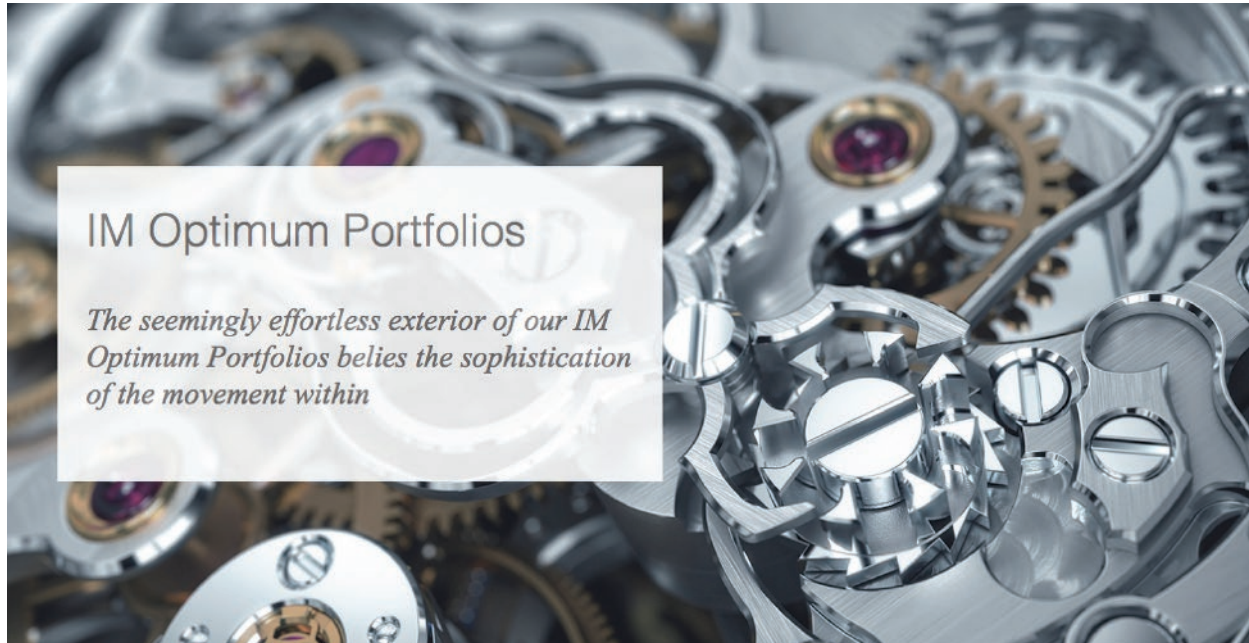




INTELLIGENTMONEY



## IM Optimum Portfolios

*The seemingly effortless exterior of our IM Optimum Portfolios belies the sophistication of the movement within*

## The IM Optimum Portfolios

**IM Optimum Growth** manages risk, asset allocation and investments together, in order to achieve a lump sum ready for withdrawal at your chosen target date(s). This ensures the level of risk/reward taken is always in line with your timeframe and ultimate objective(s). During the final years, as each target date approaches, risk is managed down to protect your cash withdrawal.

**IM Optimum Growth & Income** works in the same way, but instead of managing risk down as each target date approaches it is managed into a balanced income-producing portfolio. This is ideal for people wanting growth now and income in the future (to withdraw or reinvest).

**IM Optimum Income** is a portfolio that manages risk at a balanced level on an ongoing basis, making asset allocation and underlying investment management changes in line with prevalent market conditions. This portfolio is not target dated and is designed to provide the optimum investment return to withdraw for income (or reinvest for further growth).

**The Fee Structure** for all IM Optimum Portfolios has been designed to ensure an average reduction in yield of less than 1% including **all** costs in relation to the running of the portfolios (including the underlying investments, stamp duty, platform and custodian fees, etc.) and the portfolios are available with no initial, annual or income payment SIPP charges.