Triple Point.

Triple Point Estate Planning Service

Product Overview

February 2026

FCA prescribed risk warning

Don't invest unless you're prepared to lose all the money you invest. This is a high risk investment.

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 a business that you invest in through this fund fails, you are likely to lose 100% of the money you invested in that business.

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 at https://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 at https://www.financial-ombudsman.org.uk/consumers.

3. You won't get your money back quickly

- This fund invests in unlisted companies which are not liquid. As a result, our timeframe for returning funds is not guaranteed and, particularly where substantial withdrawals are requested, the process to realise investments could take much longer.

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. (https://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.
- These new shares could have additional rights that your shares don't have, 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 at https://www.fca.org.uk/investsmart.

Introducing the Triple Point Estate Planning Service.

The Triple Point Estate Planning Service has been designed to keep you in control of your legacy, by making sure more of it goes where it is intended. It aligns your wealth with investment opportunities that can help free some or all of your estate from inheritance tax (IHT), directly benefiting your loved ones while also supporting economic activity that creates long term benefits for society.

The structure of the Triple Point Estate Planning Service means capital from investors is placed into one or more companies that primarily provide lending and leasing services to small and medium-sized enterprises (SMEs), corporates, and/or public sector organisations. Find out about some of these activities on page 6.

Reasons to invest

1 You can pass on more of your wealth in just two years

Gifts and trusts take seven years to become fully exempt from IHT. By contrast, the Triple Point Estate Planning Service invests in companies that we reasonably believe will be eligible for Business Relief. From April 2026, for qualifying shares held in unquoted companies, estates will be able to claim 100% relief on the first £2.5m of shares and 50% thereafter, after only two years.

2 You keep control over your wealth in your lifetime

Using gifts and trusts means you may lose access to and/or control over your wealth. However, with the Triple Point Estate Planning Service, your investment is held in your name and belongs to you throughout your lifetime.

3 An investment targeting stable returns and capital growth

Choose between two different but straightforward investment strategies, Generations and Navigator, or blend them together, depending on your needs. Both strategies benefit from our sustainability approach and responsible investment commitments. For more information, please refer to the Triple Point Estate Planning Service Information Memorandum, page 42. Since inception, Generations and Navigator have delivered annual returns of 2.0% and 4.4%, respectively, as at 31 December 2025.

An award-winning estate planning service

5 Star Winner 2025 Investment Provider

Growth Investor 2025 Awards – Winner Best BR Investment Manager - Unlisted

Growth Investor 2025 Awards – Winner ESG Champion of the Year

Professional Paraplanner Awards 2025 – Highly Commended Best Alternative Investment Provider

Important Information: While tax rules are correct at the time of publication, tax rules are subject to change and should be checked with a professional adviser. Investors' capital is at risk and target returns are not guaranteed. Past performance is not a reliable guide to future performance. Tax treatment depends on the individual circumstances of each client and is subject to change. Investing in unquoted shares, such as those to be made through the Service, may also carry higher risks than investments in quoted shares such as it being difficult to sell your investment.

Triple Point Estate Planning Service

You choose the investment strategy

Generations Strategy

Targets annual returns of 1.5% - 2.5%*

Primarily lending and leasing to Corporates & the Public Sector

0% 100%

Navigator Strategy

Targets annual returns of 4.0% - 5.0%*

Primarily lending and leasing to SMEs

0% 100%

- Choose either strategy or create your own blend of both.
- Keep your investment invested or arrange regular or ad hoc withdrawals (please note all withdrawals are subject to liquidity and any returned funds would then form part of your taxable estate for IHT purposes).
- Switch between strategies at no extra cost (facilitated by selling shares in one strategy to move into the other, subject to sufficient liquidity being available; stamp duty may apply).
- Benefit from IHT exemption: if you've held your shares in the Service for more than two years and still hold them at death, your estate can claim Business Relief and may pass the investment on tax-free to your beneficiaries.

Important: Eligibility for Business Relief is assessed by HMRC on death and is not guaranteed. Tax reliefs depend on your personal circumstances, and tax rules could change in the future. The rules quoted in this document are accurate at the time of publication. You should check with a professional adviser before making an investment decision.

* After deducting Triple Point's annual fees, charges, and any applicable corporation tax.

Your investments help to build a *more resilient* UK economy.

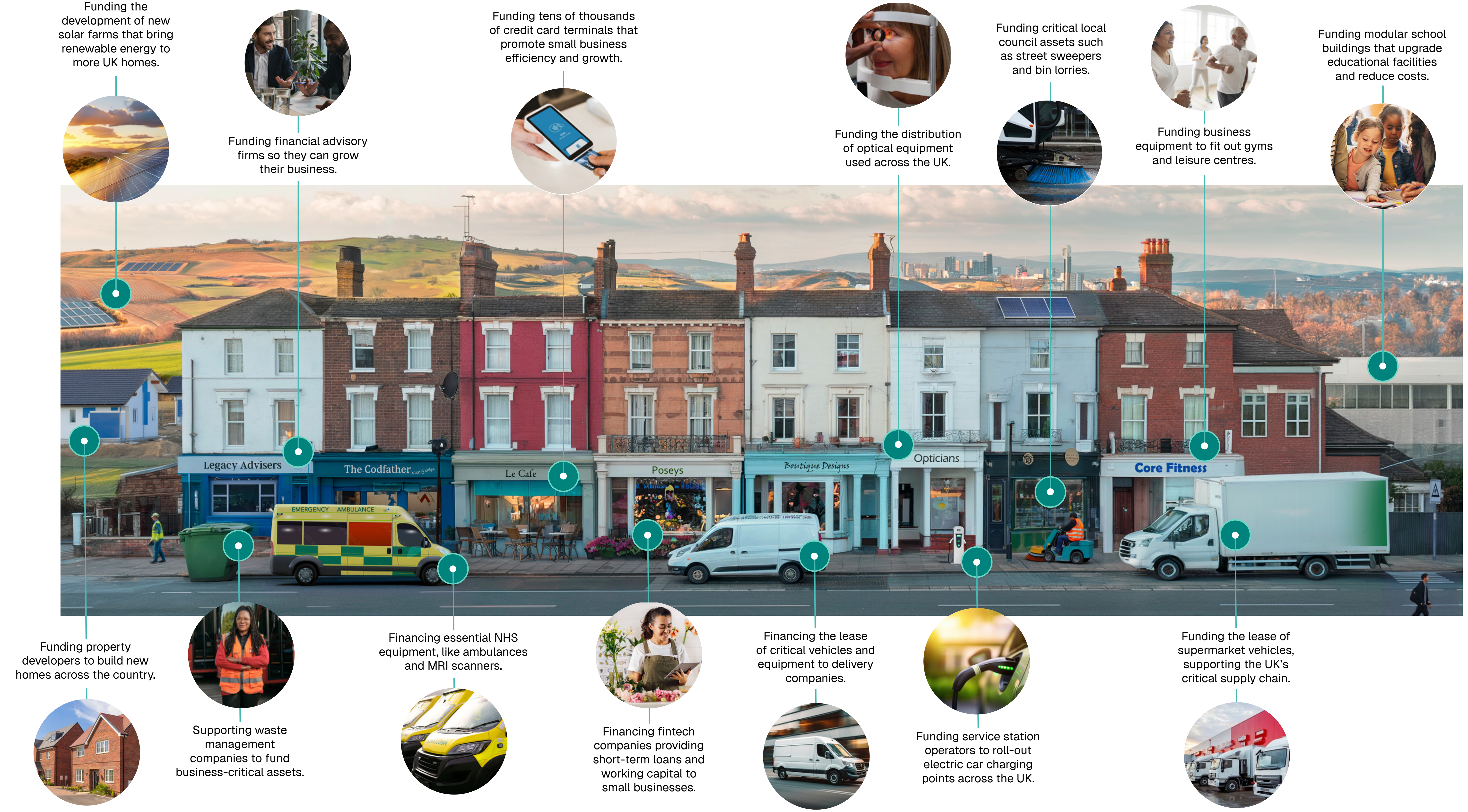
We believe that true prosperity is *built on connection*: between people, places, capital, and opportunity. That's why the Triple Point Estate Planning Service connects your investment with dynamic UK businesses that are intended to qualify for Business Relief and play a vital role in supporting the country's economic future.

These portfolio companies help fund innovation and growth in sectors that matter, from the NHS and local authorities to infrastructure, manufacturing, and the services that power everyday life. Where the right opportunities present themselves, our portfolio companies may also acquire operating businesses or assets to help deliver those target returns.

Across the UK, your capital is helping revitalise communities, strengthen public services, and unlock opportunities for the next generation. Your legacy does more than reduce an IHT bill, it creates productive capital to help build a stronger, more prosperous Britain for the future. Here are just some of the stories behind those investments.

Supporting productive capital across the UK economy.

The Service funds a range of business opportunities – fuelling innovation and progress in vital sectors critical to UK economic prosperity.



For information on the Sustainability Disclosure Requirements (SDR) and investment labels as applied to the Triple Point Estate Planning Service, visit our website: www.triplepoint.co.uk/sustainability-resources/

Triple Point Estate Planning Service: Key facts

Minimum investment	£20,000	
Maximum investment	There is no maximum amount you can invest into the Triple Point Estate Planning Service. However, from April 2026, only the first £2.5 million invested in shares in this or any other Business Relief-qualifying companies or investments will be eligible for 100% Business Relief. The reduced rate of 50% relief can be claimed on the value of shares over that amount.	
Minimum amount for additional investments	£10,000 and each new investment will take up to two years to qualify for Business Relief.	
Annual target returns	Generations strategy: 1.5% to 2.5%	Navigator strategy: 4.0% to 5.0%
	A 50/50 blend would have a mid-return range target of 3.25% per annum.	
Switching between the strategies	Triple Point does not charge a fee for switching between strategies (although Stamp Duty may apply).	
Making withdrawals	Investors can choose to make regular capital withdrawals either every six months or annually, or make ad hoc withdrawals. All withdrawals are subject to a dealing charge of 1.0%. Please refer to page 37 of the Information Memorandum for further information on liquidity. Allotments are weekly, with exits targeted within 20 business days.*	
When does the investment become exempt from IHT?	Shares in the Triple Point Estate Planning Service are expected to become exempt from IHT after they have been held by the investor for two years, and provided they are still held at the time of the investor's death. From April 2026, for qualifying shares held in unquoted companies, estates will be able to claim 100% relief on the first £2.5m of shares and 50% thereafter.	
Can the investment in the Service be used to settle an IHT liability in advance of probate?	In cases where the deceased's estate has an IHT liability, it may be necessary for this liability to be settled before probate can be granted, and therefore before the personal representatives can formally start administering the estate. In such circumstances, yes, we can arrange for shares held within the Service to be sold down, where sufficient liquidity is available and paid directly to HMRC.	
Charges**	Initial charge: 2.0% | Dealing charges: 1.0% | Annual management charge: 0.5% | Corporate running costs: Variable, but capped at 1.9%	

* Substantial withdrawals could take longer and therefore we cannot guarantee to meet this timeframe
** For more information on fees and charges, please see the Information Memorandum, page 40.

Important: While tax rules are correct at the time of publication, tax rules are subject to change and apply differently to individuals depending on their circumstances. Potential investors should seek advice from a qualified tax adviser.

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For further information about the Triple Point Estate Planning Service, please call or email:

020 7201 8990

contact@triplepoint.co.uk

Triple Point
1 King William Street
London
EC4N 7AF

triplepoint.co.uk

Certified B Corporation