

Fundamental Asset Management launches IHT planning ISA - available on Elevate

Submitted by: Fundamental Asset Management Ltd

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FUNDAMENTAL ASSET MANAGAGENT (<http://www.fundamentalasset.com>) LAUNCHES INHERITANCE TAX PLANNING IS IS ALSO AVAILABLE ON THE ELEVATE (<http://www.axawealth.co.uk/adviser/elevate-platform>)PLATFORM

Investing in AIM for IHT planning purposes has proved to be a winning solution for both inheritance tax planning and investment purposes over the past few years. The new Fundamental Inheritance Tax planning ISA is a logical extension of our product range

Fundamental Asset Management (<http://www.fundamentalasset.com>), a specialist investment house, has been successfully investing in AIM for IHT planning purposes since 2004 generating exceptional returns. The Fundamental Inheritance Tax planning ISA service is a simple extension to the Group's current IHT planning service.

- About AIM for IHT planning (<http://www.fundamentalasset.com/iht-portfolio-service>)

Investing in qualifying AIM quoted companies for the purpose of potential inheritance tax mitigation is an effective, proven and non-contentious tax planning method that avoids the costs associated with forming a trust, or the risks associated with gifts. Assets also remain under the control of the holder and are not outside the estate. The short 2 year qualification period make it a compelling tax planning tool but the capital growth experienced also means that it has proved highly attractive from an investment perspective as well.

- Fundamental AIM portfolios

Fundamental's AIM portfolios invest predominantly in the shares of larger AIM quoted companies with the average market capitalisation greater than £100m.

- Inheritance Tax ('IHT') planning ISA portfolios

The Fundamental IHT planning ISA portfolio service can apply to both existing ISA portfolios established over a number of years and new ISA investment (£11,520 for 2013/14). IHT planning ISAs will have all the existing tax benefits of AIM with the additional attraction of being outside the capital gains tax net and with income from dividends taxed at only 10%. From April 2014 there will be the additional benefit that no stamp duty will be applied to AIM shares.

Christopher Boxall, Director of Fundamental, explains,

"The ISA rule changes should encourage more interest in AIM, a market that we believe has always been of greatest benefit to the individual investor, as opposed to the large institutions who always face liquidity issues when investing in smaller quoted companies".

Low minimum investment

Individual investors will be able to benefit from Fundamental Asset Management's low minimum investment criteria to encourage smaller investors to 'drip feed' into AIM through their annual ISA allowance. ISA transfers will also facilitate larger pools of investment.

Boxall adds:

"It has always been illogical to us that individuals invest in AIM through a collective fund vehicle as they lose the attractive tax breaks through this route. The ISA rule changes will hopefully highlight both the amazing tax planning as well as investment attractions of many AIM companies. Contrary to popular belief AIM offers many highly profitable, cash generative and dividend yielding companies which would be suitable for investors of any type."

Some of the key attractions of the Fundamental AIM IHT planning portfolio service are:-

- Excellent investment performance to date.
- Simple, transparent investment strategy.
- IHT relief on the amount invested, after a qualifying 2 year period (if held on the date of death).
- CGT and Income tax relief through ISA wrapper.
- Low minimum investment criteria through ISA.
- IHT planning ISA available on AXA Elevate platform.
- Instant access to capital should investors circumstances change
- No complex trust arrangements that tie up your capital.
- Very competitive charging structure.
- Low cost trading commissions.

Fundamental also a unique protected AIM portfolio service.

- Portfolio Protection can be added (using an investment based vehicle)
- Protection against an agreed percentage of potential Portfolio loss
- The level of Portfolio Protection can be changed at any time
- Portfolio Protection is available to clients of any age, regardless of health. No insurance company is involved
- The level of protection selected works throughout the term of the investment and not just on death..

Fees

Initial charge 1%

Annual Management Charge 1%.

Trading commission – subject to size, maximum £50 per trade

Custody fees: Nil

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