Wealth Guard

Unique cover to protect against a fall in value

Downing

Don't invest unless you're prepared to lose all the money you invest. This is a high-risk investment and you are unlikely to be protected if something goes wrong. Take 2 mins to learn more on page 3.

We can't know for sure what the future will bring so it's important to plan for what may happen. While we manage each of our estate planning solutions 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

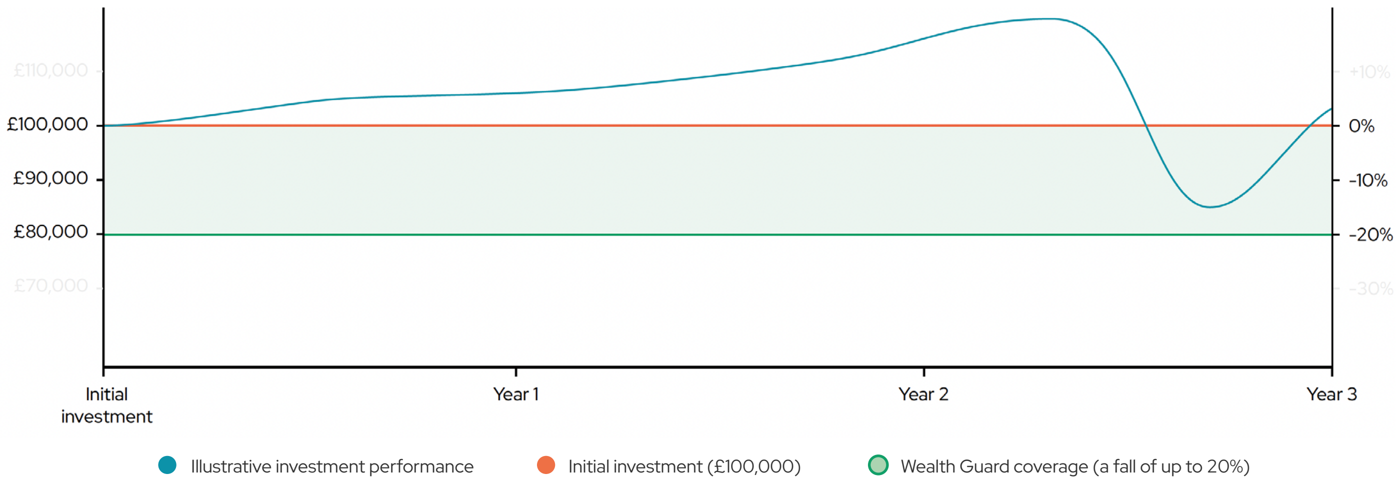
> Available at no extra cost and guaranteed for the first two years you are invested, after which it will be reviewed annually by the insurer.

> 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?



Please note that the above is for illustrative purposes only, and is not indicative of returns and should not be relied upon.

Provided to you at
no extra cost

Covers a fall in value of
up to 20%

Available with all of
Downing's estate planning solutions

Please note that this is a summary only. Investors should refer to the full policy and general exclusions, which are detailed in the terms and conditions for each Service.

An example of Wealth Guard in action

1. Mrs Thomson invests **£100,000** into a Downing estate planning solution (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 benefited from Downing's Wealth Guard, the insurers paid out the drop in value from her initial investment: **£15,000.**

4. As Mrs Thompson held her investment for more than two years and when she died, her beneficiaries also benefitted from relief from inheritance tax.

Wealth Guard in action	
Initial net investment	£100,000
Value of portfolio at exit	£85,000
Wealth Guard payout	£15,000

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 Downing's estate planning solutions

Helping investors pass on more to their loved ones

Downing has been managing estate planning solutions since 2007 and we were awarded "Best Tax and Estate Planning Solutions Provider" at the Investment Life & Pensions Moneyfacts Awards 2024 and 2025.

Our estate planning solutions invest in companies that we believe will qualify for Business Relief and the shares can be left to your beneficiaries with the benefit of inheritance tax relief (provided they are held for at least two years and at the date of death).

We offer multiple solutions so you can choose the option that best aligns with your circumstances and investment objectives.

Wealth Guard is unique to Downing and is fully integrated into our estate planning solutions with no extra paperwork or additional cost. The insurance provides additional peace of mind that your investment is protected against a drop in value.

Find out more at www.downing.co.uk/iht

FCA Prescribed Risk Warning

Risk summary for non-readily realisable securities which are shares

Estimated reading time: 2 min

Due to the potential for losses, the Financial Conduct Authority (FCA) considers this investment to be high risk.

What are the key risks?

1. You could lose all the money you invest

   If the business you invest in fails, you are likely to lose 100% of the money you invested. Most start-up businesses fail.

2. You are unlikely to be protected if something goes wrong

   Protection from the Financial Services Compensation Scheme (FSCS), in relation to claims against failed regulated firms, does not cover poor investment performance. Try the FSCS investment protection checker here: www.fscs.org.uk/check/investment-protection-checker

   Protection from the Financial Ombudsman Service (FOS) does not cover poor investment performance. If you have a complaint against an FCA-regulated firm, FOS may be able to consider it. Learn more about FOS protection here: www.financial-ombudsman.org.uk/consumers

3. You won't get your money back quickly

   Even if the business you invest in is successful, it may take several years to get your money back. You are unlikely to be able to sell your investment early.

   The most likely way to get your money back is if the business is bought by another business or lists its shares on an exchange such as the London Stock Exchange. These events are not common.

   If you are investing in a start-up business, you should not expect to get your money back through dividends. Start-up businesses rarely pay these.

4. Don't put all your eggs in one basket

   Putting all your money into a single business or type of investment for example, is risky. Spreading your money across different investments makes you less dependent on any one to do well.

   A good rule of thumb is not to invest more than 10% of your money in high-risk investments. www.fca.org.uk/investsmart/5-questions-ask-you-invest

5. The value of your investment can be reduced

   The percentage of the business that you own will decrease if the business issues more shares. This could mean that the value of your investment reduces, depending on how much the business grows. Most start-up businesses issue multiple rounds of shares.

   These new shares could have additional rights that your shares don't have, such as the right to receive a fixed dividend, which could further reduce your chances of getting a return on your investment.

If you are interested in learning more about how to protect yourself, visit the FCA's website here: www.fca.org.uk/investsmart

"At Downing, our vision is to be a leader in our markets so that we can deliver attractive returns for investors by investing in assets and businesses that can contribute to building a better future."

Tony McGing
Partner and Chief Executive Officer

Investments that matter

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