

# Wealth Guard

Unique cover designed to provide extra downside protection

Downing

Downing AIM Estate Planning Service & Downing AIM ISA

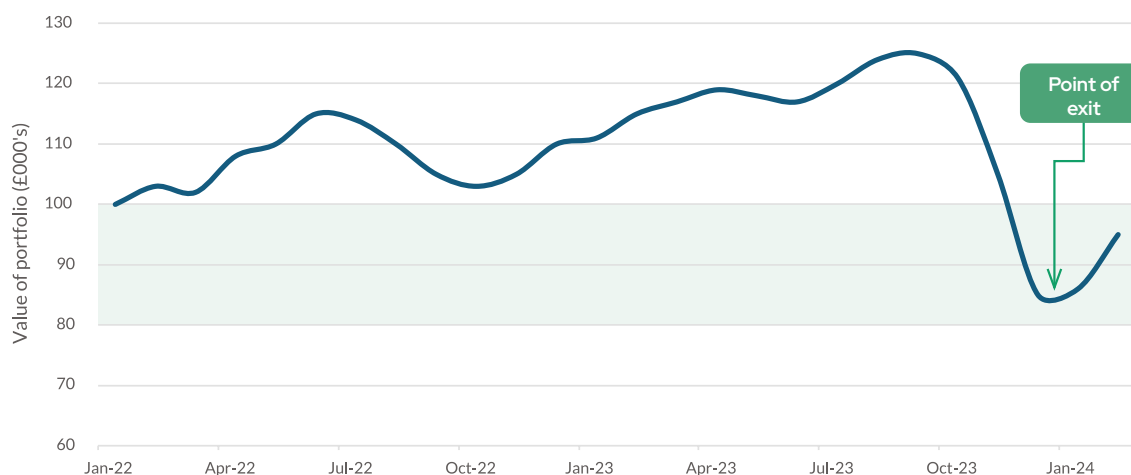
We can't know for sure what the future will bring so it's important to plan for what may happen. While we manage the Downing AIM Estate Planning Service & Downing AIM ISA in a way that seeks to mitigate risk, it can't be fully eliminated.

At no extra cost to you, Downing's Wealth Guard covers a fall in value of up to 20% of your net initial investment (i.e. the amount you invested after charges) upon exiting the investment following death.

## Key features of Downing's Wealth Guard

- > Available at no extra cost and guaranteed for the first two years you are invested, after which it will be reviewed annually by the insurer.
- > You are covered up to £750,000, which means there is a maximum payout of £150,000. Joint applications are treated separately for insurance purposes.
- > Wealth Guard is provided through a group insurance policy with an A-rated insurer.
- > Cover will cease when you reach 90 years old.

## What does Wealth Guard cover?



The shaded area represents the 20% covered by Wealth Guard as standard when investing through the Downing AIM Estate Planning Service or Downing AIM ISA.

Provided to you at  
**no extra cost**

**Covers 20%**  
of a fall in value of your  
net initial investment

The policy insurer is  
**A-rated**

Please note this is a summary only and investors should read the full policy and general exclusions which can be found in the terms and conditions.

# An example of Wealth Guard in action

1

Mrs Thomson invests **£100,000** into the Downing AIM Estate Planning Service (after Downing and adviser initial fees).

2

After two years of holding the investment, Mrs Thomson passes away. Her beneficiaries look to sell her investment which is now valued at **£85,000**.

3

Because Mrs Thomson's investment in the Downing AIM Estate Planning Service benefited from Wealth Guard, the insurers paid out **£15,000**, which is the drop in value from the initial investment.

4

As Mrs Thomson held her investment for at least two years and when she died, there was reduced IHT payable on the value of her shares. Depending on the timeframe, her beneficiaries inherited between **£80,000** and **£100,000**.

<b>Initial net subscription</b>	£100,000
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<b>Value of portfolio at exit</b>	£85,000
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<b>Wealth Guard payout</b>	£15,000
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<b>IHT payable</b> if death occurred before April 2026 (full inheritance relief)	£0
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<b>IHT payable</b> if death occurred after April 2026 (20% inheritance relief)	£20,000
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<b>Amount left to the beneficiary(ies)</b>	£80,000- £100,000 depending on the timeframe
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Please note that the above is for illustrative purposes only, and should not be relied upon. Wealth Guard cover is not guaranteed to stay in place after two years and is subject to the age of the investor.

## About the Downing AIM Estate Planning Service & Downing AIM ISA

We aim to provide inheritance tax relief after two years and seek attractive investment opportunities in growth companies

Downing has been managing estate planning solutions since 2007, helping investors pass on more to their loved ones while supporting UK businesses and the wider UK economy. We invest in companies that we expect to qualify for Business Relief and these shares can then be left to your beneficiaries with the benefit of IHT relief (provided they are held for at least two years and at the date of death).

Find out more at [www.downing.co.uk/daeps](http://www.downing.co.uk/daeps)

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