



## Manager Overview

# Blackfinch IHT Portfolios

Blackfinch is an established UK provider of capital protected and tax efficient investment solutions. Our philosophy is based on transparency and simplicity.

Our services provide real solutions to real financial planning challenges faced by individuals today.

We have been operating in the UK retail investment market since 1992. Our focus has been primarily on tax efficiency, coupled with capital preservation, and our track record reflects a growing client base, with group assets under administration and management of approximately £500 million.

For more information please visit [www.Blackfinch.com](http://www.Blackfinch.com)

## About

The scheme is structured as a Discretionary Managed Service and the Information Memorandum can be found at [www.Blackfinch.com](http://www.Blackfinch.com).

Blackfinch aim to deliver transparent products and services which offer value to investors, investing into sectors and opportunities which generate real returns. One area in which they deliver these benefits is through their IHT Portfolios, a discretionary service where investors acquire shares in companies which meet the qualification requirements for Business Property Relief. This can deliver a swift two year 100% inheritance tax relief for investors, whilst also enabling them to maintain control over their assets and benefit from the underlying trading activity returns.

# Blackfinch IHT Portfolios continued

## Investment Strategy

Through the discretionary portfolio management service, Blackfinch have developed two model portfolios which cater for different client needs, providing choice and control for investors:

### Blackfinch Capital Preservation Portfolios

- > Target 4% - net of costs and charges
- > Strong focus on capital protection
- > Above inflation returns aim to preserve capital

### Blackfinch Growth Portfolios

- > Target 6% - net of costs and charges
- > Focus on capital protection with enhanced potential upside
- > Returns aim to create annual portfolio growth

The two model portfolios access the same underlying businesses but have different portfolio allocations. This means that portfolios which target growth will have a more predominant focus on businesses which can provide higher returns, while portfolios which target capital preservation will have a more even spread of allocations in businesses which focus more heavily on capital protection in exchange for lower returns.

## How Blackfinch Charges

- > Initial fees - Blackfinch charges a 1% initial fee and a 1% dealing
- > Withdrawals - Blackfinch allows 1 withdrawal per annum in May

### Important Notice

Please read the following information carefully as a professional adviser. The information contained in this document is for discussion purposes only for professional advisers and their clients, it is not for Retail Clients. BPR Portfolios are not suitable for all investors as the underlying investments are often illiquid and therefore high risk. Advice should always be sought from a professional adviser prior to investing. By proceeding through this document and accompanying Platform Guide you are agreeing to the terms and conditions. For purposes of compliance with the UK Financial Services and Markets ACT 2000 (FSMA), this material is communicated by Kuber Ventures; and the contents of this financial promotion have been approved for the purposes of section 21 of the FSMA by Sturgeon Ventures LLP which is authorised and regulated by the Financial Conduct Authority (FCA) and it has its trading office at Linstead House, 9 Disraeli Road, London SW15 2DR. Kuber Ventures Limited advisors are all regulated by the Financial Conduct Authority and can be found on [www.fca.gov.uk/fcaregister](http://www.fca.gov.uk/fcaregister) Kuber Ventures Limited FRN 574987 is an Appointed Representative of Sturgeon Ventures LLP which are Authorised and Regulated by the Financial Conduct Authority. Kuber Ventures Limited, 25 Sackville Street, London, W1S 3AX Registered number: 8693809, VAT: 175 9290 69.