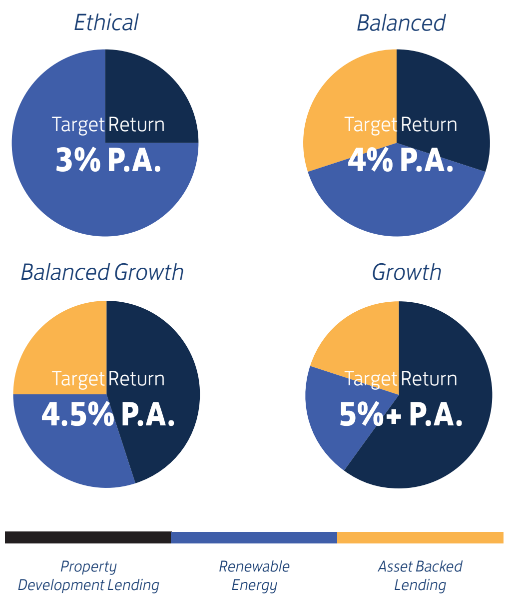
BLACKFINCH INVESTMENTS

Blackfinch Adapt IHT Portfolios

The Adapt IHT Portfolios are an Inheritance Tax (IHT) solution with options focused on environmental, social and governance (ESG) factors. Clients can invest in firms operating across renewable energy generation and energy infrastructure assets, property development finance and asset-backed lending.

We only invest in companies that we believe will be Business Relief (BR) qualifying[1], which can deliver IHT relief after just two years, if held at the time of death. We offer four model portfolios, targeting returns from 3-5%+. These access the same underlying firms but have different allocations.[2]

TYPICAL PORTFOLIO ASSET ALLOCATION



KEY FEATURES

- Target returns of 3%, 4%, 4.5% and 5%+
- IHT relief after two years (and if held at death) using BR
- Ethical IHT solution with ESG focus
- Access to and control of capital
- Simplicity: no complex legal structures
- Aims to preserve capital
- A cost-efficient solution

POTENTIAL CLIENTS[3]

Clients with IHT liability who:

- are focused on ESG investing
- want access to and control over their money
- wish to target strong returns from 3-5%+ on investment
- are in trust (new or existing)

Business owners/clients who are selling/have sold a business

Clients seeking an alternative investment for diversification.

FEES

Initial Fee	**2.00%**
Annual Management Charge[4]	**0.5% + VAT**
Dealing Fee	**1%** Dealing Fee to any initial purchases, ad-hoc withdrawals and sales of shares at exit. **0%** fee on shares sold to pay adviser fees and regular client withdrawals.

[1]We will only invest in companies which we reasonably believe qualify for BR. However, we can't give a commitment that investments will remain qualifying at all times in the future.
[2]The Adapt IHT Portfolios invest in small, unquoted companies. Investors' capital is at risk and the investment return is not guaranteed.
[3]The Adapt IHT Portfolios may not be suitable for all investors. We would recommend that prospective investors seek independent advice before making a decision.
[4]Deferred and only payable if investment achieves target return

ESG Committed