

Certified high net worth investor

As a high-net worth investor you have one of the following:

- Through the financial year immediately preceding this investment you have an annual income in excess of £100K. Annual income for these purposes does not include money withdrawn from my pension savings (except where the withdrawals are used directly for income in retirement); or
- You held for the financial year immediately preceding this investment net assets in excess of £250K beyond your pension fund assets and your private residence.

Net assets for these purposes do not include:

- the property which is my primary residence or any money raised through a loan secured on that property; or
- any rights of mine under a qualifying contract of insurance; or
- any benefits (in the form of pensions or otherwise) which are payable on the termination of my service or on my death or retirement and to which I am (or my dependants are), or may be, entitled; or
- any withdrawals from my pension savings (except where the withdrawals are used directly for income in retirement).