

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.

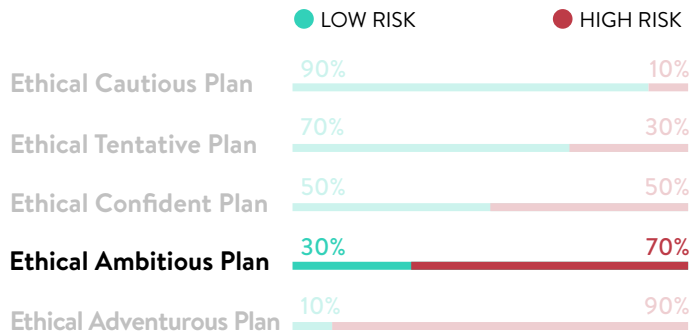
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

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Investing should be part of a long-term savings strategy, and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Ethical Ambitious Plan.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	GB00B75GTR82	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%

Any Funds prefixed with an IE or LU ISIN reference are based overseas and are not subject to UK sustainable investment labelling and disclosure requirements. For more information please see: <https://www.fca.org.uk/consumers/identifying-sustainable-investments>.

AMBITIOUS ETHICAL PLAN FACTSHEET



Foreign currency

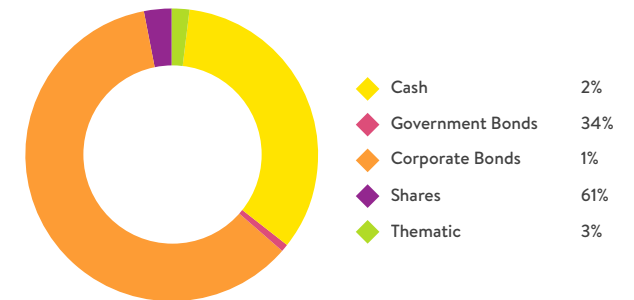
An Ethical Ambitious Plan could contain up to 75% in overseas investments which are held in a foreign currency.



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

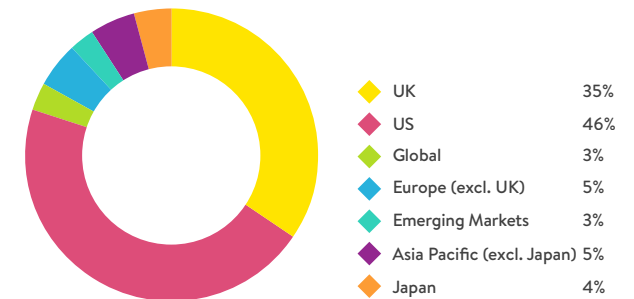
Investment Mix

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.