

EIS Factsheet

One Planet Capital Climate Change EIS Fund

Enterprise Investment Schemes (EIS) are suitable for:

- High net worth or sophisticated investors seeking high-risk, high-reward opportunities in early-stage companies, particularly in the technology sector
- Investors with a high tolerance for risk and a diversified investment portfolio who understand the potential for loss of capital
- Tax-efficient investors looking to benefit from 30% income tax relief, CGT deferral, and inheritance tax relief by investing in EIS-qualifying companies
- Long-term investors willing to commit their capital for a minimum of three years (to retain tax relief benefits), but ideally prepared for a holding period of up to ten years or more due to the illiquid nature of the investments

These investors benefit from significant tax reliefs while supporting potentially high-growth businesses, creating employment opportunities in the UK. Investors should have the financial capacity to bear potential losses.

IMPORTANT INFORMATION

This document aims to emphasise key aspects of the investment and should not be taken as a complete and comprehensive analysis of the risks of investing in the investment. It should be read alongside the One Planet Capital Climate Change EIS Fund Information Memorandum, which you are advised to review thoroughly. In case of any discrepancies between this document and the Information Memorandum, the latter's provisions will prevail.

Principal Parties:

| | |
|---------------------------|---------------------------------|
| Fund Manager | Kin Capital Partners LLP |
| Investment Adviser | One Planet Capital LTD |
| Custodian | Kin Capital Partners LLP |
| Nominee | KCP Nominees LTD |

Investment Adviser: One Planet Capital Limited

One Planet Capital was established to drive capital toward transformative climate solutions, focusing on technology and innovation that address climate change directly.

The team, led by experienced entrepreneurs and investors, brings deep sector expertise in scaling high-impact businesses. Since its founding in 2020, One Planet Capital has invested in over 30 companies, each selected for its ability to deliver both environmental impact and financial returns. Through targeted investments across diverse sectors like renewable energy, sustainable transport, and environmental technology, One Planet Capital supports businesses positioned to lead the green transition. Their mission aligns with global net-zero goals, providing investors with the opportunity to support meaningful change while benefiting from attractive growth potential..

| Key Details: | One Planet Capital Climate Change EIS Fund |
|--|---|
| First Added to Titan Alternatives' Panel | 2022 |
| Product Launch Date | November 2020 |
| Product AUM | £13m |
| USP | One Planet Capital focuses exclusively on climate impact investments, targeting early-stage companies that develop technologies and processes to reduce carbon emissions and support the transition to a green economy. With investments spanning sectors such as energy, transport, built environment, waste and recycling and environmental technology, One Planet Capital offers investors both the potential for financial returns and positive environmental impact. |
| Total Offer Size | £5m |
| Minimum Investment | £10,000 |
| Maximum Annual Investment | £1,000,000 (eligible for tax relief) |
| Subscription Amounts Invested | 94% deployed for tax relief (1% AMC is charged upfront for 5 years plus VAT) |
| Level of Tax Relief Available | Income Tax Relief at 30% Capital Gains Deferral Loss Relief IHT Free after two years, provided no greater than £1m is held in EIS qualifying investments (or other unquoted investments) |
| Target Number of Portfolio Companies | 6-8 |
| Target Return | 3x |
| Target Hold Period | Expected 6-8 years (minimum of 3 years) |
| Provisional Next Close Date | 31 st October 2025 |
| Deployment Time frame | Fully deployed by 5th April 2026 |

Fees

| Fee (Excluding VAT) | |
|-----------------------|---|
| Product Fee | 0% (for advised) |
| Available Discounts | N/A |
| Advised Initial Fee | Can be facilitated by the Fund (reducing the subscription amount) |
| Annual Management Fee | 1% per annum + VAT (for first 5 years charged to the investor) |
| Dealing Fee | Nil |
| Other Fees | Nil |
| Performance Fee | 20% of returns over hurdle rate of £1.20 per £1 invested |

Materials

Product Provider (Manufacturer) Materials

Information Memorandum

Factsheet

KID

Consumer Duty Assessment & other materials

Overview

Investment Strategy

The One Planet Capital Climate Change EIS Fund focuses on investing in early-stage companies that address climate change through impactful solutions. These companies are in need of additional capital to expand their reach, accelerate growth and drive innovation. The fund targets businesses with proven market potential and experienced management teams, focusing on companies committed to measurable environmental impact and scalability. By supporting these ventures, the fund aims to deliver both significant environmental benefits and competitive returns for investors.

Sectors:

- Energy
- Transport and Mobility
- Built Environment
- Waste and Recycling
- Technology

Notable Merits & Consideration Points

- **Emphasis on Environmental Impact:** The Fund prioritises businesses that address climate change. While these investments align with net-zero goals and sustainability targets, their success depends on the ability to drive measurable environmental impact alongside financial returns.
- **Impact Focus:** The Fund specifically targets potential high-growth companies in climate tech sectors, with each investment chosen for its capacity to contribute to reducing greenhouse gas emissions or improving environmental sustainability.
- **Dedicated Sector Expertise:** The fund benefits from a leadership team with deep experience in climate tech, including seasoned entrepreneurs and industry professionals who bring valuable insights and strategic guidance to portfolio companies.
- **Structured Investment Process:** One Planet Capital employs a rigorous selection and due diligence process, reviewing hundreds of companies to build a portfolio of top-tier

investments that align with its environmental and financial goals.

- **Portfolio Diversification:** The fund offers exposure across diverse climate tech sectors, including renewable energy, sustainable transport, and waste management, providing a balanced approach to climate impact investing.
- **Concentration in Climate Technology:** The fund's strategy centres on sectors such as energy, waste and recycling, transport, and built environment. These companies typically have:
 - Founding teams with expertise in climate technology and sustainable innovation.
 - Business models that provide essential environmental benefits with high market potential.
 - Addressable markets with substantial growth prospects as demand for climate tech rises.
 - Opportunities to scale and expand impact through commercial applications.

Key Risks

- **Capital at Risk:** Investments in early-stage, unquoted companies are high-risk, and there is a chance that investors could lose all capital invested
- **No Guarantee of Returns:** Target returns are illustrative only, with no guarantee of achieving these returns due to the unpredictable nature of early-stage investments
- **Timing of Investment:** Delays in the deployment of funds may affect the timing of EIS tax reliefs. There is no guarantee that investments will be made within the targeted timeframe.
- **Illiquidity:** Shares in unquoted companies are illiquid, meaning that investors may face challenges in realising their investment early or may face delays beyond the anticipated holding period
- **Exit Challenges:** The ability to exit investments depends on finding suitable buyers, which may be difficult even if the company is successful.
- **Investment Concentration:** The fund may be concentrated in a limited number of companies, which could increase the overall risk if one or more companies underperform
- **Dependence on Key Personnel:** Many investee companies have small management teams. Their performance could be adversely impacted by the departure of key individuals
- **Regulatory and Tax Risks:** Changes in EIS regulations, tax laws, or economic conditions could affect the fund's performance and the availability of anticipated tax reliefs
- **Dilution Risk:** Subsequent rounds of financing for portfolio companies could result in dilution for existing shareholders, potentially affecting the value of investors' holdings if the new shares have preferential rights.
- **Sector and Market Risks:** The success of the fund's investments is influenced by market trends, economic conditions, and technology sector dynamics. Volatility in the tech industry or broader economic challenges could affect the growth trajectory and valuations of portfolio companies.

Please note that this is a summary of the key risks and potential investors should refer to pages 24 to 27 of the Prospectus for full details.

Tax Relief

- **Income Tax Relief:** Investors can claim up to 30% income tax relief on the amount subscribed, with a maximum of £1 million per tax year. This can increase to £2 million if at least £1 million is invested in knowledge-intensive companies. The relief can be applied in the tax year of the investment or carried back to the previous year.
- **Capital Gains Tax Deferral:** Investors can defer capital gains tax (CGT) on gains from the disposal of other assets by investing in EIS shares. The gain remains deferred until a chargeable event, such as the disposal of EIS shares.
- **Capital Gains Tax Exemption:** Gains realised on EIS shares are exempt from CGT if the shares are held for at least three years and the investor has claimed and retained income tax relief.
- **Loss Relief:** Investors can claim relief on losses made from EIS shares, which can be set against their income or capital gains, reducing their tax liabilities.
- **Inheritance Tax (IHT) Relief:** After holding EIS shares for at least two years, they are generally exempt from IHT, providing up to 100% relief provided no greater than £1m is held in EIS qualifying investments (or other unquoted investments).
- **Carry-Back Provision:** Investors may carry back their EIS investments to the previous tax year, provided they haven't exceeded the annual limit for that year, allowing them to claim tax relief over two years.
- **Tax Legislation:** All tax benefits depend on the continued qualifying status of investee companies and the investor's individual circumstances. Changes in tax laws may affect the availability of these reliefs.

Client Suitability

- **High-Risk Tolerance:** The Fund is suitable for investors who understand the high-risk nature of early-stage investments, particularly in the technology sector, and are willing to accept the potential for loss of capital.
- **Tax Mitigation and Growth-Oriented Investors:** It is ideal for individuals looking to mitigate income tax through EIS reliefs or those seeking the potential for tax-free growth and gains if the shares are held for the required period.
- **Long-Term Commitment:** The Fund is best suited for investors who can commit their capital for a minimum of three years to qualify for tax relief, although a holding period of 5-7 years or more is recommended due to the illiquid nature of the investments.
- **Sophisticated and Experienced Investors:** This EIS is suitable for individuals who have a sufficient understanding of high-risk investments, usually advised by FCA-authorised financial advisers, or those who qualify as high net worth or sophisticated investors.
- **Exposure to High-Growth, Technology-Driven Opportunities:** Provides access to high-growth, technology-focused companies that offer significant return potential, acknowledging the associated volatility and high-risk profile on a high risk reward basis.

Consumer Duty

Advisers should review relevant consumer duty materials and ensure that investors align with the intended target market as outlined in the provided documentation.

Conclusion

The founders and investment team at One Planet Capital (OPC) are successful entrepreneurs who have started, scaled and exited businesses themselves. The investment committee consists of three OPC co-founders, Ed Stevens, Matthew Jellicoe, and Anthony Chant, as well as two external members, Victoria Peppiatt and Daniel Perret. Between them the IC has founded and exited 8 highly successful businesses with a combined exit value of £160m.

The EIS fund targets strategies for early stage climate investing and allows investors to participate in a diversified portfolio of EIS eligible companies that are combating climate change. The fund invests in companies that have developed technology and processes that, when scaled, will decrease emissions and impact climate change and environmental issues.

To date OPC have backed over 50 companies across SEIS/EIS with a focus on specific sectors including; energy, transport, build environment and waste & recycling. Around 50% of these are deep-tech ventures, hardware solutions with a strong IP and the other half falling into software and AI.

In addition to introducing capital, OPC adds value via Governance, Strategy, Operations, and relevant connections within their network and community.

The three main drivers OPC use for portfolio consideration are; changes in Regulation which creates business opportunity from enforced change, Corporate Demand from firms looking to decarbonize & reduce waste and Consumer Behaviour where consumers are looking to switch to more sustainable products.

The Fund is an Evergreen Fund meaning it will deploy capital as and when the opportunity arises. Deployment target is over 12 months so consideration can be given if EIS carry back relief is a requirement in order to target a specific tax year. Income tax relief can only be claimed once monies have been deployed to the respective investee company.

The portfolio will consist of 6-8 companies (max 20% in a single entity) with a target term of 6-8 years.

Having identified that Regulatory backing provides long term stability, that climate change opportunities are pan economy and that all sectors have to adopt long term climate change friendly models it is TAL's opinion that the OPC Climate Change EIS opportunity lends itself well to those seeking a diversified portfolio with a strong focus on climate change and sustainability.

The wider OPC portfolio is still relatively young though, and it's to be expected that only some of the companies within the previous investment tranches reflect a positive uplift thus far.

The quality of the people involved with OPC combined with their process and use of drivers based on necessity and commercial characteristics brings together an EIS targeting strong returns from high growth, scale up, revenue generating companies with a positive environmental impact addressing climate change. We believe this portfolio can achieve positive environmental impact with the potential to deliver high levels of growth.

It is noted that Directors of TAL are existing investors in One Planet Capital products on standard terms.

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EIS investments are high risk, long term and illiquid, with no readily available secondary market. They may not be suitable for all investors and cannot easily be realised before maturity. Tax relief depends on individual circumstances and may change in the future.

The value of an investment may fall as well as rise. Past performance should not be seen as an indication of future performance. Due to the potential for losses, the Financial Conduct Authority (FCA) considers these types of investments to be high risk. Any opinions expressed reflect our current judgment at the date of this document and are subject to change without notice.