



Internal Risk Management

There are two schools of thought when it comes to risk management. One is that it should be external from the investment management process, the other is that it should be managed internally as the core driver of the ongoing investment management process. The former was born out of necessity (there were no other options available to advisers) and the latter has been driven in the US by the development and demand for target-dated investments.

Intelligent Money's IM Optimum Portfolios are highly sophisticated target-dated investments. They bring together the technology required for target dating and the very best of traditional discretionary investment management from Quilter Cheviot.

Our IM Optimum Portfolios comprehensively cover all major asset classes including cash, fixed interest (UK and Global), equities (Small, Medium and Large cap – UK, European, North American, South American, Far East, Emerging Markets, etc.), property and alternatives (Gold, Agriculture, Private Equity, Hedge Funds).

These asset classes are then weighted (or omitted altogether) depending on your particular circumstances and the prevalent market conditions at any given point in time. This is then regularly reviewed and amended in line with your individual requirements – with internal risk management constantly acting as the core driver of all other investment decisions.