BLACKFINCH
INVESTMENTS

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).[1] BR can deliver Inheritance Tax (IHT) relief after just two years[2] (and if held at the time of death).

PORTFOLIO OPTIONS

Growth Portfolio

Focus on investing in companies with strong long-term growth potential.

Income Portfolio

Bias towards companies with attractive dividend yields Dividends received can be paid out on a quarterly basis

Mixed Portfolio

Available for direct investment, offers enhanced diversification.

KEY FEATURES

- Income, growth and mixed portfolios available
- IHT relief after two years (and if held at death) using BR
- Suitable for new or existing ISA transfers
- Alignment with UNPRI principles of responsible investing
- Tax-free income and tax-free capital gains (in ISA)
- In-specie transfers accepted

AVAILABLE ON:

transact, M&G wealth, Scottish Widows, FusionWealth, Fidelity, 7IM, Platform One, Succession, abrdn (aberdeen investments), nucleus

POTENTIAL CLIENTS[3]

- 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	**0.00%**
Annual Management Charge	**1.5%**
Dealing Fee[4]	**1%**
Annual Custody Fee	**0.25%**

New Business Relief rates will apply from April 2026.
Please refer to the Guide to Business Relief for further information.

[1] Tax reliefs are dependent on individual circumstances and are subject to change.

[2] 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.

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

[4] Not applicable on platform.
See rate card on application form for other fees.
(Minimum Dealing Fee £5 per trade)

The ARC 3D Award indicates Blackfinch's engagement with ARC's Investment Manager Research Programme and fulfilment of the due diligence criteria. It is not a rating or endorsement of suitability for specific clients but a validation of our commitment to transparency.

IMPORTANT INFORMATION