

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.

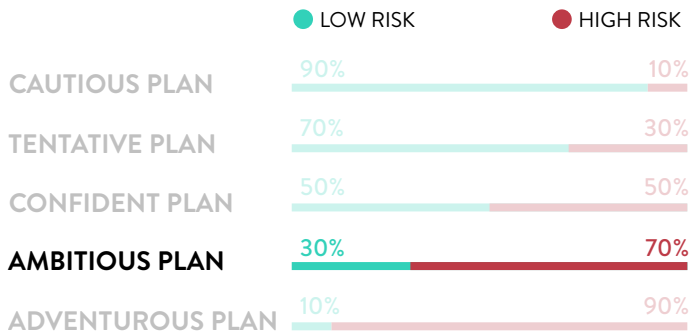
Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Ambitious Plan.

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 Infrastructure	GB00BF0TZL74	5%
L&G Global Property	GB00BYW7CN38	3%

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Foreign currency

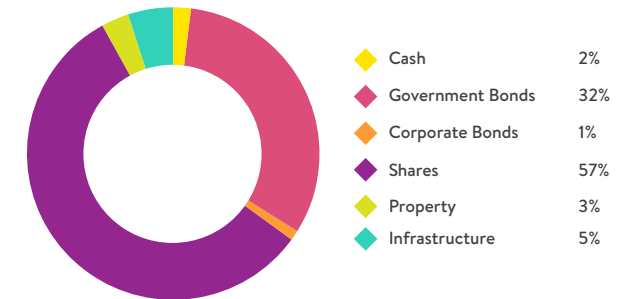
An Ambitious Plan could contain up to 75% in overseas investments which are held in a foreign currency.



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

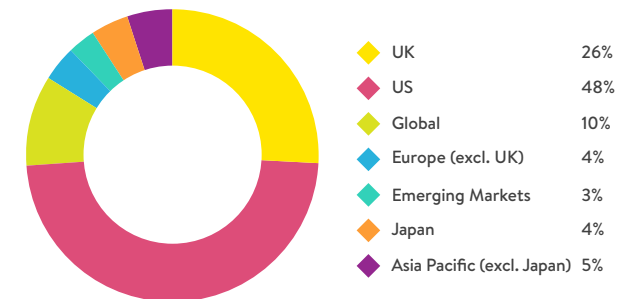
Investment Mix

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.