

Scotch Whisky Sherrycasks (peated), Peallach (Tømerbory), 2022

- Return Potential : An investment of 500 EUR is projected to be worth approximately 990 EUR in 9 years.
- Cost-to-Return Ratio : With just 1,8% annual total costs (including exit fees), your net profit could be an impressive 7.9% per year.
- Peated and Pedro Ximenez : When whisky matures in Pedro Ximenez sherry casks, it absorbs the complex flavors and aromas of the sherry. At the same time, the whisky is peated. This combination results in a premium price for such whisky.



Factsheet - General



Type	Scotch Whisky (peated)
Distillery	Peallach (Tobermory)
Origin	Islands, Scotland
Cask	1 st fill Pedro Ximenez sherrycasks
Number of Casks	3
Size	1 x 137.2 RLA, equivalent to 311 bottles, 2x 137.7 RLA, equivalent to 312 bottles
Price per Cask (excl. external costs and platform fees)	6,967€
ABV	62.99% (September 2023)
Distillation Date	21/07/2022
Investment Horizon	7 to 9 years
Anlage ID	72a9208c-ac08-48d5-9ecc-02ef3fe655bc

Cost Analysis

	Value in €
Asset Value	20,900 €
Platform Fee Splint Invest	1,900 €
External Maintenance Cost	500 €
Price	23,300 €
Number of Splints	466
Price per Splint	50 €

- The price of 23,300 € includes the Splint Invest platform fee and external maintenance costs of 2,400 €. 20,900 € can be allocated to the casks.
- Splint Invest will charge an exit fee of 2 % applied to the proceeds from the sale of the asset.
- Each Splint holder bears a proportional part of the costs.

Rating



Return

The whiskies of Peallach (Tobermory) are produced in the Islands region. The whisky produced at this distillery has a solid average annual growth of **13.82%**.

The whisky industry has seen an average annual growth of an incredible **12.8%** for all distilleries, cask types and maturations over the last **10 years**.



Stability

Over the past **24** months, the average annual increase in the value of Scotch Whisky has fluctuated by **less than one percentage** point. This underlines the stability of Scotch Whisky cask investments.



Track Record

On the one hand, investing in aging Scotch whisky is something that has been done for more than a century.

Sherry casks generally always command a price premium in the market, especially first fillings.

The Tobermory Distillery was founded in **1798**, making it one of the oldest commercial distilleries in Scotland.

Investment Horizon of 7 to 9 Years

Forecast per Splint in €	7 years	8 years	9 years
Ambitious	87	97	108
Balanced	83	91	101
Defensiv	64	68	72

- Investment horizon has been set to 7 to 9 years.
- It is a young whisky with great potential. On one hand, it matures in Pedro Ximenez sherry casks, and at the same time, it is peated. A longer investment horizon can help realize a higher premium.
- If one of the following two conditions is met, the sale of the asset is considered:
 - End of the defined investment horizon has been reached.
 - Ambitious case already occurs before the end investment horizon.

Your Return Potential



	Value in € defensive	Value in € balanced	Value in € ambitious
Expected gross sales proceeds at maximum maturity	33,552 €	47,066 €	50,328 €
- Splint selling fees of 2%	-671 €	-941 €	-1,007 €
- External maintenance cost over investment horizon	-500 €	-500 €	-500 €
- Splint Invest platform fee	-1,900 €	-1,900 €	-1,900 €
- Asset value at acquisition	-20,900 €	-20,900 €	-20,900 €
Expected return at maximum maturity	9,581 €	22,825 €	26,021 €
Average annual rate of return	3.9%	7.9%	8.7%

Details to weighted calculation of the average annual rate of return:	Defensive Scenario	Balanced Scenario	Ambitious Scenario
Base value 1 with a 85% weighting	12 month inflation rate UK (7.4 %)	Annualised return of whisky casks over the last 10 years (+12.8%)	Annualised return of Tobermory casks over the last 10 years (+13,8%)
Base value 2 with a 15% weighting		12-month performance of Rare Whisky Apex 100 index (-1.5%)	12-month performance of Rare Whisky Apex 100 index (-1.5%)

Why you should invest

- Whisky from Islands delivers a **historic return of 12.4% per year**
- Casks from Tobermory distillery have delivered an **average return of 13.8% per year**
- The low price **volatility** promises **stability**



Contact Information:

www.splintinvest.com info@splintinvest.com

The projected estimates are based on past performance data. Please note that past performance is not necessarily indicative of future results. Different types of investments involve different risks and there can be no guarantee that the future performance of any particular investment or product referred to directly or indirectly in this investment opportunity will be profitable, achieve the relevant stated level of performance or be suitable for your portfolio. Due to various factors, including changing market conditions, the content may no longer reflect current opinions or positions.