



Octopus Inheritance Tax Service: an overview

The Octopus Inheritance Tax Service is a flexible, tax-efficient investment that can help you pass on more of your wealth to your loved ones. Since its launch in 2007 it has helped thousands of people to plan for the future.

How does it work?

The Octopus Inheritance Tax Service gives you the opportunity to invest in the shares of one or more unquoted UK companies. We select companies that we expect to qualify for relief from inheritance tax. Provided the shares have been owned for at least two years and you still hold them when you die, they should be exempt from inheritance tax. Your family can sell the shares or choose to keep them, like any investment.

We target annual growth of 3% for investors (after our annual management charge) over the period you hold the investment. This target growth is based on the amount you invest, after deducting initial charges and the initial dealing fee on the investment. We will not take our full annual management charge if the target isn't met.

Investing in a sustainable future makes economic sense

Through the sectors it invests in, the Octopus Inheritance Tax Service is:

- Helping the UK to meet its targets for renewable energy production.
- Helping the UK economy to grow by releasing housing stock for redevelopment.
- Helping address the housing and care needs of an ageing population.

We don't offer investment or tax advice and we strongly recommend you seek professional advice before deciding to invest in the Octopus Inheritance Tax Service.

Fees and charges

Octopus initial charge:	2%
Annual management charge (deferred and contingent):	Up to 1% +VAT per annum
Dealing fee (for investments and withdrawals):	1%
Adviser initial charge and ongoing fee:	Agreed with your adviser

For full details of fees, charges and risks please read the Octopus Inheritance Tax Service brochure, available at [octopusinvestments.com](https://www.octopusinvestments.com).

Key benefits

- **Speed:** Investments in the Octopus Inheritance Tax Service should benefit from full relief from inheritance tax after just two years, provided you still hold them when you die.
- **Control and access:** You can request withdrawals whenever you want and we will aim to give you access to your money within ten days. You can also choose to set up regular withdrawals.
- **Simplicity:** There's no complicated legal structure, no medical trust administration and no underwriting.
- **Long-term sustainable growth:** The companies we invest in carry out a range of different trades in order to target 3% growth per annum over the long term for investors.

Key risks

- **Capital is at risk:** The value of an investment, and any income from it, could fall or rise. You may not get back the full amount invested. There's no guarantee that the 3% per annum target return will be achieved.
- **Liquidity:** Shares in unquoted companies are not as easy to sell as shares listed on the London Stock Exchange.
- **Tax rules:** We will invest in companies that we reasonably believe qualify for business property relief from inheritance tax, but we can give no guarantee that they will remain a qualifying investment in the future. Tax reliefs depend on the portfolio companies maintaining their qualifying status. Tax benefits are subject to change and depend on your personal circumstances. Qualification is subject to HMRC assessment on death.