

# Blackfinch Asset Management Tailored Portfolio Service

Your own-brand range of diversified, managed portfolios,  
curated to meet your firm and client outcomes.



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.

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 (TPS) gives you access to the investment expertise and resources of Blackfinch 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 deliver 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 UN PRI investor, we act responsibly with investor capital at all times.



**Richard Cook**  
*Founder and CEO*

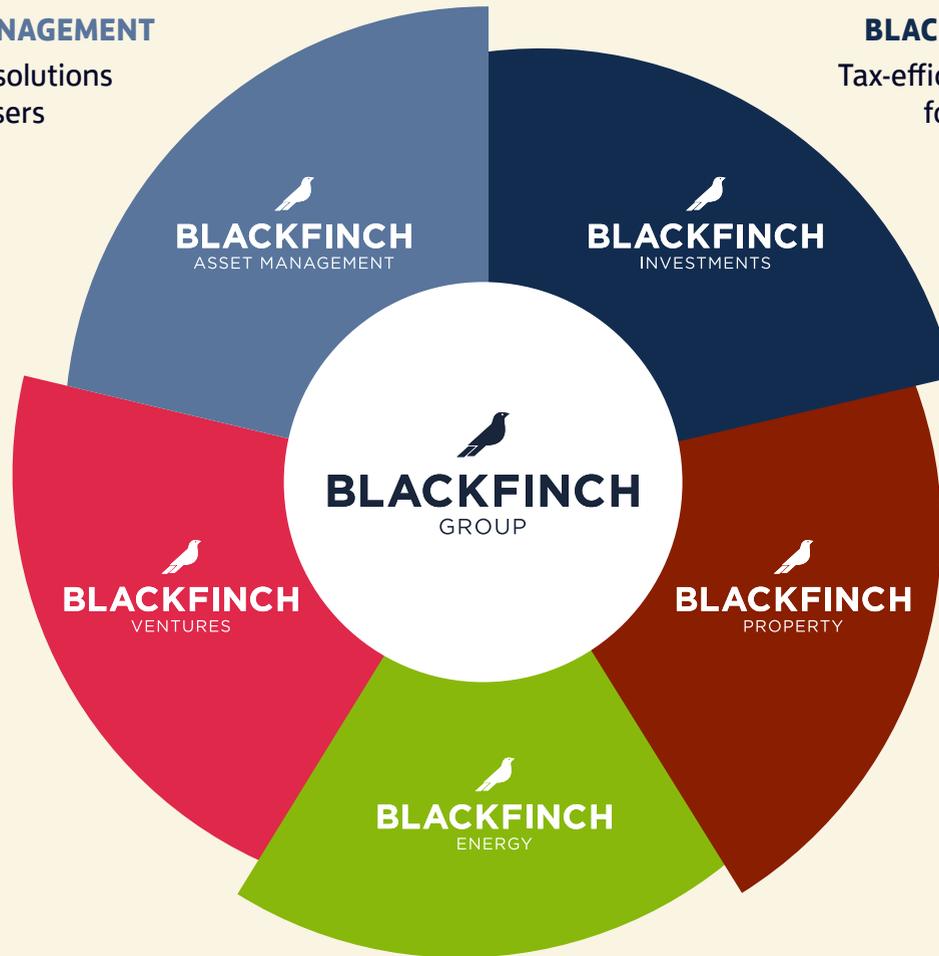


**BLACKFINCH ASSET MANAGEMENT**

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.

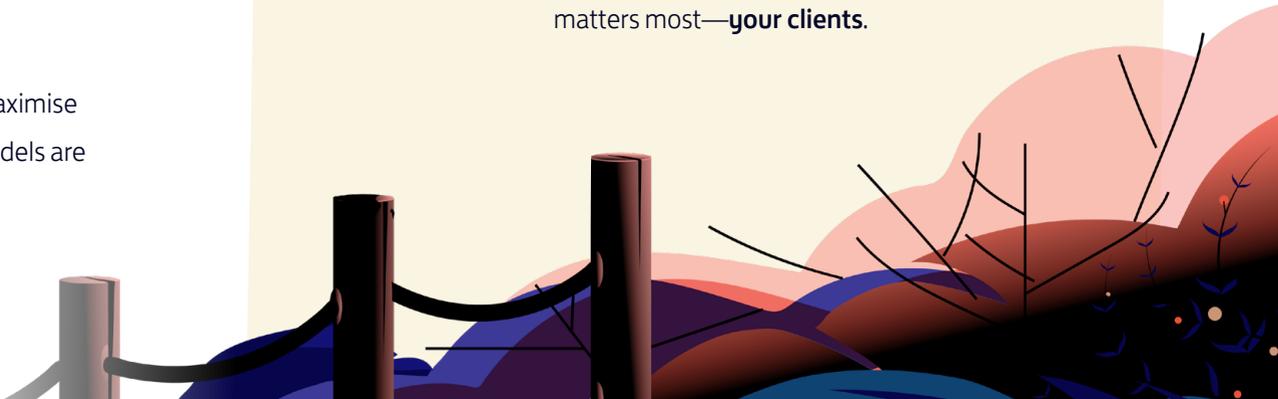
As regulatory demands grow, so do the costs of compliance and administration. Advice firms spend an increasing amount of time and resources on operational and compliance tasks, leaving less time for client engagement.

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 Tailored Portfolio Service (TPS) can help your firm navigate these challenges, giving you back the time and resources to focus on what matters most—**your clients**.



# What is a TPS?

Our Tailored Portfolio Service empowers financial advisers to shape their investment propositions to align closely with their clients' needs.

## T Tailored P Portfolio S Service

Increasingly, adviser firms are looking outside of traditional, off-the-shelf investment solutions. Instead, looking for propositions tailored to the values, beliefs, requirements and demographics of their client base.

The service offers advisers the opportunity to set the requirements of the proposition. For example, defining total costs to align with adviser and their clients' value expectations, outlining the objectives to the asset allocation, and participating in investment committee meetings to stay closely connected to the decision-making.

Firms also have the opportunity to influence the content of supporting literature, marketing collateral, and client communications, ensuring **consistency** with their **brand and messaging**.

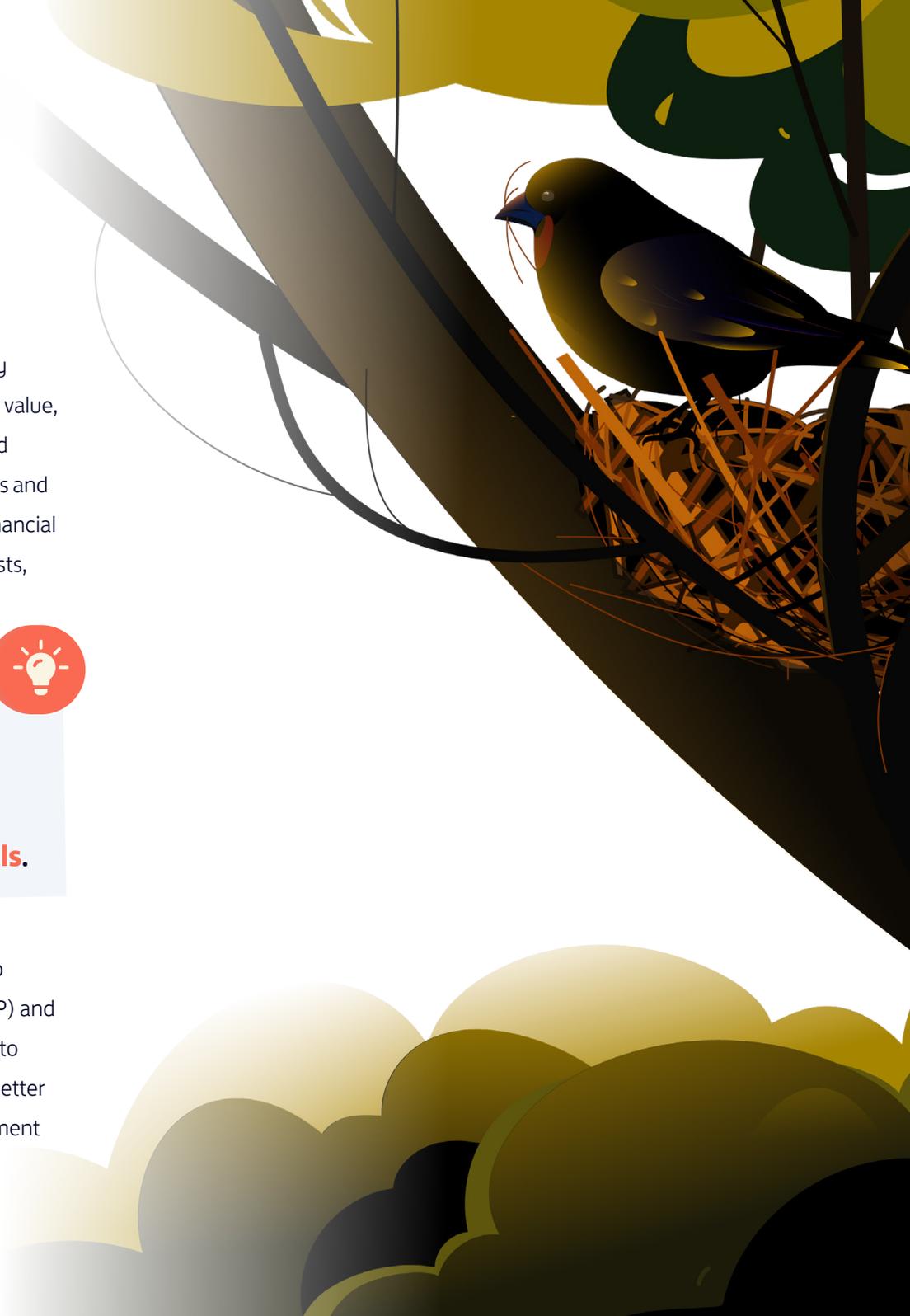
Additionally, the service allows firms to align portfolios with their chosen risk profiler, providing a comprehensive solution tailored to their client base. With direct access to our investment teams and decision-makers, advisers gain transparency and real-time insights into portfolio strategies, enhancing trust and collaboration.

This approach also supports advisers in meeting Consumer Duty requirements by prioritising good client outcomes, ensuring fair value, and maintaining clear and effective communication. Our tailored portfolio service allows advisers to create cost-effective solutions and maintain high-quality service, helping them comply with the Financial Conduct Authority's (FCA) focus on acting in clients' best interests, avoiding harm, and supporting financial objectives.



By partnering with us, adviser firms reclaim valuable time to focus on what they do best—delivering **holistic financial planning** and supporting their clients' **broader financial goals**.

Our service streamlines the operational complexities of portfolio management linked to your centralised investment process (CIP) and centralised retirement proposition (CRP). This enables advisers to dedicate more time to building client relationships and driving better client outcomes while maintaining confidence that their investment strategies are expertly managed and compliant.



# 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**.



A range that maps to your chosen risk profiler



Content creation to fully enhance the client journey



Tailored Investment Committee content



Fully active, fully passive or a blend



Tailored asset allocation



Cap the overall cost to the client



Tailored range available across the platforms you require



Client-friendly literature and communications

# 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?



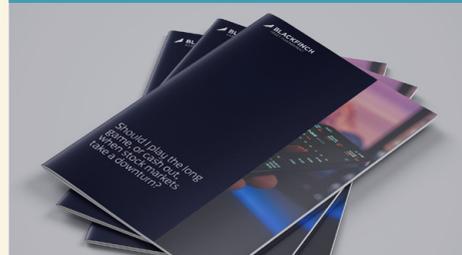
## Monthly Factsheets



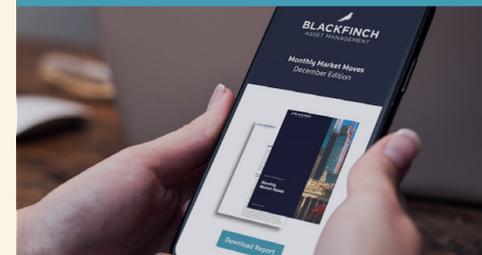
## Quarterly Investment Reports



## Thought Leadership Pieces



## Monthly Market Moves



## Market Commentaries



## Investment Analysis Reports



# Creating operational efficiencies

Once the solutions have been designed, built and launched, **Blackfinch Asset Management** will carry out the indefinite ongoing day-to-day management of the portfolio range.



UN PRI signatory – we see responsible investing as a key performance driver



Easy access via third-party platforms



Portfolios managed by our highly qualified expert team



Access to fund managers for market questions, client meetings, presentations and events



Ongoing business support from our team



Daily monitoring



Active management to ensure alignment with mandate

# When is TPS a good fit for a firm?

No two adviser firms are the same, and our product design 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



Cost and time constraints



Reducing the complexity of multiple offerings



Business risk and indemnity cover



Keeping investment knowledge current

Our **TPS** is most appropriate for...

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

Financial advisers wanting to ask for a **specific set of needs** to be addressed, not matched by existing solutions.

Adviser businesses looking for **enhanced support** and **product design** from their outsourced provider.

# What to expect

Here's what you can expect on your Tailored Portfolio Service journey.

We work together, ensuring a **seamless** and **effective** service that meets your clients' goals.

- 1 Understand your investment and client needs
- 2 Review current CIP
- 3 Blackfinch to complete full fact find
- 4 Provide Blackfinch with your preferred asset allocation
- 5 Adviser to input on cost structures
- 6 Meet the investment managers
- 7 Blackfinch produce competitor analysis and sample model range
- 8 Work with our Marketing team to create tailored communications
- 9 Agree Investment Committee
- 10 Sign terms of business and commence asset transfer
- 11 Tailored Investment Committee meetings
- 12 Scheduled reporting, market updates and ad hoc commentaries



# Get in touch

If you would like to learn more about the Tailored 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](https://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.

# 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.



