

ADAPT

INHERITANCE TAX
PORTFOLIOS



BLACKFINCH
INVESTMENTS



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WELCOME TO BLACKFINCH

Blackfinch is a tax-efficient investment specialist with a heritage dating back over 25 years. We provide evolved investment solutions with a focus on capital protection, security and growth. Our philosophy is one of adaptation to market change and customer needs. Bringing significant experience and expertise with a transparent approach, we are trusted with approximately £270 million under management and administration through trading companies and client portfolios.

Our aim is to deliver products and services that offer value to investors, through investing into sectors and opportunities that generate real returns. One area in which we deliver these benefits is through the Adapt IHT Portfolios. These represent a discretionary service where investors acquire shares in companies that meet the qualification requirements for Business Relief (BR). BR can deliver Inheritance Tax (IHT) relief for investors in just two years, while enabling them to maintain control over their assets and benefit from the targeted underlying trading activity return.

We understand that investors wish to preserve capital in later life and incorporate this into our investment strategy as a key element. We only access businesses which focus on strong underlying capital protection and reliable revenue streams. These businesses are largely based around property development, lending and renewable energy and all lending is secured against underlying assets.



RICHARD COOK
CEO & FOUNDER

THE INHERITANCE TAX CHALLENGE

IHT is affecting more and more people. With the tax-free threshold frozen at just £325,000 until 2021, and property values continuing to rise, it is becoming more likely that IHT will bite into the legacy you want to leave.

After accumulating assets over a lifetime, the fact that there is an IHT liability and your family and other beneficiaries will have to pay a 40% tax on your estate when you die, can be hard to accept, particularly when you have paid tax on your earnings for most of your life.

Traditional methods for mitigating IHT concentrate on creating trusts and gifting capital. However trusts can take several years to become effective, as they are often complex and expensive to set up and administer. They usually result in the loss of control and access to your money. Gifts can also have tax consequences and once invested you lose control of your capital.



“Unlike the long wait involved in gifts or trusts, the Adapt IHT Portfolios target Inheritance Tax relief in just two years, with flexibility and control for investors throughout.”

SARAH HENDY
BUSINESS DEVELOPMENT MANAGER

THE SOLUTION

At Blackfinch we recognise the need for an IHT mitigation strategy that offers:

- A relatively swift route to IHT relief
- Control of and access to your capital if required
- Preservation of your capital
- Transparency of underlying investments
- Diversification across a range of assets and sectors
- A simple process that does not involve complex legal structures or medical underwriting
- A cost-efficient solution

We have created the Adapt IHT Portfolios with these needs in mind, to provide a fast and simple IHT mitigation solution. Our approach keeps you in control of your money and targets a return on your investment, as well as giving the option to withdraw capital should you require it.

BUSINESS RELIEF (BR)

BR is a tax relief introduced by the UK government in 1976, meaning that qualifying property is exempt from IHT after two years. HMRC has a generous replacement property rule that can help individuals and their families mitigate the 40% IHT liability. It states that if someone sells an asset that qualifies for BR, they can reinvest the proceeds of the sale in a new BR investment within three years and qualify for BR immediately.

BR is a well-established relief that has been used since inception to assist individuals and their families in mitigating IHT liabilities. It is one of the most important reliefs available within the scope of IHT as it reduces the value of certain assets liable by up to 100%.

BR is available for certain investments including shares in qualifying unquoted companies. Should you acquire shares on the death of your spouse or civil partner, the period of their ownership will count towards yours.

Blackfinch only invests in companies that we are confident will qualify for BR and we always obtain an independent verification of our conclusions.

ADAPT IHT PORTFOLIOS

The example below illustrates how much you could potentially save by investing in the Adapt IHT Portfolios. It is based on an estate valued at £950,000 and three different investment amounts.

	No Investment	Investment into Adapt IHT Portfolios	Investment into Adapt IHT Portfolios	Investment into Adapt IHT Portfolios
Total value of estate	£950,000	£950,000	£950,000	£950,000
Less £325,000 tax-free allowance	£625,000	£625,000	£625,000	£625,000
Amount invested into the Adapt IHT Portfolios	£0	£200,000	£400,000	£600,000
Amount liable for IHT	£625,000	£425,000	£225,000	£25,000
IHT payable on death (40%)	£250,000	£170,000	£90,000	£10,000
Amount Saved	£0	£80,000	£160,000	£240,000

We know that it may not be feasible for you to invest all of your taxable estate, as your property will form the majority of your assets. You may also need to retain some cash for unforeseen circumstances or a planned event.

These examples are based on current legislation. Tax rules and regulations are subject to change and depend on personal circumstances. They are an illustration of tax liabilities only and no fees or charges are taken into account.

The examples assume an individual, tax-free allowance of £325,000, which is frozen until 2021, and excludes the residence nil rate band. Investments must have been held for a minimum of two years at the time of death in order to qualify for BR.

The value of your investment may go down or up and you may not get back the full amount invested. There is no guarantee that the target return will be achieved.

HOW IT WORKS

At Blackfinch we understand that investors have different needs. So we provide two model portfolios, enabling each investor to select the one that best suits their requirements.

The Adapt IHT Portfolios provide an option for investors who choose to focus on capital preservation in exchange for a lower target return, and an option for clients seeking an opportunity for enhanced growth while still investing into portfolios that have an emphasis on capital preservation.

The two model portfolios cater for different needs, while both provide flexibility and control for investors.

The qualifying businesses within the portfolios also all have a focus on security and capital preservation, through underlying security over assets and reliable revenue streams.

BLACKFINCH CAPITAL PRESERVATION PORTFOLIO

- Target return of 4% – net of costs and charges
- Strong focus on capital protection
- Above inflation returns
- Aim to preserve capital

BLACKFINCH GROWTH PORTFOLIO

- Target return of 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. Portfolios that target growth have a more predominant focus on businesses that provide higher returns. Portfolios that target capital preservation have an even spread of allocations in businesses which focus heavily on capital protection in exchange for lower returns.



“Whatever portfolio you choose, we are focused on safeguarding your investment, from confirming qualifying businesses, to deferring our management fee, to working to deliver a fair and transparent return.”

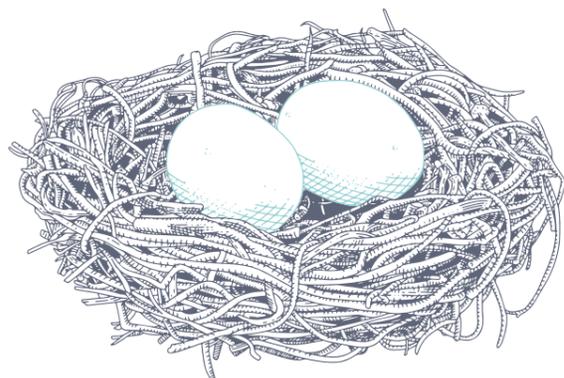
GORDON PUGH
SENIOR BUSINESS DEVELOPMENT MANAGER

YOUR INTERESTS FIRST

We understand the importance of ensuring that your assets will be left to your beneficiaries, and that is why our primary aim is to safeguard your investment. All the underlying businesses within our portfolios are checked by tax experts in order to confirm that the underlying trading activities have capital preservation characteristics and the availability of BR.

To further align our interests with those of our investors, Blackfinch only charges our competitive 0.5% (plus VAT) annual management fee once a portfolio has achieved the chosen target return of 4% p.a. for the Capital Preservation Portfolio and 6% p.a. for the Growth Portfolio. This means that a Capital Preservation Portfolio would require a return rate of 4.6% p.a. and a Growth Portfolio would require a return rate of 6.6% p.a., in order for us to charge the full management fee of 0.5% (plus VAT). The growth rate is calculated at withdrawal and over the life of the portfolio.

We work to give you a fair and transparent return, and draw on the knowledge of specialist industry experts. The partner firms we select have a wealth of experience and proven track records in their sectors. Our strict selection and due diligence processes ensure that we work with only the strongest firms as part of optimising capital preservation and yield opportunities in your portfolio.



INVESTMENT STRATEGY

The Adapt IHT Portfolios have been developed to manage a portfolio of shares in companies that meet the qualification requirements for BR and have a focus on capital preservation and mitigating risk.

INVESTMENT OPPORTUNITIES

Our investment expertise and industry standing mean we have strong relationships with specialist partners operating in business areas that qualify for BR. This allows us to identify deals not normally accessible to individual investors that can offer the best returns while inherently mitigating risk.

Blackfinch has identified an increase in opportunities in the property sector where developers are looking beyond traditional bank lending to alternative finance providers. Often, these are well-run businesses with strong profitability and experienced management teams, in addition to substantial assets over which we can acquire security.

We are also active in the renewable energy sector where government-backed subsidies can deliver secure and predictable revenues for investors.

INVESTMENT CRITERIA

The Adapt IHT Portfolios, as a discretionary management service, only place investments with companies that meet our quality benchmark and strict due diligence requirements. Potential investee companies are assessed by our Investment Committee, which includes highly experienced third-parties. Companies must qualify for BR and we always obtain verification from an independent tax specialist firm.

The investments made blend capital preservation with the potential for competitive returns according to the investor's preference. Blackfinch oversees the business operations of the companies and the security behind the underlying assets to ensure that they run in accordance with our business plan and investment strategies.

Although the Adapt IHT Portfolios are diversified across sectors and asset classes, we approach each investment opportunity individually. We always consider whether each can stand on its own merits regarding potential returns and IHT exemption.

UNDERLYING ASSETS

The Adapt IHT Portfolios access opportunities that not only meet the qualification requirement for BR, but have real businesses at their core.

These opportunities are currently found in the form of asset-backed lending, property development finance and renewable energy generation. Lending is secured against underlying assets. All renewable projects are supported by government-backed revenue streams. All underlying activities have a strong emphasis on preserving investor capital with each deal fully analysed by our specialist management teams. As your appointed nominee, we enable you to see which shares we are holding on your behalf in our subsidiary companies Lyell Trading Limited, Henslow Trading Limited and Sedgwick Trading Limited.

PROPERTY DEVELOPMENT FINANCE

Blackfinch has extensive relationships across the real estate sector with a large number of highly experienced property developers. Through Lyell Trading Limited, the Adapt IHT Portfolios provide flexible property development finance to experienced developers that typically require funding of between £500,000 to £10 million for new build projects, redevelopments and major renovation works.

RENEWABLES

The renewable energy sector in the UK has seen rapid growth over recent years as the government has made low-carbon energy one of its main priorities. Sedgwick Trading Limited establishes and operates renewable energy sites across the UK. Investments in solar and energy are able to benefit from government-backed subsidies such as Feed-in Tariffs (FiTs). These subsidies are inflation linked and guaranteed for 20 years, thereby delivering secure and predictable revenues for investors. Currently we own 27 solar energy sites and two wind farms across the UK.

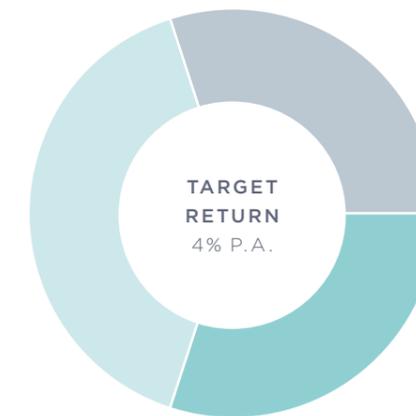
ASSET-BACKED FINANCE

Henslow Trading Limited provides flexible asset-backed finance for business and property deals typically between £250,000 and £5 million, to finance business and property transactions in established sectors with reputable partners. Lending is always underpinned by a quantifiable asset. That applies whether the loan is related to bridging, a corporate loan, or a loan made to a property developer. The underlying asset normally consists of a building, land or tangible business holding.

ADAPT IHT PORTFOLIOS

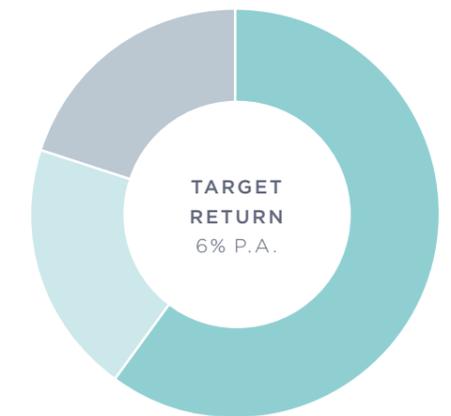


CAPITAL PRESERVATION PORTFOLIO TYPICAL ASSET ALLOCATION



- 30% ● Property development lending
- 40% ● Renewables
- 30% ● Asset-backed lending

GROWTH PORTFOLIO TYPICAL ASSET ALLOCATION



- 60% ● Property development lending
- 20% ● Renewables
- 20% ● Asset-backed lending

INVESTMENT TEAM

The investment team is responsible for the management of the Adapt IHT Portfolios. The Investment Committee, made up of representatives from Blackfinch management and investment teams, is responsible for the review and approval of all underlying investment opportunities that are considered for the portfolios.



RICHARD COOK
CEO & FOUNDER

Richard has been Chief Executive Officer of Blackfinch since 2009. He has been involved in the structuring and management of tax-efficient investment assets for over 14 years. Richard conceptualised and launched the Blackfinch brand and has overseen the growth and expansion of the company within the UK retail market. Previously, Richard worked in senior banking roles within Merrill Lynch and the Bank of New York.



RICHARD SIMMONDS
CHIEF INVESTMENT OFFICER

Richard has 15 years' senior experience in financial services, specialising in asset-backed fund management. Richard has extensive project, corporate finance and fund management experience across multiple asset classes. Richard holds an Executive MBA from IE Business School, the Certificate in Discretionary Investment Management, and the Diploma in Financial Planning. Prior to joining Blackfinch, Richard held roles at NatWest, FTSE and Credit Suisse in London and New York.



GUY LAVARACK
INVESTMENT DIRECTOR

Guy brings in-depth knowledge of corporate finance gained through a number of structured finance (debt and equity investment) roles with Lloyds Banking Group. Other roles prior to Blackfinch include sales and marketing and divisional statutory company director for a FTSE listed outsourced services provider, and the Wind Prospect Group, where he led the project financing/sale of renewable energy assets. Guy has a masters degree from Cambridge University and is a Fellow of the Royal Geographical Society.



STEFAN AGOPSOWICZ
SENIOR INVESTMENT MANAGER

Stefan has worked at Blackfinch since 2009, involved in the analysis and valuation of potential new investment opportunities for investor portfolios. Stefan is a member of the CFA Institute. He holds a current Statement of Professional Standing issued by the CFA Society United Kingdom, having passed Level 1 of the CFA exam and qualified for the CFA Level 4 Investment Management Certificate.



DAVID HIGSON
SENIOR INVESTMENT MANAGER

David joined Blackfinch in 2017 as Investment Manager. His previous role was as Manager in the Transaction Services team at PwC London, where he performed financial due diligence on deals across a range of sectors. David holds a degree in Economics from the University of York, is an ICAEW-qualified chartered accountant and is studying for the Investment Management Certificate.



JOLYON RIDGWELL
INVESTMENT MANAGER

Jolyon joined Blackfinch in 2018 as an Investment Manager, responsible for the identification and management of acquisitions for renewable energy generation projects. Jolyon's experience includes, most recently, work in the renewables sector for a green utility. Prior to that he worked for five years at a sustainability management consultancy with a focus on funding and project finance aspects. Before specialising in renewables, Jolyon worked in an equity sales and management consultancy. He has an MBA from Cambridge.



STUART TYLER LLOYD
SENIOR INVESTMENT MANAGER

Stuart joined Blackfinch in 2018. He brings over 20 years' experience in investment management, focused on institutional investment, and has been responsible for multi-billion pound portfolios. Stuart is an Associate of the Society of Investment Professionals, a member of the CFA Institute, and a member of the Chartered Insurance Institute.



ANDREW TROUGHTON RICS, CAAV
ASSET SPECIALIST – PROPERTY

Andrew is a Chartered Surveyor with over 16 years' experience in the residential and agricultural markets, working predominantly on valuations, tenancy work, compensation claims, planning and development. Andrew is also owner and manager of Carver Knowles, a successful and established Chartered Surveying business.



PAUL CHIVERS B.ENG (HONS)
ASSET SPECIALIST – ENERGY

Paul has over 25 years' experience in the energy and commodity sector, working in senior-executive positions for various international banks and trading houses. These include Mercuria Energy Trading S.A., BNP Paribas, Deutsche Bank and Credit Agricole Indosuez. Paul has also worked on government utility privatisations in the electricity and gas sectors, and on upstream oil and gas financing and renewable energy. Paul holds a B.Eng (hons) in Electrical and Electronic Engineering from the University of Liverpool.



HAMISH MASSON
LEGAL DIRECTOR

Hamish joined Blackfinch in 2018 to lead its legal function. He has over 14 years' experience practising as a corporate and finance lawyer both in London and internationally. Prior to joining Blackfinch he worked at Addleshaw Goddard, Barclays Bank, DLA Piper, and Harneys in London and the British Virgin Islands. While in private practice Hamish was ranked in all the major legal directories as a corporate and banking lawyer. Hamish has a Masters' degree from the University of London and a Bachelors' degree from the University of Durham.

KEY BENEFITS

The Adapt IHT Portfolios have been designed to include a number of key benefits.



WEALTH PRESERVATION

If your assets are worth more than the current IHT tax-free threshold of £325,000, an investment into the Adapt IHT Portfolios could significantly reduce the 40% tax payable on your excess estate.



REASSURANCE

Trading activity focuses on capital preservation and risk mitigation. We only invest in BR-qualifying companies where we either hold security over assets or secure revenue streams are available.



SWIFT MITIGATION

Investments into the Adapt IHT Portfolios are up to 100% exempt from IHT after two years, as long as they are still held at the time of death. In contrast, gift and trust arrangements can take up to seven years to achieve full exemption.



A SIMPLE SOLUTION

Unlike established IHT solutions, the Adapt IHT Portfolios have no complex or expensive legal structures, with just one application form to complete.



MAXIMISE GROWTH

Our competitive charging structure means that the Adapt IHT Portfolios give you enhanced upside potential. We only take our annual management fee of 0.5% plus VAT after we have achieved a minimum target return for you of 4% p.a. or 6% p.a., depending on which model portfolio you select. Portfolio returns above the target return belong entirely to you.



FLEXIBLE WITHDRAWALS

You can take a regular payment from your investment (payable quarterly, semi-annually or annually), or leave the capital invested to maximise growth.



STAY IN CONTROL

You retain access to and control of your capital, allowing you to make full or partial withdrawals if your circumstances change.

INVESTMENT PROCESS

APPLICATION PROCESS

- 1 SEND YOUR COMPLETED APPLICATION FORM AND INVESTMENT CHEQUE TO BLACKFINCH.**

Please make cheques payable to 'Blackfinch Investments Ltd.'

We will acknowledge receipt of your application within 48 hours.
- 2 BLACKFINCH WILL PROCESS YOUR APPLICATION FORM AND PLACE YOUR MONEY INTO A BANK ACCOUNT.**

Please note that no interest is paid on this account. We manage the client account in line with FCA rules.
- 3 WHEN THE PAYMENT HAS CLEARED, BLACKFINCH WILL INVEST YOUR MONEY INTO ONE OR MORE OF ITS BR- QUALIFYING COMPANIES AND SHARES WILL BE HELD BY A NOMINEE COMPANY ON YOUR BEHALF.**

Initial fees and any agreed upfront intermediary fees are deducted prior to deploying your capital into selected loans.

Once an investment is made (usually within 30 days), we will notify you of the start date for the two-year qualifying period.

IN THE EVENT OF DEATH

- 1 NOTIFY BLACKFINCH**

Your financial advisor, or the executors of your estate, notify Blackfinch and request a valuation as at the date of death.
- 2 COMPLETE IHT 412 FORM FOR HMRC**

The executors of your estate complete an IHT 412 form, which includes details of your Blackfinch portfolios, and send this to HMRC as part of the probate process.
- 3 HMRC REVIEW**

HMRC will review the information and assess whether your investment qualifies for BR.
- 4 BR CONFIRMED**

Once this is confirmed the value of the investment at the date of death is exempt from IHT calculations on your estate.
- 5 SELL OR TRANSFER INVESTMENT**

We will then sell or transfer your investment into a beneficiary's name, according to your executor's instructions.

RISKS

This investment may not be suitable for all investors and we recommend that you seek independent tax and financial advice before making a decision. You should carefully consider the following risk factors together with all other information contained in this brochure.

VALUES AND RETURNS

No representation is or can be made as to the future performance of the Adapt IHT Portfolios or that the Adapt IHT Portfolios will receive the level of returns contained in this brochure. The assumptions made are assumptions only and these may not be realised. The Adapt IHT Portfolios invest in small, unquoted companies. Your capital is at risk and the investment return is not guaranteed. The value of your investment and the returns you receive are dependent on the value of the assets in the company or companies that the Adapt IHT Portfolios invest your money into and any income they earn.

TAXATION

Any changes to the taxation environment or HMRC practice may affect investment returns. Accordingly, you will have your own tax position to consider and must take your own independent professional advice in this matter. You may be liable to make tax payments on any amounts you withdraw from the investment.

CONFLICTS OF INTEREST

The Adapt IHT Portfolios investee companies may acquire shares in, or assets from, other companies managed by Blackfinch Investments Limited. They may also make loans to other entities which are managed by Blackfinch Investments Limited or in which Blackfinch Investments Limited has a financial interest. All loans and transactions will be on an arm's length basis and will be ratified by the non-executive directors of the Adapt IHT Portfolios investee company.

LIQUIDITY

The Adapt IHT Portfolios represent a long-term investment (five years plus). Shares in qualifying companies have to have been held for at least two years at the date of death in order to benefit from IHT relief. Investments made by the Adapt IHT Portfolios are in unquoted companies and therefore are not readily realisable, unlike companies listed on the London Stock Exchange. Any disposal of shares, whether regular or one-off, will reduce the value of your portfolios and erode future returns and such disposals will cease to qualify for BR.

BUSINESS RELIEF

We will only invest in companies which we reasonably believe qualify for BR, but we can give no commitment that any such investment will remain a qualifying investment at all times in the future. The relief is assessed by HMRC on a case-by-case basis at the time of death of the investor, as part of the probate process, and therefore cannot be guaranteed. The proportion of the investment that is deemed to qualify at that time, assuming it has been held for at least two years and is still held at time of death, can be passed to beneficiaries free of IHT. The two-year timeframe begins when HMRC deems the investment to have become BR qualifying, which may be later than the investment date.

FUTURE PERFORMANCE

Past performance does not imply that future trends will follow the same or a similar pattern. Forecasts made in this brochure may not be achieved. There is a risk that you will not get back the full amount invested. The value of your investment may go down as well as up and you may not get back the full amount invested. There is no guarantee that the targeted return per annum will be achieved.

INVESTMENT LEVEL & FEES

TARGET RETURN

We target opportunities we believe should provide you with your desired net return of either 4% or 6% per year. We look to mitigate risk wherever possible within your investment. We select leading sector specialists in their field, who have access to some of the most attractive investments that meet our capital preservation mandate. Our fees are both competitive and complementary to your interests.

INVESTMENT LEVELS

The minimum investment into the Adapt IHT Portfolios is £25,000. Additional investments of £10,000 or more can be made at any time. Remember each additional investment takes two years to become exempt from IHT.

REGULAR WITHDRAWALS

You have the option of taking a regular withdrawal that is facilitated by a sale of shares. Payments can be on a quarterly, half-yearly or annual basis. If you do not need regular payments, you can choose for the returns generated to remain invested for capital growth.

ONGOING FEES

We charge an annual management fee of 0.5% plus VAT, which we defer until you realise your investment, transfer it into a trust, or pass away. We will only take the fee after your investment has achieved the target return for your chosen model portfolio, of 4% p.a. or 6% p.a., whichever is applicable. Anything above the target return will incur an annual management charge of up to 0.5% plus VAT on a sliding scale.

DEALING FEE

A dealing fee of 1% applies to all investments and withdrawals (after deduction of the Blackfinch initial fee and adviser fees).

LIQUIDITY

You have the option to withdraw some or all of your capital by selling your shares in the underlying businesses, which should usually take two to four weeks. However, there is no guarantee that you can access your investment within this timescale. The minimum amount for partial withdrawals is £3,000. Please note that any withdrawal will reduce the amount you have sheltered from IHT.

SERVICE FEES

Each of the underlying companies that make up your portfolio will have fees and running costs associated with them. These costs include dealing with all taxation, accountancy, legal and any other professional fees that any normal business is likely to incur. Blackfinch provides these services to companies for a fixed annual fee of 1.5% plus VAT. The target returns specified elsewhere in the brochure are determined after taking account of this service fee and before the annual management fee.

TAXATION ON WITHDRAWALS

We will always aim to sell your shares to a third party by matching withdrawal requests with new subscriptions. This will result in the tax treatment of any proceeds in excess of the cost of the shares being subject to Capital Gains Tax. If this is not possible we will contact you with the option to sell the shares back to the investment companies, which will result in any gain becoming subject to Income Tax.

INITIAL FEES

We deduct an initial fee of 2% from the amount invested (after deduction of adviser fees), to cover the costs of establishing your IHT portfolio.

ADVISER FEES

At your request, we can facilitate any upfront or ongoing advice fees that you have agreed with your FCA-authorized adviser. Upfront advice fees are deducted from the amount invested, whereas ongoing advice fees are deducted from your portfolio every three months and then paid to your adviser. Ongoing fees will reduce your net return.

EXECUTION ONLY APPLICATIONS

For non-advised (execution-only) applications submitted via introducing agents that are not FCA authorised, an initial fee of up to 3% may be payable. Your introducing agent may also receive an annual fee of 0.5% each year, paid through a deduction from your portfolio.

REPORTING

We will provide a quarterly valuation to investors.

IMPORTANT INFORMATION

This brochure is being issued by Blackfinch Investments Limited, which is authorised and regulated by the Financial Conduct Authority ("FCA") (FCA number: 153860). Registered Address: 1350-1360 Montpellier Court, Gloucester Business Park, Gloucester, GL3 4AH.

Any decision to invest in this service should not be made solely on the basis of the information contained in this brochure and the terms and conditions. Prospective investors must rely on their own examination of the legal, taxation, financial and other consequences of investing and the risk involved. Prospective investors should not treat the contents of this brochure as advice relating to legal, taxation or other matters and if in any doubt about the proposal discussed in this brochure, its suitability, or what action should be taken, consult their own professional advisers.

Whilst Blackfinch Investments Limited has taken all reasonable care to ensure that all the facts stated in this brochure are true and accurate in all material respects, and that there are no other material facts or opinions that have been omitted where the omission of such would render this brochure misleading, no representation or warranty, express or implied, is given as to the accuracy or completeness of the information or opinions contained

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The Adapt IHT Portfolios may not be suitable for all investors and we would recommend that prospective investors seek independent advice before making a decision.

HELP & SUPPORT

PLEASE CONTACT US FOR
MORE INFORMATION

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E ENQUIRIES@BLACKFINCH.COM

At Blackfinch our goal is to deliver a service to advisers and their clients that is second to none. We offer a wide range of resources for advisers and our team is always on hand to help all our customers.

PRODUCT TRAINING

PRESENTATION

TECHNICAL SUPPORT

CASE STUDIES

ILLUSTRATIONS



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