

What's the aim of the Ambitious Plan and who is it for?

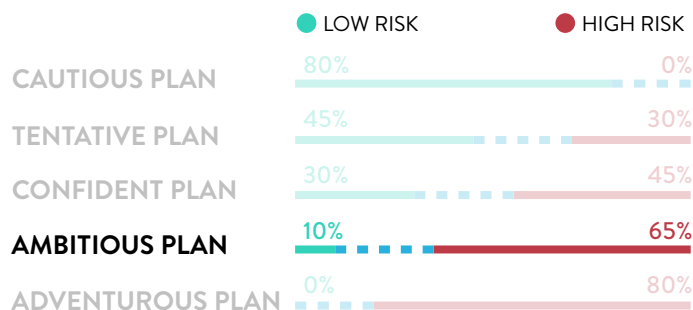
The aim of the Ambitious Plan is to generate high growth over the longer term. Investing always involves some level of risk and movement up and down in value is to be expected.

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Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Ambitious Plan.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 65% and 90% 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).



The chart above shows the range for the Ambitious Plan, which can include a minimum of 10% low risk assets and a minimum of 65% high risk assets.

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.

Typical Investments in a Ambitious Plan

This is an example of the typical investments you might see in an Ambitious Plan. We mainly use passive investments in our Plans.

Investment	ISIN	% of Plan
Cash	Cash	2%
Vanguard US Government Bonds	IE00BFRTDB69	16%
Royal London Short Dated Government Bonds	GB00BD050D80	3%
Fidelity UK Government Bonds	GB00BMH2B327	2%
iShares UK Government Bonds	GB00B83HGR24	3%
Vanguard Global Short Term Bonds	IE00BH65QG55	1%
Vanguard UK Investment Grade Bonds	IE00B1S74Q32	1%
L&G FTSE 100	GB00B0CNH502	5%
L&G UK Midcap	GB00BQ1JYX87	2%
Aviva UK All Cap	GB00B05JT040	4%
HSBC America	GB00B80QG615	24%
Vanguard US	GB00B5B71Q71	6%
L&G S&P 500 Equal Weight	GB00BSWT8Q21	2%
HSBC Europe	GB00B80QG28	7%
Fidelity Japan	GB00BHZK8872	4%
L&G Asia Pacific ex Japan	GB00B0CNGY27	5%
L&G Global Emerging Markets	IE00BGK8XW82	3%
L&G Global Technology	GB00BJLP1W53	2%
L&G Global Infrastrucutre	GB00BF0TZL74	5%
L&G Global Property	GB00BYW7CN38	3%

AMBITIOUS PLAN FACTSHEET



Foreign currency

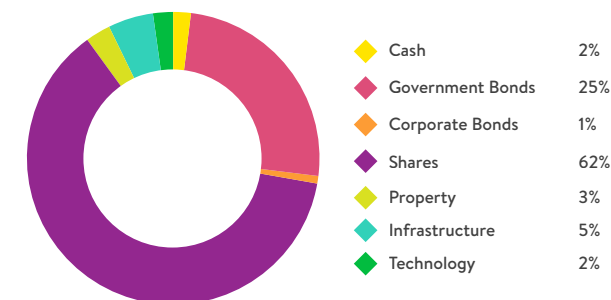
An Ambitious Plan could contain up to 75% in overseas investments which are held in a foreign currency.



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

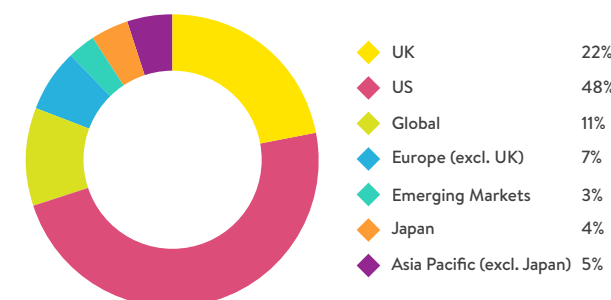
Investment Mix

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.