

INVESTMENT OBJECTIVE

This portfolio aims to provide growth in excess of global markets under different market conditions whilst reducing equity exposure and risk as you move closer to your selected target date, at which point you will be invested in a portfolio designed specifically for capital preservation.

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
Longer Investment Term	-2.35%	56.53%	-	-	-
Long to Medium Investment Term	-1.29%	44.32%	-	-	-
Medium Investment Term	-1.58%	25.26%	-	-	-
Medium to Short Investment Term	1.82%	14.67%	-	-	-
Short Investment Term	4.93%	7.90%	-	-	-

All figures to 30th April 2025 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

Because of the evolutionary nature of the IM Lifestyle Growth For Withdrawal 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

