wealthify
an Aviva company

ADVENTUROUS PLAN FACTSHEET

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

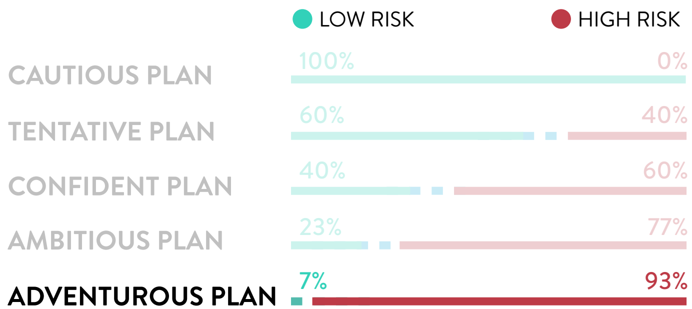
The aim of the Adventurous Plan is to maximise growth over the longer term. Investing always involves some level of risk, and movement up and down in value is to be expected.

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Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Adventurous Plan.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

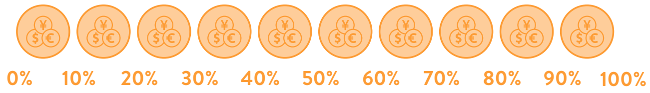
Typical Investments in a Adventurous Plan

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%
BlackRock Money Market Bonds	IE00BFZD2350	1%
Royal London Short Duration UK Government Bonds	GB00BD050D80	1%
HSBC Global Government Bonds	IE00BGWL6825	6%
Royal London Corporate Bonds	GB00BN13X436	1%
L&G FTSE 100 Fund	GB00B0CNH502	1%
Aviva UK All Cap Fund	GB00B05JT040	5%
HSBC America Fund	GB00B80QG615	27%
Vanguard US Fund	GB00B5B71Q71	8%
Fidelity US Fund	GB00BJS8SH10	9%
HSBC Europe Fund	GB00B80QGH28	9%
Fidelity Japan Fund	GB00BHZK8872	5%
L&G Asia Pacific ex Japan Fund	GB00B0CNGY27	4%
L&G Global Emerging Markets Fund	GB00BG0QP489	7%
L&G Global Technology Fund	GB00BJLP1W53	5%
L&G Global Infrastrucutre Fund	GB00BF0TZL74	5%
UBS FTSE Value Fund	GB00BYNNWN07	4%
L&G Global Property Fund	GB00BYW7CN38	2%
UBS MSCI World Minimum Volatility Fund	GB00BX9C1N70	3%

Foreign currency

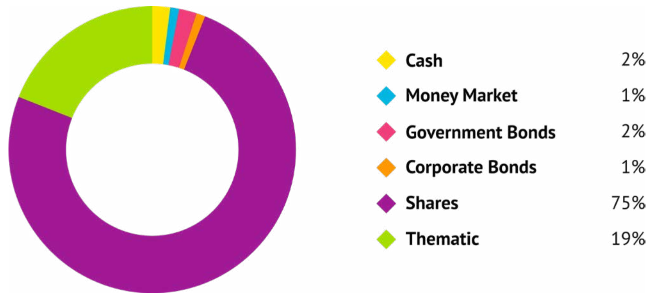
An Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



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

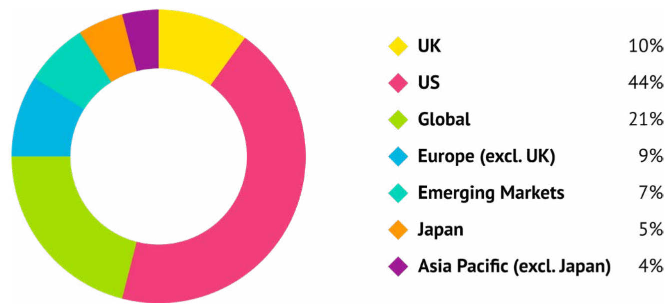
Investment Mix

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.

JULY 2026

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.