



8 **Warning Signs Your CIP May Be Holding You Back**



Is your Centralised Investment Proposition (CIP) still fit for purpose?

As market conditions evolve and regulatory pressures increase, many adviser firms are discovering that the investment solutions they've relied on for years are no longer aligned with their strategic goals — or those of their clients.

1 Your CIP Feels Like a “Black Box”

You don't have full clarity on what's driving performance. Maybe you can't access underlying data, or maybe the portfolio rationale is vague. Either way, if you can't easily explain it to clients, that's a problem.

2 Pricing is Out of Step with Value

If you're struggling to justify ongoing charges — either to clients or internally — it's time to assess what value is truly being delivered. High headline costs with unclear service differentiation can erode trust and margin.

3 It's Too Rigid to Adapt

Markets move fast. If your current model requires scheduled quarterly rebalances or can't respond to real-time market shifts, you're missing the agility modern advice firms need.

4 Lack of Brand Alignment

Your investment proposition should reflect your firm's identity and values. If you're presenting an off-the-shelf model from a third party, it may be undermining your firm's positioning and client experience.

5 You're Not Involved in Strategic Decisions

Are you included in strategy around asset allocation, fund selection, or tactical positioning? If not, you're outsourcing a core part of your value proposition — without influence or oversight.

6 Risk Profiling Feels One-Size-Fits-All

CIPs that don't integrate with your preferred risk profiling tools — or can't be adapted to reflect your firm's view on risk — could be exposing you to compliance concerns or suitability issues.

7 You're Relying on One Provider Too Heavily

Over-concentration in one provider or one fund group can lead to dependency risk. A diversified, flexible infrastructure allows you to retain control while reducing operational friction.

8 It's Becoming Harder to Differentiate Your Service

In a market where many firms are using similar off-the-shelf solutions, how does your CIP stand out? If you're competing on price rather than proposition, it might be time to build something truly your own.

Is it time to review your CIP?

If **two** or more of these points feel familiar, it's likely your CIP is no longer serving your firm — or your clients — as well as it could. The good news? There's a better way to deliver control, value, and flexibility.

- ☐ Your CIP feels like a black box
- ☐ Your pricing doesn't reflect the value you deliver?
- ☐ Your CIP is too rigid
- ☐ A disconnect between your CIP and your brand
- ☐ You're not part of strategic decisions
- ☐ Risk profiling feels one-size-fits-all
- ☐ You're overly reliant on a single provider
- ☐ It's getting harder to differentiate your service



Let's rethink your CIP, together.

Speak to our team, who are ready to assist with any queries, and explore what a modern, tailored investment approach could look like for your firm.



Mark Keogh

07496688987
m.keogh@blackfinch.com



Jordan Kent

07860625065
j.kent@blackfinch.com

IMPORTANT INFORMATION

Blackfinch Asset Management Limited is an Appointed Representative of Blackfinch Investments Limited which is authorised and regulated by the Financial Conduct Authority. Registered address: 1350-1360 Montpellier Court, Gloucester Business Park, Gloucester, GL3 4AH. Registered Company in England & Wales under No. 11639647. All information correct at May 2025