

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

Clients who could benefit from property-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.

Octopus Choice could be of interest to 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 with no fixed-term

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

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.

What is Octopus Choice?

Octopus Choice is a flexible way to make a meaningful return from loans secured against bricks and mortar, without tying up money for the long term.


Octopus Choice invests in a portfolio of many different property-backed loans, targeting a rate of around 4% a year.

The loans are made at a conservative loan-to-value (LTV) of no higher than 76% – meaning the property value would have to drop by nearly a quarter before investors would lose any money.

The conservative nature of the loans – plus the fact that Octopus invests 5% in each and every loan, at first loss – means that the investment should be less volatile than a stocks and shares portfolio.

All loans are sourced and underwritten by our Octopus Property team which specialises in short-term lending to professional property developers and experienced landlords. Octopus Property has a strong lending record, having issued over 5,000 loans with capital losses across this loan book of less than 0.1%. Please remember that past performance is not a reliable indicator of future results.


Why not look through some of our Octopus Choice planning scenarios?



Clients seeking good ISA returns, without investing in the stock market




Clients concerned about recent buy to let changes



Self-employed clients looking for a better return from the cash in their companies



Company directors looking for a better return for their company's money



Clients approaching retirement who want to keep their money working hard



Find out more

Call our Business Development Managers on **0800 316 2067** or visit **[octopusinvestments.com](https://www.octopusinvestments.com)**.