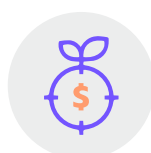


# Medium-Risk Portfolio

Q4 2021 Factsheet



## Investment Objective

The Investment Objective of the O-IM Medium-Risk Portfolio is to provide you with both capital appreciation and effective diversification by investing typically two-thirds of the portfolio into equities (Direct and funds). Whilst also offering diversification by investing in fixed income, commodity, and real estate 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 Medium-Risk Portfolio will aim to provide capital appreciation and in turn, may experience high levels of volatility and changes in value due to holding a large portion in equities. This portfolio would be suitable for an investor who wishes to grow their capital whilst preferring to maintain diversification in their investments. The portfolio will invest a portion of its capital in equities from emerging markets which historically have more volatile returns than equities from developed nations.

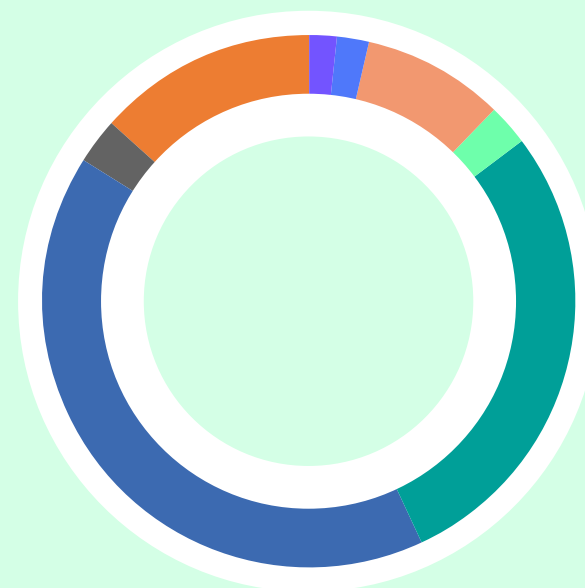
## Portfolio Details

Inception Date	<b>November 2021</b>
No of Holdings	<b>42</b>
Benchmark	<b>PIMFA Balanced</b>
Investment Manager	<b>Lewis Hamm / Matthew Hull</b>
Investment Management Fee	<b>0.55%</b>
Underlying Fund OCF	<b>0.09%</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

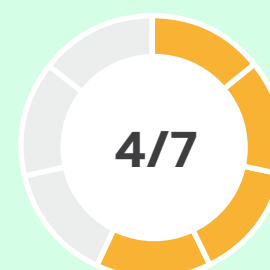
## Asset Allocation



1.91%	Cash
1.89%	Government Bonds
8.52%	Corporate Bonds
2.60%	Inflation Linked
28.40%	UK Equities
40.83%	International Equities
2.60%	Real Estate
13.25%	Commodities

## Performance

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



O-IM Risk Rating

