

# Blackfinch Adapt AIM Portfolios

The Adapt AIM Portfolios invest in fast-growing firms listed on the Alternative Investment Market (AIM). We only invest where we believe stocks qualify for Business Relief (BR).<sup>1</sup> BR can deliver Inheritance Tax (IHT) relief after just two years<sup>2</sup> (and if held at the time of death).

AIM brings return potential and the ability to hold in an AIM ISA. The portfolios offer growth and income options. We manage them in partnership with Chelverton Asset Management, a smaller companies specialist with a proven track record.

## PORTFOLIO OPTIONS



### Growth Portfolio

Dividends are retained in portfolio to cover costs  
Portfolio will typically consist of 20-40 companies



### Income Portfolio

Bias towards companies with attractive dividend yields  
Dividends received can be paid out on a quarterly basis  
Portfolio will typically consist of 20-40 companies

<sup>1</sup>Tax reliefs are dependent on individual circumstances and are subject to change.

<sup>2</sup>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. Please refer to the brochure for details of the product's risks.

<sup>3</sup>The Adapt AIM Portfolios may not be suitable for all investors. We would recommend that prospective investors seek independent advice before making a decision.

<sup>4</sup>Not applicable on platform. See rate card on application form for other fees.

(Minimum Dealing Fee £15 per trade)

<sup>5</sup>Minimum custody fee £50 p.a. Not applicable on platforms.

## IMPORTANT INFORMATION

Capital at Risk. 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. All information correct at May 2024.

## KEY FEATURES

Income and growth portfolios available

IHT relief after two years (and if held at death) using BR

Suitable for new or existing ISA transfers

Portfolios run in partnership with award-winning fund manager Chelverton Asset Management

Alignment with Environmental, Social and Governance factors in investing

Tax-free income and tax-free capital gains (in ISA)

In-specie transfers accepted

Available on:



## POTENTIAL CLIENTS<sup>3</sup>

Clients seeking income from their investment

Clients with a potential IHT liability

Clients with ISA pots that have stored up an IHT liability

Clients who wish to retain access to their investment

Clients aiming for long-term capital growth

Clients who would like exposure to smaller companies

Clients seeking alternative investment diversification

## FEES

|                                 |                      |
|---------------------------------|----------------------|
| Initial Fee                     | <b>0.00%</b>         |
| Annual Management Charge        | <b>1.5% (no VAT)</b> |
| Dealing Fee <sup>4</sup>        | <b>1%</b>            |
| Annual Custody Fee <sup>5</sup> | <b>0.25%</b>         |