finding out more about AIM and the investment possibilities it opens up.

**Robin Morton**  
Investment Manager

**t:** 01733 315 155

**e:** [rmorton@ravenscroftgroup.com](mailto:rmorton@ravenscroftgroup.com)



**Peterborough** The Singing Men's Chambers,  
19 Minster Precincts, PE1 1XX

**t:** 01733 315 155 **e:** [info-uk@ravenscroftgroup.com](mailto:info-uk@ravenscroftgroup.com)

**Bishop's Stortford** Tees House, 95 London Road,  
Bishop's Stortford, Hertfordshire, CM23 3GW

**t:** 01279 969855 **e:** [info-uk@ravenscroftgroup.com](mailto:info-uk@ravenscroftgroup.com)

**Financial information - the value of your investments may go down as well as up - you may get back less than you invested.**

**Past performance is not a guide to future performance and may not be repeated.**

\*The tax treatment depends on the individual circumstances of each client and may be subject to change in the future.

## AIM IHT Portfolio (this is a financial promotion)

In order to provide a stand-alone Investment portfolio dedicated entirely to AIM shares, we work with a Company called Fundamental Asset Management. This facilitates providing a complete portfolio service when investing a minimum of £100,000 in an AIM portfolio.

### Key Facts

Min Investment:	<b>£100,000</b>
Average No. of Holdings:	<b>25</b>
AUM:	<b>As Fundamental</b>
Inception:	<b>As Fundamental</b>

### Charges Direct

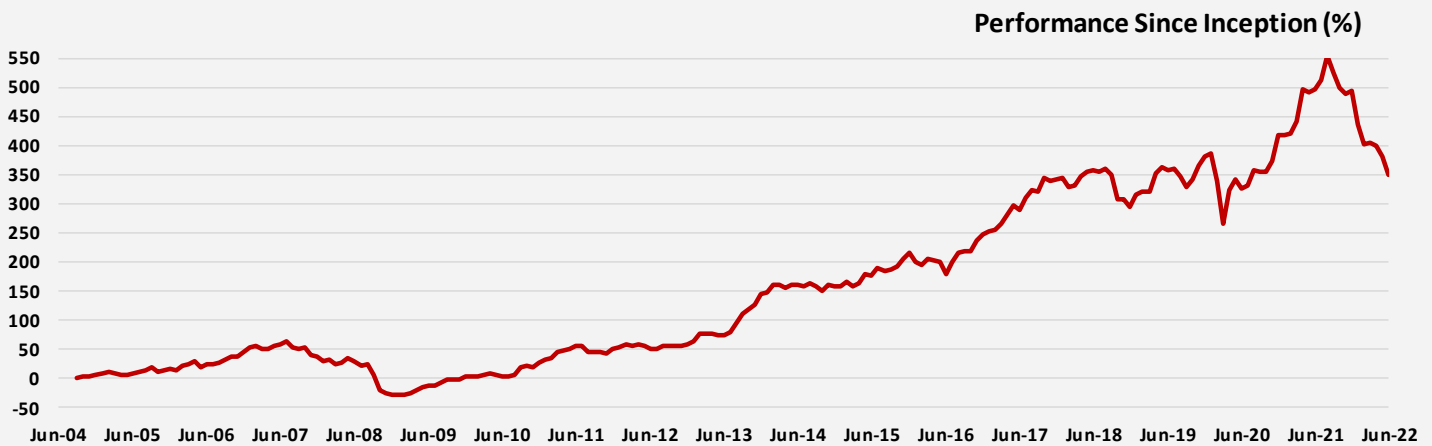
Initial Fee:	<b>Nil</b>
Management Fee:	<b>1.25% +VAT</b>
Dealing Fee:	<b>Max £100 per trade</b>

### INVESTMENT OBJECTIVE

Fundamental Asset Management offers a portfolio service that addresses both the risks and rewards associated with investing in AIM. A dedicated value focused AIM portfolio, investing in AIM quoted companies which have demonstrable earnings, dividend yield and reduced stock volatility. This can be a strategic and compelling tax planning method, which after the short two year qualification period gains total relief from Inheritance Tax. This method also avoids the costs associated with forming a trust or the risks associated with gifts. Also the assets remain under the control of the holder.

### INVESTMENT TEAM (Fundamental)

Stephen Drabwell (Director & Co-Founder) and Chris Boxall (Director & Co-Founder) of Fundamental, are highly experienced fund managers who have built their careers around small cap investing. They have managed the Fundamental Asset Management Strategy for 17 years and undertake their own in-depth research. They also edit Investors Champion magazine, which provides specialist news and insight into small cap investing.



Cumulative Performance*	YTD	1yr	2yr	3yr	4yr	5yr	10yr	Incep.**
Fundamental AIM IHT	-24.12%	-24.57%	6.42%	-1.77%	-1.52%	15.97%	198.63%	350.22%

Discrete Performance***	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Fundamental AIM IHT	14.67%	7.73%	21.62%	-10.81%	27.51%	9.94%	21.99%	5.10%	55.06%	6.07%

\*Performance Net of Management Fee (1%) and advice Fee (0.5%) to December Month-End; \*\*Inception= September 2004; \*\*\*Calendar years

Source: Fundamental Asset Management. Currency GBP. Past performance is not a guide to future performance and may not be repeated.

Please talk to Robin Morton at Ravenscroft (details overleaf) if you are interested in finding out more about the AIM IHT portfolio Service.

**IMPORTANT INFORMATION - Past performance is not 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. You should not invest in our AIM portfolio service unless you are aware of the risks involved, are prepared to hold for the long term and can risk making a loss.**

Fundamental Asset Management Limited provides Ravenscroft with investment research and data. 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. 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. 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 by Fundamental since 1st March 2007. Individual portfolios differ in terms of holdings and performance depending on the timing of the investment. Ravenscroft is a trading name of Ravenscroft Investments (UK) Limited ("RIL-UK"), whose registered office address is at The Singing Men's Chambers, 19 Minster Precincts, Peterborough, PE1 1XX. RIL-UK is authorised and regulated by the Financial Conduct Authority with FCA number 609277. The FCA has its registered office address at 12 Endeavour Square, London, E20 1JN. Ravenscroft Investments (UK) Limited is a subsidiary of Ravenscroft Holdings Limited ("RHL") (company number 61986), whose registered office address is at PO Box 222, 20 New Street, St Peter Port, Guernsey, GY1 4JG.