



IM Optimum Portfolios

The seemingly effortless exterior of our IM Optimum Portfolios belies the sophistication of the movement within

The IM Optimum Portfolios

IM Optimum Growth manages risk, asset allocation and investments together, in order to achieve a lump sum ready for withdrawal at your chosen target date(s). This ensures the level of risk/reward taken is always in line with your timeframe and ultimate objective(s). During the final years, as each target date approaches, risk is managed down to protect your cash withdrawal.

IM Optimum Growth & Income works in the same way, but instead of managing risk down as each target date approaches it instead manages into a balanced portfolio designed to provide the optimum level of return from which to draw down an income at the selected target date(s). This is ideal for people wanting growth now and income in the future.

IM Optimum Income is a portfolio that manages risk at a balanced level on an ongoing basis, making asset allocation and underlying investment management changes in line with prevalent market conditions. This portfolio is not target dated and is designed to provide the optimum investment return that can be withdrawn as income or retained for further growth.

Charges & Fees for all IM Optimum Portfolios have been designed to ensure an average cost over a 5 to 10 year period of just 0.95%. The portfolios are available with no initial, annual or income payment facility SIPP charges through our IM Optimum SIPP & IM Bespoke SIPP.