

Product Matrix



	Blackfinch Adapt IHT Service	Blackfinch Adapt AIM Portfolios	Blackfinch Thrive Corporate Management Service
Minimum Investment	£25,000	£15,000	£200,000
Objective	Capital preservation and growth (to qualify for up to 100% Business Relief)	Income and growth (to qualify for up to 100% Business Relief)	Capital preservation and growth
Options	N/A	Income or Growth	N/A
Target	3.5% - 5% net of charges	N/A	4-6% net of charges
Inheritance Tax Relief¹	Yes (after two years)	Yes (after two years)	Yes (for the shareholders of the company)
Available in an ISA	No	Yes	No
Initial Charge/Portfolio Establishment Fee	2%	0%	3%
Annual Management Charge	0%	1.5%	0.5% + VAT p.a. We only take it after investment achieves target return.
Dealing Fee	1% (not applicable to regular withdrawals or the facilitation of ongoing adviser fees) ²	Up to 1%	N / A
Other Fees	1.5% + VAT service fees for portfolio firms ³	See rate card	1.5% + VAT company servicing fee
Withdrawals	Minimum ad hoc withdrawal £3,000	Minimum withdrawal £5,000	Minimum withdrawal £3,000

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Blackfinch Ventures EIS Portfolios

Blackfinch Spring Venture Capital Trust

Minimum Investment	£10,000 advised £50,000 non-advised	£3,000
Objective	Capital growth	Tax-free income
Target	3x targeted return	Targeting a 5% dividend p.a. from 2024
Income Tax Relief (IT)	Up to 30%	Up to 30%
Maximum investment qualifying for IT relief	£1m + £1m backdated to previous tax year	£200,000
Minimum term to retain IT relief	Three years ⁴	Five years
Inheritance Tax Relief	Yes (after two years) ¹	N/A
Free from Capital Gains Tax (CGT)	Yes (as long as Income Tax Relief has been received)	Yes
CGT Deferral	Yes	N/A
Loss Relief	Up to 45% relief	N/A
Initial Charge/Portfolio Establishment Fee	3%	2.5% paid by the VCT
Annual Management Charge	2% (Only applied to the portfolios for the first four years only. For the remaining life of the investment, Blackfinch does not charge investors an AMC) ⁵	2% p.a. (excluding Ongoing Adviser Fees up to 0.5% p.a.)
Other Fees	20% performance fee on excess above 130p hurdle	20% performance fee on excess above 130p hurdle
Withdrawals	Not available	Dividends or share buy-back

Here to help

At Blackfinch our goal is to deliver great service to advisers and their clients. Our knowledgeable team is always on hand to assist you. We also offer a range of support options including, product training, presentations, technical support, bespoke illustrations, lunch and learn sessions. Get in touch on **01452 717070** or email enquiries@blackfinch.com

Notes:

¹ Shares must be held at time of death. Business Relief is assessed by HMRC on a case-by-case basis at the time of death of the investor, as part of the probate process, and therefore cannot be guaranteed.

² Dealing fee will not be charged on exit if they hold until they die. The dealing fees will be rebated if a client dies within 2 years of the BR-qualifying start date. Note: This will apply to the initial, additional investments and exit dealing fee that fall within that two year investment period, not interim withdrawals.

³ This fee relates to the management of the portfolio firms' ongoing operations. We apply the resource and expertise of our team. These costs are capped at 1.5% + VAT p.a. We calculate our model portfolio target returns net of these fees.

⁴ From date that trading commences, or shares are issued, whichever is later.

⁵ The AMC is charged to the portfolio companies so investors should receive tax relief on the entire amount invested into the companies and the fees charged to the companies.