

Blackfinch Asset Management Managed Portfolio Service

Straightforward investment portfolios,
with clear understandable objectives.

Signatory of:



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



Our heritage dates back over 30 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. Working with leaders of positive change to enable individuals, businesses and communities to thrive.

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 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 also use those investment solutions to make a positive impact and create long-term, sustainable outcomes. 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 a United Nations Principles for Responsible Investment (UN PRI) signatory, we have responsible investing running through all of our products and services.

We're all stronger when we work together, so we hope you find this investment partnership exciting and a good fit for your goals. It's great to be engaging with you, please read on to discover more.



Richard Cook
Founder and CEO

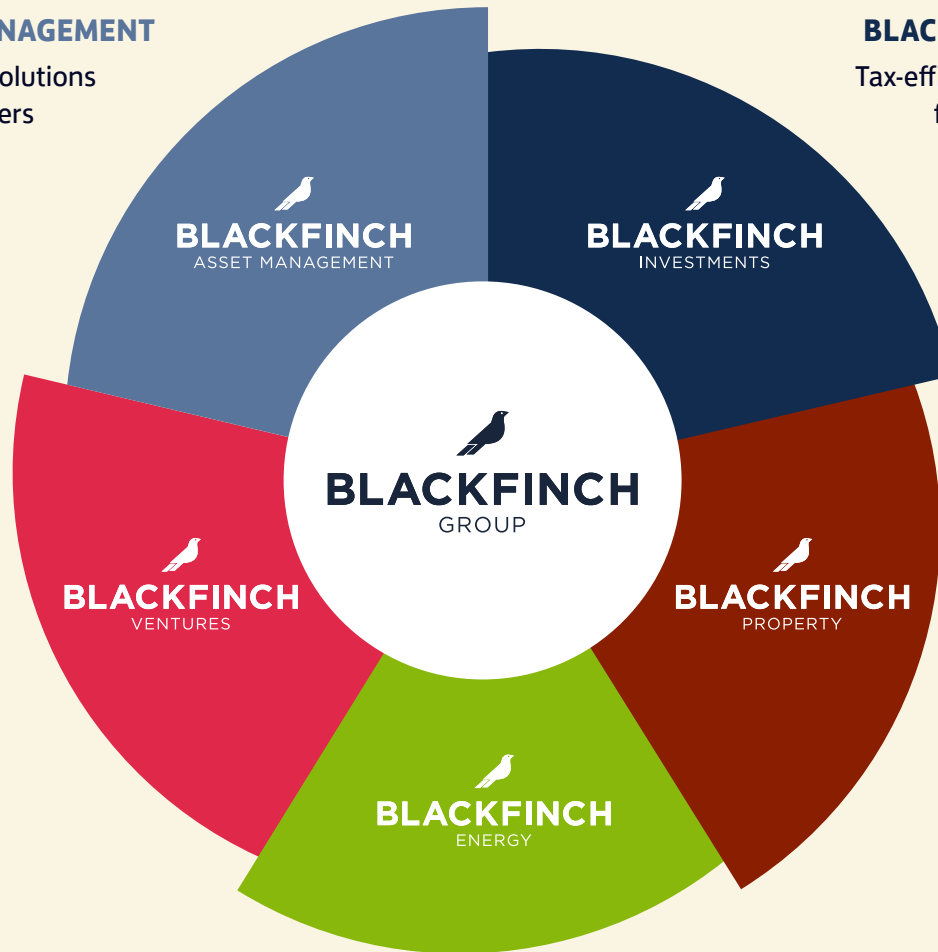


BLACKFINCH ASSET MANAGEMENT

Wealth management solutions
for financial advisers

BLACKFINCH INVESTMENTS

Tax-efficient investment solutions
for financial advisers



BLACKFINCH VENTURES

Investing into high growth,
scaling technology businesses

BLACKFINCH PROPERTY

Short-term asset-backed
lending for real estate

BLACKFINCH ENERGY

Investing into wind and
solar infrastructure



Are you embracing change and unlocking growth?

The financial advice industry is evolving rapidly, driven by regulatory shifts, rising client expectations, technological advancements, and an increased focus on cost-efficiency.

Advisers are facing mounting pressure to adapt while ensuring their businesses remain competitive, compliant, and profitable.

Clients increasingly require more transparent, and cost-effective investment solutions.

As regulatory demands grow, so do the costs of compliance and administration. Advice firms spend an increasing amount of time and resources on operational and compliance tasks, leaving less time for client engagement.

Ultimately, advisers seeking to grow their businesses or maximise future business valuations must ensure their operating models are efficient, scalable, and aligned with market demands.

The way forward

The message is clear: staying ahead in a competitive landscape requires a proactive approach. Streamlining portfolio management, embracing technology, and aligning services with regulatory expectations will be key to success.

In the following pages, we'll show how our Managed Portfolio Service (MPS) can help your firm navigate these challenges, giving you back the time and resources to focus on what matters most—**your clients**.

Blackfinch Managed Portfolio Service

Our **Managed Portfolio Service** is benchmarked to the Investment Association Mixed Investment sectors, with appropriate comparative sectors being identified for each of our portfolios according to the equity allocation set in our Strategic Asset Allocation. The Mixed Investment sector benchmarks corresponding to each portfolio are shown.

The use of the Investment Association Mixed Investment sectors provides relative peer group measurements for both performance and volatility. We recognise the importance that these sectors can play in assessing the relative success and value of our proposition from the perspective of our clients and investors.



Portfolio	Mixed Investment Sector Benchmark
Defensive	Mixed Investment 0-35% Shares
Cautious	Mixed Investment 20-60% Shares
Balanced	Mixed Investment 20-60% Shares
Growth	Mixed Investment 40-85% Shares
Enhanced Growth	Mixed Investment 40-85% Shares

Our portfolio range



Portfolio Name	Benchmark	Dynamic Planner Rating	Defaqto Rating	EValue Risk Ratings
Defensive	IA Mixed Asset 0-35%	DYNAMIC PLANNER PROFILED 3	defaqto RISK RATING VERY LOW RISK 3	Risk 1 - 5 2 Risk 1 - 7 2 Risk 1 - 10 3
Cautious	IA Mixed Asset 20-60%	DYNAMIC PLANNER PROFILED 4	defaqto RISK RATING LOW RISK 4	Risk 1 - 5 3 Risk 1 - 7 4 Risk 1 - 10 6
Balanced	IA Mixed Asset 20-60%	DYNAMIC PLANNER PROFILED 5	defaqto RISK RATING LOW TO MEDIUM RISK 5	Risk 1 - 5 4 Risk 1 - 7 5 Risk 1 - 10 7
Growth	IA Mixed Asset 40-85%	DYNAMIC PLANNER PROFILED 6	defaqto RISK RATING MEDIUM RISK 6	Risk 1 - 5 4 Risk 1 - 7 6 Risk 1 - 10 8
Enhanced Growth	IA Mixed Asset 40-85%	DYNAMIC PLANNER PROFILED 7	defaqto RISK RATING MEDIUM TO HIGH RISK 7	Risk 1 - 5 5 Risk 1 - 7 6 Risk 1 - 10 9

Platform availability

FusionWealth 

ascentric

 AVIVA

SCOTTISH  WIDOWS

 AEGON

 Hubwise
YOUR PLATFORM SOLUTION

novia 

novia 
global

Quilter

 Fidelity
INTERNATIONAL

 tavistock
INVESTMENTS PLC

 transact
take control

true potential 

 Fundment

nucleus 

 aberdeen

Platform availability is accurate as of May 2025.

For the most current information, please contact a member of the Blackfinch Asset Management team.

Investment philosophy

We manage our range of globally diversified, multi-asset, risk-rated portfolios with an unconstrained and vigilant investment approach.

By combining 'top-down' and 'bottom-up' strategies, we aim to deliver optimal and suitable outcomes for our clients.

Our Investment Committee uses comprehensive investment research. It works within a highly structured framework, helping us to stay at the forefront of investment management.

Our philosophy is to adapt to **changing markets** and **customer needs**. We pride ourselves on balancing significant investment experience and expertise with a commitment to transparency.



Globally diversified and multi-asset approach



Full transparency in how and where we invest



Focus on appropriate diversification



Neutral approach to passive or active underlying investment vehicles



Counterparty risk management



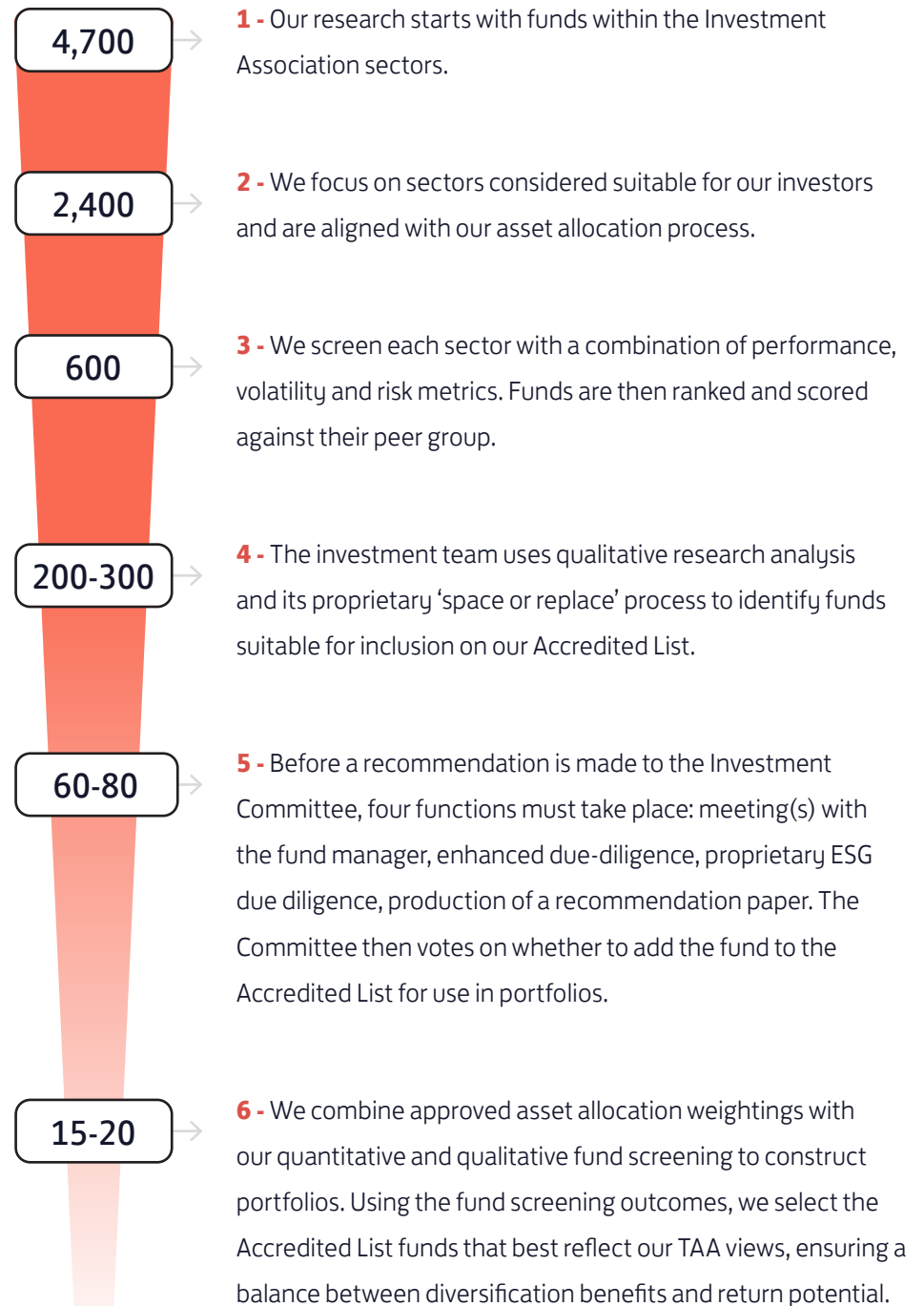
Decisions based on quantitative and qualitative factors

Investment selection process

The portfolio management team can select funds outside of Investment Association sectors if their consideration is deemed appropriate.

This qualitative approach ensures identified funds pass through to the 'qualitative and quantitative assessment stage'.

Our fund selection is not solely dictated by Investment Association criteria, allowing for a broader and more tailored investment approach.



Understanding the investment journey

Our goal is to keep investors feeling connected to their investment portfolios by providing clear communication that keeps them informed every step of the way.

If you'd like to explore our approach in more detail, you can request our **Investment Philosophy document**. It breaks down our process and gives you everything you need to carry out your due diligence with confidence.



Evolving your business

As part of our partnership, we will provide you with bespoke branded communications and engagement support for your investors with no financial jargon, complex language or industry benchmarks.

What can you expect?



Monthly Factsheets



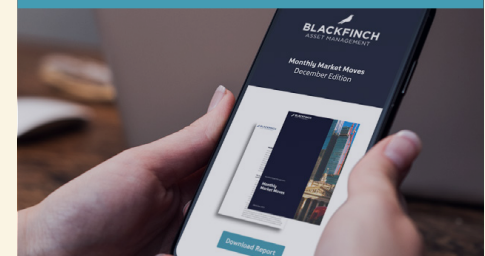
Quarterly Investment Reports



Thought Leadership Pieces



Monthly Market Moves



Market Commentaries



Investment Analysis Reports



MPS – your journey

- 1** Adviser researches the Discretionary Fund Manager (DFM) market and compare MPS against current CIP
- 2** Blackfinch can support with reviewing of existing CIP
- 3** BFAM MPS matches adviser chosen risk profiler
- 4** Adviser to ensure BFAM MPS meets performance, costs and service requirements under consumer duty
- 5** Adviser to understand communication and service offering
- 6** Sign Terms of Business
- 7** Scheduled reporting, market updates and ad hoc commentaries
- 8** Commence Asset Transfer

Risks

This represents 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

Blackfinch Asset Management Limited is an Appointed Representative of Blackfinch Investments Limited which is authorised and regulated by the Financial Conduct Authority. Registered address: 1350–1360 Montpellier Court, Gloucester Business Park, Gloucester, GL3 4AH. Registered in England and Wales company number 11639647.

Prospective investors must seek advice on the legal, taxation, financial and other consequences of investing and the risks involved. Prospective investors should not treat the contents of this brochure as advice relating to legal, taxation or other matters and, if in any doubt about the proposal discussed in this brochure, its suitability, or what action should be taken, should consult their own professional advisers.

The Blackfinch Asset Management Portfolios are actively managed by Blackfinch Investments Limited. Blackfinch Investments Limited has taken all reasonable care to ensure that all the facts stated in this brochure are true and accurate in all material respects. While there are no other material facts or opinions which have been omitted where the omission of such would render this brochure misleading, no representation or warranty, express or implied, is given as to the accuracy or completeness of the information or opinions contained in this brochure.

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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.


For information on how we use personal data, including with third parties outside of the European Economic Area (EEA) please refer to our Privacy Policy on our website.

Get in touch

If you would like to learn more about the Managed Portfolio Service, we have a Business Development team. Working across the UK, they are happy to visit your offices and talk more about how we can help you achieve your goals.

Make sure to get in touch using the below contact details.

 **01452 717070**

 **bfam@blackfinch.com**

 **www.blackfinch.am**

Stay informed and gain insights to share with clients.
Sign up at **blackfinch.com/market-updates**



Monday Market Update

A short summary of global events and their impact on markets, sent straight to your inbox every Monday.



Monthly Market Moves

A summary of global events from the previous month, sent direct to your inbox. A sleek, branded report which you can easily use with clients.



10-minute Monthly Market Forecast

A look ahead, presented live by our investment team, in an easy-to-understand way, giving you the insights you need to share with your clients.

