



# Zenzic Estate Planning Service

The Zenzic Estate Planning Service (“ZEPS”) aims to help investors find attractive, stable returns by investing in shares issued by companies whose subsidiaries will deploy the capital in a diversified portfolio of loans to Real Estate Companies secured against a wide range of real estate assets.

## 5-6%

TARGET ANNUAL RATE OF RETURN

## Asset Backed

INVESTMENT

## £25,000

MINIMUM INVESTMENT

## Growth and/or Income

INVESTMENT OPTIONS

## 40%

POTENTIAL IHT SAVING

## 30

DAYS NOTICE TO WITHDRAW CAPITAL  
(Subject to Terms and Conditions)

## KEY FEATURES



### CAPITAL PRESERVATION

Diversified underlying portfolio secured against UK real estate



### ACCESS & CONTROL

You maintain access to and control of your investment. Submit a request to withdraw capital at any time



### TAX EFFICIENCY

Shelter your investment from inheritance tax (“IHT”) through business relief (“BR”)



### SPEED

Investments expected to benefit from BR after just two years



### OPERATIONAL LIQUIDITY

Loans mature with different repayment timelines creating natural liquidity in a portfolio



### EXPERIENCED TEAM

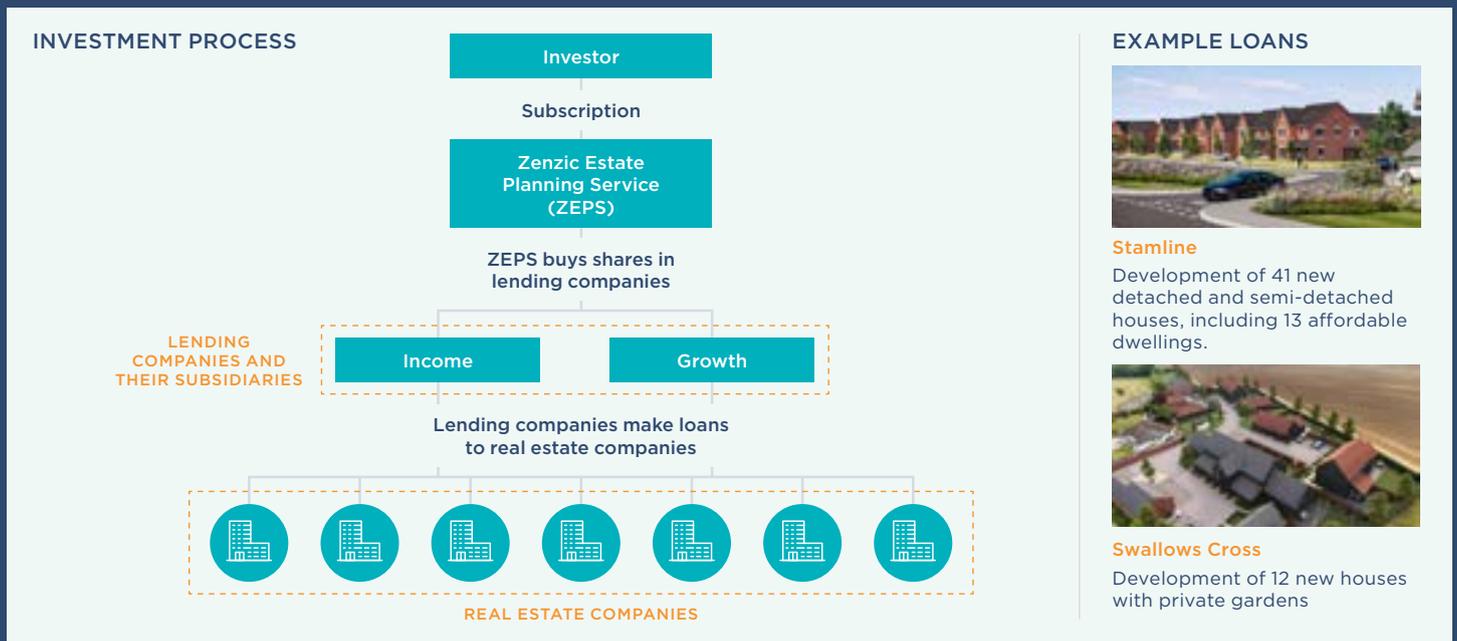
We have an extensive team of finance and real estate professionals with a strong track record

Don't invest unless you're prepared to lose all your money invested. This is a high risk investment. You could lose all the money you invest and are unlikely to be protected if something goes wrong. Take 2 minutes to learn more overleaf.



# How it works

Investors will appoint the ZEPS discretionary investment fund manager to make capital investments on their behalf in the shares issued by companies whose subsidiaries will deploy the capital raised in making loans to Real Estate Companies.



**FEES AND CHARGES** (\* The AMC applies only to share value growth exceeding the AMC Threshold: 6% p.a.)

<b>1.0%</b> INITIAL FEE <i>(not applicable to Growth option)</i>	<b>2.0%</b> ANNUAL MANAGEMENT CHARGE	<b>1.0%</b> DEALING FEE <i>(Ad hoc withdrawals only)</i>	<b>Zenic Capital</b> 2 London Wall Place, London, EC2Y 5AU info@zencicapital.com
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**FCA 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. <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. <https://www.financialombudsman.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.
- 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/invetsmart/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. <https://www.fca.org.uk/invetsmart>

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