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CONFIDENT
ETHICAL PLAN FACTSHEET

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.

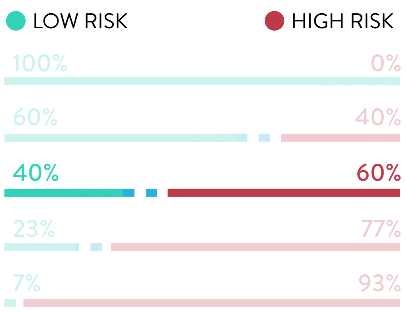
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

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Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate in an Ethical Confident Plan.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

Typical Investments in an Ethical Confident Plan

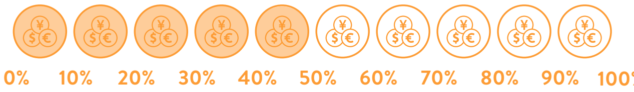
This is an example of the typical investments you might see in an Ethical Confident Plan. We use a blend of passive and active funds. Some funds may exclude companies that profit from harmful activities, whilst others may invest in companies provided they earn no more than 10% of their profits from the 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 Duration UK Government Bonds	GB00BD050D80	7%
iShares UK Government Bonds	GB00B83HGR24	1%
Fidelity UK Government Bonds	GB00BMH2B327	4%
Vanguard US Government Bonds	IE00BFRTDB69	9%
HSBC Global Government Bonds	IE00BGWL6825	12%
Aegon Global Short Dated Climate Transition Bonds	IE00BL1GHK20	2%
Rathbone Ethical Bonds	GB00B77DQT14	2%
Royal London Ethical Bonds	GB00BJ4KSX76	1%
Royal London Sustainable Leaders Trust	GB00B7SGTR82	3%
iShares UK Equity Screened & Optimised Fund	GB00BN08ZV03	4%
Brown Advisory US Sustainable Growth Fund	IE00BF1T6V32	3%
Fisher US Equity Selection Fund	IE00BM9TK904	12%
iShares US Equity Screened & Optimised Fund	GB00BN090C90	16%
M&G European Sustain Paris Aligned Fund	GB00B5ZSNC68	4%
iShares Europe Equity Screened & Optimised Fund	GB00BN08ZZ41	2%
iShares Japan Equity Screened & Optimised Fund	GB00BN090745	3%
JPM Global Emerging Markets ESG Equity Fund	GB00BL0DTQ40	4%
iShares EM Equity Screened & Optimised Fund	GB00BN090307	3%
FTGF ClearBridge Global Infrastructure Fund	GB00BMF7D555	2%
ATLAS Global Infrastructure Fund	IE00BF6X3080	2%
Pictet Global Environmental Opportunities Fund	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.

Foreign currency

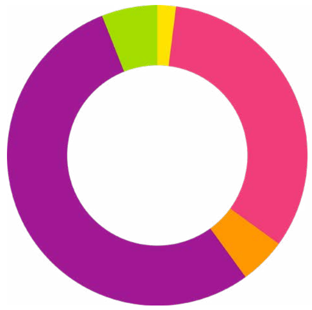
An Ethical Confident Plan could contain up to 50% in overseas investments which are held in a foreign currency.



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

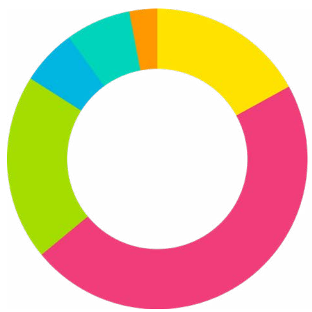
Investment Mix

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.

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How do we measure risk?

We look at risk in two ways:

- Volatility: How much an investment's value moves up and down over time; higher volatility means bigger swings along the way.
- Drawdown Potential: The potential size an investment's fall from peak to trough, helping us understand the worst-case scenario, not just typical movements.

What risks might investments carry?

The main risks are:

- Market Risk: The risk from broad market movements (e.g. equity falls, interest rate rises or currency moves).
- Credit Risk: Risk associated with a borrower (e.g. a bond issuer) failing to pay interest or repay capital.
- Counterparty Risk: The risk that the other party in a transaction (e.g. a derivative or cash deposit) fails to meet its obligations.
- Liquidity Risk: The risk that an investment can't be sold quickly at a fair price, especially in stressed markets.

Where relevant, asset-specific risks should also be considered. For example, property and infrastructure can carry additional risks linked to how the assets are valued, how easily they can be sold, and the long-term nature of the investments.