



## INTELLIGENTMONEY

# IM OPTIMUM GROWTH FOR WITHDRAWAL

FACTSHEET - MARCH 2024

### 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 our Optimum Defensive strategy for capital preservation

This portfolio is provided and managed by P1 Investment Management under the Intelligent Money brand

### HISTORIC PERFORMANCE

Portfolio	Cumulative Performance				Annualised
	1 yr	3 yr	5 yr	10 yr	10 yr
IM Optimum Growth for Withdrawal Strategy	10.60%	13.46%	23.89%	69.77%	-

All figures to 31st March 2024 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

Julian is responsible for setting the strategy and allocation mandates for the portfolios and sits on the investment committee. He has over 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



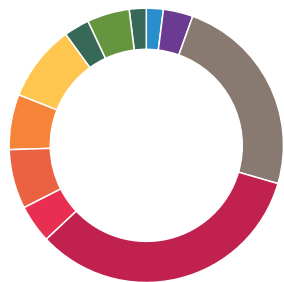
#### WILL DICKSON

Will is responsible for implementing the above, running all investment management on behalf of 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.

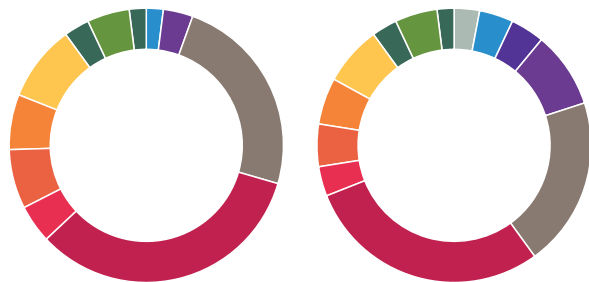
### ASSET ALLOCATION

Because of the evolutionary nature of the IM Optimum 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



Fixed Interest UK Gilts  
Equities Europe  
Cash

Other UK Fixed Interest  
Equities Far East  
Alternatives

Equities UK  
Equities Other  
Fixed Interest Overseas

Equities US  
Property Funds

Equities Japan  
Gold