


Introducing the PXN Inheritance Tax Planning Service

The PXN Inheritance Tax Planning Service ("PITPS") is an investment solution that aims to provide investors with relief from Inheritance Tax ("IHT") after two years. It invests your funds in private trading companies seeking stable and predictable returns. These companies are underpinned by high-quality assets and have a conservative trading strategy.

What makes PXN Inheritance Tax Planning Service different

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Uncorrelated and predictable returns
The Service has consistently achieved a return in excess of the target net return of 4.5% p.a. for investors who've passed the two year business relief holding period.
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Diversification
Through funding a wide range of businesses and organisations across multiple industries, we maintain a highly diversified, secured lending strategy encompassing over 5,000 individual lending agreements, offering robust portfolio protection.
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A lending structure that helps you
Each underlying lending agreement will include a first loss capital position which acts as a buffer to all PITPS investors. The first loss capital position means that in the event of a default or loss in the lending book, the first loss capital is called upon prior to any of the PITPS investors being impacted. All of the first loss capital would have to be used prior to any PITPS investor suffering any loss.
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An expert team
Our lending team has over 200 years of combined lending team experience across commercial finance and asset backed lending.

Key benefits

IHT benefits

PITPS investments are structured to qualify for Business Relief, potentially providing full Inheritance Tax relief after just two years when held at death.¹

You can access your investment

We prioritise accessibility. Our commitment is to process withdrawal requests within one month – a timeline we've consistently honoured.

We target reliable and stable growth


We aim to provide long-term sustainable growth on your investment – targeting in excess of 4.5% growth per year, net of the ongoing annual management fee.


Our interests are aligned with yours


Our annual management charge is only taken after withdrawal and only if we've met our target return, ensuring our interests remain aligned with yours.


¹ From April 2026, 100% IHT relief on BR qualifying private companies will be limited to the first £2.5 million of qualifying assets (including private companies and agricultural property), with the remainder eligible for 50% IHT relief (an effective IHT rate of 20%).


Common planning scenarios using Business Relief ("BR")


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Clients looking to reduce an IHT liability without giving up access or control, subject to liquidity
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Business owners who have recently sold a BR qualifying business and wish to reinstate IHT relief
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Clients who are older or in poor health
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Clients using BR in conjunction with trusts
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Clients with an active Lasting Power of Attorney
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Clients who are too old for other types of IHT planning

A clear picture of the charges

Initial Charge

2%

An initial charge is payable to PXN Investments, this charge will be reflected in the number of shares issued upon investment.

Deferred Annual Management Charge

0.5%

PXN Investments shall also receive an Annual Management Charge of up to 0.5% per annum for managing the service. This charge is deferred until full or partial withdrawal from the service and is contingent upon the Investor achieving a minimum net compound return of 4.5% per annum on the amount invested. Accordingly, PXN Investments will not achieve the full 0.5% Annual Management Charge unless an Investor's gross return is 5% per annum. Exit Dealing Fees are excluded from this calculation.

Dealing Charge

1%

Dealing charges will be payable to PXN Investments for executing investments and withdrawals in the service, based on the amount invested/withdrawn. These are calculated on the amount being invested/withdrawn.

PXN Investments provides a range of administration, secretarial, deal monitoring, transaction and other services to the underlying BR qualifying companies, such as Quay Street Trading Ltd. The companies pay PXN Investments a service charge of up to 2% p.a. for these activities.

An arrangement fee may also be payable to PXN Investments by the companies in which investments are made.

Risk factors

Don't invest unless you're prepared to lose all the money you invest. This is a high risk investment and you are unlikely to be protected if something goes wrong.

An investment in PXN Inheritance Tax Planning Service carries risk and prospective investors should consult with their own independent financial adviser before making an investment. You must read and understand the PITPS Product Brochure and Investor Agreement, which details the risks of the investment, before applying for the Service. Below are the key risks:

Tax reliefs: Capital Tax reliefs depend on individuals' personal circumstances, minimum holding periods and may be subject to change. There can be no guarantee that PITPS will fulfil the criteria to obtain Business Relief.

Capital at risk: Subscription for shares in private trading companies, including Quay Street Trading Ltd, can be viewed as high risk. Shareholders' capital may be at risk and shareholders may get back less than their original subscription.

Liquidity: It is unlikely there will be a liquid market in the shares of private trading companies and it

may prove difficult for shareholders to realise immediately or in full proceeds from the sale of shares. Access to capital is subject to the discretion of the directors, applicable law and the availability of sufficient cash reserves.

General: Past performance of PXN Investments is no indication of future results. Share prices and their values can go down as well as up. There can be no guarantee that any returns can or will be achieved.

Figures correct as at 31st March 2026. Source: Quay Street Trading Ltd.

Get in touch

Please contact us on
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Our expert Business Development team are here to help, and would be happy to discuss any of our offers in more detail with you either by phone or by visiting your offices.

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