

For professional advisers only. Not to be relied upon by retail investors.

Clients who could benefit from asset-backed lending

This document is designed to help you by providing examples of client situations where a secured lending investment could be of interest. Nothing should be taken as investment advice or recommendation.

Do you have clients who...

- Are concerned about the volatility of stocks and shares, or want to limit further exposure to equities?
- Want to target higher returns on their investable cash savings, and who are comfortable taking on more risk to do so?
- Are looking to diversify an existing ISA portfolio?
- Are looking to target a stable and regular level of income?
- Want a medium-term investment (three years or fewer), with no fixed-term?
- Want to maximise their Personal Savings Allowance by targeting a higher return than is available through deposit accounts?
- Are seeking an additional source of income in retirement?
- Are looking for the potential to generate greater returns from excess cash held in their business?
- Want to bring greater diversification to their investment portfolios?
- Are looking for exposure to the property market without actually owning property?
- Want an investment that is secured against physical assets?

Who could benefit?

- Individuals
- Couples
- Trusts
- Charities
- Businesses
- Powers of attorney
- Court appointed deputies

Key risks and important information

The value of an investment and any income from it, can fall or rise. Investors may not get back the full amount they invest.

P2P investments are not covered by the Financial Services Compensation Scheme (FSCS).

Money invested through Octopus Choice is concentrated in property and could be affected by market conditions. Instant access to your clients' money cannot be guaranteed.

We do not offer investment or tax advice. We recommend investors seek professional advice before deciding to invest.

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