Don't invest unless you're prepared to lose all the money you invest. This is a high-risk investment and you are unlikely to be protected if something goes wrong. Take 2 minutes to learn more on page 2

Blackfinch Adapt IHT Service

What sets us apart?

Prioritising Capital Preservation

Our approach as an investment manager focuses on mitigating risk to prioritise preserving your capital. E.g. Power Purchase Agreements are used across renewable assets to secure long-term, stable income.

Low volatility

We've maintained positive returns every year since our launch over a decade ago. Our strategy focuses on low volatility, stability and an overall smooth investment journey giving our investors peace of mind.

Liquidity when you need it

6 days. That's how long, on average, it has taken for investors to receive their money when withdrawing some, or all, of their capital over the last five years[1].

Value for money

Our Adapt IHT service provides value through competitive pricing, transparent fees and stable returns. To ensure the best value for investors, there is no Annual Management Charge. We waive all dealing fees for withdrawals resulting from an investor's death. If an investor dies before the two-year BR-qualifying period has ended, any dealing fees previously paid on initial or additional investments (but not interim withdrawals) will be refunded.

Proven BR success

The Adapt IHT Service is designed to qualify for Business Relief (BR), and Inheritance Tax exemption subject to being held for a minimum of two years and at the point of death. BR is assessed on a case-by-case basis[2] by HMRC at the time the investor dies, and we have a 100% success rate when it comes to qualifying.

Direct Payment Scheme

Our solution fully supports HMRC's Direct Payment Scheme meaning that the estate can use the value of their Adapt IHT shares to contribute towards Inheritance Tax (IHT) liabilities instead of holding back cash or using expensive bridging loans.

Generalist and Dynamic asset allocation

Our generalist strategy invests across multiple asset types to avoid a concentration risk. Dynamic asset allocation allows us to flexibly adjust the portfolio as markets change, protecting against volatility and optimising opportunities for investors.

Reliable income

Our IHT solution is built upon reliability. We have a 100% track record when it comes to providing capital distributions to supplement income needs for our investors who request it.

[1]Based on figures from 29/02/20 - 28/02/25

[2] This assumption is based on the fact that we haven't been informed of any unsuccessful claims.

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

Estimated reading time: 2 mins

Risks

Due to the potential for losses, the Financial Conduct Authority (FCA) considers this investment to be high risk.

What are the FCA key risks?

1 - You could lose all the money you invest
If the business you invest in fails, you are likely to lose 100% of the money you invested. Most start-up businesses fail.

2 - You are unlikely to be protected if something goes wrong
Protection from the Financial Services Compensation Scheme (FSCS), in relation to claims against failed regulated firms, does not cover poor investment performance. Try the FSCS investment protection checker (https://www.fscs.org.uk/check/investment-protection-checker).

Protection from the Financial Ombudsman Service (FOS) does not cover poor investment performance. If you have a complaint against an FCA-regulated firm, FOS may be able to consider it. Learn more about FOS protection (https://www.financial-ombudsman.org.uk/consumers).

3 - You won't get your money back quickly
Even if the business you invest in is successful, it may take several years to get your money back. You are unlikely to be able to sell your investment early.

The most likely way to get your money back is if the business is bought by another business or lists its shares on an exchange such as the London Stock Exchange. These events are not common.

If you are investing in a start-up business, you should not expect to get your money back through dividends. Start-up businesses rarely pay these (https://www.financial-ombudsman.org.uk/consumers).

4 - Don't put all your eggs in one basket
Putting all your money into a single business or type of investment for example, is risky. Spreading your money across different investments makes you less dependent on any one to do well.

A good rule of thumb is not to invest more than 10% of your money in high-risk investments (https://www.fca.org.uk/investsmart/5-questions-ask-you-invest).

5 - The value of your investment can be reduced
The percentage of the business that you own will decrease if the business issues more shares. This could mean that the value of your investment reduces, depending on how much the business grows. Most start-up businesses issue multiple rounds of shares.

These new shares could have additional rights that your shares don't have, such as the right to receive a fixed dividend, which could further reduce your chances of getting a return on your investment.

If you are interested in learning more about how to protect yourself, visit the FCA's website (https://www.fca.org.uk/investsmart).

IMPORTANT INFORMATION
Capital at Risk. Returns are not guaranteed and values can go down as well as up. 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 April 2025. Tax reliefs are dependent on individual circumstances and are subject to change.