

# Puma Heritage Estate Planning Service



The Puma Heritage Estate Planning Service (EPS) is a discretionary portfolio service that invests in private trading companies. Its primary objective is to generate stable returns for shareholders while mitigating risk.

## The Service



### Speed

Investments are expected to benefit from Business Relief (BR) after two years



### Flexible access

Built-in flexibility, so you can top up your investment or set up ad hoc or regular withdrawals at any time, if your circumstances change



### Life protection<sup>1</sup>

Optional two-year life protection for investors aged up to 90 years and three months. Covering the BR qualifying period, this pays out 40% of the original investment amount on death<sup>2</sup>



### Experienced team

We have an extensive team of investment professionals and a successful 20+ year track record of investing in private companies. Puma Investments is part of the Shore Capital Group, established in 1985



### Simple trading strategy

Investment into companies including Puma Heritage plc, with a conservative trading strategy focused on first charge property lending



### Operational liquidity

Portfolio companies have a loan book of multiple short-term secured property loans that create natural liquidity as loans mature with different repayment timelines

£25k  
minimum investment

over  
£330m  
of loans participated in  
since 2012

INVESTMENT  
WEEK  
**TAX EFFICIENCY  
AWARDS 2017/18**

**WINNER**

Tax-Efficient Group of the Year

GROWTH  
**INVESTOR**  
2017 | AWARDS  
FINALIST  
BEST BPR  
INVESTMENT  
MANAGER

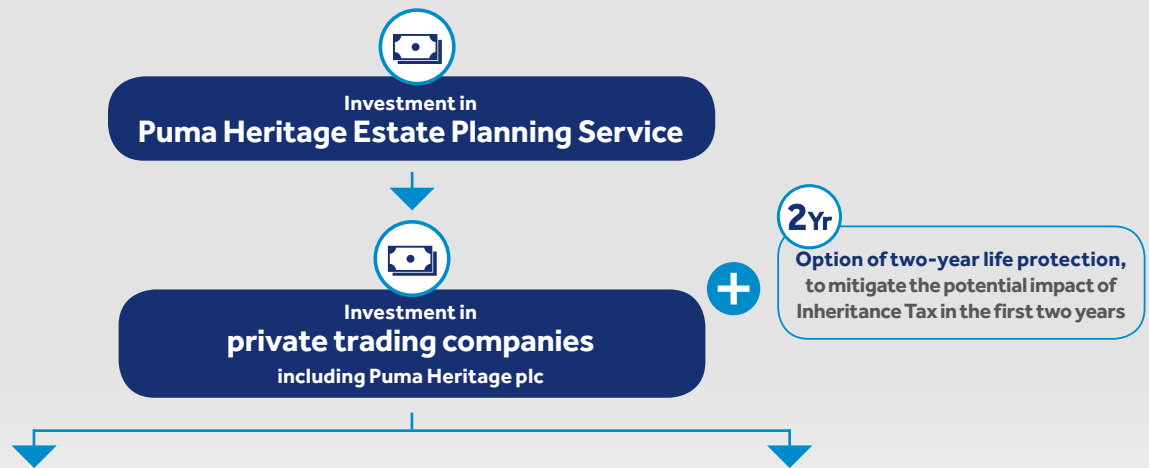
GROWTH  
**INVESTOR**  
2018 | AWARDS  
FINALIST  
BEST BR  
INVESTMENT  
MANAGER NON-AIM

<sup>1</sup> Life protection for the Puma Heritage Estate Planning Service is subject to certain conditions. If these conditions are not met in full then Puma Investments will not be paid out and so no payment will be made to beneficiaries.

<sup>2</sup> The maximum payment being £300,000 on an original investment of £750,000.

# How the Service works

The Service invests in private trading companies, including Puma Heritage plc, which have a conservative trading strategy focused on secured lending. In addition, you can purchase optional life protection to mitigate the potential impact of IHT in the first two years of your investment.



## Example loan:

### Luton Airport Hotel

Puma Heritage participated in a 19-month, £7.5m loan to fund the development of a new-build 134-bedroom Ibis Budget Hotel.



## Example loan:

### Student Accommodation

Puma Heritage participated in a 19-month, £16m loan to fund a 252-bed, purpose-built student accommodation development in Colchester, Essex.



## Fees and expenses

### Initial charge

1.5%

### Annual charge

1%

plus VAT. Deferred and only paid in full if the company achieves a minimum return of 3% p.a.

### Dealing charge

1%

applied to the purchase and sale of shares

### Optional life protection

#### ANNUAL FEE

3.5% p.a. of the amount invested in the first two years

**Note:** The private trading companies are responsible for their operating costs including audit, directors' and administration fees. Puma Investments may receive transaction, monitoring and business support fees from private trading companies.

## Risk factors

An investment in the Service carries risk and may not be suitable for all investors. Investors can only invest in the Service through a financial adviser who has assessed that an investment in the Service is suitable.

**Past performance:** Past performance is no indication of future results and share prices and their values can go down as well as up.

**Tax reliefs are not guaranteed:** Tax reliefs depend on individuals' personal circumstances and minimum holding periods, and may be subject to change.

**Life protection:** Life protection for Puma Heritage EPS is subject to certain conditions, if these conditions are not met in full then Puma Investments will not be paid out and so no payment will be made to beneficiaries.

**You may lose money:** An investment in smaller companies is likely to be higher risk than other investments. Investors' capital may be at risk and investors may get back less than their original investment.

**Long-term investment:** An investment in the Service should be considered a long-term investment.

**Potentially illiquid investment:** It is unlikely there will be a liquid market in the shares, it may prove difficult for investors to realise immediately or in full the proceeds from the sale of shares.



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This document is intended only as a high level summary and investors should read the Investment Details and Investor Agreement prior to investing.

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