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Introduction

Managing fee payments on the GrowthInvest platform is designed to be seamless and flexible for a wide range of client portfolio types. Clients can fund their cash accounts to cover both **platform fees** and any agreed **adviser charges**, with all fees deducted monthly in arrears.

Platform fees are calculated as a percentage of the client's **overall Assets under Administration (AuA)**. They accrue monthly based on up-to-date portfolio valuations and are automatically taken from the client's cash account alongside adviser charges.

The following case studies illustrate different ways clients can manage their fee reserve depending on their investment type, liquidity profile, and expected cash flow.

Case Study 1



Client with VCTs or Blended Portfolios Scenario

Steven holds a blended portfolio consisting of both EIS and VCT investments. His VCT shares have been dematerialised and transferred into the **GrowthInvest nominee structure**, meaning that all dividends issued by the VCTs flow automatically into his cash account.

Best Funding Method: Use VCT dividends as a natural fee reserve

How it works:

- VCTs typically pay regular dividends which flow directly into the client's GrowthInvest cash account, following the transfer into the GrowthInvest nominee.
- Over time, this creates a **self-replenishing cash reserve** to cover platform and adviser fees.

Additional considerations:

- A lump sum payment may be required to create an initial fee reserve ahead of transferring shares into the GrowthInvest nominee.
- Any excess cash, beyond the recommended reserve, can be:
 - withdrawn automatically through scheduled payments
 - reinvested via the platform (e.g., additional VCT applications, IHT products, or EIS opportunities)

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Case Study 2



Client Holding Only EIS Investments Scenario

Mary holds a portfolio made up exclusively of EIS assets. Due to their illiquid nature and long holding periods, she is unlikely to see dividend payments or exits for at least 3–5 years.

Without natural inflows to the cash account, Mary must proactively fund her account.

Best Funding Options:

Option 1: Lump Sum Top-Up

Mary can make a one-off payment into her cash account that covers at least **two years** of combined platform and adviser fees.

This is ideal for clients who:

- prefer minimal ongoing administration
- want certainty that their fees are fully funded
- have predictable long-term holding strategies
- hold multiple EIS positions with staggered maturities

Option 2: Standing Order

Mary can set up a monthly standing order, usually for a modest amount, to steadily maintain her cash balance.

This approach works well for clients who prefer:

- spreading costs over time
- avoiding a large upfront payment
- maintaining continuous oversight of cash flow

Important note:

If Mary's AuA increases e.g., through additional EIS subscriptions, her fees will increase accordingly. She may therefore need to:

- make a supplementary lump sum contribution, **or**
- adjust the standing order amount

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Case Study 3



Client with IHT (Unquoted) Portfolios Scenario

Nicholas manages a trust that invests solely into Business Relief-qualifying IHT products. These investments typically allow **regular withdrawals** or **income distributions**, depending on the underlying provider's policy.

How it works:

- The trust instructs regular withdrawals to be set up by digitally signing a form.
- As these withdrawals are actioned, the funds automatically appear in the GrowthInvest cash account.
- Fees (platform + adviser) are then deducted from this balance.

This eliminates the need for the trustees to make external payments and ensures the account is sustainably funded throughout the holding period.

Additional considerations:

- Withdrawal frequency should be sufficient to maintain a stable reserve (typically quarterly or semi-annual).

Summary: Choosing the Most Suitable Funding Method

Client Portfolio Type	Natural Cash Flow?	Recommended Funding Method
VCTs or blended portfolios	Yes – dividends	Let dividends build fee reserve
EIS-only	No	Lump sum OR standing order
IHT portfolios	Yes – withdrawals/income	Use regular scheduled withdrawals

If you have any questions, please do not hesitate to contact the GrowthInvest Client Services team via the portal, by email at clientservices@growthinvest.com or call us on **0300 303 0037**. You can also visit the **Knowledge Centre** on our website at www.growthinvest.com.