



### MODEL ADAPT IHT CAPITAL PRESERVATION PORTFOLIO

TARGET RETURN – 4% PER ANNUM

- 30% ● ASSET BACKED LENDING
- 30% ● PROPERTY DEVELOPMENT FINANCE
- 40% ● RENEWABLE ENERGY GENERATION

### ANNUALISED PERFORMANCE

**4.00%** (Annualised Performance (Net Client Return) shows period model performance after deduction of any applicable AMC)

### SERVICE OVERVIEW

The Blackfinch Adapt IHT Portfolios target Inheritance Tax (IHT) relief for investors in just two years, while enabling them to maintain control over their assets and benefit from the targeted underlying trading activity return.

### BLACKFINCH CAPITAL PRESERVATION CUMULATIVE RETURN

1 YEAR	01/10/18 - 30/09/2019	<b>5.01%</b>
5 YEARS	01/10/14 - 30/09/2019	<b>25.14%</b>

Cumulative model portfolio returns based on the actual performance achieved by the underlying investee companies.

### 5-YEAR DISCRETE ANNUAL PERFORMANCE

01/10/14 30/09/15	01/10/15 30/09/16	01/10/16 30/09/17	01/10/17 30/09/18	01/10/18 30/09/19
<b>4.36%</b>	<b>3.94%</b>	<b>4.57%</b>	<b>5.07%</b>	<b>5.01%</b>

Model portfolio returns based on the actual performance achieved by the underlying investee companies.

### PORTFOLIO FEES

NOT INCLUDED IN PERFORMANCE TABLES

DEFERRED AMC*	<b>0.5% +VAT</b>
INITIAL	<b>2%</b>
DEALING	<b>1%</b>

\*AMC is deferred for the life of the investment subject to a minimum annualised return of 4%. Initial fees are taken up front. Dealing fees are taken on the purchase and sale of shares. Please refer to the product literature for full details of fees.

### PORTFOLIO COMMENTARY SEPTEMBER 2019

The model Capital Preservation Portfolio continues to perform above the 4% target, with average model portfolio returns before Annual Management Fee at 4.59% for the period.

The portfolio acquired a large onshore wind project and a pre-construction ground mounted solar project earlier this year taking our total number of installations to 33. These acquisitions, and the plan to build on this number by the end of the year will strengthen our commitment to renewable energy investment and our focus on delivering returns for investors as the market grows.

Property backed loans continue to perform well, with strong levels of capital protection from underlying asset security. We managed to appraise over 100 opportunities in Q3 and made offers on 8 deals, with 2 loans repaying in the period.

### KEY BENEFITS

**A SIMPLE SOLUTION** NO COMPLEX OR EXPENSIVE LEGAL STRUCTURES

**WEALTH PRESERVATION** TARGETED TO SIGNIFICANTLY REDUCE THE 40% TAX PAYABLE ON YOUR EXCESS ESTATE

**SWIFT MITIGATION** UP TO 100% EXEMPT FROM IHT AFTER TWO YEARS UTILISING BUSINESS RELIEF (BR).

**MAXIMISE GROWTH** 0.5% +VAT ANNUAL MANAGEMENT CHARGE ONLY TAKEN AFTER WE HAVE ACHIEVED THE MINIMUM TARGET RETURN UPON MATURITY

**FLEXIBLE WITHDRAWAL** TAKE REGULAR PAYMENTS FROM YOUR INVESTMENT

**PROPERTY DEVELOPMENT  
FINANCE**



Blackfinch has extensive relationships with highly experienced property developers across the UK. Our property trading company provides flexible development finance to those typically requiring funding of between £0.5m - £10m for new-build projects, redevelopments and major renovation works. Lending is usually secured on a first-charge basis against land and buildings, providing assurance until repayment.

**RENEWABLES**



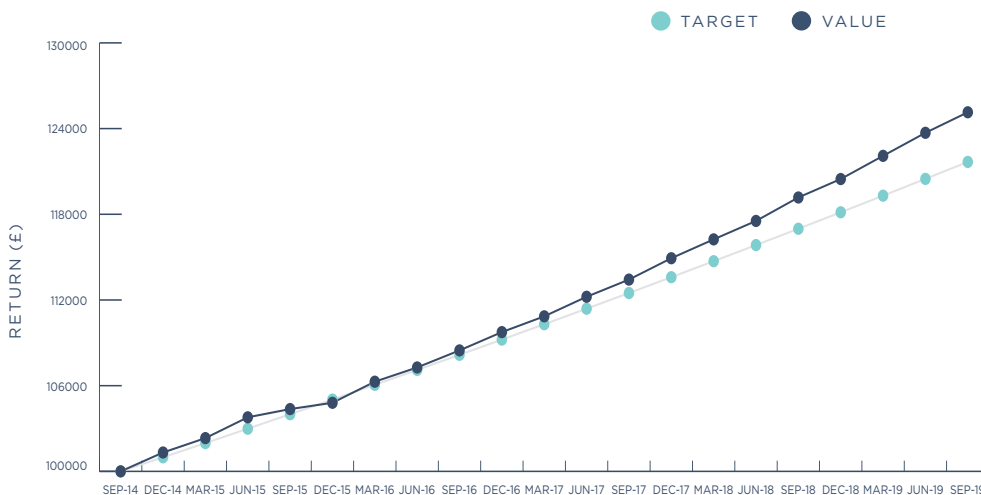
Blackfinch is a leading investor in renewable energy and energy infrastructure projects. Our renewables trading company owns and operates over 30 renewable energy sites across the UK, including Northern Ireland. Investments offer indexed-linked returns. They benefit from government-backed subsidies that are inflation linked and typically guaranteed for 20 years or more, and usually in combination with power purchase agreements (PPAs) making for secure and predictable revenues.

**ASSET-BACKED FINANCE**



We access opportunities within asset-backed lending. Our trading firm provides asset-backed finance in established sectors through secured loans of typically £0.5m - £10m. These cover property finance, bridging loans and commercial lending. Lending is always underpinned by a tangible asset including a building, land or a business holding. A charge is taken over the asset, providing control and security until repayment of capital.

**INVESTMENT PERFORMANCE BASED ON £100,000 INVESTED IN THE  
MODEL ADAPT IHT CAPITAL PRESERVATION PORTFOLIO  
OCTOBER 2014- SEPTEMBER 2019**



PAST PERFORMANCE CANNOT BE TAKEN AS A GUARANTEE OF FUTURE PERFORMANCE



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