



The O-IM
Risk-Rated Portfolios
Advised Investor



www.o-im.co.uk



Welcome from our CIO

Each and every day the team at O-IM acknowledge the paramount importance of the role we play in our clients' lives. We recognise that your investments represent your hard-earned savings from a life's work, the legacy of your family and everything else in-between. Your investments are not just numbers on the screen. Our team feels a genuine sense of responsibility towards each client and value every relationship we develop.

The people you have entrusted with your investment portfolio are working hard every day to navigate the financial markets and are determined to achieve your investment objectives. Our dedicated team gained their experience and education from leading global institutions.

We take great pride in the O-IM client experience. Our innovative approach to technology helps everyone on their investment journey. You can always be confident that your Investment Manager is only ever a few clicks or a phone call away.

We also understand that by making the life of your adviser easier, through our online portal and reporting system, we enable them to provide a better service for you.

All that is left for me to say is thank you and welcome to O-IM.

Matthew Hull
Chief Investment Officer

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Overview

O-IM was established in November 2020 to provide an alternative to traditional Investment Managers. We were created following the frustrations caused by the slow speed of change and adoption of new technologies during the pandemic which led to a poor experience for investors and their advisers. Our founders took their 35-years of combined experience at a leading investment bank and created a company focused on the future of Investment Management.

We have an in-house research and investment team, led by CIO, Matthew Hull, who are dedicated to constructing portfolios that enable you to achieve the objectives that you and your adviser have identified.

Cutting edge technology is at the forefront of everything we do at O-IM. Your onboarding, regular reporting and investment research are all designed to improve your experience and outcomes. We also aim to deliver most documentation digitally to help reduce our impact on the environment and make things as convenient as possible for you. Our main priority is being there for you wherever and whenever you need us.

In person, or online, we provide a bespoke, goal-driven, and competitively priced service to each of our clients. This is achieved without high minimum investment thresholds, impersonal service, or unnecessary paperwork.

We provide a comprehensive range of portfolios for investors at all life-stages meaning we can partner with you and your adviser for the long term.

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. Please see the O-IM Glossary for any definitions.



Investment Philosophy

Our investment philosophy at O-IM is to create portfolios that are tailored to your individual needs. This can range from risk-rated managed portfolios, bespoke mandates and research driven investment ideas. We focus on long-only discretionary macro strategies. Using a broad range of asset classes, including direct equities and funds, enables us to create innovative portfolios, enabling us to provide better risk and return outcomes, without expensive fees. Our ability to deploy risk across asset classes, geographies and sectors enables us to effectively achieve portfolio diversification.

We feel passive funds, actively managed funds and direct equities can be used effectively based on your objectives and risk appetite. Combining these asset classes enables us to deliver the best outcome for you and is in line with your risk appetite.



Investment Approach

The investment selection process utilises a top-down approach, where risk is deployed through directional and relative value methodologies, based on various factors including global macroeconomic trends. Whilst portfolio positioning can be medium-term or long-term, each of O-IM's investments are underpinned by a regular and rigorous selection process by our in-house research team and our investment committee. We strongly believe that time in the markets is better than trying to time the markets and design our portfolios with an investment time horizon of 5 years and beyond.



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Portfolio Construction

O-IM's ethos is to maintain a carefully constructed diversified portfolio, where we expertly analyse each investment and identify the most appropriate opportunities for you. At O-IM, we select investments to achieve your ultimate objectives, not only from an absolute return perspective, but also including Environmental, Social and Governance (ESG) considerations.

A key component of portfolio construction at O-IM is how we assign weightings to different asset classes, geographies, and individual securities. We not only consider the current economic landscape, but also key industry developments.

Our team performs detailed research for individual security selection. We identify key drivers of company value through public information, research tools and industry relationships. This enables us to conduct analysis of fundamental information that supports our assessment of an investment opportunity.

When selecting funds for a portfolio, we perform detailed analysis of many aspects of the fund such as the manager, their strategy, ongoing fees, and historical performance.



Risk Management

Every day we pro-actively monitor the assets on our buy list and perform ongoing analysis of individual securities in the portfolio. O-IM sets a target allocation of each asset in your portfolio and has a clear process for when an asset moves more than a pre-determined threshold in either direction to consider the impact to you.

We hold highly liquid assets that allow us to alter risk exposure, in response to market conditions, on a portfolio or security level, to ensure we are doing everything we can to meet your objectives. All our portfolios are managed against the agreed investment mandate, and we have sophisticated controls to monitor those parameters on an ongoing basis. Utilising various risk management techniques, such as stress testing, we review the ongoing impact of market conditions on your asset allocation to ensure your portfolio remains within the agreed risk profile.

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The O-IM Portfolios



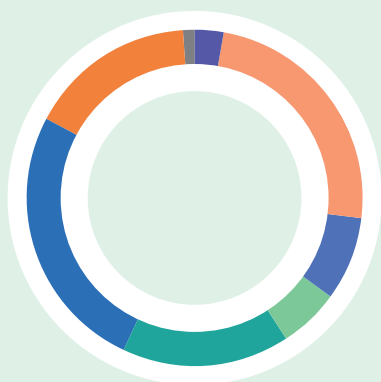
Portfolio allocations are subject to change and shown for illustrative purposes only.

Low-Risk Portfolio

The Investment Objective of the Low-Risk Portfolio is to preserve the value of your capital in real terms during periods of normal inflation.

To achieve this Investment Objective, your portfolio will be invested in a range of asset classes, primarily securities with traditionally lower volatility levels such as Investment Grade government, corporate and inflation-linked fixed income securities. Your portfolio will have a low allocation to equities, typically in developed markets, with companies that have large market caps. To achieve a sufficient level of diversification, we will do this via active and passive funds rather than direct equities, as well as investments in commodity and real estate funds.

Your portfolio is likely to experience a greater amount of fluctuation in value in comparison to the Capital Preservation portfolio given the exposure to Developed equity markets.

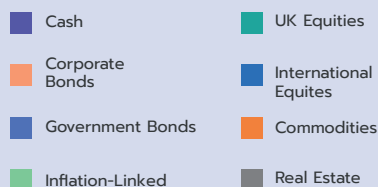
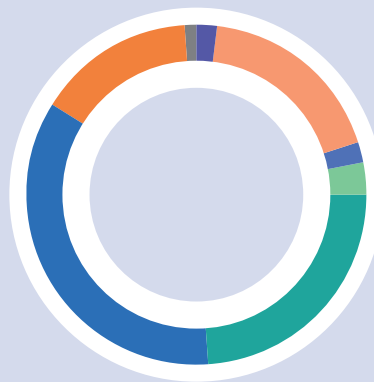


Medium-Low-Risk Portfolio

The Investment Objective of the Medium-Low-Risk portfolio is to offer you the opportunity for long-term capital appreciation greater than the Low-Risk Portfolio, whilst also providing less volatility than a Medium-Risk portfolio.

To achieve this Investment Objective, typically over half of your portfolio will be invested in Developed Market equities. The equity exposure will be provided via funds, with the focus on large and mid-market cap equities. The portfolio offers exposure to commodity, real estate, and fixed income funds to provide effective diversification.

With over half of your portfolio being invested in equities, it is likely that your portfolio will experience, at least partially, fluctuations in value associated with large and mid-cap equities in the Developed equity markets.



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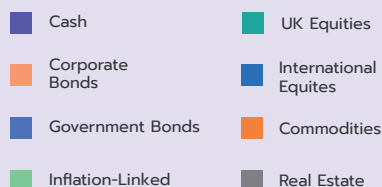
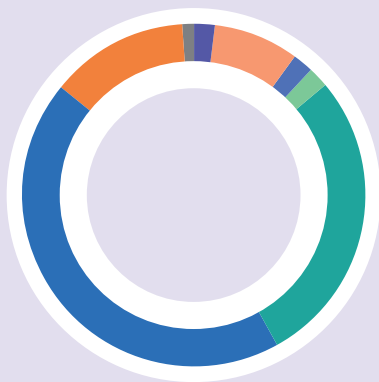


Medium-Risk Portfolio

The Investment Objective of the Medium-Risk portfolio is to deliver capital appreciation, whilst still offering diversification across asset classes, geographies, and market caps.

To achieve this Investment Objective, your portfolio will typically comprise two thirds equities and one third in other asset classes. It offers exposure to passively and actively managed funds, as well as direct equities. Additionally, your portfolio will have exposure to small cap and Emerging Market equities as they can offer higher returns in exchange for greater risk. To achieve effective diversification, the portfolio contains inflation-linked and high-yield fixed income securities, commodity, and real estate funds.

The value of your portfolio may fluctuate significantly due to a significant level of exposure to riskier assets. Additionally, holding individual equities will increase your exposure to idiosyncratic risks. This means your portfolio may experience fluctuation in value over your investment time horizon.

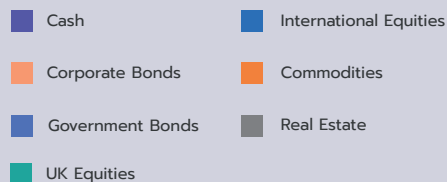
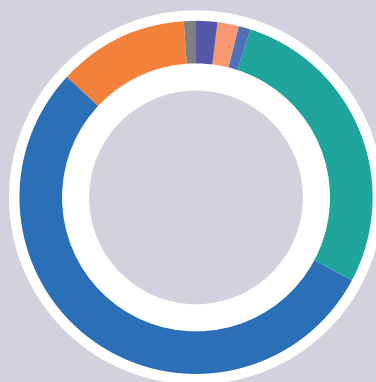


Medium-High-Risk Portfolio

The Investment Objective of the Medium-High Risk portfolio is to provide you with capital appreciation greater than the Medium-Risk portfolio.

To achieve this Investment Objective, your portfolio will typically comprise three quarters global equities and one quarter in other asset classes. This exposure will include large and mid-cap direct equities with a potential to hold individual small cap equities. In the portfolio, there will be fund exposure to Emerging and Frontier equity markets. It will have a lower level of exposure to high-yield and inflation-linked fixed income securities, as well as commodity and real estate funds, therefore reducing the level of diversification in the portfolio.

Your portfolio will have exposure to mid-cap and small cap equities, which are historically more volatile than other investments. This means your portfolio may see significant fluctuation in value over your investment time horizon.



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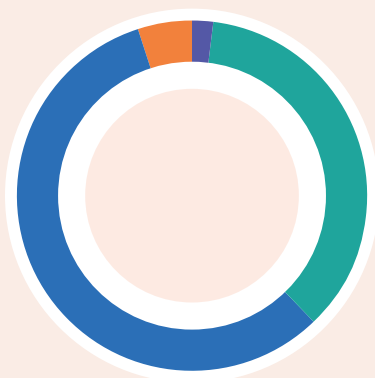


High-Risk Portfolio

The Investment Objective of the High-Risk portfolio is to maximise your investment returns as effectively as possible using a multi-asset class portfolio.

To achieve this Investment Objective, most of your portfolio will be invested in equities or other higher risk assets. You will have an exposure to large, mid, and small cap direct equities in Developed Markets with the potential to hold direct equities in Frontier and Emerging Markets. Your portfolio will have some asset diversification through holdings in high-yield and Emerging Market fixed income securities, as well as others.

Your portfolio may experience significant fluctuations in value, which is associated with holdings in individual mid and small cap equities in multiple markets.



Cash
 International Equities
 UK Equities
 Commodities

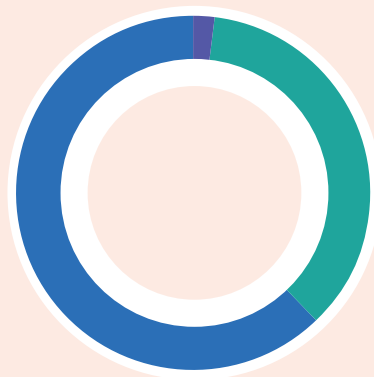
Global Equities Portfolio

The Investment Objective of the Global Equities portfolio is to maximise investment returns. More than 95% of the Global Equities portfolio comprises of direct equity positions.

To achieve this Investment Objective your portfolio will typically have an exposure to direct equities with mid and small market caps in Developed, Emerging and Frontier markets. These holdings may be supported by investments in companies with large market caps, which are traditionally less volatile. In addition, actively and passively managed equity funds, will be used where appropriate.

Given the objective of your portfolio, there is little asset diversification in comparison to a multi-asset class portfolio.

Therefore, it is likely to have high levels of volatility and could experience significant changes in value. It has an increased likelihood of long-term capital erosion.



Cash
 UK Equities
 International Equities

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Fee Structure

We have developed a competitive and transparent fee structure that we feel provides fair value for investors.



Initial Charge

We do not charge an initial fee on advised investments.



Ongoing Charges

Across each of our risk-rated portfolios we charge a flat management fee of 0.55%.

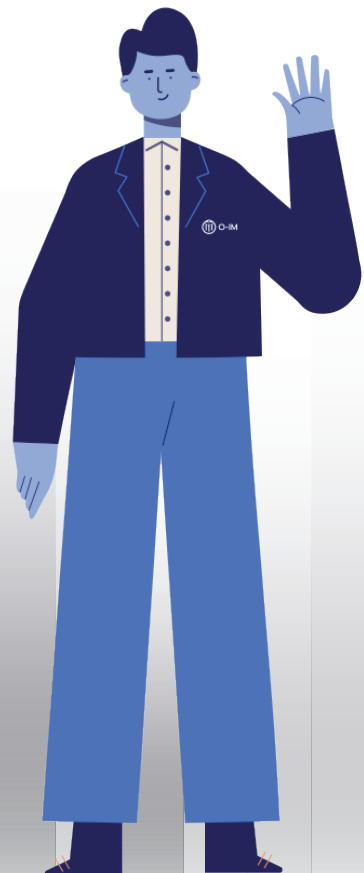
Your portfolio may also incur additional costs charged by the underlying fund manager of up to 0.3% depending on the assets held within your portfolio.

We will be able to provide an exact illustration of costs and charges when you have agreed an investment amount and which service matches your appetite for risk with your adviser.

Accessibility

We also understand that for you, and your adviser, being able to access the portfolios in a place where you may already hold your assets makes life easier.

Therefore, we work with a number of third-party investment platforms such as Nucleus, M&G Wealth and Fidelity. For the full list of platforms we work with, please ask your adviser to contact us.



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Important Disclosures

We include all relevant information regarding our services in your Client Agreement and the O-IM Glossary and, before commencement of any service with O-IM, you represent that you have read, had the chance to ask questions and understood the content of those documents.

Risk Disclosures

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. Investment in any strategy involves a risk of loss which may partly be due to exchange rate fluctuations.

Any gross of fees performance does not include fees and charges and these can have a material detrimental effect on the performance of an investment.

Any target performance aims are not a guarantee and may not be achieved. Portfolios and assets which have a higher performance aim generally take more risk to achieve this and so have a greater potential for the returns to be significantly different than expected.

Portfolio holdings are subject to change, for information only and are not investment recommendations.

Specific Investment Risk

Money Market Instruments - Investments in money market instruments may be affected by credit risk, market liquidity and volatility, amongst other factors. The speed and volume of money market transactions may also give rise to additional interest and market risks.

Collective Investments - Investments in collective investment schemes may be affected by credit risk, market liquidity and volatility, amongst other factors. Investors in a collective investment scheme will be exposed to the risks associated with any investment made by the manager, although exposure to any single type of risk may be reduced by the fact that each investor's investments may be diversified.

Equity - The value of an equity security may go up or down based on the economic performance of the issuer. Equity securities could be exposed to volatility in the market or sector in which the issuer

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operates as well as the volatility of the general economy. In the event of company failure you will likely lose all capital invested in that company.

Fixed Income (Bonds) - In the event that the issuer of the debt securities enters into insolvency or other similar proceedings, there is a risk that the holders of the debt securities will receive less than their original investment or will receive nothing.

Real Estate and Commodities – Real estate and some commodities are inherently less liquid and more difficult to sell than other assets. The valuation of physical property is a matter of the valuer's judgement rather than fact.

Additional Disclosures

Some information contained in this document may come from external sources which O-IM believes to be reliable. A list of sources is available on request.

Tax treatment depends on the individual circumstances of each investor and may be subject to change in the future. O-IM does not provide tax or legal advice to its clients and all

investors are strongly urged to seek professional advice on these matters.

This information must not be used for the purpose of an offer or solicitation in any jurisdiction or in any circumstances in which such offer or solicitation is unlawful or otherwise not permitted. This document should not be duplicated, amended or forwarded to a third party without consent from O-IM.

For a full list of applicable risks, and before investing, investors should refer to the Client Agreement and O-IM Glossary.

Unless otherwise stated, the source of information and any views and opinions are those of O-IM.



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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: Suite 11 Branksome Park House, Branksome Business Park,
Bourne Valley Road, Poole, BH12 1ED
Contact Number: +4401202129703