FOR CLIENTS OF INDEPENDENT FINANCIAL ADVISERS

SEIS and EIS explained

Potential tax benefits, important risks and how your financial adviser can help you consider the options.

SEIS (Seed Enterprise Investment Scheme) and EIS (Enterprise Investment Scheme) offer tax reliefs when eligible investors buy new shares in qualifying early-stage companies. Shares give you part-ownership of the business.

The main potential tax benefits

Income Tax relief	50% under SEIS or 30% under EIS, within limits and your UK Income Tax liability. Carry-back may allow a claim against the previous tax year.
Potential tax-free gains	Gains on qualifying shares may be free of Capital Gains Tax after the required holding period, normally at least three years, if the relevant Income Tax relief conditions are met.
SEIS reinvestment relief	Reinvesting a qualifying gain may exempt 50% of the reinvested gain from Capital Gains Tax, up to £100,000, subject to the rules.
EIS tax deferral	Reinvesting a qualifying gain may delay Capital Gains Tax. The deferred gain can become taxable later, for example when shares are sold.
Loss relief	An allowable loss may be set against income or capital gains, after deducting Income Tax relief retained.
Inheritance Tax relief	Qualifying shares may receive Business Relief after two years' ownership, usually if held at death. Separate eligibility rules and allowances apply.*

*Business Relief is not automatic with SEIS/EIS. From 6 April 2026, 100% relief generally applies within a combined £2.5m agricultural/business allowance; qualifying value above it gets 50%. Unused spouse/civil partner allowance may transfer. AIM shares generally get 50% relief only.

Understand the risks

You could lose all invested capital and may be unable to sell your shares for many years. Tax relief is conditional, may be withdrawn and does not remove investment risk. A tax holding period does not guarantee a sale.

Your adviser stays part of the conversation

Your IFA can help assess whether this type of investment fits your wider finances, goals and ability to absorb losses, and identify any specialist tax advice needed.

Your next step: explore Oriel IPO

Visit www.orielipo.com to learn more about SEIS/EIS, explore the platform and discover early-stage investment opportunities. Discuss any investment you are considering with your financial adviser before proceeding.

HMRC: investor tax reliefs

HMRC: Inheritance Tax Business Relief

General information, not a personal recommendation or confirmation of suitability. Tax treatment depends on circumstances and scheme conditions; rules may change. Checked 28 October 2026.