wealthify
an Aviva company

CONFIDENT PLAN FACTSHEET

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

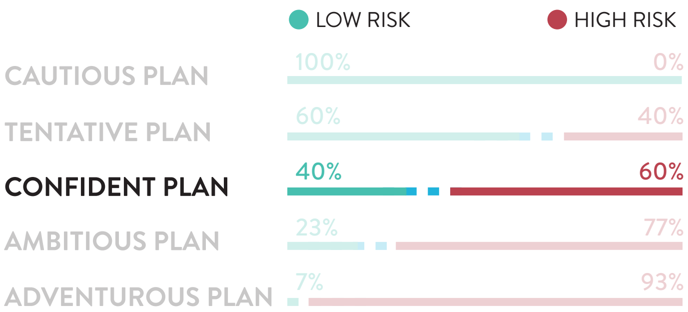
The aim of the Confident Plan is to generate growth over the longer term. Investing always involves some level of risk, and movement up and down in value is to be expected.

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Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate in a Confident Plan.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

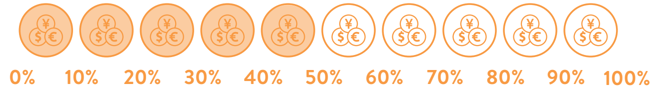
Typical Investments in a Confident Plan

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%
Royal London Short Duration UK Government Bonds	GB00BD050D80	7%
Fidelity UK Government Bonds	GB00BMH2B327	4%
Vanguard US Government Bonds	IE00BFRTDB69	9%
HSBC Global Government Bonds	IE00BGWL6825	11%
M&G Short Duration Corporate Bonds	GB00BMWSRZ99	2%
Royal London Corporate Bonds	GB00BN13X436	2%
HSBC Global Corporate Bonds	IE00BGWL6L53	1%
L&G FTSE 100 Fund	GB00B0CNH502	2%
Aviva UK All Cap Fund	GB00B05JT040	3%
HSBC America Fund	GB00B80QG615	15%
Vanguard US Fund	GB00B5B71Q71	4%
Fidelity US Fund	GB00BJS8SH10	9%
HSBC Europe Fund	GB00B80QGH28	6%
Fidelity Japan Fund	GB00BHZK8872	3%
L&G Asia Pacific ex Japan Fund	GB00B0CNGY27	2%
L&G Global Emerging Markets Fund	GB00BG0QP489	5%
L&G Global Technology Fund	GB00BJLP1W53	4%
L&G Global Infrastrucutre Fund	GB00BF0TZL74	3%
UBS FTSE Value Fund	GB00BYNN-WN07	3%
L&G Global Property Fund	GB00BYW7CN38	1%
UBS MSCI World Minimum Volatility Fund	GB00BX9C1N70	2%

Foreign currency

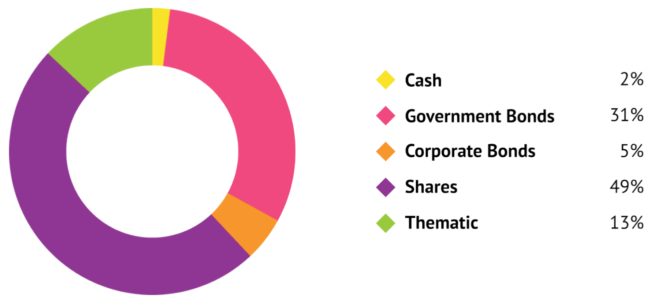
A Confident Plan could contain up to 50% in overseas investments which are held in a foreign currency.



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

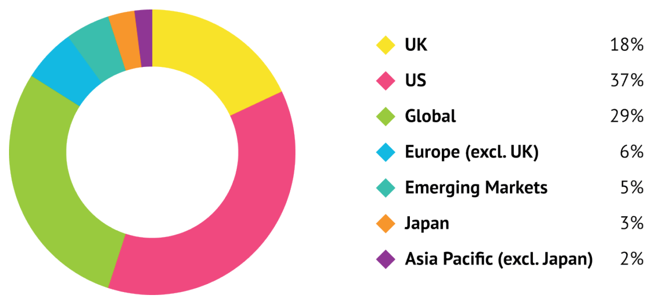
Investment Mix

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.

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