



INTELLIGENTMONEY

IM INDEX 80

FACTSHEET - JANUARY 2023

INVESTMENT OBJECTIVE

This portfolio aims to provide long term investment returns from 80% global stock market exposure, biased away from the UK to the US, together with 20% gilt and bond exposure.

HISTORIC PERFORMANCE

Portfolio	Cumulative Performance				Annualised
	1 yr	3 yr	5 yr	10 yr	10 yr
IM Index 80	-9.33%	19.28%	38.80%	-	-

All figures to 31st December 2022 and inclusive of charges. Please note that these returns include all third party fees but not Intelligent Money's fee. This is the same way that platforms provide historic data and therefore enables you to compare returns on a like for like basis. The value of investments, and the income from them, can go down as well as up and past performance is no guarantee of future returns. You may not recover what you invest. Where live performance data is not available for certain time periods we have used data provided to us by P1 Investment Management to demonstrate what the historic performance of the underlying assets held within each portfolio would have delivered. All underlying assets are denominated in GBP.

INVESTMENT MANAGEMENT



JULIAN PENNISTON-HILL

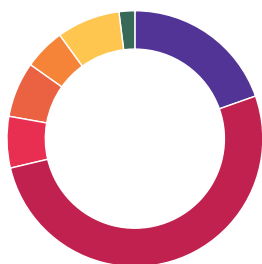
As Intelligent Money's Chief Executive, Julian is responsible for all investment management oversight, strategy and asset allocation modelling at Intelligent Money. Julian has 25 years of financial services experience having previously been Investment Management Director at Willis Owen, where he was responsible for generating and retaining £1bn of funds.



WILL DICKSON

Will is responsible for implementing this strategy, advising upon and running the ongoing investment management on our behalf. Will achieved an Accounting and Finance BSc from the University of Bath, an MSc in Finance and Investment from the University of Exeter and holds Chartered Wealth Manager status from the Chartered Institute of Securities and Investments. He has been recognised by Citywire as one of the UK's top investment managers for three years in a row and is Chief Investment Officer at P1 Investment Management.

ASSET ALLOCATION



Fixed Interest Overseas
Equities Japan
Equities Far East
Cash
Equities US
Equities Europe
Equities Other

% DISCRETE ANNUAL RETURNS

