

### 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Investing should be part of a long-term savings strategy, and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Ethical Adventurous Plan.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 Adventurous 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	4%
Royal London Short Duration UK Government Bonds	GB00BD050D80	1%
HSBC Global Government Bonds	IE00BGWL6825	1%
Rathbone Ethical Bonds	GB00B77DQT14	1%
Royal London Sustainable Leaders Trust	GB00B7SGTR82	4%
iShares UK Equity Screened & Optimised Fund	GB00BN08ZV03	5%
Brown Advisory US Sustainable Growth Fund	IE00BF1T6V32	6%
Fisher US Equity Selection Fund	IE00BM9TK904	19%
iShares US Equity Screened & Optimised Fund	GB00BN090C90	25%
M&G European Sustain Paris Aligned Fund	GB00B5ZSNC68	6%
iShares Europe Equity Screened & Optimised Fund	GB00BN08ZZ41	4%
iShares Japan Equity Screened & Optimised Fund	GB00BN090745	5%
JPM Global Emerging Markets ESG Equity Fund	GB00BL0DTQ40	7%
iShares EM Equity Screened & Optimised Fund	GB00BN090307	5%
FTGF ClearBridge Global Infrastructure Fund	GB00BMF7D555	2%
ATLAS Global Infrastructure Fund	IE00BF6X3080	2%
Pictet Global Environmental Opportunities Fund	LU0503632878	3%

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

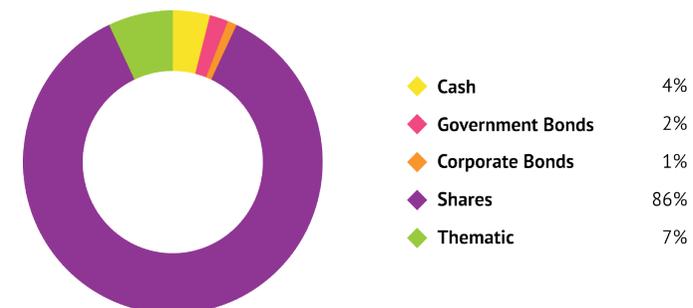
An Ethical Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



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

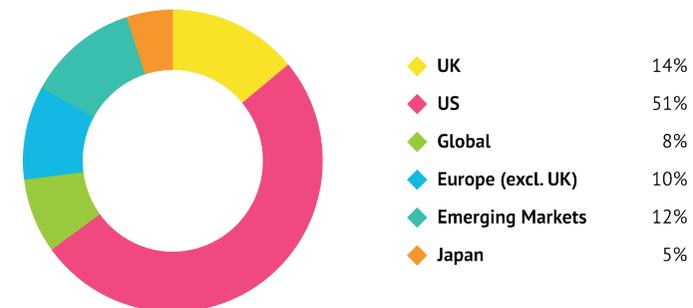
### Investment Mix

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.