wealthify
an Aviva company

# AMBITIOUS PLAN FACTSHEET

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

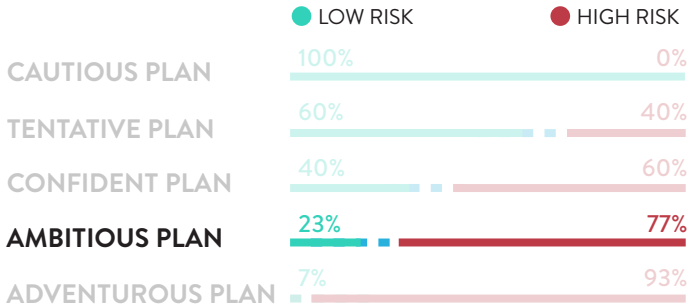
The aim of the Ambitious Plan is to generate high growth over the longer term. Investing always involves some level of risk and movement up and down in value is to be expected.

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Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Ambitious Plan.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

## 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% |
| BlackRock Money Market Bonds | IE00BFZD2350 | 1% |
| Royal London Short Duration UK Government Bonds | GB00BD050D80 | 4% |
| Fidelity UK Government Bonds | GB00BMH2B327 | 3% |
| Vanguard US Government Bonds | IE00BFRTDB69 | 4% |
| HSBC Global Government Bonds | IE00BGWL6825 | 6% |
| Royal London Corporate Bonds | GB00BN13X436 | 1% |
| L&G FTSE 100 Fund | GB00B0CNH502 | 2% |
| Aviva UK All Cap Fund | GB00B05JT040 | 4% |
| HSBC America Fund | GB00B80QG615 | 22% |
| Vanguard US Fund | GB00B5B71Q71 | 6% |
| Fidelity US Fund | GB00BJS8SH10 | 9% |
| HSBC Europe Fund | GB00B80QGH28 | 8% |
| Fidelity Japan Fund | GB00BHZK8872 | 4% |
| L&G Asia Pacific ex Japan Fund | GB00B0CNGY27 | 3% |
| L&G Global Emerging Markets Fund | GB00BG0QP489 | 6% |
| L&G Global Technology Fund | GB00BJLP1W53 | 5% |
| L&G Global Infrastrucutre Fund | GB00BF0TZL74 | 4% |
| UBS FTSE Value Fund | GB00BYNNWN07 | 3% |
| L&G Global Property Fund | GB00BYW7CN38 | 1% |
| UBS MSCI World Minimum Volatility Fund | GB00BX9C1N70 | 2% |

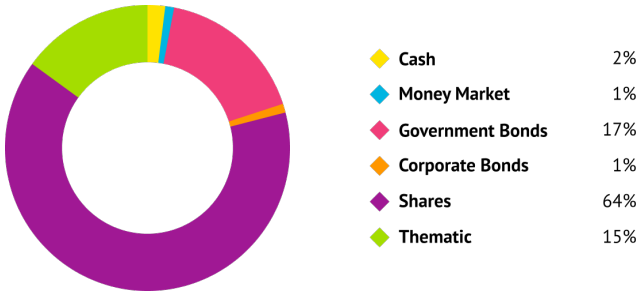
## Foreign currency

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.

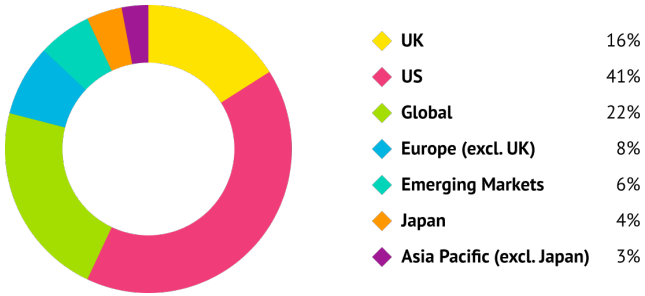
## Investment Mix

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.*

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