

Income Opportunity Fund

Fund Fact Sheet • As of June 23, 2025

Inception Date:	15 October 2012
Fund Manager:	Michael Davis
Total Assets:	£70.7 million
Net Asset Value (NAV):	£23.76 per unit
Risk Rating:	3 (Moderate)
Expense Ratio:	0.99%
Currency:	British Pound (GBP)

Fund Overview

The Income Opportunity Fund is a well-established unit trust with a primary objective of providing investors a regular income stream while maintaining a moderate level of risk. Managed by the experienced Michael Davis, the Fund invests across a diversified mix of high-quality fixed income securities, dividend-paying equities, and other income-generating assets.

Investment Objective

To deliver a consistent and attractive level of income while preserving capital over the medium to long term. The portfolio construction seeks a compelling balance of yield, credit quality, and liquidity.

Investment Strategy

The Fund employs a multi-asset approach:

Fixed Income Securities – government and corporate bonds across the credit spectrum.

Dividend-Paying Equities – quality companies with sustainable payout ratios.

Other Income Assets – preference shares, REITs, and select alternatives to enhance yield and diversification.

Asset allocation is actively adjusted in response to market conditions and income opportunities.

Risk Profile

Risk Rating 3 denotes a moderate risk level. Investors should expect some volatility in pursuit of higher income, balanced by the Fund's diversification and active risk management practices.

Asset Allocation

Asset allocation is dynamically managed by the Fund Manager, who adjusts portfolio weights to optimise income generation while managing downside risk and capital preservation.

Performance

The Fund has demonstrated a consistent track record of delivering steady income over market cycles. Performance data is available upon request or via the Fund's monthly factsheet update.

Investor Suitability

Seek a regular income stream.

Willing to accept moderate risk for potentially higher returns.

Looking to diversify with GBP■denominated assets.

Have a medium■ to long■term investment horizon.

Disclaimer

This document is for information purposes only and does not constitute investment advice. Investors should obtain professional advice before making investment decisions. The value of investments and income from them can fluctuate, and investors may not get back the full amount invested. Past performance is not indicative of future results.