

Three ways to invest



At Octopus we're always trying to find a better way of doing things and that's why we've made it even easier to invest in Octopus Titan VCT. Last year, Octopus Titan VCT was the first Venture Capital Trust (VCT) to accept monthly contributions by Direct Debit.

This year, we're pleased to announce that you can now invest by transferring money from your existing ISA. So now there are three different ways to invest in Octopus Titan VCT, which one will you choose?

1 Make a one-off investment

How does it work?

- Once we've received the one-off amount you wish to invest, we will allot your VCT shares at the next available allotment date.
- These dates are usually listed on [octopusinvestments.com](https://www.octopusinvestments.com).
- We'll write to you when your shares have been allotted. This can take several months but we always aim for VCT shares to be allotted in the same tax year as the application was made.
- You'll receive your tax and share certificates soon after allotment.

What you need to know:

- You can choose to invest in the current tax year, the next tax year, or both.
- Pay via bank transfer, cheque or banker's draft.
- Minimum investment is £3,000.
- No maximum amount, although you can only claim tax relief on up to £200,000 invested in a VCT in any single tax year.

2 Invest by monthly Direct Debit

How does it work?

- We'll collect a regular amount each month from your bank account and use it to buy new Octopus Titan VCT shares for you.
- We'll take the money from your account on or around the 14th of each month, and we'll allot new shares at roughly three-month intervals.
- We'll send your tax and share certificates shortly after the shares have been allotted.

What you need to know:

- You can cancel your Direct Debit at any time, just call us.
- Please let us know before the 1st of the month in order to cancel that month's collection.
- Minimum monthly investment is £1,000.
- No maximum amount, although you can only claim tax relief on up to £200,000 invested in a VCT in any single tax year.

3 Transfer from existing Individual Savings Accounts (ISAs)

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How does it work?

- You can now choose to transfer your existing ISAs into the Octopus Titan VCT ISA.
- After we've received your application, there's no need to do anything.
- We'll deal with your existing ISA provider to manage the ISA transfer.
- When we have received cleared funds from your existing ISA provider we will allot new shares at the next available allotment date.
- Once your shares have been allotted we will hold onto your share certificate in a nominee account and you will receive your tax certificate 2-3 weeks after.

What you need to know:

- We can only accept ISA transfers from previous tax years (2016/17 or prior).
- Please note that it can take several weeks to receive funds from your existing provider.
- Minimum investment is £3,000.
- No maximum amount, although you can only claim tax relief on up to £200,000 invested in a VCT in any single tax year.

Your capital is at risk: Please remember that the value of an investment, and any income from it, can fall as well as rise. You may not get back the full amount you invest.

Tax treatment: Tax treatment depends on your individual circumstances and may change in the future. Tax reliefs depend on the VCT maintaining its VCT-qualifying status. Please view the next page for a summary of the key risks.

After you've read this document, please ensure you read the Octopus Titan VCT brochure and prospectus. We always recommend investors seek professional financial advice. When you're ready to invest, here are the next steps:

Investment option	How to invest
1. One-off investment	Complete the Octopus Titan VCT application form and fill out section 2.1 .
2. Monthly Direct Debit	Complete the Octopus Titan VCT application form and fill out section 2.2 , and also complete the Direct Debit instruction form for your bank or building society.
3. ISA transfer	Complete the Octopus Titan VCT ISA application and ISA transfer form which includes the Authorisation to transfer from another provider form.

Reinvesting dividends

However you choose to invest in Octopus Titan VCT, it's worth remembering that you have the option to reinvest any dividends you are entitled to receive, which means you can use the proceeds to purchase more VCT shares. By increasing your shareholding, you can claim further income tax relief on the additional shares allotted. The option to participate in the dividend reinvestment scheme is available on both the regular application form and the ISA transfer form. Please remember that dividends are not guaranteed.

Key investment risks:

- The value of an investment, and any income from it, can fall as well as rise. You may not get back the full amount you invest.
- Tax treatment depends on your individual circumstances and may change in the future. Tax reliefs depend on the VCT maintaining its VCT-qualifying status.
- VCT shares could fall or rise in value more than other shares listed on the main market of the London Stock Exchange. They may also be harder to sell.

Octopus - an investment company with a difference

When we launched Octopus in 2000, our ambition was to create a different type of financial services company. We wanted to be known for putting our customers first.

Today, Octopus is an investment company with more than 500 employees and more than £7.2 billion in funds under management. We work with tens of thousands of clients, and we've built market-leading positions in tax-efficient investment, smaller company financing, renewable energy and healthcare. But no matter how big we get, our aim is to keep doing the simple things well and to look after each of our customers, day in, day out.



Do you have any questions about investing in Octopus Titan VCT or about Octopus Investments?

Call our Client Relations team on **0800 316 2295**. We can't offer investment or tax advice, but we'll be happy to talk you through the application process and help you with anything else we can.

We do not offer investment or tax advice. We recommend investors seek professional advice before deciding to invest. This advertisement is not a prospectus. Investors should only subscribe for shares based on information in the prospectus, which is available at octopusinvestments.com/titan. Issued by Octopus Investments Limited, which is authorised and regulated by the Financial Conduct Authority. Registered office: 33 Holborn, London, EC1N 2HT. Registered in England and Wales No. 03942880. We record telephone calls. Issued: November 2017. M2-CAM05980-1711