

# Choose a factsheet to see what's in each Plan

## ORIGINAL PLANS

- Cautious [➤](#)
- Tentative [➤](#)
- Confident [➤](#)
- Ambitious [➤](#)
- Adventurous [➤](#)

## ETHICAL PLANS

- Cautious [➤](#)
- Tentative [➤](#)
- Confident [➤](#)
- Ambitious [➤](#)
- Adventurous [➤](#)



### What's the aim of the Cautious Plan and who is it for?

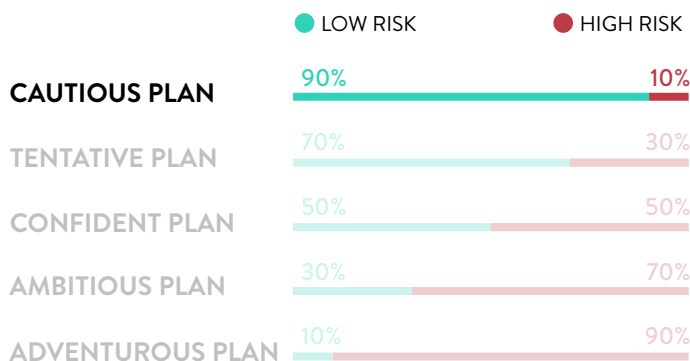
The aim of the Cautious Plan is to achieve returns above the UK inflation rate. Investing always involves some level of risk, and movement up and down in value is to be expected. With the Cautious Plan, our aim is to limit the extent of these movements, but there is still a risk that you may get back less than invested.

The Cautious Plan is suitable for investors who aim to grow their money slowly and steadily, and are happy to take on small amounts of risk, as they are more focused on preventing losses than making large gains.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than 5 years is unlikely to be appropriate.

### What makes the Cautious Plan different?

The example below shows a typical mix of investments for a Cautious Plan, but it can hold between 0% and 20% high-risk investments (Commodities, Emerging Market Bonds, Private Equity, Shares and Property), with the remainder in low-risk investments (Bonds, Cash, and Cash Equivalents).



### Benchmarking

The Cautious Plan performance is measured against the SONIA interest rate benchmark. This is effectively the base rate set by the Bank of England, but is based on actual transactions and reflects the average of the interest rates that banks pay to borrow money from other financial institutions.

### Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 3.09% of the value of a Cautious plan. This is not a maximum loss, and losses in the future may be greater.

(Source: Wealthify Cautious Plan, VaR calculation 29/02/2016 - 30/04/2024)

### Typical Investments in a Cautious Plan

This is an example of the typical investments you might see in a Cautious Plan. We mainly use passive investments in our Plans.

| Investment                                | ISIN         | % of Plan |
|---|--------------|-----------|
| Cash                                      | Cash         | 2%        |
| L&G Money Market Bonds                    | GB00B0CNHB64 | 4%        |
| Vanguard US Government Bonds              | IE00BFRTDB69 | 31%       |
| Vanguard European Government Bonds        | IE00BFRTD722 | 3%        |
| Royal London Short Dated Government Bonds | GB00BD050D80 | 22%       |
| iShares UK Government Bonds               | GB00B83HGR24 | 17%       |
| Vanguard Global Short Term Bonds          | IE00BH65QG55 | 12%       |
| Vanguard US Corporate Bonds               | IE00BFRTDC76 | 1%        |
| Vanguard EU Corporate Bonds               | IE00BFRTD839 | 1%        |
| Vanguard UK Investment Grade Bonds        | IE00B1S74Q32 | 2%        |
| L&G Short Dated UK Corporate Bonds        | GB00BKGR3H21 | 2%        |
| Fidelity Index World                      | GB00BJS8SJ34 | 5%        |

# CAUTIOUS PLAN FACTSHEET



### Foreign currency

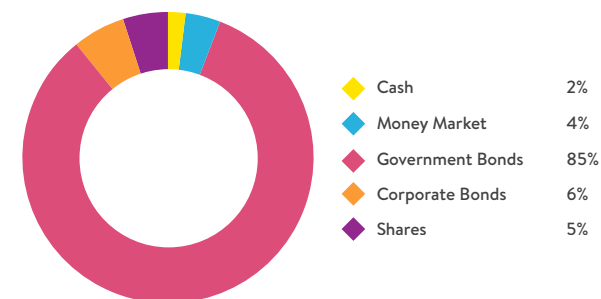
A Cautious Plan could contain up to 25% in overseas investments which are held in a foreign currency.



Typically, the more foreign currency held in a Plan, the greater the risk and potential volatility.

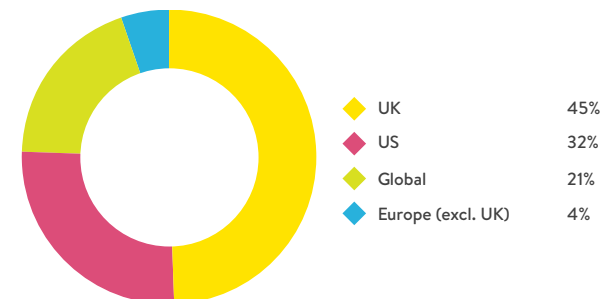
### Investment Mix

This is a typical example of the mix of investments in a Cautious Plan.



### Regional Mix

This is a typical example of investments by region in a Cautious Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.

### Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 4.16% of the value of a Tentative plan. This is not a maximum loss, and losses in the future may be greater.

(Source: Wealthify Ambitious Plan, VaR calculation 29/02/2016 - 30/04/2024)

### Typical Investments in a Tentative Plan

This is an example of the typical investments you might see in a Tentative Plan. We mainly use passive investments in our Plans.

| Investment                                | ISIN         | % of Plan |
|---|--------------|-----------|
| Cash                                      | Cash         | 2%        |
| L&G Money Market Bonds                    | GB00B0CNHB64 | 3%        |
| Vanguard US Government Bonds              | IE00BFRTDB69 | 26%       |
| Vanguard European Government Bonds        | IE00BFRTD722 | 2%        |
| Royal London Short Dated Government Bonds | GB00BD050D80 | 13%       |
| iShares UK Government Bonds               | GB00B83HGR24 | 17%       |
| Vanguard Global Short Term Bonds          | IE00BH65QG55 | 9%        |
| Vanguard US Corporate Bonds               | IE00BFRTDC76 | 1%        |
| Vanguard EU Corporate Bonds               | IE00BFRTD839 | 1%        |
| Vanguard UK Investment Grade Bonds        | IE00B1S74Q32 | 2%        |
| L&G Short Dated UK Corporate Bonds        | GB00BKGR3H21 | 1%        |
| L&G FTSE 100                              | GB00B0CNH502 | 3%        |
| L&G UK Midcap                             | GB00BQ1JYX87 | 2%        |
| HSBC America                              | GB00B80QG615 | 8%        |
| Vanguard US                               | GB00B5B71Q71 | 2%        |
| HSBC Europe                               | GB00B80QGH28 | 2%        |
| Fidelity Japan                            | GB00BHZK8872 | 2%        |
| L&G Asia Pacific ex Japan                 | GB00B0CNGY27 | 2%        |
| Mercer Emerging Markets                   | IE00BGK8XW82 | 1%        |
| L&G Global Infrastructure                 | GB00BF0TZL74 | 2%        |
| L&G Global Property                       | GB00BYW7CN38 | 1%        |

### What's the aim of the Tentative Plan and who is it for?

The aim of the Tentative Plan is to generate reasonable growth over the longer term. Investing always involves some level of risk and movement up and down in value is to be expected.

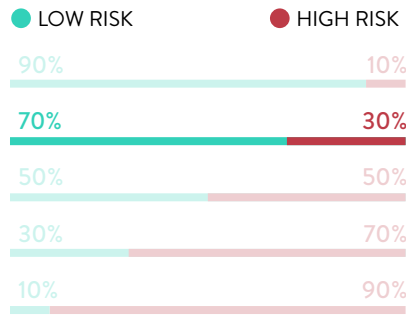
The Tentative Plan is suitable for investors who prioritise limiting losses over high returns, and are willing to see moderate movements up and down in the value to try and get reasonable growth from their investments. But there is still a risk that you could get back less than invested.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than 5 years is unlikely to be appropriate for a Tentative Plan.

### What makes the Tentative Plan different?

The example below shows a typical mix of investments for a Tentative Plan, but it can hold between 20% and 40% high-risk investments (Commodities, Emerging Market Bonds, Private Equity, Shares and Property), with the remainder in low-risk investments (Bonds, Cash, and Cash Equivalents).

There may be occasions when the Investment Team will lower the percentage of high risk investments down to 10%. Although this could impede the growth potential more than is normally associated with a Tentative Plan, it would only be done when considered necessary, according to market conditions.



### Benchmarking

The Tentative Plan performance is measured against the ARC Cautious PCI. The PCI is a peer group benchmark which shows how other companies' plans with similar risk profiles have performed. The indices are based on real performance numbers from hundreds of other Plans.

# TENTATIVE PLAN FACTSHEET



### Foreign currency

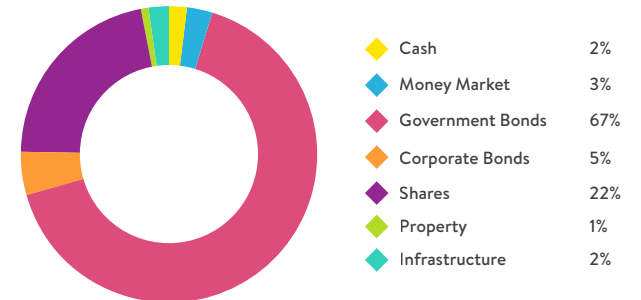
A Tentative Plan could contain up to 25% in overseas investments which are held in a foreign currency.



Typically, the more foreign currency held in a Plan, the greater the risk and potential volatility.

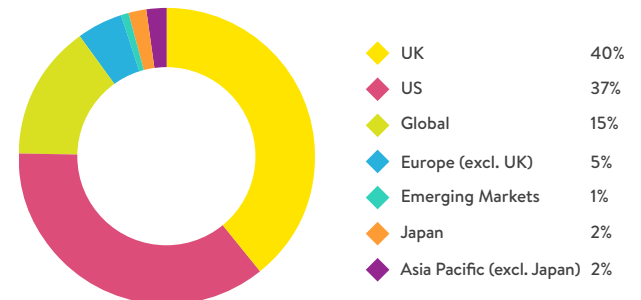
### Investment Mix

This is a typical example of the mix of investments in a Tentative Plan.



### Regional Mix

This is a typical example of investments by region in a Tentative Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.

### What's the aim of the Confident Plan and who is it for?

The aim of the Confident Plan is to generate growth over the longer term. Investing always involves some level of risk, and movement up and down in value is to be expected.

The Confident Plan is suitable for investors who give equal importance to making gains and controlling potential losses, and are comfortable seeing movements up and down in the value to try and get good returns.

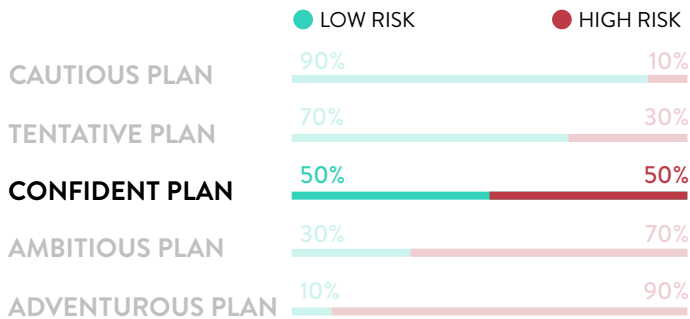
Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate in a Confident Plan.

### What makes the Confident Plan different?

The example below shows a typical mix of investments in a Confident Plan, but it can hold between 40% and 60% high-risk investments (Commodities, Emerging Market Bonds, Private Equity, Shares and Property), with the remainder in low-risk investments (Bonds, Cash, and Cash Equivalents).

There may be occasions when the Investment Team move an additional 10% higher or lower than the typical range, making the range 30% to 70% of high risk investments.

If the risk allocation is increased, it could lead to more extreme movement up and down, which might lead to higher losses than would usually be associated with this investment style. If they reduce allocations to high-risk investments, this could impede the growth potential more than is normally associated with a Confident level of risk. But this would only be done when considered necessary, according to market conditions.



### Benchmarking

The Confident Plan performance is measured against the ARC Sterling Balanced Asset PCI. The PCI is a peer group benchmark which shows how other companies' plans with a similar risk profile have performed. The indices are based on real performance numbers from hundreds of other Plans.

### Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 5.22% of the value of a Confident plan. This is not a maximum loss, and losses in the future may be greater.

(Source: Wealthify Confident Plan, VaR calculation 29/02/2016 - 30/04/2024)

### Typical Investments in a Confident Plan

This is an example of the typical investments you might see in a Confident Plan. We mainly use passive investments in our Plans.

| Investment                                | ISIN         | % of Plan |
|---|--------------|-----------|
| Cash                                      | Cash         | 2%        |
| L&G Money Market Bonds                    | GB00B0CNHB64 | 2%        |
| Vanguard US Government Bonds              | IE00BFRTDB69 | 25%       |
| Vanguard European Government Bonds        | IE00BFRTD722 | 2%        |
| Royal London Short Dated Government Bonds | GB00BD050D80 | 8%        |
| iShares UK Government Bonds               | GB00B83HGR24 | 12%       |
| Vanguard Global Short Term Bonds          | IE00BH65QG55 | 1%        |
| Vanguard US Corporate Bonds               | IE00BFRTDC76 | 1%        |
| Vanguard UK Investment Grade Bonds        | IE00B1S74Q32 | 2%        |
| L&G Short Dated UK Corporate Bonds        | GB00BKGR3H21 | 1%        |
| L&G FTSE 100                              | GB00B0CNH502 | 6%        |
| L&G UK Midcap                             | GB00BQ1JYX87 | 4%        |
| HSBC America                              | GB00B80QG615 | 15%       |
| Vanguard US                               | GB00B5B71Q71 | 4%        |
| HSBC Europe                               | GB00B80QGH28 | 3%        |
| Fidelity Japan                            | GB00BHZK8872 | 3%        |
| L&G Asia Pacific ex Japan                 | GB00B0CNGY27 | 3%        |
| Mercer Emerging Markets                   | IE00BGK8XW82 | 2%        |
| L&G Global Infrastructure                 | GB00BF0TZL74 | 4%        |
| L&G Global Property                       | GB00BYW7CN38 | 2%        |

# CONFIDENT PLAN FACTSHEET



### Foreign currency

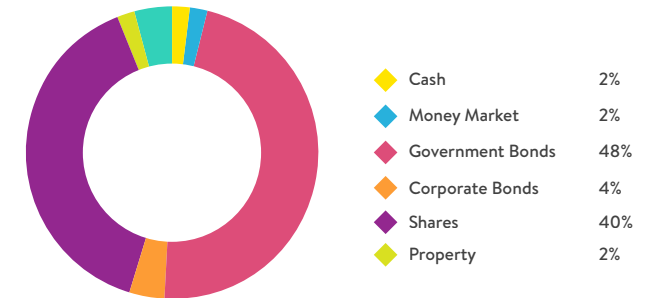
A Confident Plan could contain up to 50% in overseas investments which are held in a foreign currency.



Typically, the more foreign currency held in a Plan, the greater the potential risk and volatility.

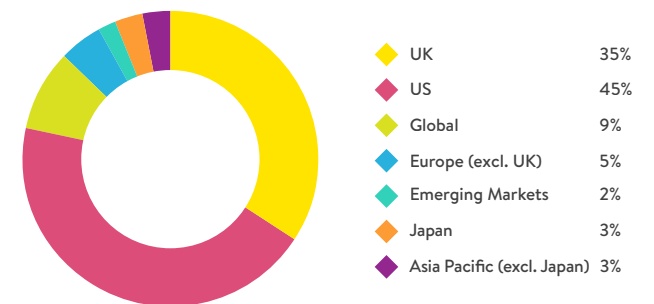
### Investment Mix

This is a typical example of the mix of investments in a Confident Plan.



### Regional Mix

This is a typical example of investments by region in a Confident Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.



### What's the aim of the Ambitious Plan and who is it for?

The aim of the Ambitious Plan is to generate high growth over the longer term. Investing always involves some level of risk and movement up and down in value is to be expected.

The Ambitious Plan is suitable for investors focused on making gains as a priority, and are willing to see large movements up and down in value to try and achieve high returns.

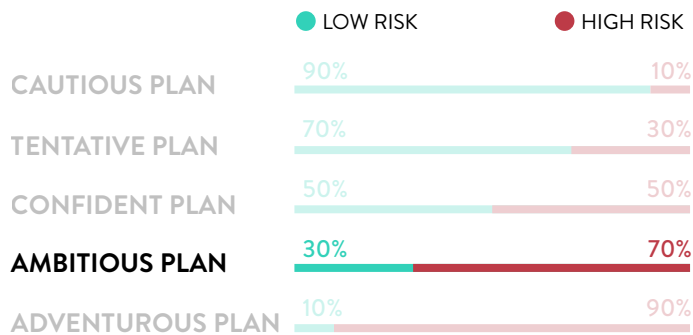
Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Ambitious Plan.

### What makes the Ambitious Plan different?

The example below shows a typical mix of investments in an Ambitious Plan, but it can hold between 60% and 80% of high-risk investments (Commodities, Emerging Market Bonds, Private Equity, Shares and Property), with the remainder in low-risk investments (Bonds, Cash, and Cash Equivalents).

There may be occasions when the Investment Team move an additional 10% higher or lower than the typical range, making the range 50% to 90% of high risk investments.

If the risk allocation is increased, it could lead to more extreme movement up and down, which might lead to higher losses than would usually be associated with this investment style. If they reduce allocations to high-risk investments, this could impede the growth potential more than is normally associated with an Ambitious level of risk. But this would only be done when considered necessary, according to market conditions.



### Benchmarking

The Ambitious Plan performance is measured against the ARC Sterling Steady Growth PCI. The PCI is a peer group benchmark which shows how other companies' plans with a similar risk profile have performed. The indices are based on real performance numbers from hundreds of other Plans.

### Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 7.05% of the value of an Ambitious plan. This is not a maximum loss, and losses in the future may be greater.

(Source: Wealthify Ambitious Plan, VaR calculation 29/02/2016 - 30/04/2024)

### Typical Investments in an Ambitious Plan

This is an example of the typical investments you might see in a Ambitious Plan. We mainly use passive investments in our Plans.

| Investment                                | ISIN         | % of Plan |
|---|--------------|-----------|
| Cash                                      | Cash         | 2%        |
| Vanguard US Government Bonds              | IE00BFRTDB69 | 21%       |
| Royal London Short Dated Government Bonds | GB00BD050D80 | 3%        |
| iShares UK Government Bonds               | GB00B83HGR24 | 6%        |
| Vanguard Global Short Term Bonds          | IE00BH65QG55 | 2%        |
| Vanguard UK Investment Grade Bonds        | IE00B1S74Q32 | 1%        |
| L&G FTSE 100                              | GB00B0CNH502 | 8%        |
| L&G UK Midcap                             | GB00BQ1JYX87 | 6%        |
| HSBC America                              | GB00B80QG615 | 21%       |
| Vanguard US                               | GB00B5B71Q71 | 6%        |
| HSBC Europe                               | GB00B80QGH28 | 4%        |
| Fidelity Japan                            | GB00BHZK8872 | 4%        |
| L&G Asia Pacific ex Japan                 | GB00B0CNGY27 | 5%        |
| Mercer Emerging Markets                   | IE00BGK8XW82 | 3%        |
| L&G Global Infrastrucutre                 | GB00BF0TZL74 | 5%        |
| L&G Global Property                       | GB00BYW7CN38 | 3%        |

# AMBITIOUS PLAN FACTSHEET



### Foreign currency

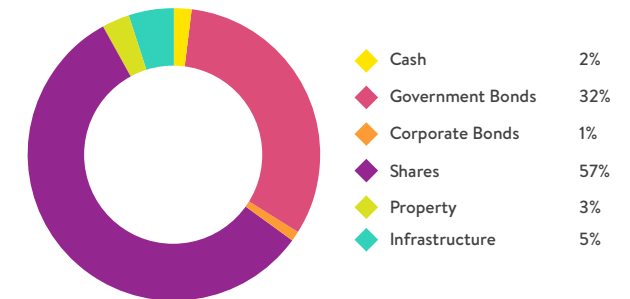
An Ambitious Plan could contain up to 75% in overseas investments which are held in a foreign currency.



Typically, the more foreign currency held in a Plan, the greater the risk and potential volatility.

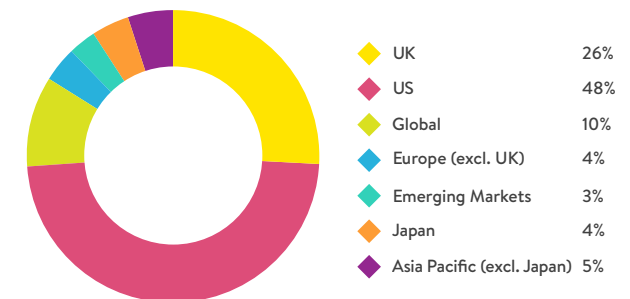
### Investment Mix

This is a typical example of the mix of investments in an Ambitious Plan.



### Regional Mix

This is a typical example of investments by region in an Ambitious Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.

### What's the aim of the Adventurous Plan and who is it for?

The aim of the Adventurous Plan is to maximise growth over the longer term. Investing always involves some level of risk, and movement up and down in value is to be expected.

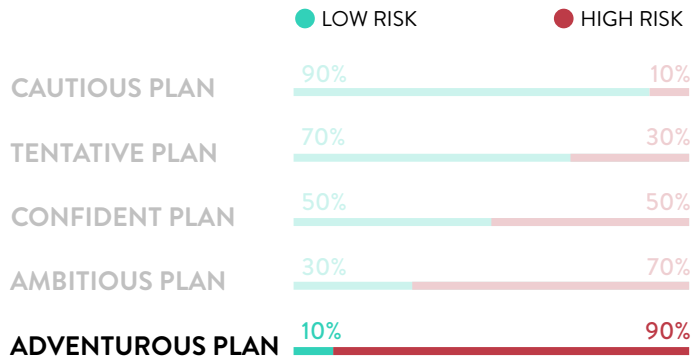
The Adventurous Plan is suitable for investors focused on maximising potential gains, and willing to see substantial movements up and down in value to try and achieve high returns.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Adventurous Plan.

### What makes the Adventurous Plan different?

The example below shows a typical mix of investments in an Adventurous Plan, but it can hold between 80% and 100% of high-risk investments (Commodities, Emerging Market Bonds, Private Equity, Shares and Property), with the remainder in low-risk investments (Bonds, Cash, and Cash Equivalents).

There may be occasions when the Investment Team will lower the percentage of high risk investments making the range 70% to 100%. Although this could impede the growth potential more than is normally associated with an Adventurous Plan, but this would only be done when considered necessary, according to market conditions.



### Benchmarking

The Adventurous Plan performance is measured against the ARC Sterling Equity Risk PCI. The PCI is a peer group benchmark which shows how other companies' plans with a similar risk profile have performed. The indices are based on real performance numbers from hundreds of other Plans.

### Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 8.95% of the value of an Adventurous plan. This is not a maximum loss, and losses in the future may be greater.

(Source: Wealthify Adventurous Plan, VaR calculation 29/02/2016 - 30/04/2024)

### Typical Investments in an Adventurous Plan

This is an example of the typical investments you might see in an Adventurous Plan. We mainly use passive investments in our Plans.

| Investment                       | ISIN         | % of Plan |
|----------------------------------|--------------|-----------|
| Cash                             | Cash         | 2%        |
| Vanguard US Government Bonds     | IE00BFRTDB69 | 10%       |
| iShares UK Government Bonds      | GB00B83HGR24 | 2%        |
| Vanguard Global Short Term Bonds | IE00BH65QG55 | 2%        |
| L&G FTSE 100                     | GB00B0CNH502 | 11%       |
| L&G UK Midcap                    | GB00BQ1JYX87 | 8%        |
| HSBC America                     | GB00B80QG615 | 28%       |
| Vanguard US                      | GB00B5B71Q71 | 8%        |
| HSBC Europe                      | GB00B80QGH28 | 5%        |
| Fidelity Japan                   | GB00BHZK8872 | 5%        |
| L&G Asia Pacific ex Japan        | GB00B0CNGY27 | 6%        |
| Mercer Emerging Markets          | IE00BGK8XW82 | 3%        |
| L&G Global Infrastrucutre        | GB00BF0TZL74 | 7%        |
| L&G Global Property              | GB00BYW7CN38 | 4%        |



### Foreign currency

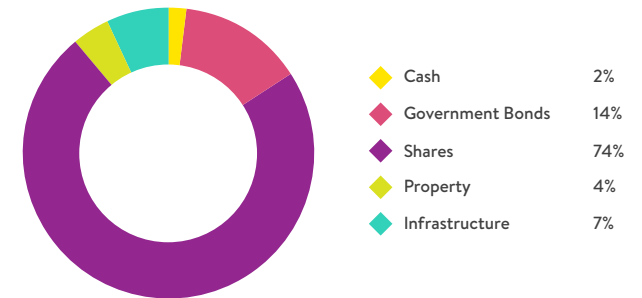
An Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



Typically, the more foreign currency held in a Plan, the greater the potential risk and volatility.

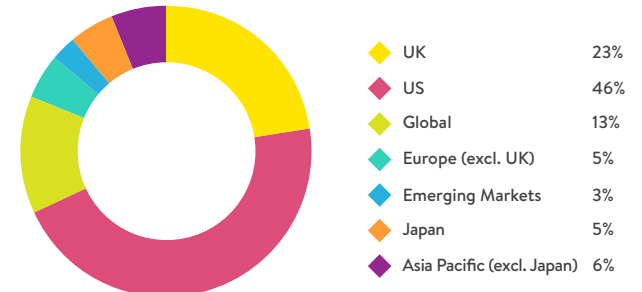
### Investment Mix

This is a typical example of the mix of investments in an Adventurous Plan.



### Regional Mix

This is a typical example of investments by region in an Adventurous Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.

### What's the aim of our Ethical Cautious Plan and who is it for?

The aim of our Ethical Cautious Plan is to generate growth over the longer term while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Cautious Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

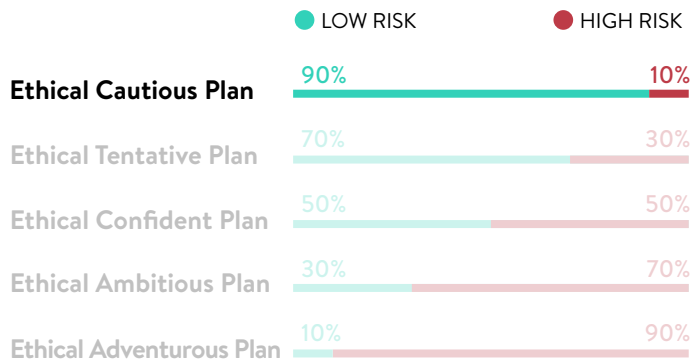
Investing always involves some level of risk and movement up and down in value is to be expected. With our Ethical Cautious Plan, we aim to limit the extent of these movements, but there is still a risk that you may get back less than invested.

The Ethical Cautious Plan is suitable for investors who aim to grow their money slowly and steadily and are happy to take on small amounts of risk, as they are more focused on preventing losses than making large gains.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than 5 years is unlikely to be appropriate. Investors should be aware that few ethical funds employ currency hedging, which may see divergence in performance between original and ethical plans.

### What makes the Ethical Cautious Plan different?

The example below shows a typical mix of high and low risk investments used in our Ethical Plans. The Ethical Cautious Plan can hold between 0% and 20% of high risk investments (Shares & Property) with the remainder in low risk investments (Bonds, Cash, Cash Equivalents), but this can vary.



### Benchmarking

The Cautious Plan performance is measured against the SONIA interest rate benchmark. This is effectively the base rate set by the Bank of England, but is based on actual transactions and reflects the average of the interest rates that banks pay to borrow money from other financial institutions.

### Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 5.48% of the value of an Ethical Cautious Plan. This is not a maximum loss and losses in the future may be greater. (Source: Wealthify Ethical Cautious Plan, VaR calculation 28/02/2018 - 30/06/2023)

### Typical Investments in an Ethical Cautious Plan

This is an example of the typical investments you might see in an Ethical Cautious Plan. We use a blend of passive and active funds. Some funds may exclude companies that profit from harmful activities, whilst others may invest in companies provided they earn no more than 10% of their profits from the activity. So we cannot guarantee that our Plans won't contain some degree of the activities we aim to exclude.

| Investment   | ISIN         | % of Plan |
|--|--------------|-----------|
| Cash   | Cash         | 2%        |
| Royal London Short Term Money Market                       | GB00B8XYQ86  | 4%        |
| Vanguard U.S. Government Bond Index                        | IE00BFRTDB69 | 23%       |
| Royal London Short Duration Gilts                          | GB00BD050D80 | 35%       |
| iShares UK Gilts All Stocks Index                          | GB00B83HGR24 | 20%       |
| Vanguard Euro Government Bond Index                        | IE00BFRTD722 | 3%        |
| Rathbone Ethical Bond Fund                                 | GB00B77DQT14 | 4%        |
| EdenTree Responsible and Sustainable Short Dated Bond Fund | GB00BZ012J01 | 2%        |
| Royal London Ethical Bond Fund                             | GB00BJ4KSX76 | 3%        |
| Stewart Investors Worldwide Sustainability Fund            | GB00B7W30613 | 3%        |
| Liontrust Sustainable Future Global Growth Fund            | GB0030030067 | 3%        |

# CAUTIOUS ETHICAL PLAN FACTSHEET



### Foreign currency

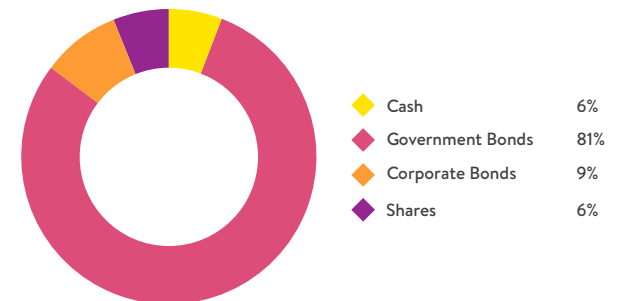
An Ethical Cautious Plan could contain up to 25% in overseas investments which are held in a foreign currency.



Typically, the more foreign currency held in a Plan, the greater the risk and potential volatility.

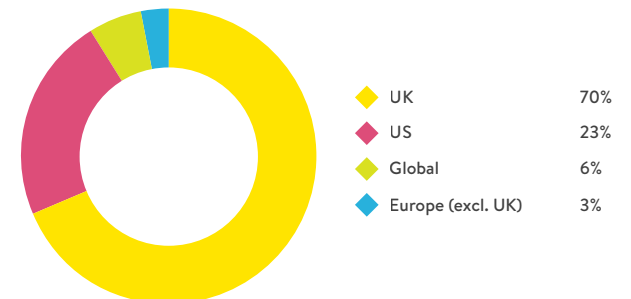
### Investment Mix

This is a typical example of the mix of investments in an Ethical Cautious Plan.



### Regional Mix

This is a typical example of investments by region in an Ethical Cautious Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.

### What's the aim of our Ethical Tentative Plan and who is it for?

The aim of our Ethical Tentative Plan is to generate growth over the longer term while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Tentative Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

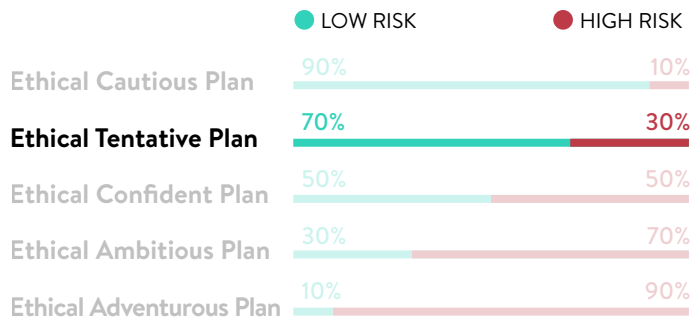
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

The Ethical Tentative Plan is suitable for investors who prioritise limiting losses over high returns and are willing to see moderate movements up and down in the value to try to get reasonable growth from their investments. But there is still a risk that you could get back less than invested.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than 5 years is unlikely to be appropriate for an Ethical Tentative Plan. Investors should be aware that few ethical funds employ currency hedging, which may see divergence in performance between original and ethical plans.

### What makes the Ethical Tentative Plan different.

The example below shows a typical mix of high and low risk investments used in our Ethical Plans. The Ethical Tentative Plan can hold between 20% and 40% of high risk investments (Shares & Property) with the remainder in low risk investments (Bonds, Cash, Cash Equivalents), but this can vary.



There may be occasions when the Investment Team will lower the percentage of high risk investments to 10%. Although this could impede the growth potential more than is normally associated with an Ethical Tentative Plan, it would only be done when considered necessary, according to market conditions.

### Benchmarking

Our Ethical Tentative Plan performance is measured against the ARC Cautious PCI. The PCI is a peer group benchmark which shows how other companies' plans with similar risk profiles have performed. The indices are based on real performance numbers from hundreds of other plans.

### Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 6.17% of the value of an Ethical Tentative Plan. This is not a maximum loss and losses in the future may be greater.

(Source: Wealthify Ethical Tentative Plan, VaR calculation 29/02/2018 - 30/04/2024)

### Typical Investments in an Ethical Tentative Plan

This is an example of the typical investments you might see in an Ethical Tentative Plan. We use a blend of passive and active funds. Some funds may exclude companies that profit from harmful activities, whilst others may invest in companies provided they earn no more than 10% of their profits from the activity. So we cannot guarantee that our Plans won't contain some degree of the activities we aim to exclude.

| Investment  | ISIN         | % of Plan |
|---|--------------|-----------|
| Cash  | Cash         | 2%        |
| Royal London Short Term Money Market                          | GB00B8XYYQ86 | 3%        |
| Vanguard U.S. Government Bond Index                           | IE00BFRTDB69 | 21%       |
| Royal London Short Duration Gilts                             | GB00BD050D80 | 21%       |
| iShares UK Gilts All Stocks Index                             | GB00B83HGR24 | 20%       |
| Vanguard Euro Government Bond Index                           | IE00BFRTD722 | 2%        |
| Rathbone Ethical Bond Fund                                    | GB00B77DQT14 | 3%        |
| EdnTree Responsible and Sustainable Short Dated Bond Fund     | GB00BZ012J01 | 2%        |
| Royal London Ethical Bond Fund                                | GB00BJ4KSX76 | 2%        |
| Royal London Sustainable Leaders Trust                        | GB00B7SGTR82 | 2%        |
| Liontrust Sustainable Future UK Growth Fund                   | GB0030028764 | 4%        |
| Brown Advisory US Sustainable Growth Fund                     | IE00BF1T6V32 | 7%        |
| FTGF ClearBridge US Equity Sustainability Leaders Fund        | IE00BZ1G7556 | 5%        |
| M&G European Sustain Paris Aligned Fund                       | GB00B5ZSNC68 | 2%        |
| Fidelity Sustainable Japan                                    | LU2327455841 | 2%        |
| Stewart Investors Global Emerging Markets Sustainability Fund | GB00B64TS998 | 1%        |
| Stewart Investors Asia Pacific Sustainability Fund            | GB00B0TY6V50 | 2%        |
| Pictet - Global Environmental Opportunities                   | LU0503632878 | 1%        |

# TENTATIVE ETHICAL PLAN FACTSHEET



### Foreign currency

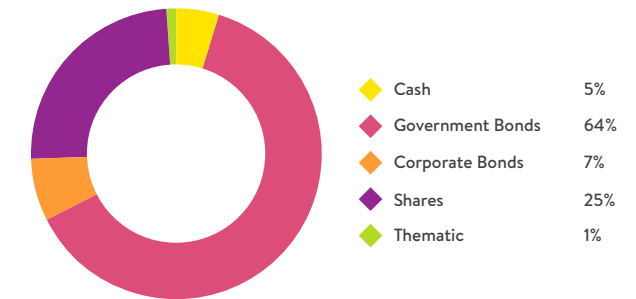
An Ethical Tentative Plan could contain up to 25% in overseas investments which are held in a foreign currency.



Typically, the more foreign currency held in a Plan, the greater the risk and potential volatility.

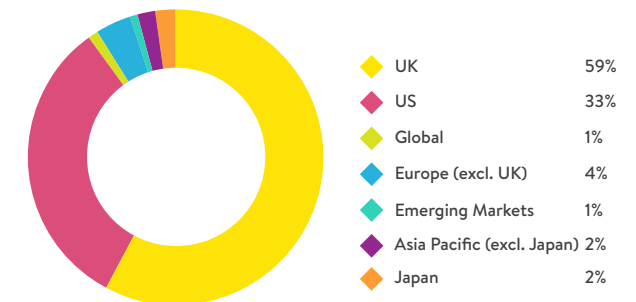
### Investment Mix

This is a typical example of the mix of investments in an Ethical Tentative Plan.



### Regional Mix

This is a typical example of investments by region in an Ethical Tentative Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.



### What's the aim of our Ethical Confident Plan and who is it for?

The aim of our Ethical Confident Plan is to generate growth over the longer term while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Confident Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

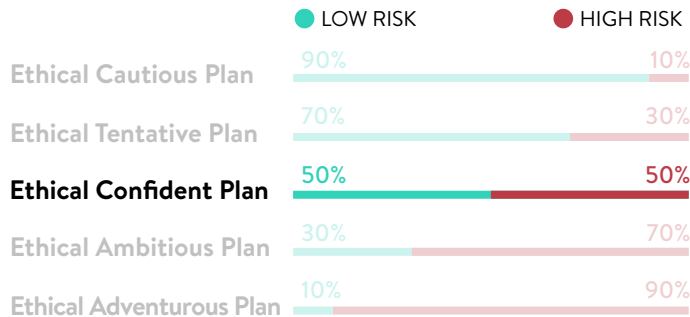
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

The Ethical Confident Plan is suitable for investors who give equal importance to making gains and controlling potential losses and are comfortable seeing movements up and down in the value to try to get good returns.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate in an Ethical Confident Plan. Investors should be aware that few ethical funds employ currency hedging, which may see divergence in performance between original and ethical plans.

### What makes the Ethical Confident Plan different?

The example below shows a typical mix of high and low risk investments used in our Ethical Plans. The Ethical Confident Plan can hold between 40% and 60% of high risk investments (Shares & Property) with the remainder in low risk investments (Bonds, Cash, Cash Equivalents), but this can vary.



There may be occasions when the Investment Team move an additional 10% higher or lower than the typical range, making the range 30% to 70% of high risk investments.

If the risk allocation is increased, it could lead to more extreme movement up and down, which might lead to higher losses than would usually be associated with this investment style. If they reduce allocations to high-risk investments, this could impede the growth potential more than is normally associated with an Ethical Confident level of risk. But this would only be done when considered necessary, according to market conditions.

### Benchmarking

Our Ethical Confident Plan performance is measured against the ARC Sterling Balanced Asset PCI. The PCI is a peer group benchmark which shows how other companies' plans with a similar risk profile have performed. The indices are based on real performance numbers from hundreds of other plans.

### Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 8.05% of the value of an Ethical Confident Plan. This is not a maximum loss and losses in the future may be greater.

(Source: Wealthify Ethical Confident Plan, VaR calculation 29/02/2018 - 30/04/2024)

### Typical Investments in an Ethical Confident Plan

This is an example of the typical investments you might see in an Ethical Confident Plan. We use a blend of passive and active funds. Some funds may exclude companies that profit from harmful activities, whilst others may invest in companies provided they earn no more than 10% of their profits from the activity. So we cannot guarantee that our Plans won't contain some degree of the activities we aim to exclude.

| Investment  | ISIN         | % of Plan |
|---|--------------|-----------|
| Cash  | Cash         | 2%        |
| Royal London Short Term Money Market                          | GB00B8XYQ86  | 2%        |
| Vanguard U.S. Government Bond Index                           | IE00BFRTDB69 | 19%       |
| Royal London Short Duration Gilts                             | GB00BD050D80 | 10%       |
| iShares UK Gilts All Stocks Index                             | GB00B83HGR24 | 14%       |
| Vanguard Euro Government Bond Index                           | IE00BFRTD722 | 2%        |
| Rathbone Ethical Bond Fund                                    | GB00B77DQT14 | 3%        |
| EdenTree Responsible and Sustainable Short Dated Bond Fund    | GB00BZ012J01 | 2%        |
| Royal London Ethical Bond Fund                                | GB00BJ4KSX76 | 2%        |
| Royal London Sustainable Leaders Trust                        | GB00B7SGTR82 | 4%        |
| Liontrust Sustainable Future UK Growth Fund                   | GB0030028764 | 7%        |
| Brown Advisory US Sustainable Growth Fund                     | IE00BF1T6V32 | 12%       |
| FTGF ClearBridge US Equity Sustainability Leaders Fund        | IE00BZ1G7556 | 9%        |
| M&G European Sustain Paris Aligned Fund                       | GB00B5ZSNC68 | 3%        |
| Fidelity Sustainable Japan                                    | LU2327455841 | 3%        |
| Stewart Investors Global Emerging Markets Sustainability Fund | GB00B64TS998 | 2%        |
| Stewart Investors Asia Pacific Sustainability Fund            | GB00B0TY6V50 | 3%        |
| Pictet - Global Environmental Opportunities                   | LU0503632878 | 2%        |

# CONFIDENT ETHICAL PLAN FACTSHEET



### Foreign currency

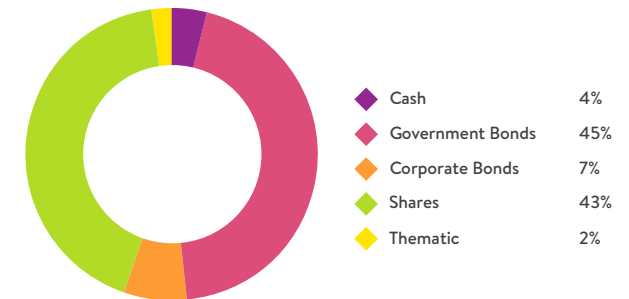
An Ethical Confident Plan could contain up to 50% in overseas investments which are held in a foreign currency.



Typically, the more foreign currency held in a Plan, the greater the risk and potential volatility.

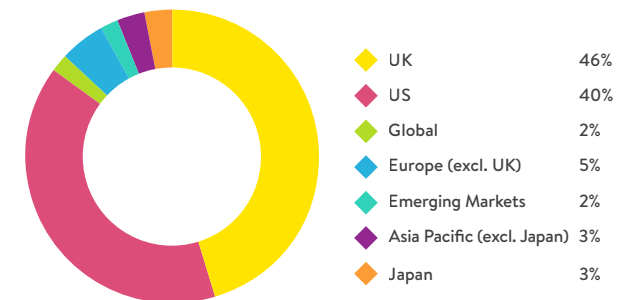
### Investment Mix

This is a typical example of the mix of investments in an Ethical Confident Plan.



### Regional Mix

This is a typical example of investments by region in an Ethical Confident Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.

### What's the aim of our Ethical Ambitious Plan and who is it for?

The aim of our Ethical Ambitious Plan is to generate growth over the longer term while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Ambitious Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

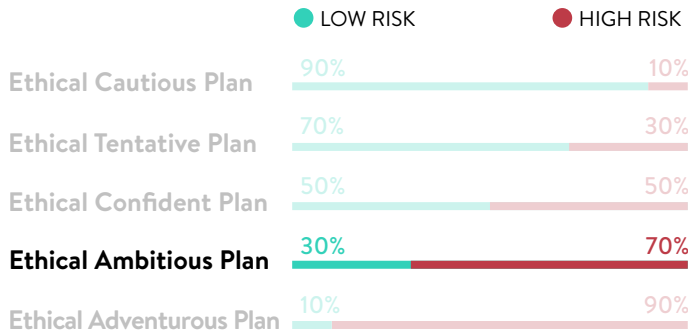
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

The Ethical Ambitious Plan is suitable for investors focused on making gains as a priority and are willing to see large movements up and down in value to try to achieve high returns.

Investing should be part of a long-term savings strategy, and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Ethical Ambitious Plan. Investors should be aware that few ethical funds employ currency hedging, which may see divergence in performance between original and ethical plans.

### What makes the Ethical Ambitious Plan different?

The example below shows a typical mix of high and low risk investments used in our Ethical Plans. The Ethical Ambitious Plan can hold between 60% and 80% of high risk investments (Shares & Property) with the remainder in low risk investments (Bonds, Cash, Cash Equivalents), but this can vary.



There may be occasions when the Investment Team move an additional 10% higher or lower than the typical range, making the range 50% to 90% of high risk investments.

If the risk allocation is increased, it could lead to more extreme movement up and down, which might lead to higher losses than would usually be associated with this investment style. If they reduce allocations to high-risk investments, it could impede the growth potential more than is normally associated with an Ethical Ambitious level of risk. But this would only be done when considered necessary, according to market conditions.

### Benchmarking

Our Ethical Ambitious Plan performance is measured against the ARC Sterling Steady Growth PCI. The PCI is a peer group benchmark which shows how other companies' plans with a similar risk profile have performed. The indices are based on real performance numbers from hundreds of other plans.

### Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 10.36% of the value of an Ethical Ambitious Plan. This is not a maximum loss and losses in the future may be greater. (Source: Wealthify Ethical Ambitious Plan, VaR calculation 29/02/2018 - 30/04/2024)

### Typical Investments in an Ethical Ambitious Plan

This is an example of the typical investments you might see in an Ethical Ambitious Plan. We use a blend of passive and active funds. Some funds may exclude companies that profit from harmful activities, whilst others may invest in companies provided they earn no more than 10% of their profits from the activity. So we cannot guarantee that our Plans won't contain some degree of the activities we aim to exclude.

| Investment  | ISIN         | % of Plan |
|---|--------------|-----------|
| Cash  | Cash         | 2%        |
| Vanguard U.S. Government Bond Index                           | IE00BFRTDB69 | 16%       |
| Royal London Short Duration Gilts                             | GB00BD050D80 | 8%        |
| iShares UK Gilts All Stocks Index                             | GB00B83HGR24 | 9%        |
| Vanguard Euro Government Bond Index                           | IE00BFRTD722 | 1%        |
| Rathbone Ethical Bond Fund                                    | GB00B77DQT14 | 1%        |
| Royal London Sustainable Leaders Trust                        | GB00B7SGTR82 | 5%        |
| Liontrust Sustainable Future UK Growth Fund                   | GB0030028764 | 10%       |
| Brown Advisory US Sustainable Growth Fund                     | IE00BF1T6V32 | 17%       |
| FTGF ClearBridge US Equity Sustainability Leaders Fund        | IE00BZ1G7556 | 13%       |
| M&G European Sustain Paris Aligned Fund                       | GB00B5ZSNC68 | 4%        |
| Fidelity Sustainable Japan                                    | LU2327455841 | 4%        |
| Stewart Investors Global Emerging Markets Sustainability Fund | GB00B64TS998 | 3%        |
| Stewart Investors Asia Pacific Sustainability Fund            | GB00B0TY6V50 | 5%        |
| Pictet - Global Environmental Opportunities                   | LU0503632878 | 3%        |

# AMBITIOUS ETHICAL PLAN FACTSHEET



### Foreign currency

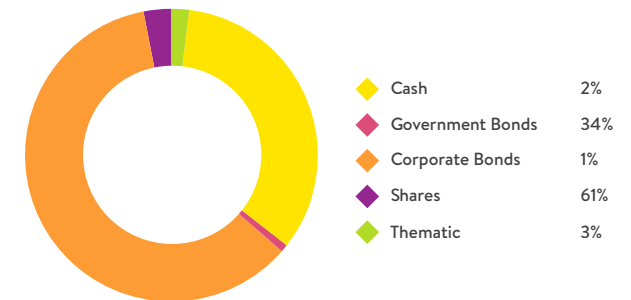
An Ethical Ambitious Plan could contain up to 75% in overseas investments which are held in a foreign currency.



Typically, the more foreign currency held in a Plan, the greater the risk and potential volatility.

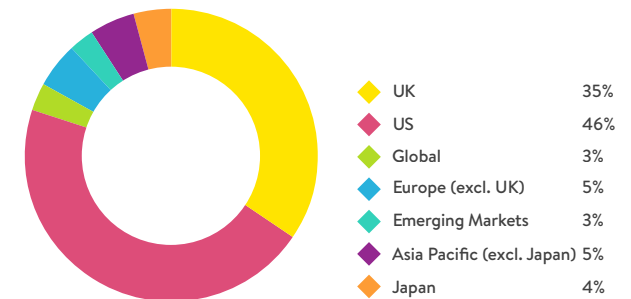
### Investment Mix

This is a typical example of the mix of investments in an Ethical Ambitious Plan.



### Regional Mix

This is a typical example of investments by region in an Ethical Ambitious Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.

### What's the aim of our Ethical Adventurous Plan and who is it for?

The aim of our Ethical Adventurous Plan is to generate growth over the longer term while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Adventurous Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

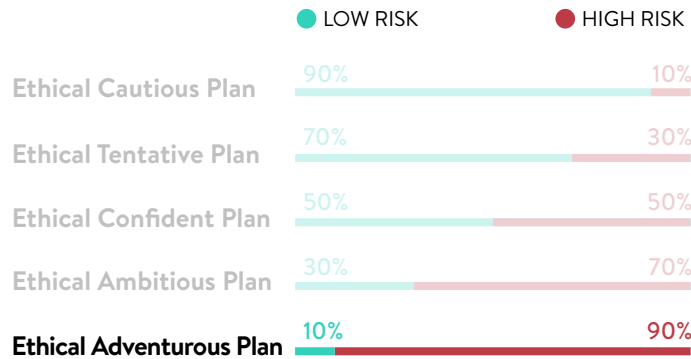
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

The Ethical Adventurous Plan is suitable for investors focused on maximising potential gains, and willing to see substantial movements up and down in value to try to achieve high returns.

Investing should be part of a long-term savings strategy, and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Ethical Adventurous Plan. Investors should be aware that few ethical funds employ currency hedging, which may see divergence in performance between original and ethical plans.

### What makes the Ethical Adventurous Plan different?

The example below shows a typical mix of high and low risk investments used in our Ethical Plans. The Ethical Adventurous Plan can hold between 80% and 100% of high risk investments (Shares & Property) with the remainder in low risk investments (Bonds, Cash, Cash Equivalents), but this can vary.



There may be occasions when the Investment Team will lower the percentage of high risk investments making the range 70% to 100%. Although this could impede the growth potential more than is normally associated with an Ethical Adventurous Plan, it would only be done when considered necessary, according to market conditions.

### Benchmarking

Our Ethical Adventurous Plan performance is measured against the ARC Sterling Equity Risk PCI. The PCI is a peer group benchmark which shows how other companies' plans with a similar risk profile have performed. The indices are based on real performance numbers from hundreds of other plans.

### Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 12.73% of the value of an Ethical Adventurous Plan. This is not a maximum loss and losses in the future may be greater.

(Source: Wealthify Ethical Adventurous Plan, VaR calculation 29/02/2018 - 30/04/2024)

### Typical Investments in an Ethical Adventurous Plan

This is an example of the typical investments you might see in an Ethical Ambitious Plan. We use a blend of passive and active funds. Some funds may exclude companies that profit from harmful activities, whilst others may invest in companies provided they earn no more than 10% of their profits from the activity. So we cannot guarantee that our Plans won't contain some degree of the activities we aim to exclude.

| Investment  | ISIN         | % of Plan |
|---|--------------|-----------|
| Cash  | Cash         | 2%        |
| Vanguard U.S. Government Bond Index                           | IE00BFRTDB69 | 10%       |
| Royal London Short Duration Gilts                             | GB00BD050D80 | 2%        |
| iShares UK Gilts All Stocks Index                             | GB00B83HGR24 | 2%        |
| Royal London Sustainable Leaders Trust                        | GB00B7SGTR82 | 7%        |
| Liontrust Sustainable Future UK Growth Fund                   | GB0030028764 | 13%       |
| Brown Advisory US Sustainable Growth Fund                     | IE00BF1T6V32 | 22%       |
| FTGF ClearBridge US Equity Sustainability Leaders Fund        | IE00BZ1G7556 | 16%       |
| M&G European Sustain Paris Aligned Fund                       | GB00B5ZSNC68 | 6%        |
| Fidelity Sustainable Japan                                    | LU2327455841 | 6%        |
| Stewart Investors Global Emerging Markets Sustainability Fund | GB00B64TS998 | 4%        |
| Stewart Investors Asia Pacific Sustainability Fund            | GB00B0TY6V50 | 6%        |
| Pictet - Global Environmental Opportunities                   | LU0503632878 | 4%        |

# ADVENTUROUS ETHICAL PLAN FACTSHEET



### Foreign currency

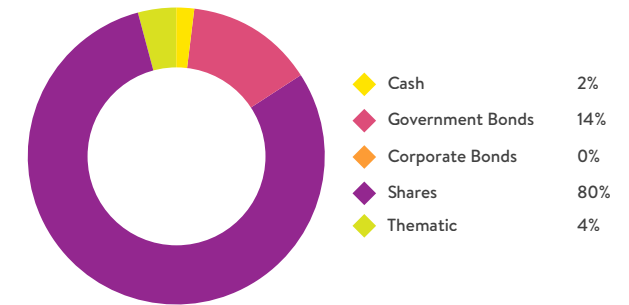
An Ethical Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



Typically, the more foreign currency held in a Plan, the greater the potential risk and volatility.

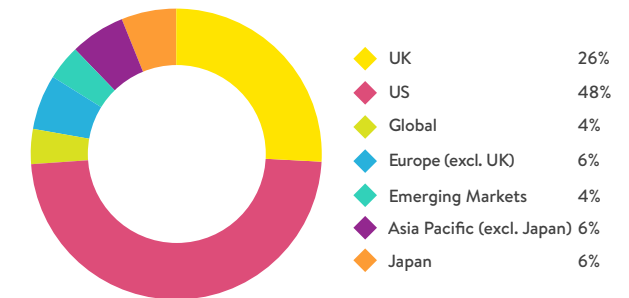
### Investment Mix

This is a typical example of the mix of investments in an Ethical Adventurous Plan.



### Regional Mix

This is a typical example of investments by region in an Ethical Adventurous Plan.



The Investment Team at Wealthify review and adjust the investment and regional mix on an ongoing basis to try to optimise the performance of our Plans.