



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 models 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 target date (IM Optimum Growth). The second blends through portfolios designed to produce the optimum level of return for income at your target dates (IM Optimum Growth & Income).

You 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 you invest with Intelligent Money your current age and anticipated target dates determines the optimum risk/reward ratio for your circumstances. This risk/reward ratio is then amended on an ongoing basis - in line with your 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.

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The value of investments and the income from them can fall as well as rise.