INTELLIGENTMONEY

IM OPTIMUM CAUTIOUS

FACTSHEET - JUNE 2024

INVESTMENT OBJECTIVE

This portfolio aims to provide a higher return than cash deposit rates and inflation over the long term for investors seeking a cautious management approach. Returns can be used for income or growth and the portfolio invests predominantly in Gilts, Fixed Interest Bonds and Cash with a slightly larger exposure to Equities and other assets (Property and Gold) than our Defensive portfolio below.

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

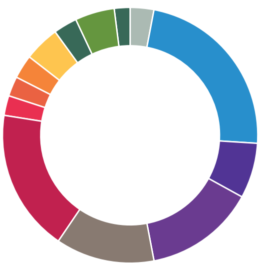
Will is responsible for implementing the above, running all investment management on behalf of investment manager P1 Investment Management. Will achieved an Accounting and Finance BSc from the University of Bath, an MSc in Finance and Investment from the University of Exeter and holds Chartered Wealth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

HISTORIC PERFORMANCE

	Cumulative Performance				Annualised
Portfolio	1 yr	3 yr	5 yr	10 yr	10 yr
IM Optimum Cautious	11.35%	3.37%	14.99%	50.57%	-

All figures to 30th June 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