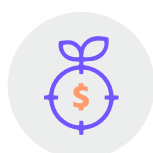


# Capital Preservation Portfolio

Q4 2021 Factsheet



## Investment Objective

The Investment Objective of the O-IM Capital Preservation Portfolio is to preserve the value of your capital in absolute terms. The portfolio's holdings may include money market funds and corporate, government and inflation-linked fixed income funds. Both strategic and tactical asset allocation will be employed to take advantage of investment opportunities that arise. The portfolio will also be positioned to reflect the Investment Committee's views on macroeconomic themes. The Investment Committee will update the portfolio's asset allocation monthly and rebalance weightings to reflect O-IMs current market views.



## Risk Profile

The O-IM Capital Preservation Portfolio will aim to protect your capital in absolute terms and to do this will invest in lower-risk assets which are historically unlikely to experience significant drops in value. This portfolio would be suitable for an investor who wishes to retain their capital with no requirement for growth and is willing to take minimal investment risk to achieve this. Growth is not the primary consideration as such, there is a risk that fees and charges and the impacts of inflation may erode the value of your portfolio in real terms.

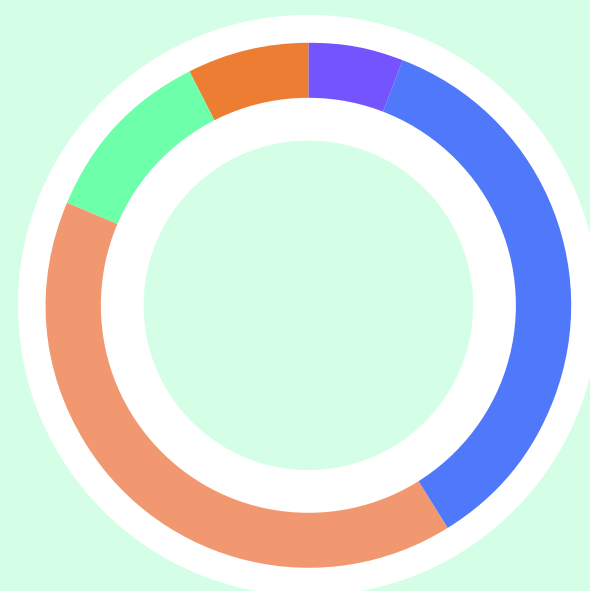
## Portfolio Details

Inception Date	<b>November 2021</b>
No of Holdings	<b>11</b>
Benchmark	<b>Cash</b>
Investment Manager	<b>Lewis Hamm</b>
Investment Management Fee	<b>0.45%</b>
Underlying Fund OCF	<b>0.17%</b>

O-IM is the trading name of Opulence Investment Management Limited, a company authorised and regulated by the Financial Conduct Authority (reference number 941150) and registered in England and Wales with company registration number 13012247. Registered Office: Kemp House, 160 City Road, London, United Kingdom, EC1V 2NX.

Your capital is at risk and you may not get back the amount originally invested. Investors should remember that past performance is not a guarantee of future results

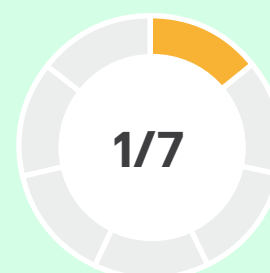
## Asset Allocation



6.11%	<span style="color: purple;">■</span>	Cash
35.23%	<span style="color: blue;">■</span>	Government Bonds
40.12%	<span style="color: orange;">■</span>	Corporate Bonds
11.25%	<span style="color: green;">■</span>	Inflation-Linked Bonds
7.29%	<span style="color: brown;">■</span>	Alternatives

## Performance

Due to regulatory reasons we are unable to report performance until the portfolio has been active for 12 months



**O-IM Risk Rating**

