

TIME Investments Web Portal – Frequently Asked Questions

General Questions

What is my username?

If you have registered for our Web Portal, your username will be the email address which you provided to us at the time you registered. This will normally be the email address that you provided in your application form.

Can I change my address via the portal?

Yes, you can change your address details by simply logging into your account and selecting 'Contacts' and 'My Preferences'. Alternatively you can write to us at: TIME Investments, 338 Euston Road, London, NW1 3BG. Please include your full name and provide details of both your old and new address. We'll send a confirmation of the change of address to your old and new address within 48 hours of receipt.

Can I change my bank account details via the portal?

No. Instead please write to us by post at: TIME Investments, 338 Euston Road, London, NW1 3BG with your full name, old bank account details and new bank account details and we will update this for you once we have verified your signature. You will receive confirmation of your change of bank account details within 48 hours of receipt.

Can I obtain an online valuation?

Your online account will be updated confirming transactions in the previous six months, the shares you hold and their value as at 31 March and 30 September each year. These will be uploaded each May and November. If you'd like a valuation between these dates please email us at enquiries@time-investments.com or call us on 0845 600 1213. Please include details of your full name and date of birth or your client reference so we can locate and verify your details.

I've forgotten my login details, how do I reset these?

You can request new login details by selecting 'forgotten password' and inserting your email address. You will then receive a reset password email enclosing a link for you to reset your password. Your password must be between 6 and 20 characters long and is case sensitive. Please click on the link within 10 minutes of receipt or it will expire. Alternatively you can telephone us on 0845 600 1213 or email enquiries@time-investments.com.

TIME:Advance

How long do I have to hold my shares for?

An individual investing in the shares of an unquoted (or certain AIM-listed) trading company will qualify for 100% Business Property Relief (BPR), provided that the shares are held for a minimum of two years and also at the date of death. From that point qualifying shares become exempt from any Inheritance Tax (IHT) liability.

When will I receive payment of my regular withdrawal?

If you have elected for regular withdrawals, quarterly payments are normally made in January, April, July and October of each year. Payment will be sent to the bank account detailed in your application form unless you have notified us of new bank account details.

Can I transfer to a trust?

After two years you can review whether you should continue to own your shares through TIME:Advance or consider transferring them into a discretionary trust, which could have potential advantages if you no longer need access to your capital. You should take specialist professional advice before deciding whether to establish a trust.

How can I withdraw my money?

Although BPR is only available if shares are held at death, we recognise that you may need the ability to realise part or all of your investment either to meet unexpected financial commitments or because your personal circumstances have changed. Together with your financial adviser, you can at any time make a partial or full withdrawal from your portfolio. Please write to us by post at: TIME Investments, 338 Euston Road, London, NW1 3BG with your full name and date birth.

We would generally expect sales or redemptions to occur on a monthly basis. Normally we would expect that the proceeds will be sent to you within a month.

Withdrawals, (other than Regular Withdrawals) should be in a minimum amount of £5,000. If your withdrawal would reduce the value of your holding below £10,000, we may request that you sell your entire portfolio or you may prefer to reduce your withdrawal request. You will not be able to continue to hold your shares other than through TIME:Advance.

TIME:EIS

How long will it take to get my EIS3 tax certificate after investing?

As soon as the investment is made into the Portfolio Company, and the Portfolio Company has been trading for a period of four months, an EIS1 application will be made to HMRC by the Portfolio Company. When clearance from HMRC is received, TIME, on behalf of the Portfolio Company, will send an EIS3 Form to each Investor in respect of their investment in the Portfolio Company. This EIS3 Form can then be used to claim tax relief.

We expect to issue the EIS3 Forms to investors within three months following completion of the four month initial trading period. The timing and availability of EIS3 forms for such Portfolio Companies cannot be guaranteed.

How can I withdraw my money?

There will be no ability to redeem Shares or otherwise realise shares for cash through the TIME:EIS service until realised. Advisers, on behalf of Investors, may terminate the Portfolio Management Agreement and the Custody Agreement by transferring Shares into the name of the Investor or an

alternative nominee at any time. Please note that if a transfer of Shares to a third party occurs before the end of the Three Year Period, Investors will have to repay the initial income tax relief (if it has been claimed). Any deferred gains will crystallise on a disposal of shares at any time.

How long do I have to hold my shares for?

The minimum holding period is three years from the date the Portfolio Company started to trade in order to retain the 30% income tax relief.

Contact Us

If you have any questions on how to use the Web Portal or anything else you can telephone us on 0845 600 1213 or email enquiries@time-investments.com. You can also visit our website time-investment.com.

