



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?

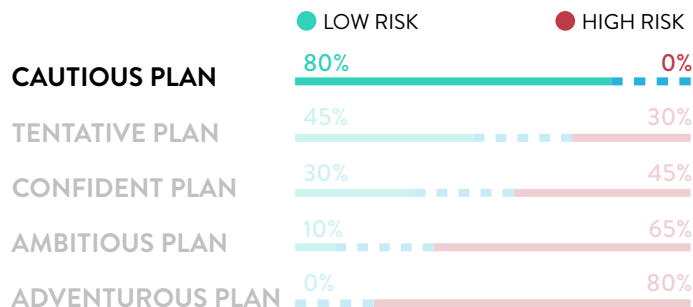
The aim of the Cautious Plan is to achieve returns above the UK inflation rate. Investing always involves some level of risk, and movement up and down in value is to be expected. With the Cautious Plan, our aim is to limit the extent of these movements, but there is still a risk that you may get back 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Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than 5 years is unlikely to be appropriate.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).



The chart above shows the range for the Cautious Plan, which can include a minimum of 80% low risk assets and a minimum of 0% high risk assets.

Benchmarking

The Cautious Plan performance is measured against the SONIA interest rate benchmark. This is effectively the base rate set by the Bank of England, but is based on actual transactions and reflects the average of the interest rates that banks pay to borrow money from other financial institutions.

Typical Investments in a Cautious Plan

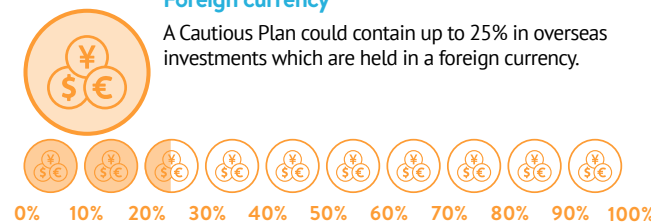
This is an example of the typical investments you might see in a Cautious Plan. We mainly use passive investments in our Plans.

| Investment | ISIN | % of Plan |
|---|--------------|-----------|
| Cash | Cash | 2% |
| L&G Money Market Bonds | GB00B0CNHB64 | 4% |
| Vanguard US Government Bonds | IE00BFRTDB69 | 26% |
| Vanguard European Government Bonds | IE00BFRTD722 | 3% |
| Royal London Short Dated Government Bonds | GB00BD050D80 | 21% |
| Fidelity UK Government Bonds | GB00BMH2B327 | 5% |
| iShares UK Government Bonds | GB00B83HGR24 | 11% |
| Vanguard Global Short Term Bonds | IE00BH65QG55 | 12% |
| Vanguard US Corporate Bonds | IE00BFRTDC76 | 1% |
| Vanguard EU Corporate Bonds | IE00BFRTD839 | 1% |
| Vanguard UK Investment Grade Bonds | IE00B1S74Q32 | 1% |
| L&G Short Dated UK Corporate Bonds | GB00BKGR3H21 | 1% |
| Fidelity Index World | GB00BJS8SJ34 | 10% |
| L&G Global Technology | GB00BJLP1W53 | 1% |
| L&G Global Infrastructure | GB00BF0TZL74 | 1% |

CAUTIOUS PLAN FACTSHEET

Foreign currency

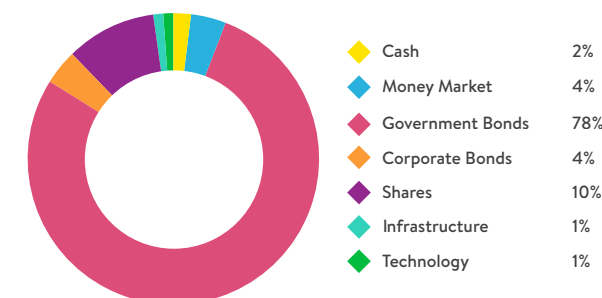
A Cautious Plan could contain up to 25% in overseas investments which are held in a foreign currency.



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

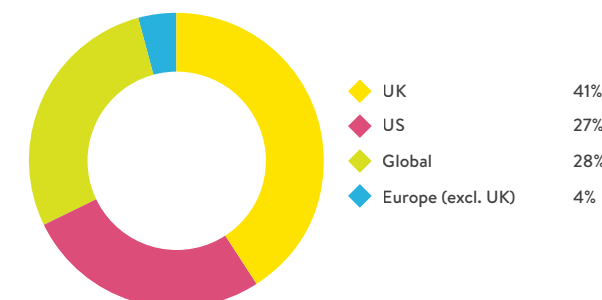
Investment Mix

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?

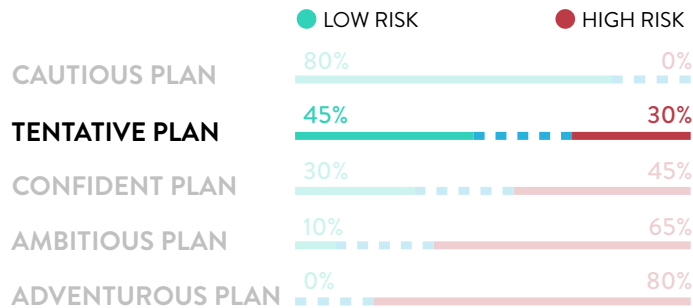
The aim of the Tentative Plan is to generate reasonable growth over the longer term. Investing always involves some level of risk and movement up and down in value is to be expected.

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 30% and 55% 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 Tentative Plan, which can include a minimum of 45% low risk assets and a minimum of 30% high risk assets.

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.

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 |
|---|--------------|-----------|
| Cash | Cash | 2% |
| L&G Money Market Bonds | GB00B0CNHB64 | 3% |
| Vanguard US Government Bonds | IE00BFRTDB69 | 21% |
| Vanguard European Government Bonds | IE00BFRTD722 | 2% |
| Royal London Short Dated Government Bonds | GB00BD050D80 | 12% |
| Fidelity UK Government Bonds | GB00BMH2B327 | 5% |
| iShares UK Government Bonds | GB00B83HGR24 | 11% |
| Vanguard Global Short Term Bonds | IE00BH65QG55 | 8% |
| Vanguard EU Corporate Bonds | IE00BFRTD839 | 1% |
| Vanguard UK Investment Grade Bonds | IE00B1S74Q32 | 1% |
| L&G Short Dated UK Corporate Bonds | GB00BKGR3H21 | 1% |
| L&G FTSE 100 | GB00B0CNH502 | 2% |
| L&G UK Midcap | GB00BQ1JYX87 | 1% |
| Aviva UK All Cap | GB00B05JT040 | 2% |
| HSBC America | GB00B80QG615 | 11% |
| Vanguard US | GB00B5B71Q71 | 3% |
| L&G S&P 500 Equal Weight | GB00BSWT8Q21 | 1% |
| HSBC Europe | GB00B80QGH28 | 4% |
| Fidelity Japan | GB00BHZK8872 | 2% |
| L&G Asia Pacific ex Japan | GB00B0CNGY27 | 2% |
| L&G Global Emerging Markets | IE00BGK8XW82 | 1% |
| L&G Global Technology | GB00BJLP1W53 | 1% |
| L&G Global Infrastructure | GB00BF0TZL74 | 2% |
| L&G Global Property | GB00BYW7CN38 | 1% |

TENTATIVE PLAN FACTSHEET



Foreign currency

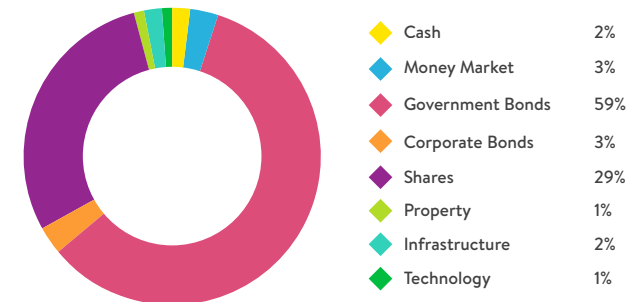
A Tentative Plan could contain up to 25% in overseas investments which are held in a foreign currency.



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

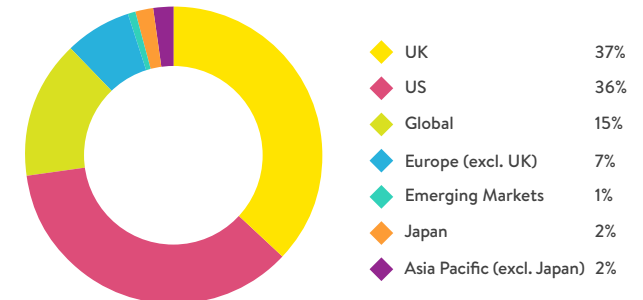
Investment Mix

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?

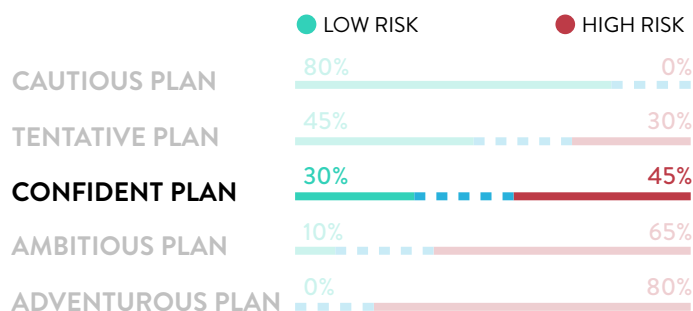
The aim of the Confident Plan is to generate growth over the longer term. Investing always involves some level of risk, and movement up and down in value is to be expected.

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 45% and 70% 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 Confident Plan, which can include a minimum of 30% low risk assets and a minimum of 45% high risk assets.

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.

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 | 20% |
| Vanguard European Government Bonds | IE00BFRTD722 | 2% |
| Royal London Short Dated Government Bonds | GB00BD050D80 | 7% |
| Fidelity UK Government Bonds | GB00BMH2B327 | 3% |
| iShares UK Government Bonds | GB00B83HGR24 | 7% |
| 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 | 3% |
| L&G UK Midcap | GB00BQ1JYX87 | 1% |
| Aviva UK All Cap | GB00B05JT040 | 3% |
| HSBC America | GB00B80QG615 | 18% |
| Vanguard US | GB00B5B71Q71 | 4% |
| L&G S&P 500 Equal Weight | GB00BSWT8Q21 | 1% |
| HSBC Europe | GB00B80QGH28 | 6% |
| Fidelity Japan | GB00BHZK8872 | 3% |
| L&G Asia Pacific ex Japan | GB00B0CNGY27 | 4% |
| L&G Global Emerging Markets | IE00BGK8XW82 | 2% |
| L&G Global Technology | GB00BJLP1W53 | 1% |
| L&G Global Infrastructure | GB00BF0TZL74 | 4% |
| L&G Global Property | GB00BYW7CN38 | 2% |

CONFIDENT PLAN FACTSHEET



Foreign currency

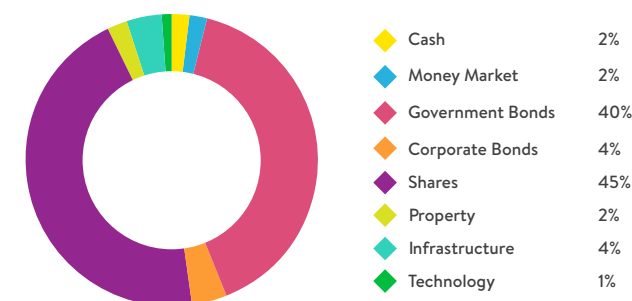
A Confident Plan could contain up to 50% in overseas investments which are held in a foreign currency.



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

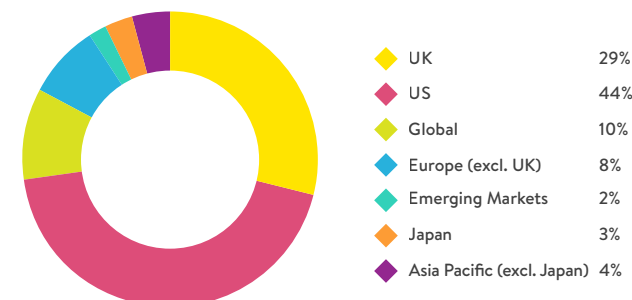
Investment Mix

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.

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

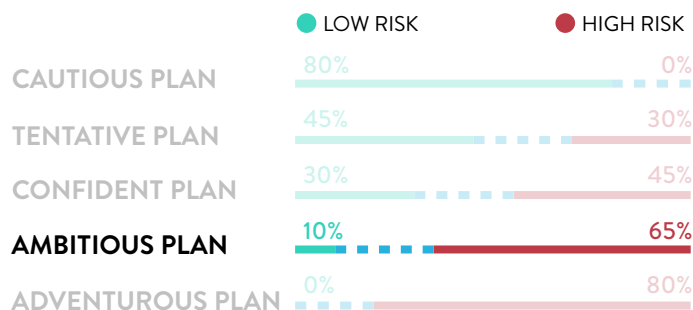
The aim of the Ambitious Plan is to generate high growth over the longer term. Investing always involves some level of risk and movement up and down in value is to be expected.

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

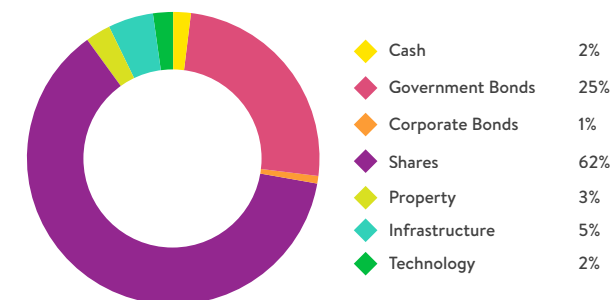
An Ambitious Plan could contain up to 75% in overseas investments which are held in a foreign currency.



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

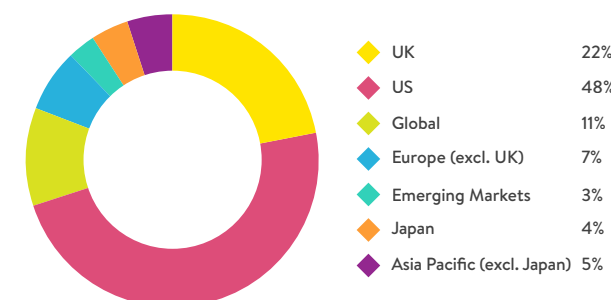
Investment Mix

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.

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).



The chart above shows the range for the Adventurous Plan, which can include a minimum of 0% low risk assets and a minimum of 80% high risk assets.

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.

Typical Investments in a 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 | IE00BFRTDB69 | 3% |
| Fidelity UK Government Bonds | GB00BMH2B327 | 1% |
| iShares UK Government Bonds | GB00B83HGR24 | 1% |
| Vanguard Global Short Term Bonds | IE00BH65QG55 | 1% |
| L&G FTSE 100 | GB00B0CNH502 | 6% |
| L&G UK Midcap | GB00BQ1JYX87 | 2% |
| Aviva UK All Cap | GB00B05JT040 | 5% |
| HSBC America | GB00B80QG615 | 32% |
| Vanguard US | GB00B5B71Q71 | 8% |
| L&G S&P 500 Equal Weight | GB00BSWT8Q21 | 3% |
| HSBC Europe | GB00B80QGH28 | 9% |
| Fidelity Japan | GB00BHZK8872 | 5% |
| L&G Asia Pacific ex Japan | GB00B0CNGY27 | 6% |
| L&G Mercer Emerging Markets | IE00BGK8XW82 | 3% |
| L&G Global Technology | GB00BJLP1W53 | 2% |
| L&G Global Infrastrucutre | GB00BF0TZL74 | 7% |
| L&G Global Property | GB00BYW7CN38 | 4% |

ADVENTUROUS PLAN FACTSHEET



Foreign currency

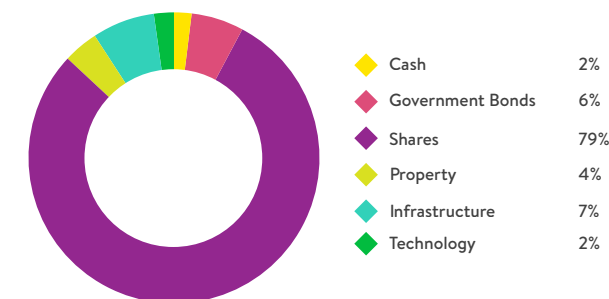
An Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



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

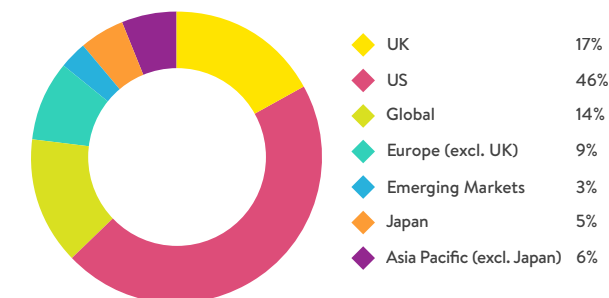
Investment Mix

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.

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

The aim of our Ethical Cautious Plan is to generate growth over the longer term while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Cautious Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

The Plan can contain up to 25 mutual funds from different regions around the world and is 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.

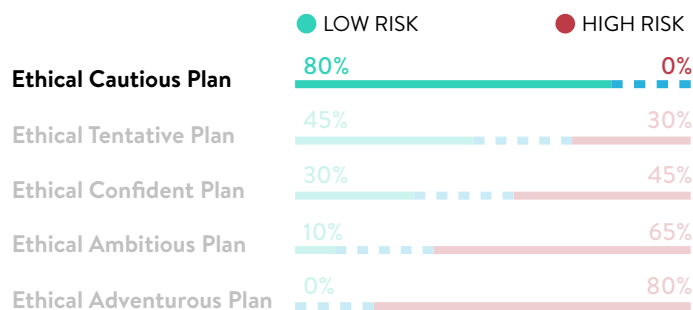
Investing always involves some level of risk and movement up and down in value is to be expected. With our Ethical Cautious Plan, we aim to limit the extent of these movements, but there is still a risk that you may get back less than invested.

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.



The chart above shows the range for the Ethical Cautious Plan, which can include a minimum of 80% low risk assets and a minimum of 0% high risk assets.

Benchmarking

The Ethical Cautious Plan performance is measured against the SONIA interest rate benchmark. This is effectively the base rate set by the Bank of England, but is based on actual transactions and reflects the average of the interest rates that banks pay to borrow money from other financial institutions.

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 |
|--|--------------|-----------|
| Cash | Cash | 2% |
| Royal London Short Term Money Market | GB00B8XYQ86 | 4% |
| Vanguard U.S. Government Bond Index | IE00BFRTDB69 | 18% |
| Royal London Short Duration Gilts | GB00BD050D80 | 33% |
| Fidelity UK Government Bonds | GB00BMH2B327 | 65 |
| iShares UK Government Bonds | GB00B83HGR24 | 13% |
| Vanguard Euro Government Bond Index | IE00BFRTD722 | 3% |
| Rathbone Ethical Bond Fund | GB00B77DQT14 | 4% |
| EdenTree Responsible and Sustainable Short Dated Bond Fund | GB00BZ012J01 | 2% |
| Royal London Ethical Bond Fund | GB00BJ4KSX76 | 3% |
| Stewart Investors Worldwide Sustainability Fund | GB00B7SGTR82 | 6% |
| Liontrust Sustainable Future Global Growth Fund | GB00B7W30613 | 6% |

Any Funds prefixed with an IE or LU ISIN reference are based overseas and are not subject to UK sustainable investment labelling and disclosure requirements. For more information please see: <https://www.fca.org.uk/consumers/identifying-sustainable-investments>.

CAUTIOUS ETHICAL PLAN FACTSHEET



Foreign currency

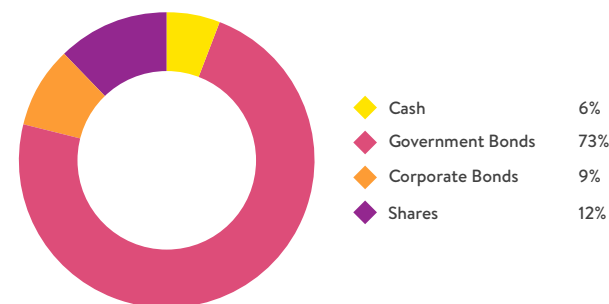
An Ethical Cautious Plan could contain up to 25% in overseas investments which are held in a foreign currency.



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

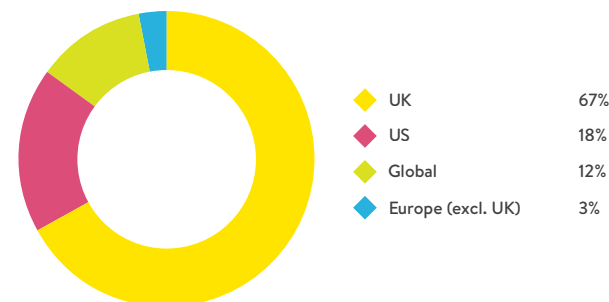
Investment Mix

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 the 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 features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

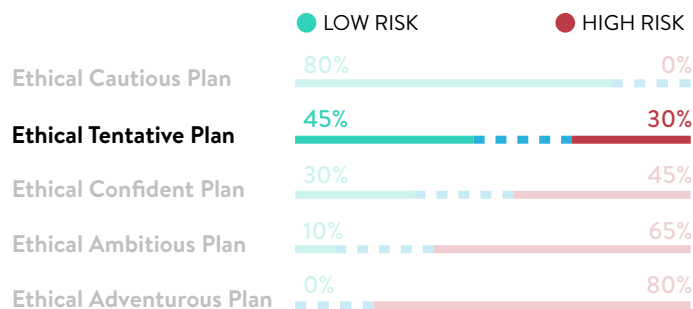
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some thematic funds will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

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 30% and 55% of high risk investments (Shares & Property) with the remainder in low risk investments (Bonds, Cash, Cash Equivalents), but this can vary.



The chart above shows the range for the Ethical Tentative Plan, which can include a minimum of 45% low risk assets and a minimum of 30% high risk assets.

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.

Typical Investments in an Ethical Tentative 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 |
|---|--------------|-----------|
| Cash | Cash | 2% |
| Royal London Short Term Money Market | GB00B8XYQ86 | 3% |
| Vanguard U.S. Government Bond Index | IE00BFRTDB69 | 15% |
| Royal London Short Duration Gilts | GB00BD050D80 | 20% |
| Fidelity UK Government Bonds | GB00BMH2B327 | 6% |
| iShares UK Government Bonds | GB00B83HGR24 | 13% |
| Vanguard Euro Government Bond Index | IE00BFRTD722 | 2% |
| Rathbone Ethical Bond Fund | GB00B77DQT14 | 3% |
| EdenTree Responsible and Sustainable Short Dated Bond Fund | GB00BZ012J01 | 2% |
| Royal London Ethical Bond Fund | GB00BJ4KSX76 | 2% |
| Royal London Sustainable Leaders Trust | GB00B7SGTR82 | 2% |
| Liontrust Sustainable Future UK Growth Fund | GB0030028764 | 3% |
| Brown Advisory US Sustainable Growth Fund | IE00BF1T6V32 | 10% |
| FTGF ClearBridge US Equity Sustainability Leaders Fund | IE00BZ1G7556 | 6% |
| M&G European Sustain Paris Aligned Fund | GB00B5ZSNC68 | 4% |
| Fidelity Sustainable Japan | LU2327455841 | 2% |
| Stewart Investors Global Emerging Markets Sustainability Fund | GB00B64TS998 | 1% |
| Stewart Investors Asia Pacific Sustainability Fund | GB00B0TY6V50 | 2% |
| Pictet - Global Environmental Opportunities | LU0503632878 | 2% |

Any Funds prefixed with an IE or LU ISIN reference are based overseas and are not subject to UK sustainable investment labelling and disclosure requirements. For more information please see: <https://www.fca.org.uk/consumers/identifying-sustainable-investments>.

TENTATIVE ETHICAL PLAN FACTSHEET



Foreign currency

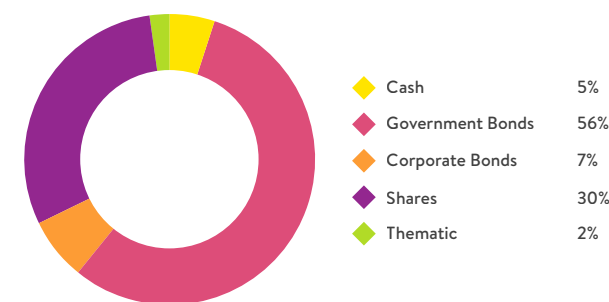
An Ethical Tentative Plan could contain up to 25% in overseas investments which are held in a foreign currency.



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

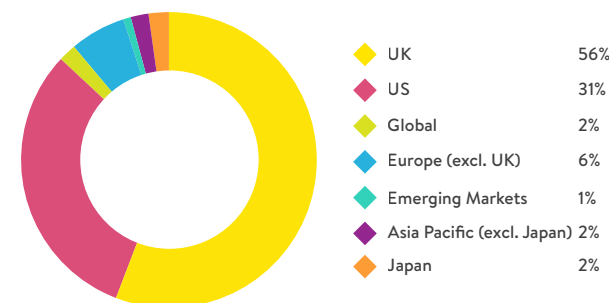
Investment Mix

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 the Ethical Confident Plan and who is it for?

The aim of our Ethical Confident Plan is to generate growth over the longer term while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Confident Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

The Plan can contain up to 25 mutual funds from different regions around the world and is 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 45% and 70% of high risk investments (Shares & Property) with the remainder in low risk investments (Bonds, Cash, Cash Equivalents), but this can vary.



The chart above shows the range for the Ethical Confident Plan, which can include a minimum of 30% low risk assets and a minimum of 45% high risk assets.

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.

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 |
|---|--------------|-----------|
| Cash | Cash | 2% |
| Royal London Short Term Money Market | GB00B8XYQ86 | 2% |
| Vanguard U.S. Government Bond Index | IE00BFRTDB69 | 13% |
| Royal London Short Duration Gilts | GB00BD050D80 | 9% |
| Fidelity UK Government Bonds | GB00BMH2B327 | 4% |
| iShares UK Government Bonds | GB00B83HGR24 | 9% |
| Vanguard Euro Government Bond Index | IE00BFRTD722 | 2% |
| Rathbone Ethical Bond Fund | GB00B77DQT14 | 3% |
| EdenTree Responsible and Sustainable Short Dated Bond Fund | GB00BZ012J01 | 2% |
| Royal London Ethical Bond Fund | GB00BJ4KSX76 | 2% |
| Royal London Sustainable Leaders Trust | GB00B7SGTR82 | 4% |
| Liontrust Sustainable Future UK Growth Fund | GB0030028764 | 5% |
| Brown Advisory US Sustainable Growth Fund | IE00BF1T6V32 | 15% |
| FTGF ClearBridge US Equity Sustainability Leaders Fund | IE00BZ1G7556 | 9% |
| M&G European Sustain Paris Aligned Fund | GB00B5ZSNC68 | 6% |
| Fidelity Sustainable Japan | LU2327455841 | 3% |
| Stewart Investors Global Emerging Markets Sustainability Fund | GB00B64TS998 | 2% |
| Stewart Investors Asia Pacific Sustainability Fund | GB00B0TY6V50 | 4% |
| Pictet - Global Environmental Opportunities | LU0503632878 | 4% |

Any Funds prefixed with an IE or LU ISIN reference are based overseas and are not subject to UK sustainable investment labelling and disclosure requirements. For more information please see: <https://www.fca.org.uk/consumers/identifying-sustainable-investments>.

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.

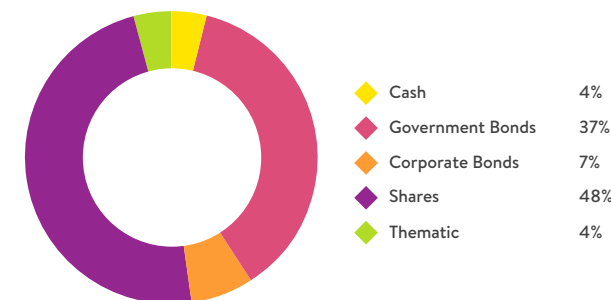


0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

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

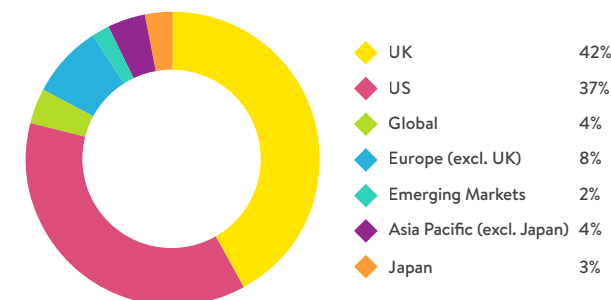
Investment Mix

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 the Ethical Ambitious Plan and who is it for?

The aim of our Ethical Ambitious Plan is to generate growth over the longer term while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Ambitious Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

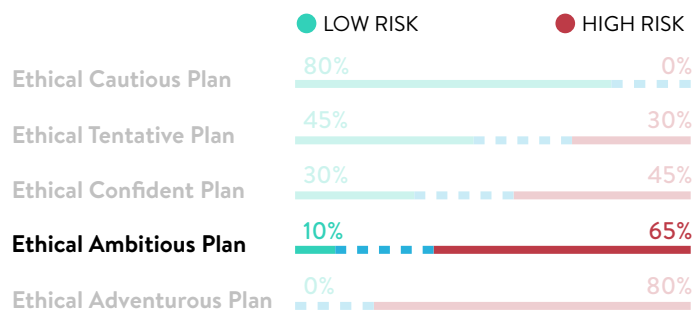
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

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 65% and 90% of high risk investments (Shares & Property) with the remainder in low risk investments (Bonds, Cash, Cash Equivalents), but this can vary.



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

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.

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 |
|---|--------------|-----------|
| Cash | Cash | 2% |
| Vanguard U.S. Government Bond Index | IE00BFRTDB69 | 10% |
| Royal London Short Duration Gilts | GB00BD050D80 | 7% |
| Fidelity UK Government Bonds | GB00BMH2B327 | 3% |
| iShares UK Government Bonds | GB00B83HGR24 | 5% |
| Rathbone Ethical Bond Fund | GB00B77DQT14 | 1% |
| Royal London Sustainable Leaders Trust | GB00B7SGTR82 | 6% |
| Liontrust Sustainable Future UK Growth Fund | GB0030028764 | 6% |
| Brown Advisory US Sustainable Growth Fund | IE00BF1T6V32 | 21% |
| FTGF ClearBridge US Equity Sustainability Leaders Fund | IE00BZ1G7556 | 14% |
| M&G European Sustain Paris Aligned Fund | GB00B5ZSNC68 | 8% |
| Fidelity Sustainable Japan | LU2327455841 | 4% |
| Stewart Investors Global Emerging Markets Sustainability Fund | GB00B64TS998 | 3% |
| Stewart Investors Asia Pacific Sustainability Fund | GB00B0TY6V50 | 5% |
| Pictet - Global Environmental Opportunities | LU0503632878 | 5% |

Any Funds prefixed with an IE or LU ISIN reference are based overseas and are not subject to UK sustainable investment labelling and disclosure requirements. For more information please see: <https://www.fca.org.uk/consumers/identifying-sustainable-investments>.

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.

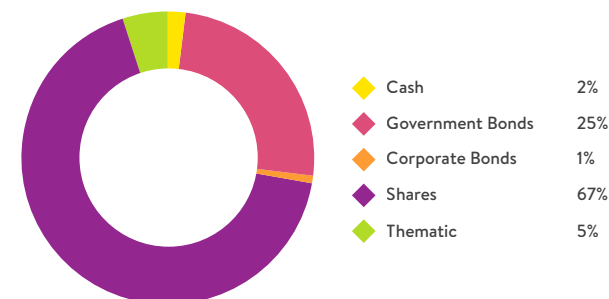


0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

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

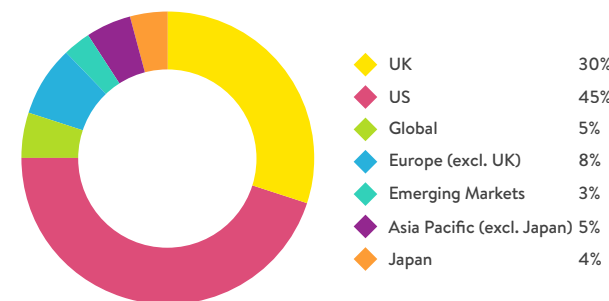
Investment Mix

This is a typical example of the mix of investments in an Ethical 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 the Ethical Adventurous Plan and who is it for?

The aim of our Ethical Adventurous Plan is to generate growth over the longer term while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Adventurous Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

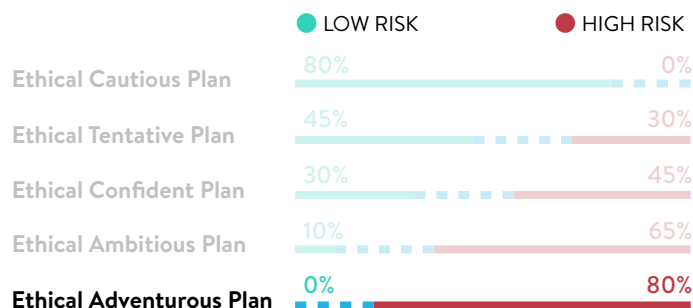
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

The Ethical 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.



The chart above shows the range for the Ethical Adventurous Plan, which can include a minimum of 0% low risk assets and a minimum of 80% high risk assets.

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.

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 |
|---|--------------|-----------|
| Cash | Cash | 2% |
| Vanguard U.S. Government Bond Index | IE00BFRTDB69 | 3% |
| Royal London Short Duration Gilts | GB00BD050D80 | 1% |
| Fidelity UK Government Bonds | GB00BMH2B327 | 1% |
| iShares UK Government Bonds | GB00B83HGR24 | 1% |
| Royal London Sustainable Leaders Trust | GB00B7SGTR82 | 7% |
| Liontrust Sustainable Future UK Growth Fund | GB0030028764 | 8% |
| Brown Advisory US Sustainable Growth Fund | IE00BF1T6V32 | 28% |
| FTGF ClearBridge US Equity Sustainability Leaders Fund | IE00BZ1G7556 | 18% |
| M&G European Sustain Paris Aligned Fund | GB00B5ZSNC68 | 9% |
| Fidelity Sustainable Japan | LU2327455841 | 6% |
| Stewart Investors Global Emerging Markets Sustainability Fund | GB00B64TS998 | 4% |
| Stewart Investors Asia Pacific Sustainability Fund | GB00B0TY6V50 | 6% |
| Pictet - Global Environmental Opportunities | LU0503632878 | 6% |

Any Funds prefixed with an IE or LU ISIN reference are based overseas and are not subject to UK sustainable investment labelling and disclosure requirements. For more information please see: <https://www.fca.org.uk/consumers/identifying-sustainable-investments>.

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.

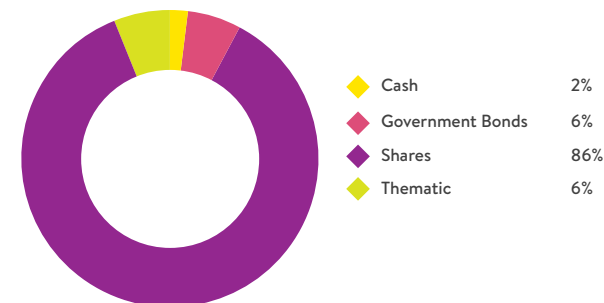


0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

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

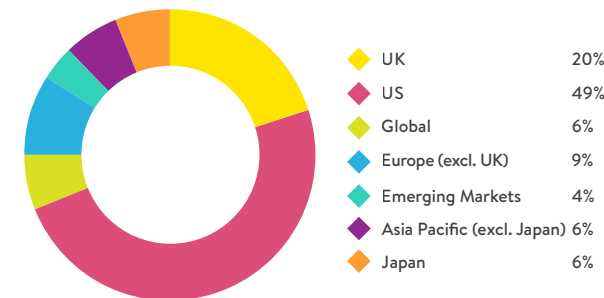
Investment Mix

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.