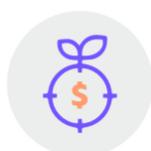


Thinking Forward Portfolio

Q4 2021 Factsheet



Investment Objective

The Investment Objective of the O-IM Thinking Forward Portfolio is to invest in a socially responsible fashion by investing the portfolio into companies that are changing their business model to improve their Environmental impact, Social impact, standards and corporate Governance. These companies can be established firms that have demonstrated a strong commitment to improving various elements of their ESG practices. More than 95% of the portfolio will be invested in equities across all geographical regions and in individual large, medium, and small market capitalisation companies. 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 Thinking Forward Portfolio will aim to provide higher than average annual returns whilst investing in companies that are changing their business models to improve ESG standards and in turn, is expected to experience high levels of volatility and may experience significant changes in value. This portfolio would be suitable for an investor who wishes to earn high levels of return and has the capacity and willingness to take on a high level of risk that comes with a portfolio invested fully in equity. The portfolio will invest in equities from developed nations with significant legal protections, strong corporate governance procedures, low levels of corruption and where shareholder rights issues rarely occur. However, the portfolio is likely to be more concentrated than other portfolios at O-IM.

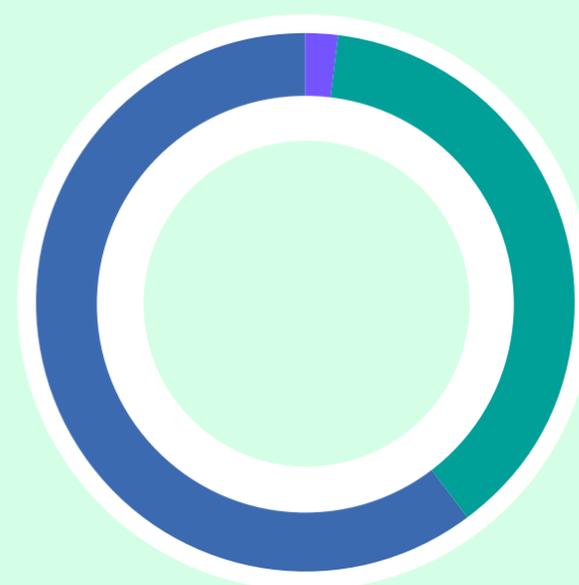
Portfolio Details

| | |
|---------------------------|-----------------------|
| Inception Date | November 2021 |
| No of Holdings | 20 |
| Benchmark | PIMFA Balanced |
| Investment Manager | Lewis Hamm |
| Investment Management Fee | 0.75% |
| Underlying Fund OCF | 0.00% |

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



| | | |
|--------|---|------------------------|
| 2.01% |  | Cash |
| 37.83% |  | UK Equities |
| 60.16% |  | International Equities |

Performance

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



O-IM Risk Rating

