



# 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?

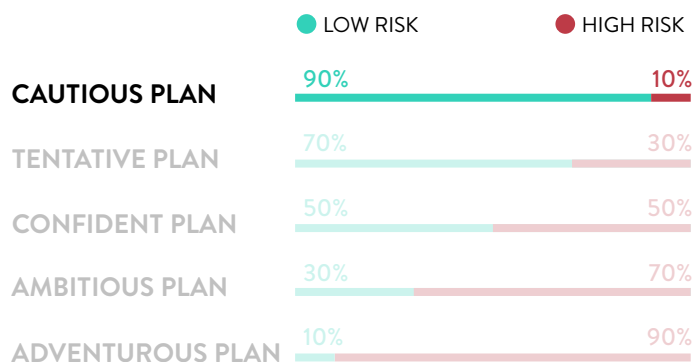
The aim of the Cautious Plan is to achieve returns above the UK inflation rate. Investing always involves some level of risk, and movement up and down in value is to be expected. With the Cautious Plan, our aim is to limit the extent of these movements, but there is still a risk that you may get back 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Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than 5 years is unlikely to be appropriate.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 UK Consumer Prices Index EU Harmonized Index. This measures UK inflation through the cost of goods and services to consumers. There may be times when UK inflation is very high and if this happens the Cautious Plan may significantly underperform against its benchmark.

## 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 3.5% 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 - 30/06/2023)

## 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
Vanguard Global Short Term Bonds	IE00BH65QG55	15%
Vanguard US Government Bonds	IE00BFRTDB69	12%
Royal London Short Dated Government Bonds	GB00BD050D80	12%
iShares UK Government Bonds	GB00B83HGR24	10%
Vanguard European Government Bonds	IE00BFRTD722	3%
L&G Emerging Market Government Bonds	GB00BD34PV54	1%
L&G Short Dated UK Corporate Bonds	GB00BKGR3H21	18%
Vanguard UK Investment Grade Bonds	IE00B1S74Q32	5%
Vanguard US Corporate Bonds	IE00BFRTDC76	2%
Vanguard EU Corporate Bonds	IE00BFRTD839	1%
Fidelity Index US	GB00BHQSS241	3%
L&G FTSE 100	GB00B0CNH502	2%
L&G UK Midcap	GB00BQ1JYX87	1%
HSBC America	GB00B80QG615	1%
Vanguard US	GB00B5B71Q71	1%
HSBC Europe	GB00B80QGH28	1%
Fidelity Japan	GB00BHZK8872	1%
L&G Asia Pacific ex Japan	GB00B0CNGY27	1%
Mercer Emerging Markets	IE00BGK8XW82	1%
L&G Money Market Bonds	GB00B0CNHB64	9%
Cash	Cash	1%
L&G Global Property	GB00BYW7CN38	1%
L&G Global Infrastructure	GB00BF0TZL74	1%

# CAUTIOUS PLAN FACTSHEET



## Foreign currency

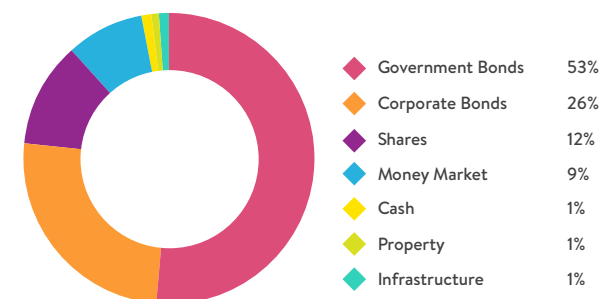
A Cautious Plan could contain up to 25% in overseas investments which are held in a foreign currency.



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

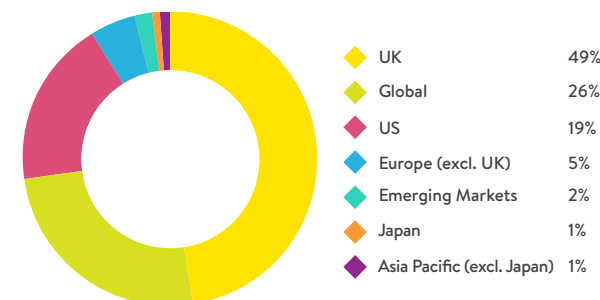
## Investment Mix

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.

### 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.

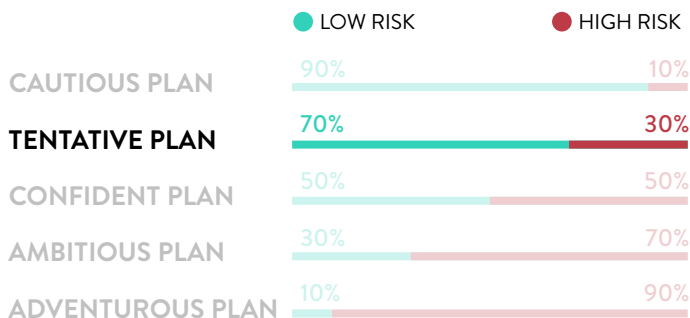
The Tentative Plan is suitable for investors who prioritise limiting losses over high returns, and are willing to see moderate movements up and down in the value to try and get reasonable growth from their investments. But there is still a risk that you could get back less than invested.

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.

### 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 4.4% 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 - 30/06/2023)

### 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
Vanguard US Government Bonds	IE00BFRTDB69	12%
Vanguard Global Short Term Bonds	IE00BH65QG55	12%
Royal London Short Dated Government Bonds	GB00BD050D80	11%
iShares UK Government Bonds	GB00B83HGR24	8%
Vanguard European Government Bonds	IE00BFRTD722	2%
L&G Emerging Market Government Bonds	GB00BD34PV54	2%
Fidelity Index US	GB00BHQSS241	8%
L&G FTSE 100	GB00B0CNH502	4%
L&G UK Midcap	GB00BQ1JYX87	3%
Vanguard US	GB00B5B71Q71	3%
HSBC Europe	GB00B80QGH28	2%
Fidelity Japan	GB00BHZK8872	2%
L&G Asia Pacific ex Japan	GB00B0CNGY27	2%
Mercer Emerging Markets	IE00BGK8XW82	2%
HSBC America	GB00B80QG615	1%
L&G Short Dated UK Corporate Bonds	GB00BKGR3H21	9%
Vanguard UK Investment Grade Bonds	IE00B1S74Q32	3%
Vanguard US Corporate Bonds	IE00BFRTDC76	1%
Vanguard EU Corporate Bonds	IE00BFRTD839	1%
L&G Money Market Bonds	GB00B0CNHB64	6%
L&G Global Property	GB00BYW7CN38	2%
L&G Global Infrastructure	GB00BF0TZL74	2%
Cash	Cash	1%

## TENTATIVE PLAN FACTSHEET



### Foreign currency

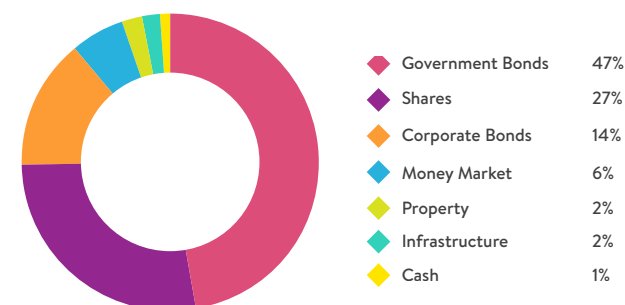
A Tentative Plan could contain up to 25% in overseas investments which are held in a foreign currency.



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

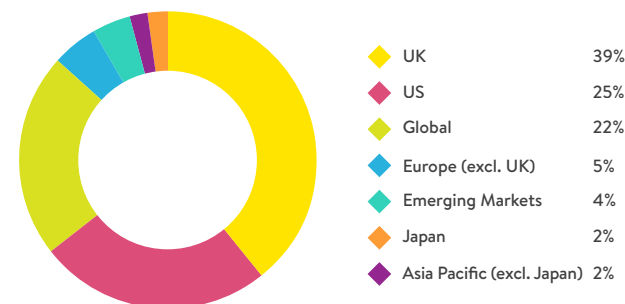
### Investment Mix

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.

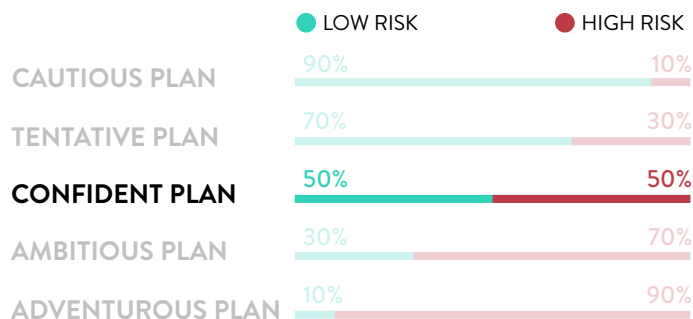
Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate in a Confident Plan.

### 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 6.0% 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 - 30/06/2023)

### 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
Fidelity Index US	GB00BHQSS241	14%
L&G FTSE 100	GB00B0CNH502	7%
L&G UK Midcap	GB00BQ1JYX87	5%
Vanguard US	GB00B5B71Q71	5%
HSBC Europe	GB00B80QGH28	3%
Fidelity Japan	GB00BHZK8872	3%
L&G Asia Pacific ex Japan	GB00B0CNGY27	3%
Mercer Emerging Markets	IE00BGK8XW82	3%
HSBC America	GB00B80QG615	2%
Vanguard US Government Bonds	IE00BFRTDB69	10%
Royal London Short Dated Government Bonds	GB00BD050D80	9%
Vanguard Global Short Term Bonds	IE00BH65QG55	9%
iShares UK Government Bonds	GB00B83HGR24	6%
L&G Emerging Market Government Bonds	GB00BD34PV54	3%
Vanguard European Government Bonds	IE00BFRTD722	1%
Vanguard UK Investment Grade Bonds	IE00B1S74Q32	2%
L&G Short Dated UK Corporate Bonds	GB00BKGR3H21	2%
Vanguard US Corporate Bonds	IE00BFRTDC76	1%
Vanguard EU Corporate Bonds	IE00BFRTD839	1%
L&G Global Infrastructure	GB00BF0TZL74	4%
L&G Money Market Bonds	GB00B0CNHB64	3%
L&G Global Property	GB00BYW7CN38	3%
Cash	Cash	1%

## CONFIDENT PLAN FACTSHEET



### Foreign currency

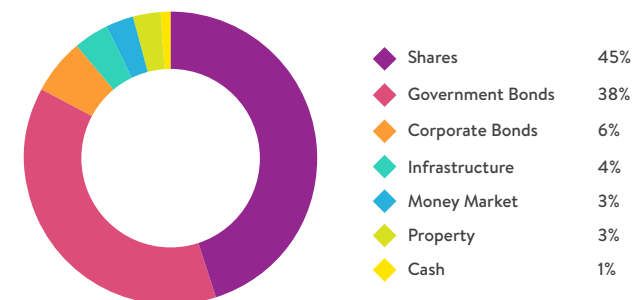
A Confident Plan could contain up to 50% in overseas investments which are held in a foreign currency.



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

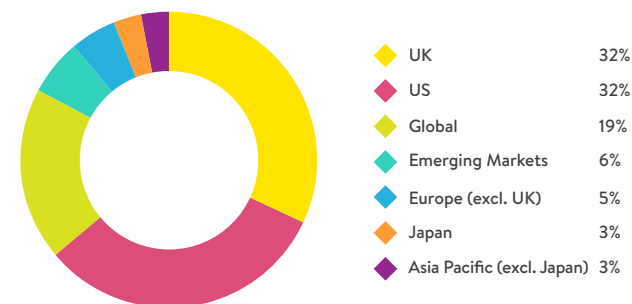
### Investment Mix

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.

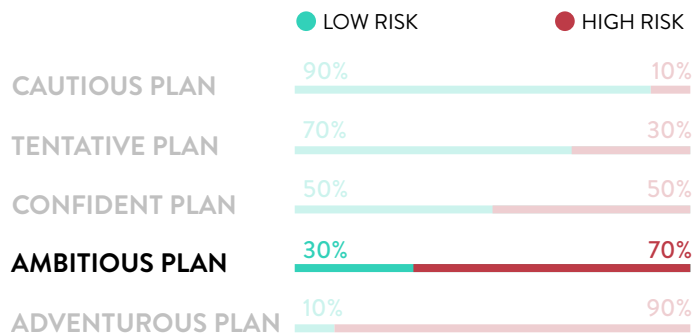
Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Ambitious Plan.

## 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 8.2% 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 - 30/06/2023)

## 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
Fidelity Index US	GB00BHQSS241	20%
L&G FTSE 100	GB00B0CNH502	10%
L&G UK Midcap	GB00BQ1JYX87	7%
Vanguard US	GB00B5B71Q71	7%
HSBC Europe	GB00B80QGH28	5%
Fidelity Japan	GB00BHZK8872	5%
L&G Asia Pacific ex Japan	GB00B0CNGY27	4%
Mercer Emerging Markets	IE00BGK8XW82	4%
HSBC America	GB00B80QG615	3%
Vanguard US Government Bonds	IE00BFRTDB69	7%
Vanguard Global Short Term Bonds	IE00BH65QG55	6%
L&G Emerging Market Government Bonds	GB00BD34PV54	4%
Royal London Short Dated Government Bonds	GB00BD050D80	4%
iShares UK Government Bonds	GB00B83HGR24	2%
L&G Global Infrastructure	GB00BF0TZL74	6%
L&G Global Property	GB00BYW7CN38	4%
Vanguard UK Investment Grade Bonds	IE00B1S74Q32	1%
Cash	Cash	1%

# AMBITIOUS PLAN FACTSHEET



## Foreign currency

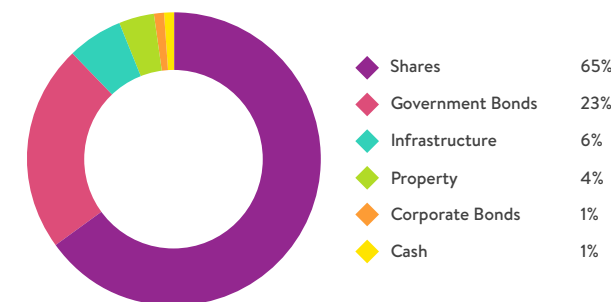
An Ambitious Plan could contain up to 75% in overseas investments which are held in a foreign currency.



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

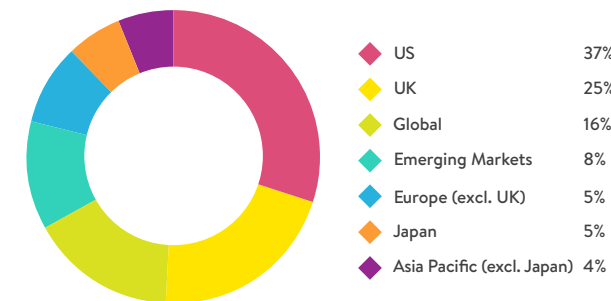
## Investment Mix

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.

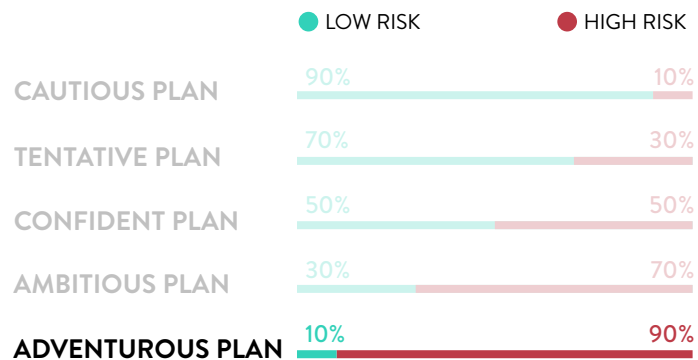
The Adventurous Plan is suitable for investors focused on maximising potential gains, and willing to see substantial movements up and down in value to try and achieve high returns.

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 10.4% 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 - 30/06/2023)

### 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
Fidelity Index US	GB00BHQSS241	25%
L&G FTSE 100	GB00B0CNH502	12%
L&G UK Midcap	GB00BQ1JYX87	9%
Vanguard US	GB00B5B71Q71	9%
HSBC Europe	GB00B80QGH28	6%
Fidelity Japan	GB00BHZK8872	6%
L&G Asia Pacific ex Japan	GB00B0CNGY27	5%
Mercer Emerging Markets	IE00BGK8XW82	5%
HSBC America	GB00B80QG615	4%
L&G Emerging Market Government Bonds	GB00BD34PV54	5%
Vanguard US Government Bonds	IE00BFRTDB69	3%
Vanguard Global Short Term Bonds	IE00BH65QG55	1%
L&G Global Infrastructure	GB00BF0TZL74	7%
L&G Global Property	GB00BYW7CN38	5%
Cash	Cash	1%

## ADVENTUROUS PLAN FACTSHEET



### Foreign currency

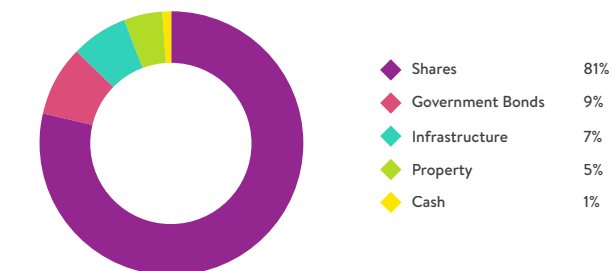
An Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



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

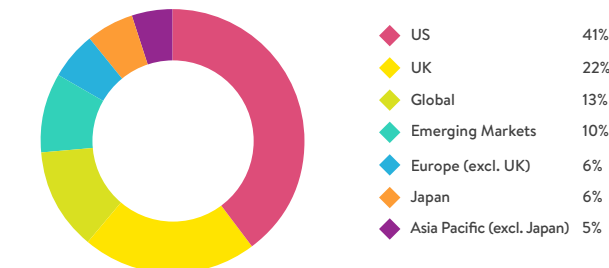
### Investment Mix

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.

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

The aim of our Ethical Cautious Plan is to achieve returns above the UK inflation rate while aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Cautious Plan will also actively invest in companies that demonstrate the highest environmental, social and governance practices. It can contain up to 25 mutual funds and exchange traded funds (ETFs) from regions around the world, 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.

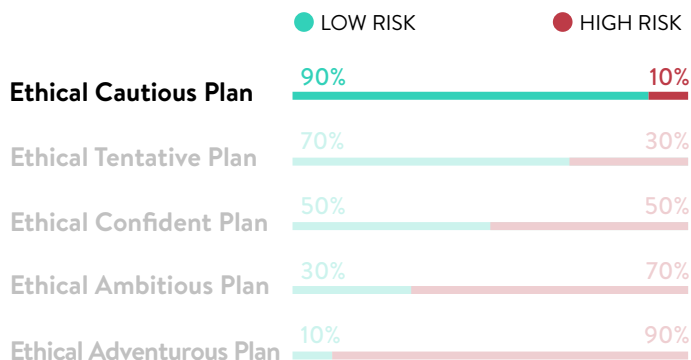
Investing always involves some level of risk and movement up and down in value is to be expected. With our Ethical Cautious Plan, we aim to limit the extent of these movements, but there is still a risk that you may get back less than invested.

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

Our Ethical Cautious Plan performance is measured against the UK Consumer Prices Index EU Harmonized Index. This measures UK inflation through the cost of goods and services to consumers. There may be times when UK inflation is very high and if this happens the Ethical Cautious Plan may significantly underperform against its benchmark.

### 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 6.4% 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
Vanguard US Government Bonds	IE00BFRTDB69	23%
Royal London Short Dated Government Bonds	GB00BD050D80	20%
iShares UK Government Bonds	GB00B83HGR24	11%
Vanguard European Government Bonds	IE00BFRTD722	3%
Rathbone Ethical Corporate Bonds	GB00B77DQT14	9%
EdenTree Amity Short Dated Corporate Bonds	GB00BZ012J01	8%
Royal London Ethical Corporate Bonds	GB00BJ4KXS76	6%
Liontrust Sustainable Corporate Bonds	GB00B8BPH312	4%
Aegon Ethical Corporate Bonds	GB00B018K352	3%
Brown Advisory US Sustainable Hedged	IE00BF1T6W49	3%
Royal London Sustainable Leaders	GB00B7SGTR82	2%
Edentree Resp & Sust UK Opportunities	GB0008446063	1%
Liontrust Sustainable UK	GB0030028764	1%
Liontrust Sustainable Global	GB0030030067	1%
Stewart Investors Sustainable Worldwide	GB00B7W30613	1%
Stewart Investors Sustainable Emerging Markets	GB00B64TS998	1%
Stewart Investors Sustainable Asia Pacific	GB00B0TY6V50	1%
Legg Mason ClearBridge US Sustainable	IE00BZ1G7556	1%
Cash	Cash	1%
Pictet Global Environment Opportunities	LU0503632878	1%

## 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.

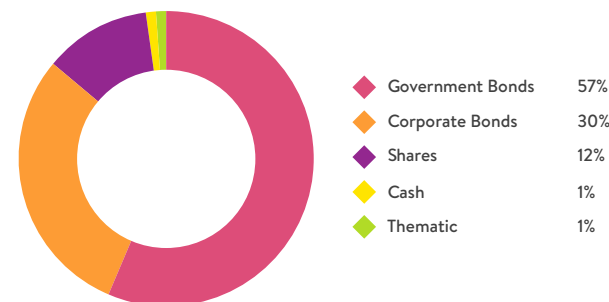


0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

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

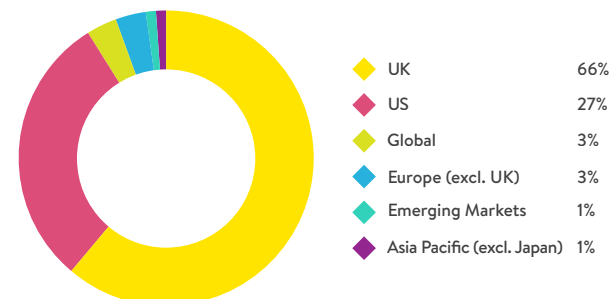
### Investment Mix

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?

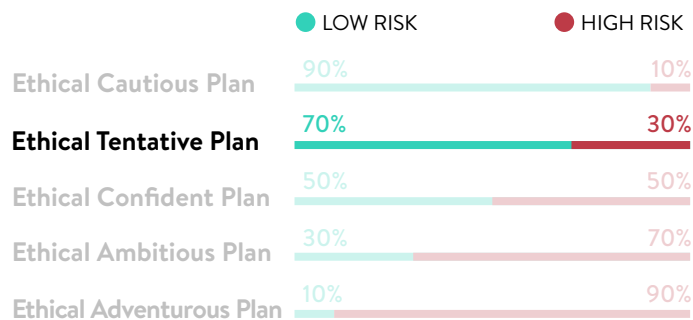
The aim of our Ethical Tentative Plan is to generate reasonable growth over the longer term while aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Tentative Plan will also actively invest in companies that demonstrate the highest environmental, social and governance practices. It can contain up to 25 mutual funds and exchange traded funds (ETFs) from regions around the world, 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 7.4% 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 28/02/2018 - 30/06/2023)

### 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
Vanguard US Government Bonds	IE00BFRTDB69	19%
Royal London Short Dated Government Bonds	GB00BD050D80	19%
iShares UK Government Bonds	GB00B83HGR24	10%
Vanguard European Government Bonds	IE00BFRTD722	2%
Brown Advisory US Sustainable Hedged	IE00BF1T6W49	8%
Liontrust Sustainable Global	GB0030030067	4%
Stewart Investors Sustainable Emerging Markets	GB00B64TS998	4%
Royal London Sustainable Leaders	GB00B7SGTR82	3%
Liontrust Sustainable UK	GB0030028764	3%
Stewart Investors Sustainable Asia Pacific	GB00B0TY6V50	3%
Edentree Resp & Sust UK Opportunities	GB0008446063	2%
Stewart Investors Sustainable Worldwide	GB00B7W30613	1%
Legg Mason ClearBridge US Sustainable	IE00BZ1G7556	1%
Rathbone Ethical Corporate Bonds	GB00B77DQT14	5%
EdenTree Amity Short Dated Corporate Bonds	GB00BZ012J01	5%
Royal London Ethical Corporate Bonds	GB00BJ4KSX76	4%
Aegon Ethical Corporate Bonds	GB00B018K352	2%
Liontrust Sustainable Corporate Bonds	GB00B8BPH312	2%
Pictet Global Environment Opportunities	LU0503632878	2%
Cash	Cash	1%

## TENTATIVE ETHICAL PLAN FACTSHEET



### Foreign currency

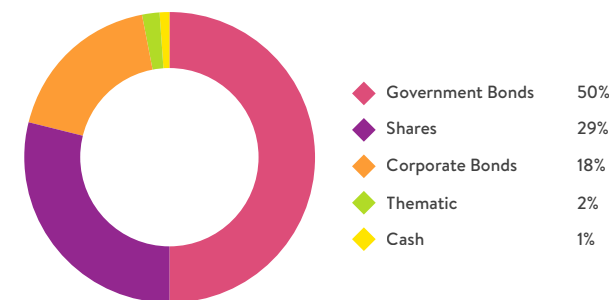
An Ethical Tentative Plan could contain up to 25% in overseas investments which are held in a foreign currency.



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

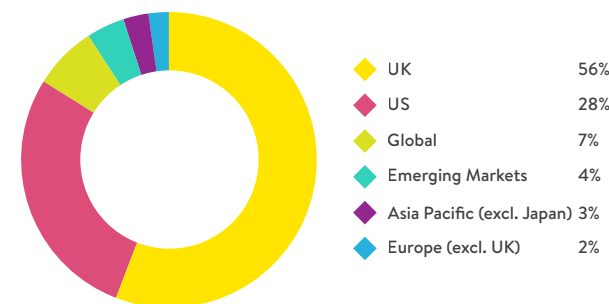
### Investment Mix

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?

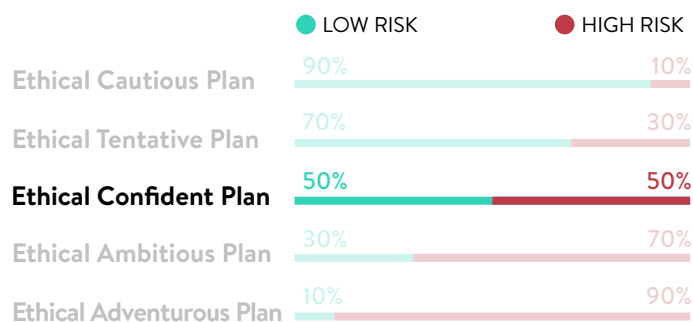
The aim of our Ethical Confident Plan is to generate growth over the longer term while aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Confident Plan will also actively invest in companies that demonstrate the highest environmental, social and governance practices. It can contain up to 25 mutual funds and exchange traded funds (ETFs) from regions around the world, 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 9.5% 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 28/02/2018 - 30/06/2023)

## 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
Brown Advisory US Sustainable Hedged	IE00BF1T6W49	14%
Stewart Investors Sustainable Emerging Markets	GB00B64TS998	7%
Liontrust Sustainable Global	GB0030030067	6%
Liontrust Sustainable UK	GB0030028764	5%
Stewart Investors Sustainable Asia Pacific	GB00B0TY6V50	5%
Royal London Sustainable Leaders	GB00B7SGTR82	4%
Edentree Resp & Sust UK Opportunities	GB0008446063	3%
Stewart Investors Sustainable World-wide	GB00B7W30613	2%
Legg Mason ClearBridge US Sustainable	IE00BZ1G7556	2%
Royal London Short Dated Government Bonds	GB00BD050D80	18%
Vanguard US Government Bonds	IE00BFRTDB69	12%
iShares UK Government Bonds	GB00B83HGR24	9%
Vanguard European Government Bonds	IE00BFRTD722	2%
Rathbone Ethical Corporate Bonds	GB00B77DQT14	3%
EdenTree Amity Short Dated Corporate Bonds	GB00BZ012J01	2%
Royal London Ethical Corporate Bonds	GB00BJ4KSX76	2%
Aegon Ethical Corporate Bonds	GB00B018K352	1%
Liontrust Sustainable Corporate Bonds	GB00B8BPH312	1%
Pictet Global Environment Opportunities	LU0503632878	3%
Cash	Cash	1%

# 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.

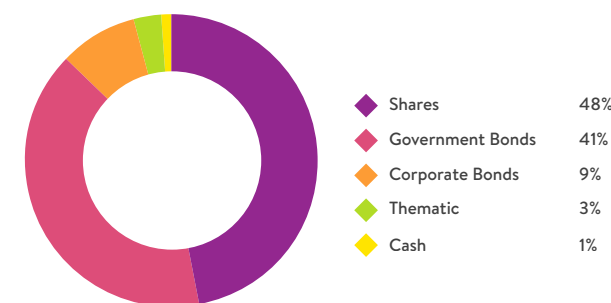


0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

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

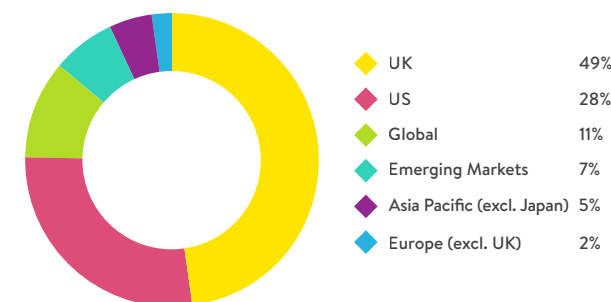
## Investment Mix

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?

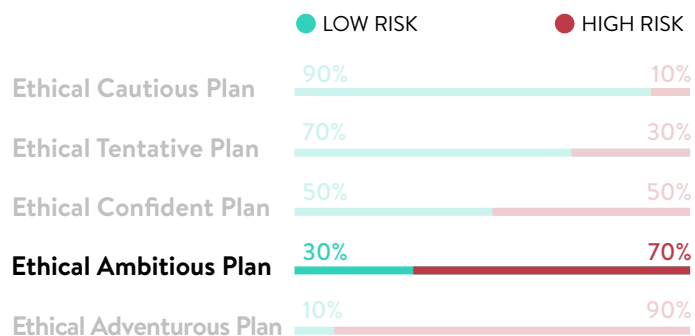
The aim of our Ethical Ambitious Plan is to generate high growth over the longer term while aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Ambitious Plan will also actively invest in companies that demonstrate the highest environmental, social and governance practices. It can contain up to 25 mutual funds and exchange traded funds (ETFs) from regions around the world, 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 12.1% 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 28/02/2018 - 30/06/2023)

### 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
Brown Advisory US Sustainable Hedged	IE00BF1T6W49	20%
Liontrust Sustainable Global	GB0030030067	9%
Stewart Investors Sustainable Emerging Markets	GB00B64TS998	9%
Liontrust Sustainable UK	GB0030028764	7%
Stewart Investors Sustainable Asia Pacific	GB00B0TY6V50	7%
Royal London Sustainable Leaders	GB00B7SGTR82	6%
Edentree Resp & Sust UK Opportunities	GB0008446063	4%
Legg Mason ClearBridge US Sustainable	IE00BZ1G7556	3%
Stewart Investors Sustainable World-wide	GB00B7W30613	2%
Royal London Short Dated Government Bonds	GB00BD050D80	16%
Vanguard US Government Bonds	IE00BFRTDB69	6%
iShares UK Government Bonds	GB00B83HGR24	6%
Vanguard European Government Bonds	IE00BFRTD722	1%
Pictet Global Environment Opportunities	LU0503632878	4%
Rathbone Ethical Corporate Bonds	GB00B77DQT14	1%
Cash	Cash	1%

## AMBITIOUS ETHICAL PLAN FACTSHEET



### Foreign currency

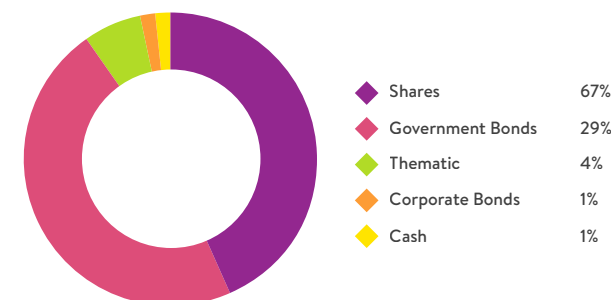
An Ethical Ambitious Plan could contain up to 75% in overseas investments which are held in a foreign currency.



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

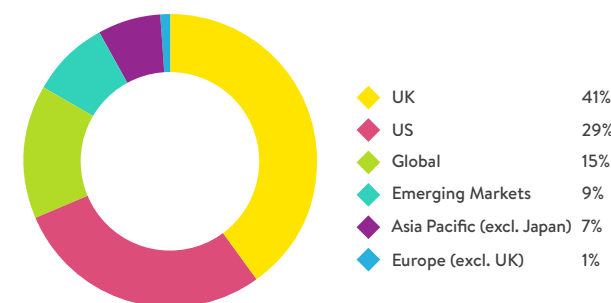
### Investment Mix

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?

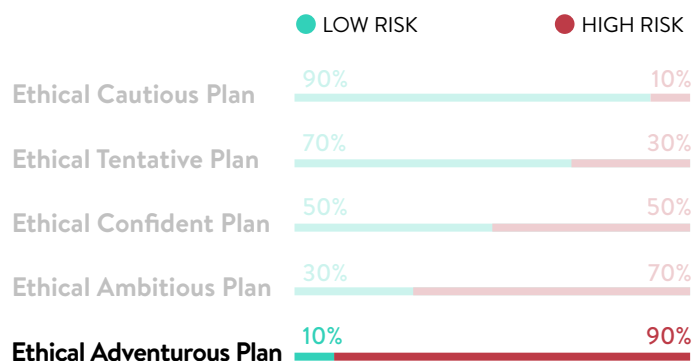
The aim of our Ethical Adventurous Plan is to maximise growth over the longer term while aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Adventurous Plan will also actively invest in companies that demonstrate the highest environmental, social and governance practices. It can contain up to 25 mutual funds and exchange traded funds (ETFs) from regions around the world, mostly made up of shares and bonds. One or two 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 14.9% 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 28/02/2018 - 30/06/2023)

### 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
Brown Advisory US Sustainable Hedged	IE00BF1T6W49	25%
Stewart Investors Sustainable Emerging Markets	GB00B64TS998	12%
Liontrust Sustainable Global	GB0030030067	11%
Liontrust Sustainable UK	GB0030028764	9%
Stewart Investors Sustainable Asia Pacific	GB00B0TY6V50	9%
Royal London Sustainable Leaders	GB00B7SGTR82	7%
Edentree Resp & Sust UK Opportunities	GB0008446063	5%
Legg Mason ClearBridge US Sustainable	IE00BZ1G7556	4%
Stewart Investors Sustainable Worldwide	GB00B7W30613	3%
Vanguard US Government Bonds	IE00BFRTDB69	3%
Royal London Short Dated Government Bonds	GB00BD050D80	3%
iShares UK Government Bonds	GB00B83HGR24	3%
Pictet Global Environment Opportunities	LU0503632878	5%
Cash	Cash	1%

## ADVENTUROUS ETHICAL PLAN FACTSHEET



### Foreign currency

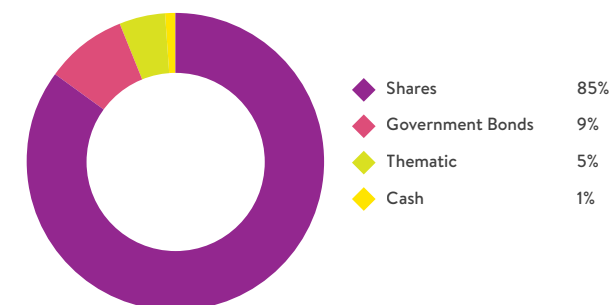
An Ethical Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



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

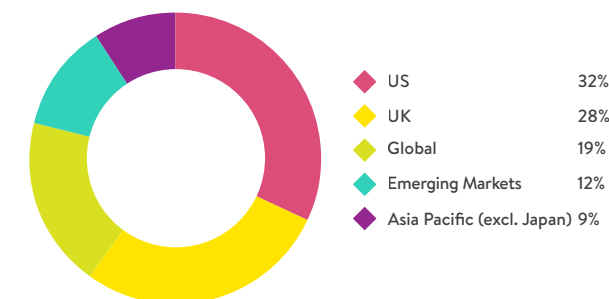
### Investment Mix

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.