Case Study: Exiting AIM Stock

How replacement property provision can mitigate inheritance tax (IHT) on AIM portfolio exits

Mr Buck invested £100,000 into AIM shares and has enjoyed strong returns. However, due to the high levels of volatility in the AIM market, he now wants to de-risk his portfolio.

Exiting AIM Stock

Current AIM Investment
£150,000

Original AIM Investment
£100,000

**Tax treatment is subject to change and depends on individual circumstances. Tax year 2025/26. Assets qualifying for Business Relief are subject to change.*

Mr Buck has two options

Investing in just Foresight ITS vs. Splitting the amount into an EIS as well

Option A	Option B
£140k invested into Foresight ITS	£100k invested into Foresight ITS
Uses Replacement Property Provision to retain BR qualification	Uses Replacement Property Provision to retain BR qualification
Targets 3-4.5% growth from Infrastructure Assets	£50k invested into EIS
CGT is due on the AIM gain	Uses Replace Property Provision to retain BR qualification
Amount of £10,000	£10,000 in CGT deferred (assuming CGT allowances are already being utilised
£140,000 available to beneficiaries	£140,000 available to beneficiaries

Capital invested is at risk. Assets qualifying for Business Relief are subject to change. Tax treatment is subject to change and depends on individual circumstances. Tax year 2025/26.

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