

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.

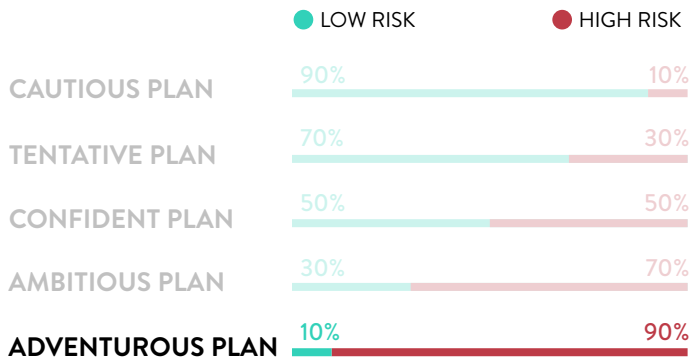
The Adventurous Plan is suitable for investors focused on maximising potential gains, and willing to see substantial movements up and down in value to try and achieve high returns.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Adventurous Plan.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	IE00BFRITDB69	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 Infrastructure	GB00BF0TZL74	7%
L&G Global Property	GB00BYW7CN38	4%

ADVENTUROUS PLAN FACTSHEET



Foreign currency

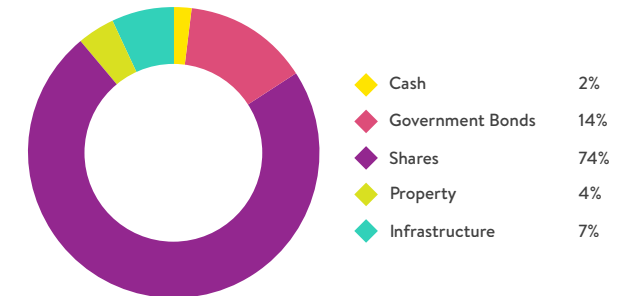
An Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



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

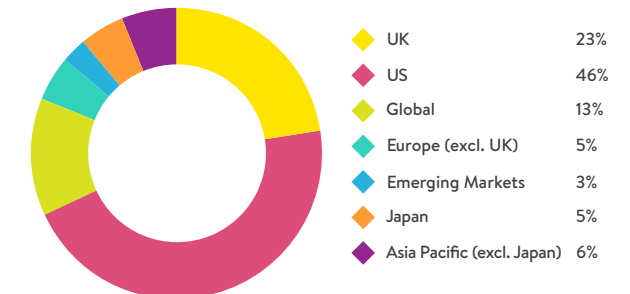
Investment Mix

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.