



INTELLIGENTMONEY

IM OPTIMUM GLOBAL GROWTH

FACTSHEET - OCTOBER 2023

INVESTMENT OBJECTIVE

This portfolio aims to provide total returns (including dividend income) from global markets whilst protecting from currency fluctuations. It therefore carries a strong UK domestic bias whilst investing primarily in a balanced mixture of global equities together with a smaller exposure to gilts, fixed interest bonds and other assets (property and gold) to reduce volatility.

HISTORIC PERFORMANCE

Portfolio	Cumulative Performance				Annualised
	1 yr	3 yr	5 yr	10 yr	10 yr
IM Optimum Global Growth	3.01%	15.18%	16.94%	63.48%	-

All figures to 31st October 2023 and inclusive of charges. Please note that these returns include all third party fees and Intelligent Money's fee. 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 PROCESS



JULIAN PENNISTON-HILL

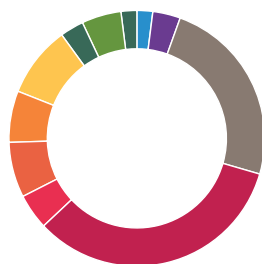
As Intelligent Money's Chief Executive, Julian is responsible for all oversight, strategy and allocation mandates at Intelligent Money. Julian has 25 years of financial services experience having previously been Investment Management Director at Willis Owen, where he was responsible for generating and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



WILL DICKSON

Will is responsible for implementing the above, running all investment management on behalf of our discretionary investment manager, P1 Investment Management. 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.

ASSET ALLOCATION



Fixed Interest UK Gilts	Other UK Fixed Interest
Equities UK	Equities US
Equities Japan	Equities Europe
Equities Far East	Equities Other
Property Funds	Gold
Cash	

% DISCRETE ANNUAL RETURNS

