BLACKFINCH
ASSET MANAGEMENT

Blackfinch Asset Management

Outsourced Multi-Asset Investment
Solutions for Forward Thinking Firms

ESG
Committed

Where we live, where we invest, is where we **THRIVE**

Our heritage dates back over 25 years with the launch of Blackfinch Investments. In the years that followed, our growth saw expansion into asset management, renewables, property and ventures. We continue to adapt and evolve into markets where there is an opportunity to help us all thrive.

Our offerings are known for flexible design, focused on capital preservation and growth, with relatable return targets.

We're a whole-of-market investment manager, an independent company with no ties to parent banks or insurance companies. This allows us to provide a wide range of solutions suitable for investors in almost any situation and execute our best investment thinking without fear of conflict or bias.

As custodians of capital, together we can achieve more than acting alone. We're working towards a more sustainable world for all through a commitment to a positive environmental, social and governance (ESG) impact in all that we do.

BLACKFINCH
ASSET MANAGEMENT

Wealth management solutions
for financial advisers

BLACKFINCH
INVESTMENTS

Tax-efficient investment solutions
for financial advisers

BLACKFINCH

BLACKFINCH
VENTURES

Investing into high growth,
scaling technology businesses

BLACKFINCH
ENERGY

Investing into wind and
solar infrastructure

BLACKFINCH
PROPERTY

Short-term asset-backed
lending for real estate

Welcome to Blackfinch

Blackfinch was founded on evolutionary principles, inspired by the work of Charles Darwin. Our ability to adapt and evolve enables us to achieve our vision: to see individuals, businesses, and communities to thrive. It’s core to how we work.

We work exclusively with financial planning firms like you to provide products that address both tax-efficient investment strategies as well as globally diversified wealth management needs.

At Blackfinch Asset Management, our key aim is to help your clients achieve their financial objectives and for you to achieve your business goals. We do this by listening to your needs and providing what you asked us for: straightforward investment portfolios, with clear, understandable objectives.

We want to form a long term, meaningful partnership with you, so alongside the products we also provide you with extensive business support.

We use those investment solutions to make a positive impact and create a more sustainable world. From financing the growth of a more robust renewable energy supply for the UK, to supporting scaling technology companies who are making services that save lives – and much more.

That’s why, as an ESG investor, we have ESG running through all of our products and services.

Richard Cook
Founder and CEO

Diversified wealth management solutions

We understand your client base varies, and you want access to a range of products which can adapt as your business needs evolve.

We've designed our asset management product range around your feedback, shifting market trends and the evolution of the regulatory landscape, to bring deep value to your business offering and empower you to grow a loyal, thriving customer base.

Our solutions, all of which are globally diversified, multi-asset offerings, which can be accessed from multiple platforms, meets client demands for accessible, diversified offerings aligned with ESG factors.

The range includes multi-asset fund structures, managed portfolios and a unique tailored offering that you can design yourself. So whatever stage your firm is at with your investment solutions, if you are looking for something unique to grow your business offering, we can help.

Our solutions

Multi-Asset Unit Trusts

With 4 portfolio options available:

- Balanced
- Cautious
- Defensive
- Income

Managed Portfolio Service (MPS)

With 5 portfolio options available:

- Defensive
- Cautious
- Balanced
- Growth
- Enhanced Growth

Tailored Portfolio Service (TPS)

Your own-brand range of managed portfolios:

- Your strategy
- Your risk profile
- Your clients objectives
- Our execution

Helping you achieve your business goals

Deciding what is right for your firm.

No two adviser firms are the same, and our product range and support reflects that. By adapting our relationship to your business objectives, you and your clients can benefit from help and support across many areas.

Improve **business efficiencies**

Improve **communication** with clients

Gain **additional revenue**

Improve **profitability**

Improve your **client proposition**

Capitalise on market trends

Develop your **ESG proposition**

Organise **sector specific training** for you and/or your staff

Develop new **investment specialisms**

Increase **capacity** to take on new clients

Attract new advisers

Your plans for **succession or exit**

What could your future look like?

Fast-forward 12 months, this is how we hope you'll be feeling about our partnership.

"An effortless solution, genuinely adapted to my client base and firm requirements, that is a joy to offer"

"A thriving business, attracting new clients through a unique range that expresses our values and purpose"

"My strategy, delivered by experts who raise the bar and act in true partnership to help me adapt to the ever-changing investment landscape"

What makes us different?

It’s important to us that the advisers we work with, own and control their client relationships.

Commitment to Advisers

We’re one of the few asset managers that don’t have in-house financial advisers. Our expertise lies in the construction and ongoing management of investment solutions. So we offer solutions to complement and enhance the adviser’s business model.

Clear Investment Objectives

We focus on delivering relatable investment objectives to your clients. As we’ve dispensed with irrelevant, insular benchmarks, you can be assured that your clients will clearly understand how our portfolios relate to their objectives.

Partnership Approach

We believe that an investment partner should offer more than just a managed investment solution. Our partnership approach provides you and your clients with a range of investments that respond in real time to macro-economic conditions and broader market trends. They are designed to empathise with the emotion of the investor as the world around us changes. We provide your firm with supporting investor-friendly communications to help you translate complex topics to individuals. The level of support we provide ensures a standout service.

Ensuring clarity in a regulated world

Regulatory Alignment

With regulation requiring you to provide a strong focus on client outcomes, having clarity around portfolio investment objectives is key. At Blackfinch Asset Management we embrace regulatory change and consistently build it into all of our products and solutions. We offer portfolios with your clients' objectives in mind, and clear communications, leading to measurable and expected outcomes.

A Jargon-free Approach

Advisers often tell us objectives contained in phrases like 'grow capital over time' and 'provide a balance between income and capital growth' are unclear. They also tell us concepts like 'outperformance of a benchmark' often have little meaning for clients. Our clearly defined objectives mean that your clients will always understand what the portfolio is designed to do, delivering against the regulatory demands on your firm.

Inflation-linked Objectives

We offer some portfolios with the aim of combating inflation. Feedback from advisers and their clients tells us this is the metric investors understand most easily. Targeting returns that are clear and meaningful for your clients ensures that portfolios are grounded in the regulatory environment.

ESG is integral to our business

Stronger Performance

We believe ESG factors are core to businesses' future success. Investing in firms aligned with ESG principles can lead to superior returns. There's a positive correlation between firms which improve on ESG factors and share-price performance.

Supporting Leaders and Improvers

We prioritise investments where there's active engagement with firms on ESG issues with fund managers who value this approach. We aim to invest in funds focused on improvement in these areas.

Positive Screening

We positively screen investments, selecting firms with environmentally conscious and socially responsible business practices as well as good governance in place to protect investments.

Working for the Future

We continue to seek out fund managers who invest in firms aligned with ESG principles. It's not just about recognising what's being done by businesses today. We're focused on encouraging firms to keep ESG factors at the forefront of their work over the long term.

Next Steps

Ensuring appropriate due diligence and assessment is integral for us and our partner firms.

Our team covers the whole of the UK and will be happy to spend some time with you understanding your goals. If you'd like to get in touch with one of our relationship managers, vist our website at **www.blackfinch.am/contact** or call us on **01452 717070**.

Tell us what interests you

Our product range can work for firms at different stages of developing their centralised investment proposition. If you share with us your objectives we can help guide you through the best fit from our different solutions.

Due Diligence Process

Working with a range of leading compliance providers, we have developed a due diligence process and documentation pack. This covers all the key areas under consideration when selecting an outsourced investment manager.

The Right Cultural Fit

Our process can enable you to complete a more qualitative assessment. It can also help to confirm that our culture and approach is aligned with you and your business. We partner with firms that want to commit to working with us and find the solutions they need to grow.

Risks

Our products represent a medium to long-term investment and should be viewed as such. The range of assets, to which the portfolios provide exposure, all bring levels of investment risk. It is important that investors understand levels of return in relation to levels of risk and what is most suited to their risk profile.

Please bear in mind that fees and charges can affect investment performance. Investors can refer to the relevant portfolio factsheet detailing the annual management charge, along with the costs involved in investing in the underlying funds that form the portfolio. This can help to plan effectively.

Capital is at Risk

Past performance is not a guide to future returns. The value of investments, and income from them, may go down as well as up. Investors may get back less than invested. Changes in rates of exchange may adversely affect the value of an investment. Changes in interest rates may impact the value of fixed interest investments. The value of investment may be impacted if issuers of underlying fixed interest holdings default, or perception of their credit risk changes in the market. There are additional risks related to investments in emerging or developing markets.

Volatility Risk

The value of investments can go up and down. Volatility measures the rate at which they do. Equities are usually higher volatility than bonds, while cash is low volatility.

There is a relationship between the level of volatility investors take on in investing and the expected return. Greater volatility brings the potential for greater returns but also greater losses.

Inflation Risk

Inflation is a general increase in prices and a fall in the purchasing value of money. It can affect the value of assets in which you have invested. Cash is the asset most susceptible to inflation risk. There is also a relationship between interest rates and rates of inflation. If the interest rate payable on cash is below the rate of inflation, the real value of cash is reduced.

Currency Risk

UK investors will view investments in sterling. Assets such as overseas company shares may be priced in foreign currencies. Their values will be dependent on the prices of the assets and the relationships of the currencies with the pound. In this way foreign currency investments can be more volatile.

The information set out above is not an exhaustive summary of the risks of investing in the portfolios offered by Blackfinch Asset Management.

Important Information

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The Blackfinch Asset Management Portfolios are actively managed by Blackfinch Investments Limited.

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The portfolios offered by Blackfinch Asset Management may not be suitable for all investors and we would recommend that prospective investors seek independent advice before making a decision.

This brochure is intended as a summary only. Investors and advisers considering an investment should read the brochure in line with the relevant fact sheets.

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