

# Blackfinch

## Adapt IHT Portfolios

# Reasons Why



### Choose From Four Portfolios

We give clients a broad selection of investments, based on their requirements. There is a choice of four portfolios, each with its own target return: (Ethical 3%, Balanced 4%, Balanced Growth 4.5% and Growth 5%+). This helps advisers select a portfolio which best meets a client's objectives and attitude to risk.



### Full ESG Overlay

As a signatory to the Principles for Responsible Investment (PRI) we're committed to helping create a more sustainable global financial system. We incorporate Environmental, Social and Governance (ESG) considerations into the investment analysis and decision-making processes for our Adapt IHT Portfolios, and our portfolio companies report on their ESG-related activities and progress.



### 100% Business Relief Success Rate

The Adapt IHT Portfolios are designed to provide an exemption to IHT, subject to being held for a minimum of two years and at the point of death. To date, we are yet to be made aware of any clients (with investments of two years plus) that have failed to qualify for BR.



### Diversification Across Three UK sectors

The IHT portfolios offer diversification across up to three UK sectors: property development lending, renewable energy and asset-backed finance. The portfolios have access to the same underlying portfolio companies, but with different allocations to suit different return requirements.



### Market-Leading Returns

We believe high-quality investments lead to better outcomes for our clients. For example, the performance of the Adapt IHT Portfolios has been independently acknowledged by tax investment expert Martin Churchill\*, who noted that the Growth Portfolio has delivered one of the highest levels of returns to investors from among the asset-backed IHT-efficient peer group over five years.



### Direct Payment Scheme

Dealing with IHT liabilities can be a painful and lengthy process for families. To combat this, we facilitate HMRC's Direct Payment Scheme. This ensures the investment can be sold down and proceeds paid directly to HMRC to help cover any IHT liability on the deceased's estate, giving family and beneficiaries peace of mind.



### Low Charges

Our Annual Management Charge (AMC) is just 0.5% plus VAT, and is deferred until the client sells their investment, transfers it into trust, or passes away. We only take our fee after the investment has achieved its pre-determined target return.



### Liquidity Target of 2-4 Weeks

Investors have the option to withdraw some or all of their capital by selling their shares in the underlying businesses. While we cannot guarantee the timing of withdrawals, over the last five years, the average time taken to return money to investors has been 11 calendar days.

*\*Martin Churchill Tax Efficient Review Issue 478 - September 2022*

#### IMPORTANT INFORMATION

Capital at Risk. Returns are not guaranteed and values can go down as well as up. This Information is Issued by Blackfinch Investments Limited which is authorised and regulated by the Financial Conduct Authority (FCA Number 153860). Registered Address: 1350-1360 Montpellier Court, Gloucester Business Park, Gloucester, GL3 4AH. Registered in England and Wales Company Number 02705948.

