

# Blackfinch Asset Management Tailored Portfolio Service

A genuine partnership to help you add value to your  
business and deliver your own unique product range



# 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 reliable 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.

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Wealth management solutions  
for financial advisers



Tax-efficient investment solutions  
for financial advisers



Investing into high growth,  
scaling technology businesses



Investing into wind and  
solar infrastructure



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.

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. Our Tailored Portfolio Service gives you the flexibility and resources to create your own-brand range of portfolios, built around the needs of your client base. We want to form a long term, meaningful partnership with you, so alongside the products we also provide you with extensive business support.

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.

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*

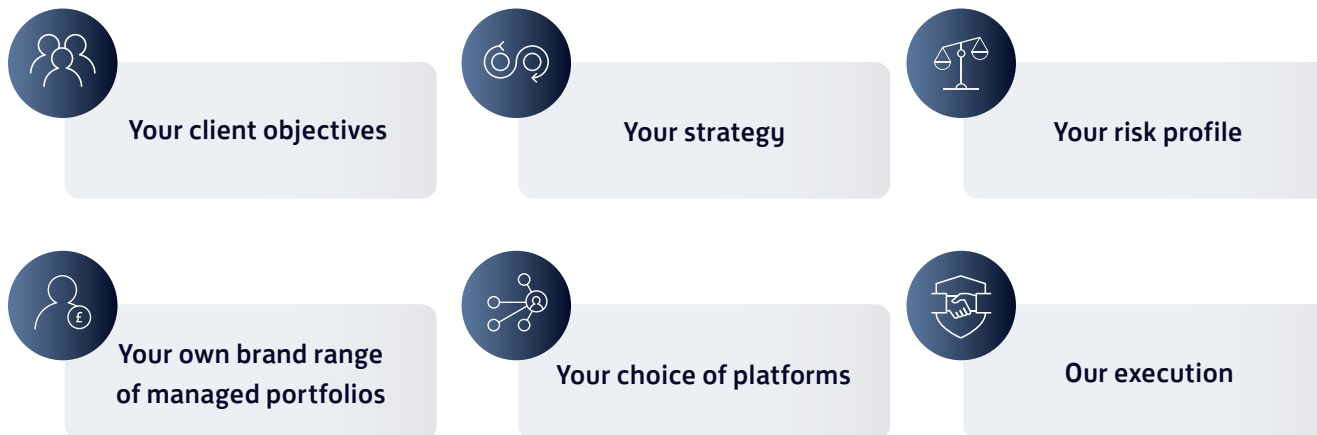


# What is a Tailored Portfolio Service (TPS)?

It is becoming increasingly apparent that there is growing demand in the marketplace for adviser firms to own more of their investment proposition so they can tailor it to the values, beliefs, requirements and cultures of their client base.

In our adviser research, your peer group told us that this demand is being driven by firms seeking a greater level of control over important factors like cost and active versus passive investments to solve their biggest challenges when using off-the-shelf solutions.

For firms where a pre-defined Managed Portfolio Service (MPS) range doesn't quite meet the needs of their clients, or they are looking to create a uniquely competitive offering, we work in partnership to provide a TPS. Our TPS is a service where you set the specifications and we provide the resources to deliver the strategy.



# What can be tailored?

When we work in partnership with growing firms, our goal is to help you and your clients to continue to thrive.

Some adviser firms come to us with a very clear vision of a range they would like to build, others are less certain but have a strategy as a starting point.

Our values of adapt, evolve and thrive enable us to work with firms no matter how advanced their thinking. Below we have included some suggestions for you and your team to think about, as a starting point only, and we encourage you to tell us all your ideas. We'll work with you to build a solution that best suits the outcomes you and your clients want.

A range that **maps perfectly** to your chosen risk profiler

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**Tailored** asset allocation

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Cap the **overall cost** to the client

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Tailored range **available consistently** across the platforms you choose

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Input to the **investment process**

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An investment style that best reflects your **clients' requirements**

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Fully **active, fully passive** or a **blend**

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**Client friendly** literature and communications

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Content creation to fully enhance the **client journey**

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# 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.

Included in your communications pack, you will receive:



Ad-hoc Market Commentaries



Thought Leadership Pieces



Monthly Factsheets



Quarterly Investment Reports



Investment Analysis Reports



Monthly Market Moves



# Evolving your business

Alongside bespoke communications, you will also benefit from the following:

Portfolios managed by our highly qualified expert team

Ongoing business support from our team

Active management

Easy access via third-party platforms with quick liquidity

Daily monitoring

ESG committed – we see ESG as a key performance driver

Regular rebalancing

Personal support from our account managers and access to the Investment Directors for market questions, client meetings, presentations and events

# When is TPS a good fit for a firm?

Solving challenges to facilitate thriving growth.

## Our TPS is most appropriate for...

Advisers looking for a partnership with a forward thinking and progressive investment company

Financial advisers desiring further involvement in the creation of the investment solution shape

Adviser businesses looking for enhanced support from their outsourced provider.

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 firm can tackle some of the challenges we hear about most in our adviser feedback.



Increasing regulatory pressure

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Cost and time constraints

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Juggling the complexity of offering

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Business risk and indemnity cover

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Constantly keeping investment knowledge current

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# Next Steps

## Step 1

Tell us what interests you. Let's have a chat about all the variables and how they can be structured to help your portfolio range achieve your strategic objectives.



## Step 2

We will provide a proposal outlining the range for you, so you can see the prototype products.



## Step 3

You can provide feedback on how it feels.



## Step 4

After reaching a product agreement, we move to delivery. This is when you can expect to start seeing your product appear on platforms and the product comes to life.



## Step 5

Now you can engage with your customers and offer your unique range of portfolios.

# Next Steps

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

We have a Business Development team offering full UK coverage, who will be happy to visit your offices and talk more about how we can help you achieve your goals. Make sure to get in touch by visiting our website [www.blackfinch.am](http://www.blackfinch.am) or calling us on **01452 717070**.

## **Tell us what interests you**

Our product range can work for firms at different stages of developing their central 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

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

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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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