

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.

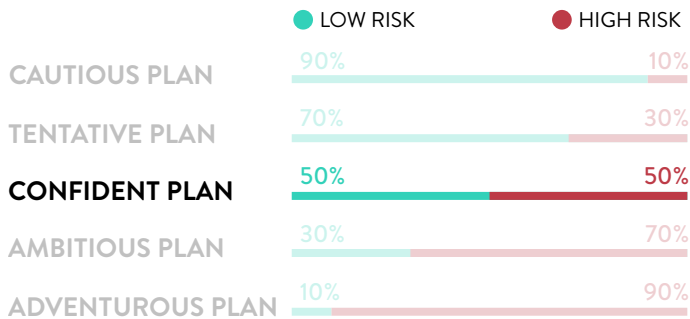
Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate in a Confident Plan.

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 Infrastrucutre	GB00BF0TZL74	4%
L&G Global Property	GB00BYW7CN38	2%

CONFIDENT PLAN FACTSHEET



Foreign currency

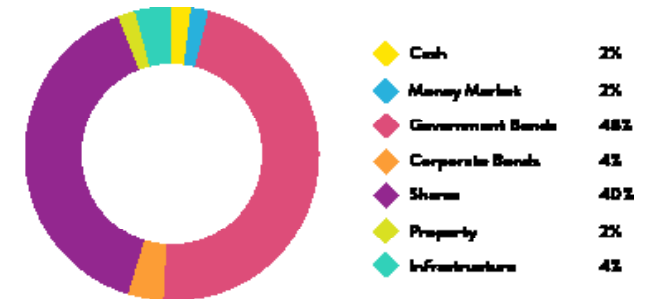
A Confident Plan could contain up to 50% in overseas investments which are held in a foreign currency.



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.