A photograph of two golden eggs resting on a nest made of sticks, set against a dark background. The eggs are highly reflective and positioned in the lower-left quadrant of the frame. The sticks are arranged in a circular pattern around each egg, creating a sense of a nest. The lighting is dramatic, highlighting the metallic sheen of the eggs and the texture of the sticks.

Expert Portfolio Management

IQ INVESTMENT QUORUM



Investment Quorum is a discretionary fund manager, helping you move your investments forward by ensuring that your portfolio is constructed with the best possible chance of meeting and exceeding your expectations.

Investment Quorum Ltd is authorised and regulated by the Financial Conduct Authority

Inspiring you to make the most of every day.

The key to our success as a discretionary fund manager lies in our ability to understand what you want to achieve with your money and then exceeding your expectations by delivering superior long term returns.

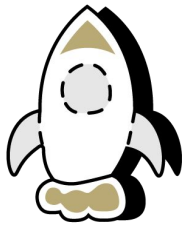
Our financial planning and investment teams work closely together to ensure that your investments are aligned to meeting your personal objectives. This is a key differentiator for us.

We build your portfolio by investing into funds across a range of asset classes, geographical regions, and sectors. Aiming for consistent returns, our investment selections are underpinned by rigorous research, discipline, and conviction.

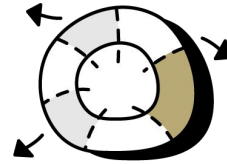
IQ PETER LOWMAN

Chief Investment Officer
Global Market Strategist

Investment Management Snapshot



2007 - launch



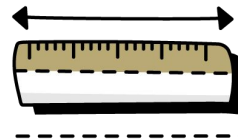
10 Investment strategies



£400M AUM



482 client families



£830,000 average family portfolio size



£64M growth in AUM since 2021

Our investment principles



Long-term investors

Investing for the long-term maximises your chances to preserve and grow your wealth. Our approach gives you stability in rocky markets and a smoother, less emotional ride to achieving your financial goals. We adapt your portfolio as you go through key life events and make tactical short-term changes to take advantage of market opportunities



Capital preservation

Preserving the value of your capital is our utmost priority. Our team of expert analysts underpin their investment selections with rigorous research, discipline, and due diligence. Our aim is to protect your money. Giving you financial security both now and in the future.



Respect for risk parameters

We will help you understand three things: how much risk you are comfortable taking, how much risk you can afford to take, and how much risk you need to take to achieve your goals. Your unique investment portfolio will be built in alignment with your attitude to risk and goals. We ensure a high level of liquidity, so you can access your money should you need to.



Forward-thinking

We pride ourselves on staying ahead of the curve. Your portfolio will get exposure to cutting-edge themes such as disruptive technologies, health innovation, automation, and the energy transition. Our innovative approach has the potential to deliver strong returns.



Conviction in our ability

The team at IQ invests their own money alongside yours. Aligning our interests with yours is the first step towards earning your trust.

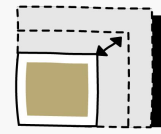
Our investment process

We have a robust five-stage process for creating and monitoring your investment portfolio. Every stage is underpinned by rigorous research, discipline and conviction.



1. Setting the strategy

Investing for the long-term maximises your chances to preserve and grow your wealth. Our approach gives you stability in rocky markets and a smoother, less emotional ride to achieving your financial goals. We adapt your portfolio as you go through key life events and make tactical short-term changes to take advantage of market opportunities.



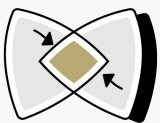
2. Investment selection

We filter the global universe of investment funds across all asset classes down to 100. These form our 'Centurion List' - a selection of funds that are 'best of breed' in their respective specialist areas. Our tried and tested approach produces first-class investment solutions.



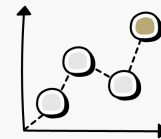
3. Asset allocation

We allocate capital across a variety of different asset classes to build you an all-weather portfolio that will ride out market storms. This approach helps us to minimise the risk within your portfolio and deliver superior returns.



4. Portfolio construction

Deploying the right mix of funds from the Centurion List into your portfolio depends on your attitude to risk, time horizon and investment objectives. Your portfolio will be well-diversified across asset classes, geographical regions and industry sectors. Most importantly, your funds will be accessible to you when you need them.



5. Ongoing monitoring

We will make strategic changes to your portfolio in line with changes to the economic environment. As you go through life events, we will adapt your portfolio to ensure it aligns with your goals.

Constructing your portfolio

Our approach to portfolio construction ensures that we give you access to the best performing funds from around the world across all asset classes. Being a boutique is a distinct advantage to our clients as it gives us the flexibility to invest in a wide range of funds.

INVESTMENT FUND UNIVERSE

Regulated collective investments such as Exchange Traded Funds (ETFs), Open Ended Investment Companies (OEICs) and Investment Trusts.

IQ CENTURION LIST

100 funds selected through our rigorous screening process to be deployed throughout our IQ Investment Strategies.

INVESTMENT STRATEGIES



Making the grade

What characteristics do we look for in a fund?

- A proven track record for both the fund and the management team.
- No liquidity constraints on exit.
- Flexibility over investment selection and a willingness to hold cash.
- Display risk characteristics in keeping with their style and holdings.
- Have a significant personal investment in their own fund.
- Take a thematic view of investing that complements ours.
- Take a long-term time horizon.

Thematic investing

As the pace of innovation and disruption continues to accelerate around the world, it is more important than ever for investors to embrace the themes driving these changes. These themes are embedded within your portfolio.

Telemedicine, Robotic Surgery, Healthcare Accessibility

83% of patients in the US expect to use telemedicine after the pandemic resolves with 91% of patients saying telemedicine will help them stick to appointments, manage prescriptions and refills. The global market for robotic surgery is expected to increase from \$4.84 billion in 2020 to \$7.71 billion in 2023.

Cloud Computing, E-Commerce, Artificial Intelligence

Cloud computing has become an integral part of business infrastructure with 90% of companies across the globe now using some type of cloud service. Worldwide e-retail revenues are projected to grow to \$6.54 trillion in 2022 from \$3.53 trillion in 2019.

HEALTHCARE DEVELOPMENTS

DEMOGRAPHIC CHANGES

DIGITALISATION

CLIMATE CHANGE



Ageing Population, Growing Middle Class Consumer, Access to Education

China's middle class has been among the fastest growing in the world, swelling from 39.1m (3.1% of population) in 2000 to roughly 707m (50.8% of the population) in 2018. Life expectancy globally has increased by more than 6 years from 66.8 years in 2000 to 73.4 years in 2019 - leading to an increased demand for health care services and provisions.

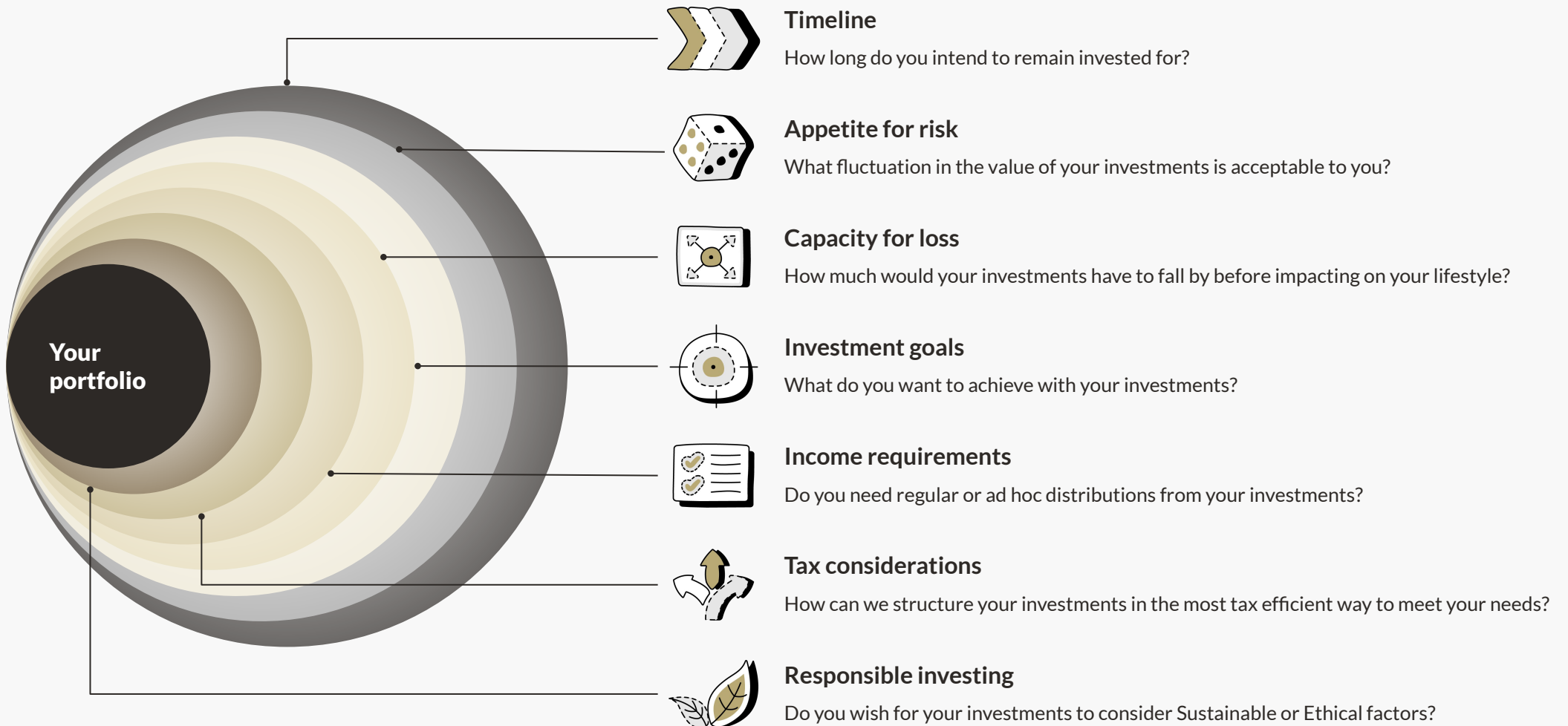
Energy Transition, Electric Vehicles Value Chain, Agri Food, Technology

The share of electricity generated globally from renewables is expected to increase from 20% currently to closer to 85% by 2050. Across the US, China, and EU, 18m electric vehicles were sold last year. It is estimated sales could be c.90m per annum by 2025.

Setting the right strategy for you

What we consider:

Understanding your personal circumstances and objectives will help us to select the best strategy for your investments to follow.



How we deliver our services

By partnering with a third-party platform provider, we enhance the delivery of our services to you.

Single place to view your investments

Our chosen platform offers you a single place to hold a range of tax efficient investment accounts such as Pensions, ISAs, JISAs, General Investment Accounts, onshore and offshore Investment Bonds as well as a range of Trust structures.

You will have 24-hour online access to your investment accounts allowing you to monitor and review your portfolios whenever and wherever you are.

Safe custody of your assets

IQ do not hold your cash or investments directly. We utilise leading global custodians to safeguard your assets, which are ring-fenced for your protection.

Simple tax reporting

You will be provided with consolidated annual tax statements to help simplify your tax return.

Economies of scale

By leveraging the scale of our chosen platform, we can offer you access to an extensive range of investments across global markets at the best price.



IQ Investment Strategy Performance

GLOBAL EQUITY

This is a 100% global equities strategy invested in funds focused on achieving above average returns.

This will be achieved by investing in exciting global growth opportunities with a specific emphasis on innovative themes and technological developments which characterise the rapidly changing world in which we find ourselves.

	2019	2020	2021	2022	2023	Cumulative Return (Since inception Dec-11)	Annualised Return (Since inception Dec-11)
IQ Global Equity	23.24%	29.83%	8.26%	-23.25%	12.70%	227.00%	10.36%
ARC Sterling Equity Risk PCI	18.04%	5.82%	13.32%	-10.86%	8.10%	118.39%	6.71%
Relative Performance	+5.20%	+24.01%	-5.06%	-12.39%	+4.60%	+108.61%	+3.65%

RISK & REWARD PROFILE



ADVENTUROUS

This is a predominantly global equity strategy seeking growth opportunities in funds comprised of a wide range of geographical regions.

This portfolio will aim to leverage many of the economic and demographic tailwinds driving development across the globe.

	2019	2020	2021	2022	2023	Cumulative Return (Since inception Sep-07)	Annualised Return (Since inception Sep-07)
IQ Adventurous	22.40%	20.32%	10.79%	-21.20%	11.32%	214.85%	7.30%
ARC Sterling Equity Risk PCI	18.04%	5.82%	13.32%	-10.86%	8.10%	125.87%	5.13%
Relative Performance	+4.36%	+14.50%	-2.53%	-10.34%	+3.22%	+88.98%	+2.17%

RISK & REWARD PROFILE



IQ Investment Strategy Performance

SUSTAINABLE

The aim of this portfolio is to provide growth opportunities by investing in collective schemes which display strong sustainable characteristics and themes contributing to a more sustainable world.

The portfolio's holdings undergo the IQ Sustainability Screen to ensure their environmental, social and governance credentials meet the strategy's criteria.

We proudly launched the IQ Sustainable Strategy on January 1, 2021.

	2019	2020	2021	2022	2023	Cumulative Return (Since inception Jan-21)	Annualised Return (Since inception Jan-21)
IQ Sustainable	-	-	12.00%	-15.77%	8.35%	2.05%	0.68%
ARC Sterling Equity Risk PCI	-	-	13.32%	-10.86%	8.10%	7.58%	2.46%
Relative Performance	-	-	-1.32%	-4.91%	+0.25%	-5.53%	-1.78%

RISK & REWARD PROFILE



INNOVATION

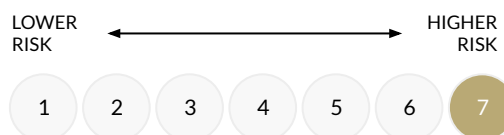
The aim of this portfolio is to provide an innovative worldwide investment approach by investing through collective investment schemes.

The portfolio will invest principally through global equities and thematic strategies to capture above-average global returns. The portfolio can also hold a percentage weighting in cash deposits for both liquidity and tactical reasons.

We proudly launched the IQ Innovation Strategy on September 30, 2021.

	2019	2020	2021	2022	2023	Cumulative Return (Since inception Sep-21)	Annualised Return (Since inception Sep-21)
IQ Innovation	-	-	-	-19.98%	11.97%	-9.71%	-4.41%
ARC Sterling Equity Risk PCI	-	-	-	-10.86%	8.10%	-3.17%	-1.41%
Relative Performance	-	-	-	-9.12%	+3.87%	-6.54%	-3.00%

RISK & REWARD PROFILE



IQ Investment Strategy Performance

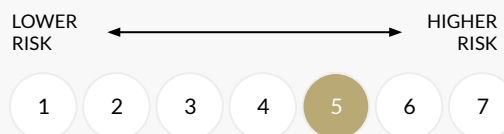
GROWTH

This strategy aims to achieve steady growth over a long-term period.

The portfolio will predominantly be invested in funds featuring global equities but will also seek out fixed income opportunities when necessary.

	2019	2020	2021	2022	2023	Cumulative Return (Since inception Sep-07)	Annualised Return (Since inception Sep-07)
IQ Growth	20.57%	20.49%	8.10%	-17.34%	7.67%	178.29%	6.49%
ARC Sterling Steady Growth PCI	15.00%	4.56%	10.76%	-9.76%	7.26%	104.12%	4.48%
Relative Performance	+5.57%	+15.93%	-2.66%	-7.58%	+0.41%	+74.17%	+2.01%

RISK & REWARD PROFILE



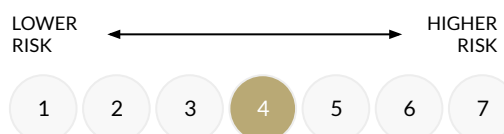
DISTRIBUTION

The aim of this portfolio is to generate an income stream (with some capital growth) that can be distributed on a regular basis (stock market conditions prevailing) by investing in collective investment schemes.

This will be achieved by investing in equity and fixed-income funds, as well as a variety of asset classes including real assets, infrastructure and alternatives.

	2019	2020	2021	2022	2023	Cumulative Return (Since inception Sep-08)	Annualised Return (Since inception Sep-08)
IQ Distribution	15.01%	-1.60%	10.62%	-10.15%	5.36%	125.30%	5.37%
ARC Sterling Balanced PCI	11.73%	2.69%	7.90%	-8.75%	5.98%	78.73%	3.81%
Relative Performance	+3.28%	-4.29%	+2.72%	-1.40%	-0.62%	+46.57%	+1.56%

RISK & REWARD PROFILE



IQ Investment Strategy Performance

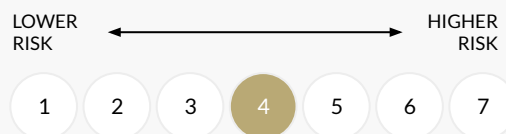
BALANCED

The aim of this portfolio is to provide a balanced total return strategy by investing principally through global equities, fixed-interest, alternatives and thematic funds.

This strategy will be run to suit investors with a moderate risk tolerance.

	2019	2020	2021	2022	2023	Cumulative Return (Since inception Sep-07)	Annualised Return (Since inception Sep-07)
IQ Balanced	16.31%	12.77%	9.36%	-14.04%	3.99%	134.67%	5.38%
ARC Sterling Balanced PCI	11.73%	2.69%	7.90%	-8.75%	5.98%	80.32%	3.69%
Relative Performance	+4.58%	+10.08%	+1.46%	-5.29%	-1.99%	+54.35%	+1.69%

RISK & REWARD PROFILE



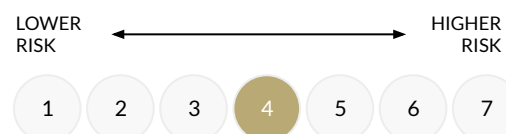
GROWTH & INCOME

This portfolio aims to provide both a steady growth and distribution total return strategy by investing in a variety of asset classes.

This strategy also aims to achieve its objectives by looking globally for growth and distribution opportunities.

	2019	2020	2021	2022	2023	Cumulative Return (Since inception Sep-07)	Annualised Return (Since inception Sep-07)
IQ Growth & Income	19.59%	5.59%	11.40%	-10.52%	6.82%	167.48%	6.23%
ARC Sterling Steady Growth PCI	15.00%	4.56%	10.76%	-9.76%	7.26%	104.12%	4.48%
Relative Performance	+4.59%	+1.03%	+0.64%	-0.76%	-0.44%	+63.36%	+1.75%

RISK & REWARD PROFILE



IQ Investment Strategy Performance

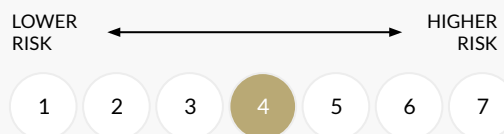
ETHICAL

The aim of this portfolio is to secure a combination of both long-term capital growth and income as part of the multi-asset class strategy.

The portfolio's holdings undergo the IQ Ethical Screen to ensure these have exclusion policies in relation to tobacco, alcohol, pornography, gambling, armaments and nuclear power.

	2019	2020	2021	2022	2023	Cumulative Return (Since inception Sep-12)	Annualised Return (Since inception Sep-12)
IQ Ethical	17.22%	11.05%	8.55%	-14.01%	6.75%	94.95%	6.10%
ARC Sterling Balanced PCI	11.73%	2.69%	7.90%	-8.75%	5.98%	58.29%	4.16%
Relative Performance	+5.49%	+8.36%	+0.65%	-5.26%	+0.77%	+36.66%	+1.94%

RISK & REWARD PROFILE



DEFENSIVE

The aim of this portfolio is to provide a defensive total return through investing in lower risk assets.

Although it invests principally in fixed-income securities, the strategy has the availability to diversify into other asset classes, such as global equity funds.

	2019	2020	2021	2022	2023	Cumulative Return (Since inception Sep-07)	Annualised Return (Since inception Sep-07)
IQ Defensive	8.19%	8.65%	7.99%	-9.39%	5.00%	106.18%	4.54%
ARC Sterling Cautious PCI	8.05%	2.88%	4.09%	-7.39%	4.43%	58.61%	2.87%
Relative Performance	+0.14%	+5.77%	+3.90%	-2.00%	-0.32%	+47.57%	+1.67%

RISK & REWARD PROFILE



Performance figures for the IQ Strategies take account of underlying fund charges but not IQ or platform fees. ARC Private Client Indices (PCI) provide an accurate reflection of the actual returns that a private client should expect for a given risk appetite. This is a widely recognised peer group comparison tool.

IQ's Guide to Strategies

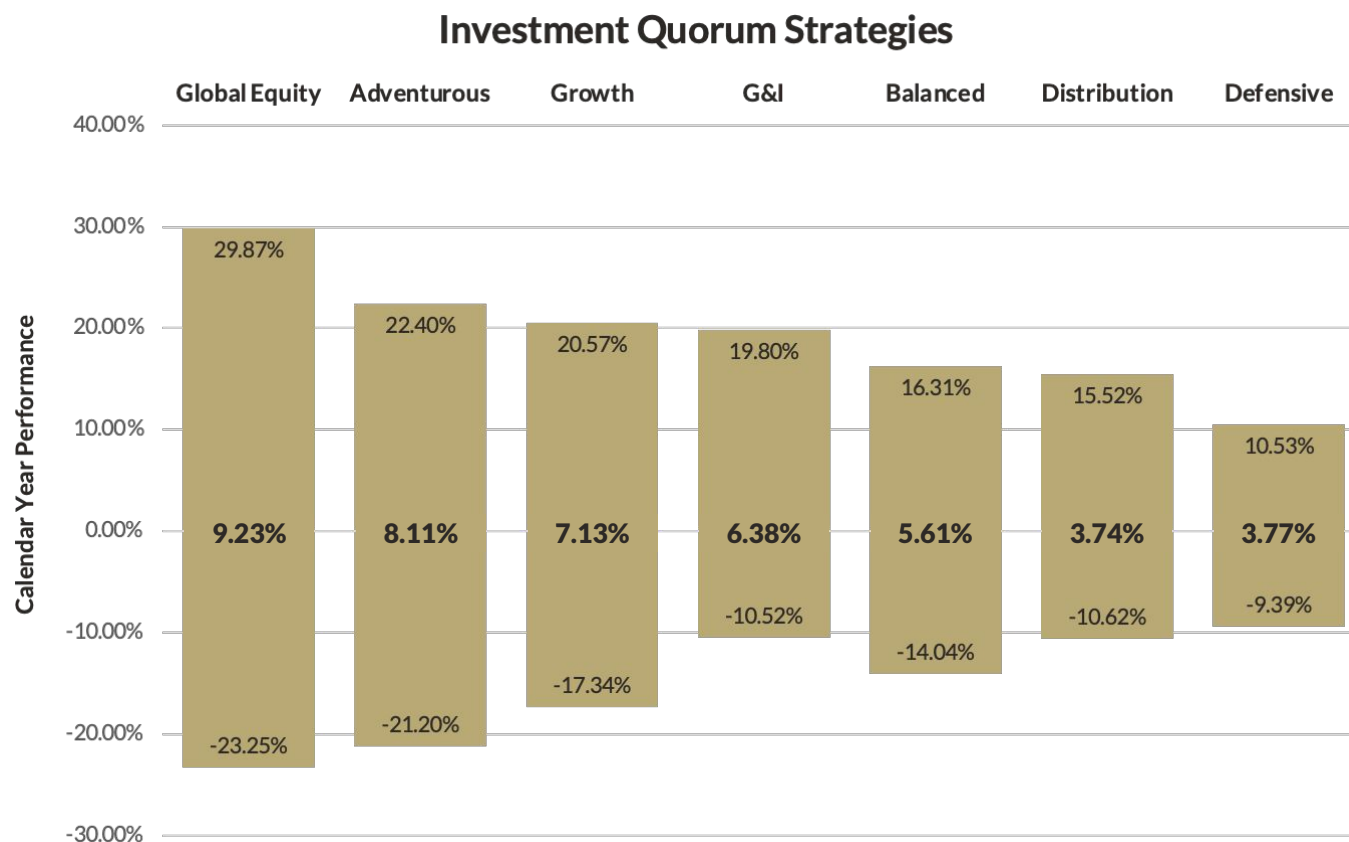
The chart to the right shows the annualised return of our core investment strategies since their inception date.

The bold percentage in the middle of each bar shows the annualised return of each strategy (net of fund fees).

The percentage at the top of each bar shows the return in each strategy's top-performing year, and the percentage at the bottom shows the largest drawdown experienced over a 10-year period.

The annualised return tends to be higher for the strategies which have experienced more volatility and have a higher weighting invested in riskier, global equities.

It's important to note that whilst annualised returns may look attractive, the chart demonstrates that strategies can drop significantly.



IQ Strategy Returns (GBP)

The chart reflects each strategy's calendar performance from 2008 to May 2023. The top row of coloured squares shows the IQ strategy which performed the best, delivering the highest return, in each calendar year since 2008. The bottom row of squares show the worst-performing strategy in each calendar year.

This chart illustrates how the strategies can perform differently through various periods of the market cycle. For example, the higher equity-focused strategies (such as Global Equity) tend to outperform during years of market growth (see years 2013-2020) whereas the more defensive and income-mandated strategies tend to perform better during periods of market downturn (such as in 2022).

10-Years	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Global Equity	Global Equity	CPI (UK)	Sustainable	Global Equity	Global Equity	CPI (UK)	Adventurous	Global Equity	Growth	Global Equity	Global Equity	Distribution	CPI (UK)	Adventurous	Adventurous	CPI (UK)
9.51%	12.70%	10.51%	12.00%	29.87%	23.24%	2.10%	23.23%	21.92%	10.24%	13.24%	20.02%	15.52%	1.48%	20.63%	32.54%	3.01%
Adventurous	Innovation	Defensive	G&I	Growth	Adventurous	Defensive	Global Equity	Adventurous	Adventurous	Adventurous	G&I	G&I	Defensive	Growth	Growth	Distribution
8.49%	11.97%	-9.39%	11.40%	20.47%	22.40%	-1.69%	17.81%	16.12%	9.88%	8.37%	19.80%	12.40%	-0.53%	17.60%	25.55%	-9.26%
Growth	Adventurous	Distribution	Adventurous	Adventurous	Growth	Global Equity	Growth	Ethical	G&I	Ethical	Growth	Growth	Distribution	Balanced	Distribution	Defensive
7.04%	11.32%	-10.15%	10.79%	20.27%	20.57%	-4.73%	17.38%	12.08%	7.21%	6.72%	19.06%	11.94%	-1.88%	14.47%	23.32%	-10.39%
G&I	Sustainable	G&I	Distribution	Balanced	G&I	Ethical	G&I	Growth	Global Equity	Growth	Adventurous	Adventurous	G&I	G&I	Balanced	G&I
6.12%	8.35%	-10.52%	10.62%	12.77%	19.59%	-4.92%	13.97%	11.37%	7.09%	6.41%	16.68%	11.45%	-6.03%	13.32%	21.14%	-13.99%
Balanced	Growth	Ethical	Balanced	Ethical	Ethical	Distribution	Balanced	G&I	Balanced	G&I	Balanced	Balanced	Balanced	Distribution	G&I	Balanced
5.38%	7.67%	-14.01%	9.36%	11.05%	17.22%	-5.36%	12.87%	10.23%	6.50%	5.91%	15.61%	10.87%	-7.20%	10.92%	19.65%	-15.65%
Ethical	G&I	Balanced	Ethical	Defensive	Balanced	G&I	Ethical	Balanced	Defensive	Balanced	Ethical	Defensive	Growth	Defensive	Defensive	Growth
5.12%	6.82%	-14.04%	8.55%	8.66%	16.31%	5.45%	9.81%	9.86%	3.98%	5.47%	14.86%	10.53%	-9.48%	8.54%	19.34%	-20.33%
Defensive	Ethical	Sustainable	Global Equity	G&I	Distribution	Balanced	Distribution	Distribution	Distribution	Distribution	Distribution	Global Equity	Adventurous	CPI (UK)	CPI (UK)	Adventurous
3.92%	6.75%	-15.77%	8.26%	5.59%	15.01%	-5.81%	8.95%	9.57%	2.88%	5.35%	10.37%	9.70%	-9.76%	3.64%	2.92%	-25.47%
Distribution	Distribution	Growth	Growth	CPI (UK)	Defensive	Adventurous	Defensive	Defensive	Ethical	Defensive	Defensive	CPI (UK)				
3.79%	5.36%	-17.34%	8.10%	0.65%	8.19%	-7.17%	4.92%	8.35%	1.76%	4.50%	8.68%					
CPI	Defensive	Innovation	Defensive	Distribution	CPI (UK)	Growth	CPI (UK)	CPI (UK)	CPI (UK)	CPI (UK)	CPI (UK)					
2.83%	5.00%	-19.98%	7.99%	-1.58%	1.31%	-7.76%	2.94%	1.60%	0.20%	0.50%	2.05%					
	Balanced	Adventurous	CPI (UK)													
	3.99%	-21.20%	5.40%													
	CPI	Global Equity														
	3.54%	-23.25%														

Data is as of 31/12/2023 *10-years from 31/12/2013-31/12/2023. Source FE. CPI Figure is from the previous month (November) as these are released mid-way through the month

How we charge

We believe in a clear and transparent charging structure that flexes to meet your particular needs.

Clear and transparent

We believe in a clear and transparent charging structure – one that is flexible enough to meet your needs, while being commensurate with the level of expertise and commitment which we will provide you with.

No fee for initial discovery

There is no fee for your initial discovery meeting with us and we charge no exit fees should you wish to disengage at any point.

Fixed fees

Should you require our financial planning services to assist you with setting up appropriate tax structures for your investments to be held within, then we will agree an upfront fixed fee with you.

Annual fees

For our discretionary investment management services, we will charge an annual fee as a percentage of your assets under our management. This will be taken directly from your portfolio.





Inspiring you to make
the most of every day.

THE IQ PROMISE

Put you **first**

Communicate **clearly**

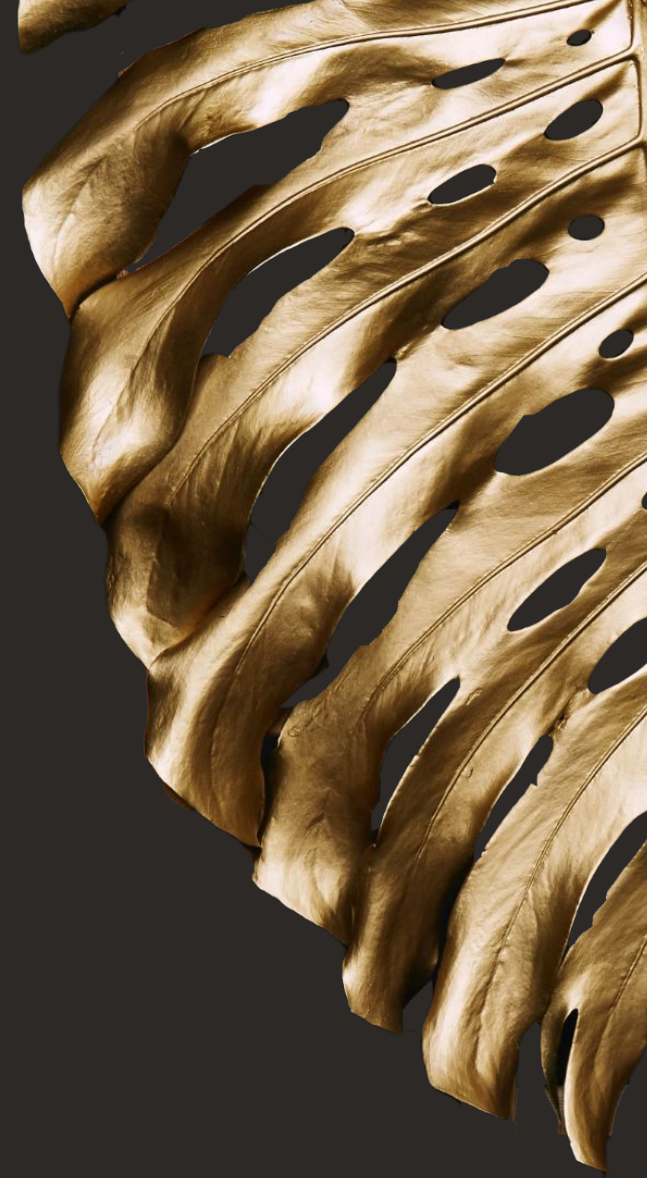
Take **ownership**

Pay attention to **detail**

Act with **integrity**

Any Questions?
We would love to hear from you.

+44 (0)20 7337 1390
investmentquorum.com



CISI
CHARTERED INSTITUTE FOR
SECURITIES & INVESTMENT



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IQ