



INTELLIGENTMONEY

Investment Process

Our investment process and philosophy allows us to adapt to constantly changing markets for each client's requirement

Optimum Investment Process

We have 46 individual investment mandates that are managed by Quilter Cheviot on a daily basis, each covering different sets of asset allocation and underlying investments on the risk/reward spectrum.

We then map these onto two different 'glide paths' to create the optimum risk/reward ratio for each individual client at any given point in time. The first 'glide path' blends through the portfolios designed to provide a capital lump sum for withdrawal at your clients' target dates (IM Optimum Growth). The second blends through portfolios designed to produce the optimum level of return for income at your clients' target dates (IM Optimum Growth & Income).

Your clients are always free to switch between these two options or mix and match. Equally you can select different target dates for each portfolio and change these whenever you wish.

Therefore, when your clients invest with Intelligent Money their current age and anticipated target dates determines the optimum risk/reward ratio for their circumstances. Equally this risk/reward ratio is amended on an ongoing basis - in line with their chosen glide path - to ensure it always remains at the optimum level.

For investors seeking the optimum level of income from a balanced managed portfolio we also offer IM Optimum Income, a portfolio that rebalances for a constant optimum level of return.