

Blackfinch Adapt IHT Portfolios

Investment at a glance

Scheme Categorisation

Discretionary Portfolio
Management Service

Scheme Strategy

BR

Target Return

Capital Preservation Portfolio:
4% per annum

Growth Portfolio:
6% per annum

Investment Sector



Property and Lending



Energy

Target Diversification

3

investee companies

Nominee & Custody Arrangements

Custodian: Blackfinch Investments Limited
Nominee: Blackfinch Nominees Limited

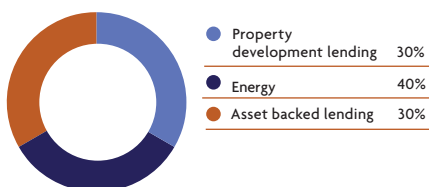
Investment Objective

The objective of this service is to mitigate inheritance tax liabilities (above the tax-free threshold) after two years by investing in Business Relief (BR) qualifying trades, through unquoted company shares, whilst providing competitive returns

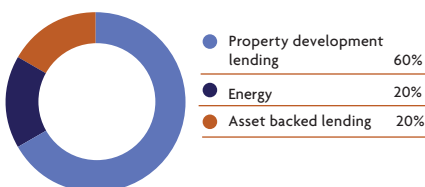
with a balance of capital preservation through strong trades which are asset-backed or benefit from secure and predictable revenue streams.

Portfolio Allocation

Capital preservation portfolio typical asset allocation



Growth portfolio typical asset allocation



Exit Strategy

The minimum amount for withdrawals is £3,000. The Blackfinch IHT Portfolio is intended as a long-term investment. Investments in qualifying companies must be held for at least two years and at the date of death to benefit from the IHT relief. Investments made by Blackfinch IHT Portfolios, are in unquoted companies and therefore are not readily realisable, unlike companies listed on the London Stock Exchange.

Blackfinch should be able to redeem an investment within four weeks, but if it is necessary to institute a share buyback because of unusually large withdrawals then the process could take significantly longer.

Any withdrawal, whether regular, one-off or to facilitate adviser charging or commission payments, will reduce the value of the portfolio, erode future returns and such withdrawals will cease to qualify for BR.

Fees

Fee type	Fees charged to Investor (including VAT)	Fees charged to Investee Companies (including VAT)
Initial fee	2.00% (1.00% for Kuber investors)	n/a
Annual management fee	0.60% taken after the target pa 4% or 6% has been achieved	1.80%
Performance fee	n/a	n/a
Other fee information	1.00% - dealing fee (all investments and withdrawals)	n/a

Kuber Special Arrangements

Kuber investors receive a reduction of 1% on the initial fee.

**Need to know more?
Get in touch:**

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Fund Manager/Provider

The investment world is our natural habitat. With a 25-year heritage, Blackfinch brings significant knowledge and expertise. Whatever the economic climate, we work to ensure that our products always meet our customer's needs. We achieve this through continually adapting to change, from market shifts to new regulation.

In this way, clients can take advantage of highly evolved investment solutions.

As a testament to our work, Blackfinch continues to grow, currently with over £300 million under management and in administration, entrusted to us by our customers.

Important Notice

Please read the following information carefully. The information contained in this document is for discussion purposes only for professional advisers and their clients, it is not for Retail Clients. EIS 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 Tax Efficient Procurement Services Ltd which is authorised and regulated by the Financial Conduct Authority (FCA) and it has its trading office at 8 St. James's Square, London, United Kingdom, SW1Y 4JU. Kuber Ventures Limited advisors are all regulated by the Financial Conduct Authority and can be found on www.fca.gov.uk/fcaregister Kuber Ventures Limited FRN 574987 is an Appointed Representative of Tax Efficient Procurement Services Ltd which are Authorised and Regulated by the Financial Conduct Authority. Kuber Ventures Limited, Audley House, 12-12a Margaret Street, London, W1W 8RH. Registered number: 8693809, VAT: 175 9290 69.