

INVESTMENT OBJECTIVE

IM Money Markets is designed for investors who are looking for an alternative to holding cash balances and seek a return on funds by investing in short dated Money Market products such as cash, term deposits, certificates of deposit, commercial paper, floating-rate notes, and short-dated government bonds.

The objective of the IM Money Markets is to achieve performance similar to the Bank of England Sterling Overnight Interbank Average (SONIA) over rolling 12-month periods, before fees, while maintaining low volatility.

All securities not denominated in GBP will be hedged to manage currency exposure. Accordingly, investments in this portfolio will not run any FX risk.

This portfolio is provided and managed by P1 Investment Management and Cobens Direct, a trading style of Astute Financial Management (UK) Limited, on behalf of Quai Investment Services Limited

INVESTMENT PROCESS



WILL DICKSON

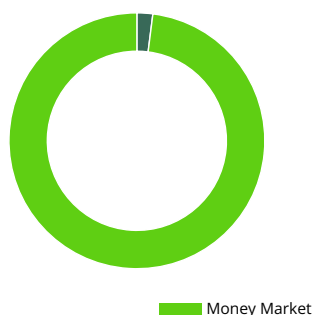
Will is responsible for implementing the above, running all investment management on behalf of investment manager P1 Investment Management. Will achieved an Accounting and Finance BSc from the University of Bath, an MSc in Finance and Investment from the University of Exeter and holds Chartered Wealth Manager status from the Chartered Institute of Securities and Investments.

HISTORIC PERFORMANCE

| Portfolio | Cumulative Performance | | | | Annualised |
|------------------|------------------------|--------|-------|-------|------------|
| | 1 yr | 3 yr | 5 yr | 10 yr | 10 yr |
| IM Money Markets | 4.95% | 10.16% | 9.72% | - | - |

All figures to 30th November 2024 and inclusive of charges. Please note that these returns include all third party fees and Cobens Direct 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.

ASSET ALLOCATION



% DISCRETE ANNUAL RETURNS

