



## INTELLIGENTMONEY

# IM LIFESTYLE GROWTH FOR INCOME

FACTSHEET - AUGUST 2023

### INVESTMENT OBJECTIVE

This portfolio aims to provide growth in excess of global markets under different market conditions whilst reducing your equity exposure and risk as you move closer to your selected target date, at which point you will be invested in an portfolio designed and run specifically for regular withdrawals over an indefinite time period.

### HISTORIC PERFORMANCE

Portfolio	Cumulative Performance				Annualised
	1 yr	3 yr	5 yr	10 yr	10 yr
Longer Investment Term	18.43%	50.43%	-	-	-
Medium Investment Term	14.74%	37.10%	-	-	-
Short Investment Term	10.00%	21.22%	-	-	-

All figures to 31st August 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 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.



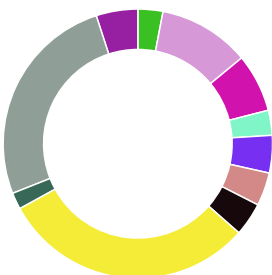
#### WILL DICKSON

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.

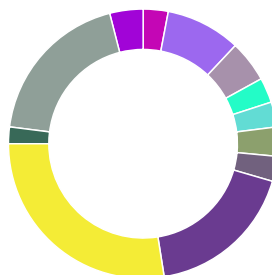
### ASSET ALLOCATION

Because of the evolutionary nature of the IM Lifestyle Growth for Income strategy it is not possible to show specific asset class/geographic exposure, as by definition this will be different from one investor to another at any given time. Therefore we show below illustrative asset class/geographic exposure over different cycles based on current market conditions.

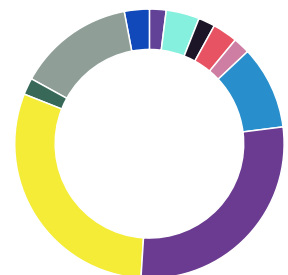
Longer Investment Term



Medium Investment Term



Shorter Investment Term



Travel And Leisure

Consumer Products And Services

Industrial Goods And Services

Media

Retail

Cash

Technology

Healthcare

Financial Services

Global Equities

Insurance

Other UK Fixed Interest

Fixed Interest UK Gilts