



Adapt IHT Portfolios
Advised Application Form

Welcome

Application Procedures

Thank you for choosing to invest with Blackfinch. We're looking forward to you becoming part of our community. Once invested, our team will be working in line with your financial planning aims. We'll also be on hand to provide support at every stage of your investment journey.

Committed to a more sustainable future.

Using 100% recycled paper

Embracing renewable energy

Online application processes

For more information on our ESG and CSR policies please visit blackfinch.com/ESG



Need help with your application?

For support with completing your application, please refer to your adviser in the first instance. Or if you have a question for Blackfinch, our Client Excellence team is available. You and your adviser can reach them on 01452 717070 or at enquiries@blackfinch.com. Advisers can also contact their Business Development Manager.

If you are completing a paper application, please submit this to:

Blackfinch Investments Limited
1350-1360 Montpellier Court,
Gloucester Business Park,
Gloucester,
GL3 4AH

If you are completing one of our digital application forms, please email these to enquiries@blackfinch.com or alternatively you can send the completed form to your Business Development Manager.

Please Note

- All forms submitted to Blackfinch Investments Limited must carry original signatures.
- We're unable to accept any liability for cheques or other documents dispatched by post. Such items will be at the Applicant's own risk.
- The completed Application Form constitutes a warranty that any monies the Applicant forwards will be honoured on first presentation.

Welcome

Application Procedures

Cheques and Bank Transfers

Cheques should be made payable to
'Blackfinch Investments Limited'

CHAPS/BACS/FastPay transfers should be remitted after we receive the Application and after we have completed identity checks, including verifying documents, and have provided confirmation of this.

Account Name	Blackfinch Investments Limited
Account Number	01812668
Sort Code	30-95-41

Transfers should be referenced with the Applicant's name.

We will only accept monies from the Applicant's bank account. If Blackfinch Investments Limited is unable to identify the Applicant's identity in respect of the remittance, or if the payment is from a bank outside the UK/EEA, the remittance may be returned to the remitting bank minus any charges arising from the return of funds.

Proof of Care Home Residency

If you currently reside in a care home please provide proof of residency, such as a letter from the care home confirming you are a resident, to Blackfinch along with the completed application form.

Certifying Power of Attorney documents

To create certified copies of power of attorney documents, please follow the process below:

Make a photocopy of the original document in black and white only.

On the bottom of each photocopied page clearly write:
"I certify that this is a true and complete copy of the corresponding page of the original lasting power of attorney."

On the final page please also write:
"I certify that this is a true and complete copy of the lasting power of attorney."

Please also ensure that the photocopied document is signed and dated on every page by a professional who is a FCA regulated person, or an accountant or solicitor. The person signing must clearly print their name, occupation and provide their company contact details.

Others who can provide certification include:

- The donor
- A person who carries out notarial activities

We have sourced this information from the www.gov.uk website. For more guidance on certified copies relating to power of attorney documents please visit:

<https://www.gov.uk/power-of-attorney/certify>

Section 1

Applicant Details

TO BE COMPLETED BY THE APPLICANT/S

The words and expressions used in this Application Form shall have the meanings ascribed to them in the Adapt IHT Portfolios Brochure and the Terms & Conditions current at the date of completion of this Application Form or as defined elsewhere. By signing this Application Form the Applicant agrees they have read and understood the Declaration and Undertaking on page 18.

Applicant One

Title	Forename(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Address	Postcode
<input type="text"/>	<input type="text"/>

Previous Address (if not at current address for three years)	Postcode
<input type="text"/>	<input type="text"/>

Date of Birth	National Insurance Number
<input type="text"/> <input type="text"/> // <input type="text"/> <input type="text"/> // <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>

Nationality
<input type="text"/>

Telephone Number	Email Address
<input type="text"/>	<input type="text"/>

We encourage all clients and advisers who work with Blackfinch to become paperless. To ensure we continue to reduce our carbon footprint we will communicate with you electronically in respect of your investment into the Blackfinch Adapt IHT Portfolios. Should you wish to receive hard copies, please contact us on enquiries@blackfinch.com to submit your request.

Section 1 Continued

Applicant Details

TO BE COMPLETED BY THE APPLICANT/S

Applicant Two (if applicable)

Title

Forename(s)

Surname

Address

Postcode

Previous Address (if not at current address for three years)

Postcode

Date of Birth

National Insurance Number

Nationality

Telephone Number

Email Address

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Section 2

Funds

TO BE COMPLETED BY THE APPLICANT/S

Are you investing under Power of Attorney or Trust?

Please note that Blackfinch will need to verify the identity of all attorneys who sign this form for money laundering purposes and will run electronic identification checks to do so.

Yes No

Existing investor with Blackfinch? If yes, please state your designation number.

How much are you investing? (Minimum Investment £25,000)

Cheque

£

Bank Transfer

£

Please confirm the source of funds for investment

Business Relief asset transfer (unquoted shares)

Other, please specify

Business Relief asset transfer (AIM shares)

How much would you like to invest in each portfolio?

We will invest capital across a range of asset classes

Ethical Portfolio (Target 3%)

£

Balanced Growth Portfolio (Target 4.5%)

£

Balanced Portfolio (Target 4%)

£

Growth Portfolio (Target 5+%)

£

Would you like to take a regular withdrawal from your portfolio?

If yes, please ensure section 3 is completed

Yes No

I would like to withdraw

£

Fixed Sum

or

% per year of the amount invested

How would you like this paid?

Quarterly

Semi-annually

Annually

Your investment must be held for three months before any withdrawals are facilitated. Annual payments are made every May, semi-annual payments are made every May and November and quarterly payments are made every February, May, August and November.

Section 2 Continued

POA/Trustee(s) Details

TO BE COMPLETED BY THE APPLICANT/S (IF APPLICABLE)

Number of POA/Trustees

POA/Trustees Details

Name

Date of Birth

 / /

Address

Postcode

Email Address

Name

Date of Birth

 / /

Address

Postcode

Email Address

Name

Date of Birth

 / /

Address

Postcode

Email Address

Section 3

Bank Details

TO BE COMPLETED BY THE APPLICANT/S

This section must be completed. The details below enable us to confirm the details of where you are making payment from, we may also use these details for future payments to you, this may include dividends and withdrawals at your request.

Bank Name

Account Name

Sort Code

 - -

Account Number

Building Society Reference / Roll Number (if applicable)

Section 4

Tax Residency

TO BE COMPLETED BY THE APPLICANT/S

Tax Residency Status

We are legally required to collect information about each Investor's tax residency and classifications, which may be shared with HM Revenue & Customs.

Applicant One

Are you a tax resident outside of the UK, or do you complete a tax return in any country other than the UK?

If yes please complete the section below.

Yes No

Country(ies)

Tax Payer Identification Number (TIN) where available

Applicant Two (if applicable)

Are you a tax resident outside of the UK, or do you complete a tax return in any country other than the UK?

If yes please complete the section below.

Yes No

Country(ies)

Tax Payer Identification Number (TIN) where available

Your tax identification number is the personal reference which is assigned to you by the relevant tax authority. This can be found in a number of ways, the most common of which are listed:

- On your tax return or notification of coding
- By contacting the relevant tax authority
- From your accountant or tax adviser
- On your pay slip or through your employer

Should your tax residency change at any time in the future, you must notify Blackfinch Investments Limited in writing immediately.

Section 5

Fees & Charges

TO BE COMPLETED BY THE APPLICANT/S

We accept applications submitted via intermediaries which are FCA authorised advisers where the investment is being made on an advised basis. We will facilitate initial and ongoing intermediary fees which have been agreed between the applicant and the adviser as detailed below.

Initial Intermediary Fee

£ Fixed Sum or % of the amount invested in section 2

Please tick if a 20% VAT charge is to be added to this fee

If yes, please state the company VAT registration number

Ongoing Intermediary Fee

£ Fixed Sum or % per year

Please tick if a 20% VAT charge is to be added to this fee

If yes, please state the company VAT registration number

Please note that if your firm is an appointed representative then all adviser fee payments confirmed above will be paid directly to the firm's Regulated Principal.

Blackfinch Fees

An Initial fee of 2% of the amount invested in section 1 (after deduction of Initial Intermediary fee).

An Annual Management Charge of 0.5% +VAT per year of the value of the portfolio (calculated on a monthly basis). Payment is deferred and is only applicable if an investor return of 3% p.a. has been achieved on the Ethical Portfolio, 4% on the Balanced Portfolio, 4.5% on the Balanced Growth Portfolio and 5% on the Growth Portfolio.

A Dealing Fee of 1% of the investment value each time we buy shares on your behalf, or sell shares on your behalf to facilitate an ad-hoc withdrawal or exit.

A 0% Dealing Fee on shares sold to pay adviser fees and regular client withdrawals.

Important: Intermediary and Blackfinch ongoing fees will be facilitated via sale of shares.

Blackfinch provides some secretarial, administration, management (non-independent) and corporate services to each of the underlying companies that make up the portfolio. Blackfinch charge a fee of 1.5% (plus VAT) p.a. for these services. The underlying companies are responsible for the costs and expenses for all incidental services employed from third party professionals including legal, accountancy, tax advice and other professionals.

Section 6

Intermediary Details

TO BE COMPLETED BY THE INTERMEDIARY

Network Firm Name

Full Name of Intermediary

Full Name of Regulated Firm

Financial Intermediary FCA Reference Number

Firm FCA Reference Number

Firm Address

Postcode

Telephone Number

Financial Intermediary Email Address

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Section 7

Applicants Declaration

TO BE COMPLETED BY THE APPLICANT/S

By signing this form I declare that:

- I am 18 years of age or over.
- I have read and understand the Adapt IHT Portfolios Brochure.
- I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Blackfinch if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
- I have read and understand the Terms & Conditions and agree to be bound by them.
- I have read and understand the declaration and undertaking on page 18 and agree to be bound by them.
- I consent to Blackfinch Investments Limited's best execution policy and the execution of trades on my behalf outside of a recognised investment exchange.
- I consent to the Blackfinch fees and charges which are detailed on page 10 of this application form as well as the Adapt IHT Portfolios Brochure.
- I consent to Blackfinch Investments Limited facilitating my intermediaries fees and charges.
- I understand that you may undertake a search with a third party company for the purpose of verifying my identity and the details I have submitted as part of this application. To do so the third party companies may check the details I supply against any particulars on any database (public or otherwise) to which they have access. That you may use my details in the future to assist other companies for verification purposes. A record of the search will be retained.

Signature of Applicant One

Name in Block Capitals

Date

Signature of Applicant Two (if applicable)

Name in Block Capitals

Date

Section 7 Continued

Applicants Declaration

TO BE COMPLETED BY THE APPLICANT/S

Data Protection

Blackfinch Investments Limited will use the information provided by you on this Application Form for administration and research purposes. The information will be held in confidence by Blackfinch Investments Limited and will not be passed to any companies. From time to time we would like to send you information on our other products and services.

Applicant One

If you would like to receive such information, please tick this box.

If you would prefer **not** to receive such information, please tick this box.

Applicant Two (if applicable)

If you would like to receive such information, please tick this box.

If you would prefer **not** to receive such information, please tick this box.

Additional Information

Section 8

Customer Due Diligence & Anti Money Laundering

TO BE COMPLETED BY THE INTERMEDIARY

In order to provide assurance to Blackfinch Investments Limited and its bankers and managers that the applicable anti-money laundering law and regulations are complied with, I confirm:

- The identity and address of the Applicant has been verified to EU requirements and at least in accordance with the standard required by UK law and regulation and any additional “customer due diligence” information required is attached;
- That I have had sight of the original identification evidence and address documentation and that those containing a signature were pre-signed;
- I have completed the Verification of Identity Confirmation (Section 9 of this form). Evidence of identification will be retained in my records and will be made available on request;
- The source of subscription proceeds is known a) to be legitimate, b) not to contravene the applicable anti-money laundering law and regulations, and c) not to relate to the proceeds of any conduct which constitutes any criminal offence in any part of the UK if it occurred there;
- **I have seen evidence of the source of funds in the form of a**
- I am unaware of any activities on the part of the Applicant which leads me to suspect that the Applicant is or has been involved in criminal conduct or money laundering. Should I subsequently become suspicious of any such activity then, subject to legal constraints, I shall inform Blackfinch’s Money Laundering Reporting Officer immediately.

How long has Applicant One been one of your customers and known to you?

How long has Applicant Two been one of your customers and known to you?

I confirm I have carried out due diligence upon this service and carried out a suitability test on the Applicant and Underlying Investor (in accordance with COBS 9) to ensure the investment is suitable for the Applicant and Underlying Investor.

Yes No

I hold a current statement of professional standing issued by a body accredited by the FCA and have been assessed as ‘fit & proper’ to perform the client dealing certification function.

Yes No

I confirm that all client documentation is to be sent to:

Me only The client only Me and the client

Section 8 Continued

Customer Due Diligence & Anti Money Laundering

TO BE COMPLETED BY THE INTERMEDIARY

Data Protection

Blackfinch Investments Limited will use the information provided by you on this Application Form for administration and research purposes. The information will be held in confidence by Blackfinch Investments Limited and will not be passed to any companies. From time to time we would like to send you information on our other products and services.

If you would like to receive such information, please tick this box.

If you would prefer **not** to receive such information, please tick this box.

Additional Information

Terms & Conditions for Authorised Intermediary

- I confirm I am authorised under FSMA 2000 to arrange deals in the Adapt IHT Portfolios.
- I have read and agree to be bound by the Blackfinch Intermediary Terms of Business Agreement.

Signature of Intermediary

Name in Block Capitals

Date

D	D	/	M	M	/	Y	Y	Y	Y
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Section 9

Verification of Identity

TO BE COMPLETED BY THE INTERMEDIARY

Applicant One

Confirmation of Verification of Identity Private Individual - Introduction by a FCA regulated firm

Full Name

Date of Birth

Address

Postcode

Previous Address (if not at current address for three years)

Postcode

Confirmation

I/we confirm that

(a) the above information in Section 9 was obtained by me/us in relation to the customer

(b) the evidence I/we have obtained to verify the identity of the customer:

Meets the standard evidence set out within the guidance of the UK Financial Sector issued by JMLSG;

or

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

Signature of Intermediary

Date

Name in Block Capitals

Position

Full name of regulated firm

FCA reference number

Section 9

Verification of Identity

TO BE COMPLETED BY THE INTERMEDIARY

Applicant Two (if applicable)

Confirmation of Verification of Identity Private Individual - Introduction by a FCA regulated firm

Full Name

Date of Birth

Address

Postcode

Previous Address (if not at current address for three years)

Postcode

Confirmation

I/we confirm that

(a) the above information in Section 9 was obtained by me/us in relation to the customer

(b) the evidence I/we have obtained to verify the identity of the customer:

Meets the standard evidence set out within the guidance of the UK Financial Sector issued by JMLSG;

or

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

Signature of Intermediary

Date

Name in Block Capitals

Position

Full name of regulated firm

FCA reference number

Section 10

Declaration and Undertaking

TO BE READ BY ALL PARTIES

1. The Applicant undertakes to Blackfinch Investments Limited that it may rely on the offer made by the Applicant to participate in the Adapt IHT Portfolios pursuant to this Application Form and accordingly that this offer may not be cancelled, rescinded or otherwise revoked after the date hereof.
 2. The Applicant hereby warrants to Blackfinch Investments Limited that:
 - i. the Applicant agrees to proceed with an investment in the Adapt IHT Portfolios upon the Terms & Conditions, which together with this Application Form constitutes the Agreement with the Applicant;
 - ii. The Applicant agrees to pay or procure payment on demand and to indemnify or procure the indemnification of Blackfinch Investments Limited against:
 - a. any liabilities, expenses or payments which may be payable by the Applicant under the Agreement;
 - b. any sums to which Blackfinch Investments Limited or any other person may become entitled by way of indemnity under the Agreement; and
 - c. any other sums in respect of which Blackfinch Investments Limited is entitled to indemnification from the Applicant;
 - iii. the Applicant has received the Adapt IHT Portfolios Brochure and is aware of the aims and objectives of the Adapt IHT Portfolios and has relied on the advice of, or has consulted with, their own professional advisers with regard to the tax, legal and other economic considerations related to this application to the Adapt IHT Portfolios; or is aware it is open to them to seek advice from a professional adviser;
 - iv. the Applicant has received and has read and understood the terms of the Adapt IHT Portfolios Brochure and particularly the section headed 'Risks', and is aware of the risks of proceeding with this application; and the Applicant could lose all of their investment monies and has the capacity to absorb this loss;
 - v. the Applicant has such knowledge and experience in financial and business matters as to be capable of evaluating the risks involved in, and the merits of, an investment in the Adapt IHT Portfolios;
 - vi. in evaluating the suitability of an investment in the Adapt IHT Portfolios, the Applicant has not relied upon any representation or warranty (whether oral or written) made by Blackfinch Investments Limited or any other person other than as set forth in the Adapt IHT Portfolios Brochure, save that this shall not apply to any fraudulent representation. The Applicant confirms that where requested, all documents, records and books relating to the Adapt IHT Portfolios have been made available for review by the Applicant and that the Applicant has received satisfactory answers to questions raised with Blackfinch Investments Limited concerning the Terms & Conditions relating to an investment in the Adapt IHT Portfolios;
 - vii. the Applicant has the financial ability to bear the economic risk of participating in the Adapt IHT Portfolios, has adequate means for providing for their current needs and possible contingencies and has no need for the liquid funds representing their investment in the Adapt IHT Portfolios;
 - viii. the Applicant shall execute and deliver to Blackfinch Investments Limited, within five days after receipt of a request from Blackfinch Investments Limited, such further designations, powers of attorney and other instruments as Blackfinch Investments Limited shall reasonably deem necessary;
 - ix. the Applicant shall promptly provide to Blackfinch Investments Limited such information as it may reasonably require;
 - x. all information provided to Blackfinch Investments Limited in this Application Form is correct and complete as at today's date and may be relied upon by Blackfinch Investments Limited. The Applicant agrees to notify Blackfinch Investments Limited as soon as reasonably practicable upon becoming aware if:
 - a. any representation or warranty contained in this Application Form becomes untrue prior to the acceptance of the application; or
 - b. any response to any questions contained in this Application Form become untrue at any time;
 - xi. the Applicant agrees to provide such information and execute and deliver such documents as Blackfinch Investments Limited may reasonably request to verify the accuracy of the representations and warranties contained in this Application Form or to comply with any law or regulation applicable to the Adapt IHT Portfolios, provided that any confidential information disclosed shall be kept confidential by Blackfinch Investments Limited and shall not be made available to any third party unless required by law or by any regulatory authority.
3. The Applicant agrees, by executing this Application Form, to be bound by the terms of the Agreement and this Application Form shall accordingly constitute the Applicant's irrevocable agreement to be bound by the Terms & Conditions of the Agreement.
 4. The Applicant accepts that the covenants and undertakings contained in this Application Form shall remain in full force and effect until the termination of the Agreement.
 5. The Applicant acknowledges that Blackfinch Investments Limited will rely upon the covenants and undertakings contained in this Application Form and the Applicant hereby agrees to indemnify Blackfinch Investments Limited and each of their associates from and against any and all losses, costs and expenses reasonably and properly incurred as a result of, or otherwise directly arising out of, a material breach of any such covenants or undertakings contained in this Application Form.
 6. The Applicant agrees that the information provided to Blackfinch Investments Limited in connection with this application and during the course of the operation of the Adapt IHT Portfolios may be stored on computer or otherwise by Blackfinch Investments Limited and such other parties that Blackfinch Investments Limited may nominate for administrative purposes and consent to the use of such information for the purpose of the ongoing administration of the Adapt IHT Portfolios.
- This Application Form, the Adapt IHT Portfolios Brochure and the Terms & Conditions constitute the Agreement, which shall be governed by, and construed in accordance with, the laws of England and Wales, and the appropriate Court of Law in England is to have exclusive jurisdiction in relation to all matters, claims and disputes arising out of or in connection with this Application Form.

IMPORTANT INFORMATION

Blackfinch Investments Limited (Blackfinch) is authorised and regulated by the Financial Conduct Authority. Registered address: 1350-1360 Montpellier Court, Gloucester Business Park, Gloucester, GL3 4AH. Registered in England and Wales company number 02705948.