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CHOOSE A FACTSHEET TO SEE WHAT'S IN EACH PLAN

ORIGINAL PLANS

- Cautious
- Tentative
- Confident
- Ambitious
- Adventurous

ETHICAL PLANS

- Cautious
- Tentative
- Confident
- Ambitious
- Adventurous

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CAUTIOUS PLAN FACTSHEET

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

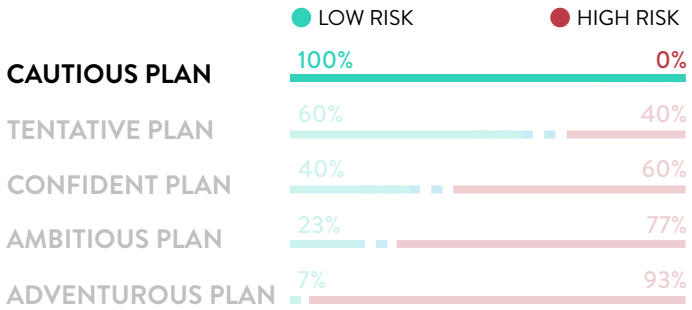
The aim of the Cautious Plan is to achieve returns level with the Bank of England base rate (before fees). This Plan is suitable for risk-conscious investors whose focus is on stable returns across different market environments.

They are still open to taking on small amounts of risk, but their focus is more on preserving their money and preventing losses, rather than making large gains. While investing should always be part of a long-term strategy (5+ years), this Plan could be considered for a shorter time horizon, as the large proportion of cash equivalent assets should protect from market drops (although this is not guaranteed).

Investing always involves some level of risk, and up-and-down movements in value are to be expected. With the Cautious Plan, our aim is to limit the extent of these movements, but there is still a risk you may get back less than invested. Money can be withdrawn at any time.

What makes the Cautious Plan different?

The example below shows a typical mix of investments for a Cautious Plan. It can hold between 70% and 90% in Cash and Cash Equivalents (Money Market Funds), with the remainder in low-risk investments (Short Duration Corporate Bonds and Defensive Alternative assets).



The chart above shows the range for the Cautious Plan, which will always be invested in 100% of low-risk assets.

Benchmarking

The Cautious Plan performance is measured against the SONIA interest rate benchmark. This is effectively the base rate set by the Bank of England. However, it is based on actual transactions, reflecting the average interest rates banks pay to borrow money from other financial institutions.

Typical Investments in a Cautious Plan

This is an example of the typical investments you might see in a Cautious Plan.

Investment	ISIN	% of Plan
Cash	Cash	2%
Royal London Money Market Bonds	GB00B8XYYQ86	20%
abrdn Money Market Bonds	GB00B1C42332	20%
BlackRock Money Market Bonds	IE00BFZD2350	19%
Royal London Short Duration Bonds	GB00BMNR1H58	19%
M&G Short Duration Corporate Bonds	GB00BMWSRZ99	5%
Royal London Short Duration Corporate Bonds	GB00BJ4KW917	5%
Aviva Investors Multi-Strategy Target Return Fund	GB00BMTRW439	10%

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?

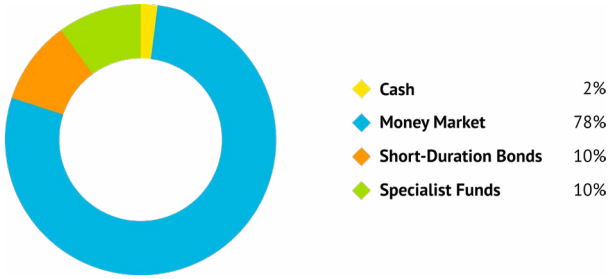
The main risks are:

- 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.

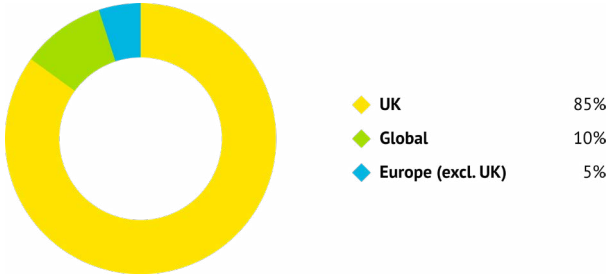
Investment Mix

This is a typical example of the mix of investments in a Cautious Plan.



Regional Mix

This is a typical example of investments by region in a Cautious 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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TENTATIVE PLAN FACTSHEET

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

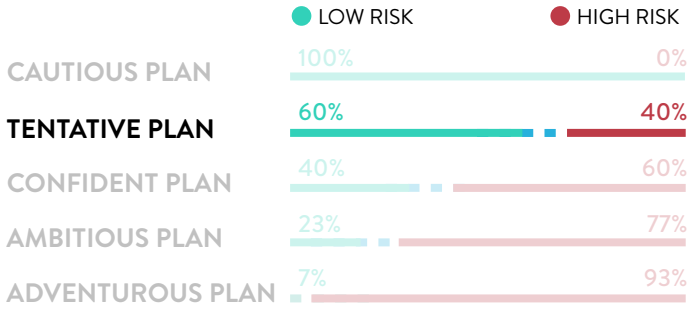
The aim of the Tentative Plan is to generate reasonable growth over the longer term. Investing always involves some level of risk and movement up and down in value is to be expected.

The Tentative Plan is suitable for investors who prioritise limiting losses over high returns, and are willing to see moderate movements up and down in the value to try and get reasonable growth from their investments. But there is still a risk that you could get back less than invested.

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

What makes the Tentative Plan different?

The example below shows a typical mix of investments for a Tentative Plan, but it can hold between 30% and 55% 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 Tentative Plan, which can include a minimum of 45% low risk assets and a minimum of 30% high risk assets.

Benchmarking

The Tentative Plan performance is measured against the ARC Sterling Cautious PCI. The PCI is a peer group benchmark which shows how other companies' plans with similar risk profiles have performed. The indices are based on real performance numbers from hundreds of other Plans.

Typical Investments in a Tentative Plan

This is an example of the typical investments you might see in a Tentative Plan. We mainly use passive investments in our Plans.

Investment	ISIN	% of Plan
Cash	Cash	2%
Royal London Short Duration UK Government Bonds	GB00BD050D80	13%
Fidelity UK Government Bonds	GB00BMH2B327	5%
Vanguard US Government Bonds	IE00BFRTDB69	14%
HSBC Global Government Bonds	IE00BGWL6825	17%
M&G Short Duration Corporate Bonds	GB00BMWSRZ99	2%
Royal London Short Duration Corporate Bonds	GB00BJ4KW917	2%
Royal London Corporate Bonds	GB00BN13X436	2%
HSBC Global Corporate Bonds	IE00BGWL6L53	2%
L&G FTSE 100 Fund	GB00B0CNH502	1%
Aviva UK All Cap Fund	GB00B05JT040	2%
HSBC America Fund	GB00B80QG615	9%
Vanguard US Fund	GB00B5B71Q71	3%
Fidelity US Fund	GB00BJS8SH10	8%
HSBC Europe Fund	GB00B80QGH28	4%
Fidelity Japan Fund	GB00BHZK8872	2%
L&G Asia Pacific ex Japan Fund	GB00B0CNGY27	1%
L&G Global Emerging Markets Fund	GB00BG0QP489	3%
L&G Global Technology Fund	GB00BJLP1W53	3%
L&G Global Infrastrucutre Fund	GB00BF0TZL74	2%
UBS FTSE Value Fund	GB00BYNNWN07	2%
UBS MSCI World Minimum Volatility Fund	GB00BX9C1N70	1%

Foreign currency

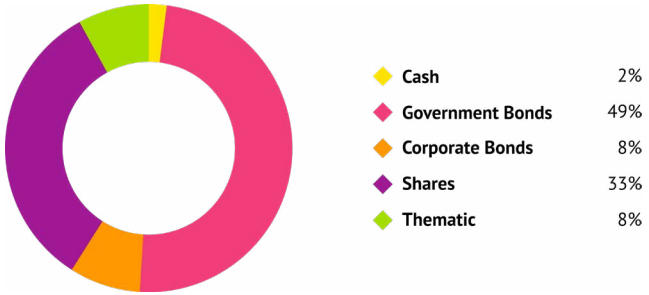
A Tentative Plan could contain up to 25% in overseas investments which are held in a foreign currency.



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

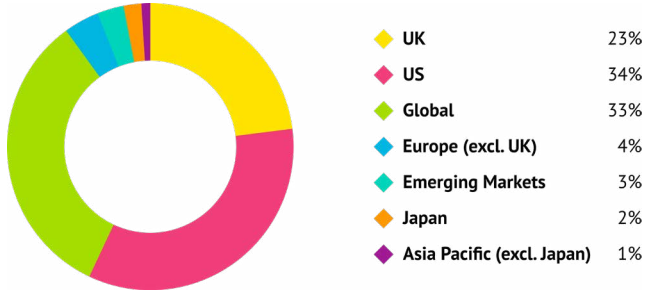
Investment Mix

This is a typical example of the mix of investments in a Tentative Plan.



Regional Mix

This is a typical example of investments by region in a Tentative 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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TENTATIVE
PLAN FACTSHEET

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.

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CONFIDENT PLAN FACTSHEET

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

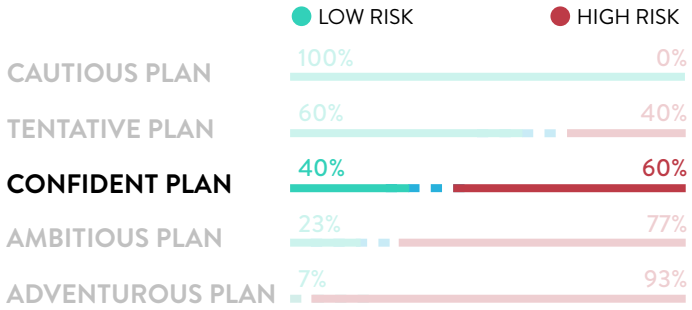
The aim of the Confident Plan is to generate growth over the longer term. Investing always involves some level of risk, and movement up and down in value is to be expected.

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

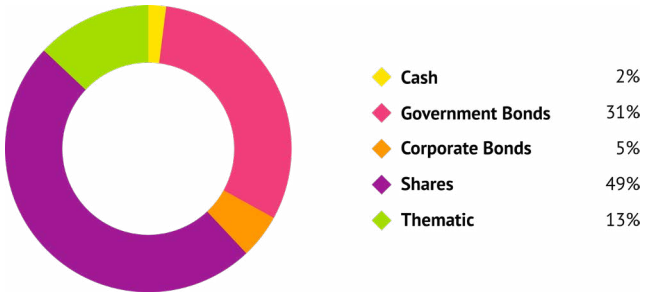
A Confident Plan could contain up to 50% in overseas investments which are held in a foreign currency.



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

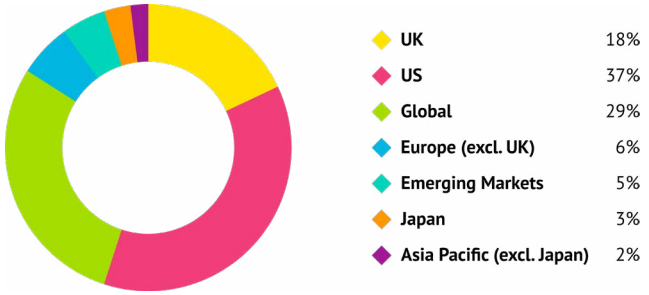
Investment Mix

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.



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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.

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AMBITIOUS PLAN FACTSHEET

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

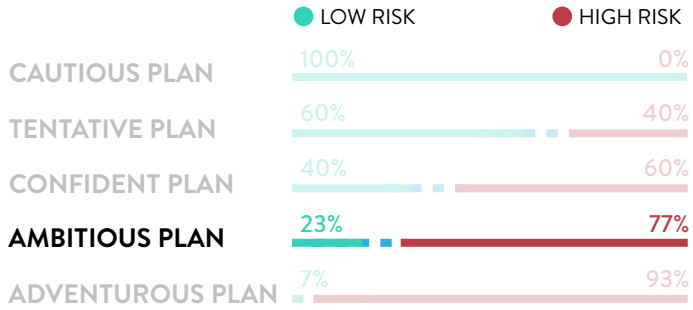
The aim of the Ambitious Plan is to generate high growth over the longer term. Investing always involves some level of risk and movement up and down in value is to be expected.

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.

Benchmarking

The Ambitious Plan performance is measured against the ARC Sterling Steady Growth 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 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

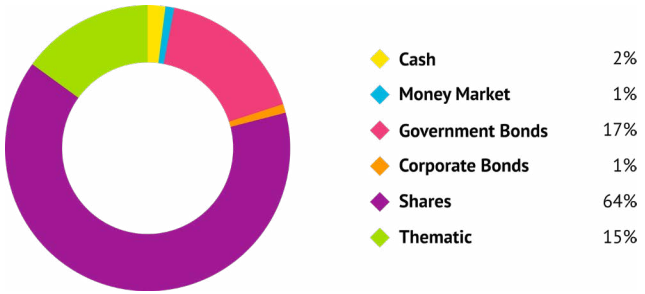
An Ambitious Plan could contain up to 75% in overseas investments which are held in a foreign currency.



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

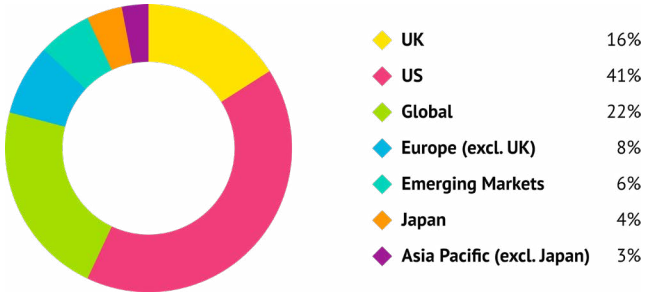
Investment Mix

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.



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How do we measure risk?

We look at risk in two ways:

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- 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.

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ADVENTUROUS PLAN FACTSHEET

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

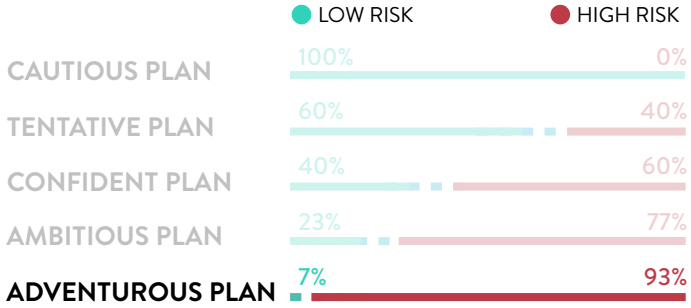
The aim of the Adventurous Plan is to maximise growth over the longer term. Investing always involves some level of risk, and movement up and down in value is to be expected.

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.

Benchmarking

The 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 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

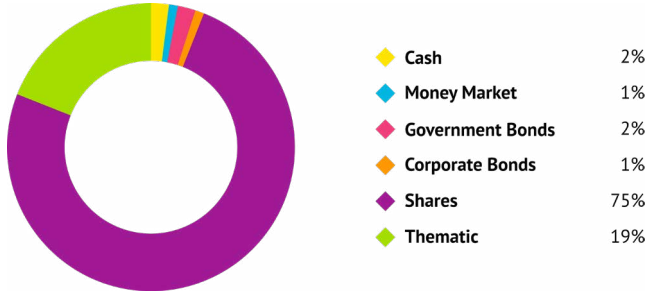
An Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



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

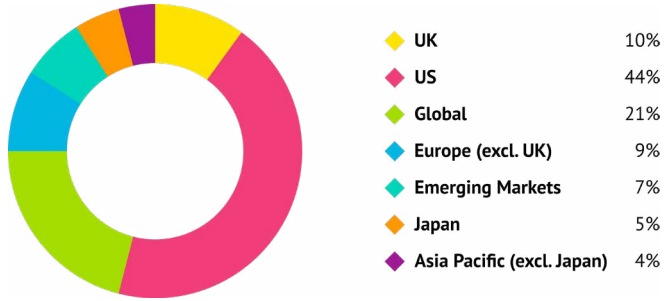
Investment Mix

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.



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ADVENTUROUS
PLAN FACTSHEET

How do we measure risk?

We look at risk in two ways:

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- 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.

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CAUTIOUS
ETHICAL PLAN FACTSHEET

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

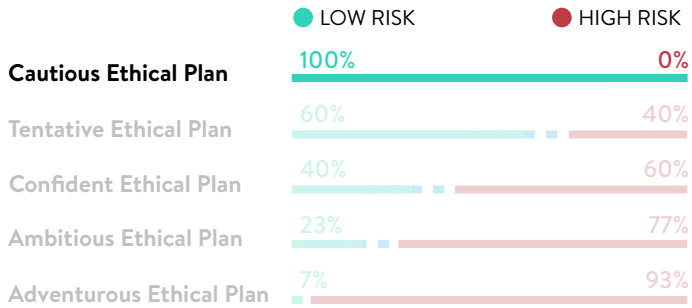
The aim of our Ethical Cautious Plan is to achieve returns level with the Bank of England base rate (before fees), while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. This Plan is suitable for risk-conscious investors whose focus is on stable returns across different market environments.

They are still open to taking on small amounts of risk, but their focus is more on preserving their money and preventing losses, rather than making large gains. While investing should always be part of a long-term strategy (5+ years), this Plan could be considered for a shorter time horizon, as the large proportion of cash equivalent assets should protect from market drops (although this is not guaranteed).

Investing always involves some level of risk, and up-and-down movements in value are to be expected. With the Cautious Plan, our aim is to limit the extent of these movements, but there is still a risk you may get back less than invested. Money can be withdrawn at any time.

What makes the Ethical Cautious Plan different?

The example below shows a typical mix of investments for an Ethical Cautious Plan. It can hold between 70% and 90% in Cash and Cash Equivalents (Money Market Funds), with the remainder in low-risk investments (Short Duration Corporate Bonds).



The chart above shows the range for the Cautious Plan, which will always be invested in 100% of low-risk assets.

Benchmarking

The Ethical Cautious Plan performance is measured against the SONIA interest rate benchmark. This is effectively the base rate set by the Bank of England. However, it is based on actual transactions, reflecting the average interest rates banks pay to borrow money from other financial institutions.

Typical Investments in an Ethical Cautious Plan

This is an example of the typical investments you might see in an Ethical Cautious Plan.

Investment	ISIN	% of Plan
Cash	Cash	2%
Royal London Money Market Bonds	GB00B8XYYQ86	20%
abrdn Money Market Bonds	GB00B1C42332	20%
BlackRock Money Market Bonds	IE00BFZD2350	19%
Royal London Short Duration Bonds	GB00BMNR1H58	19%
M&G Short Duration Corporate Bonds	GB00BMWSRZ99	10%
Royal London Short Duration Corporate Bonds	GB00BJ4KW917	10%

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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?

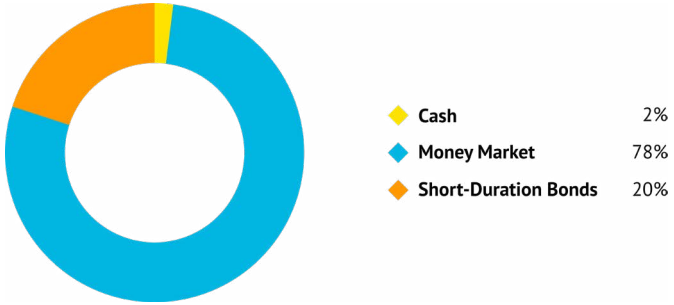
The main risks are:

- 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.

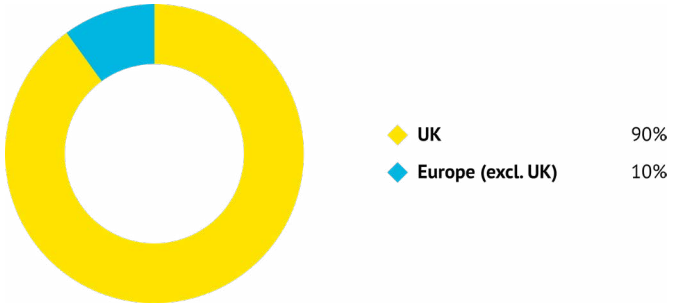
Investment Mix

This is a typical example of the mix of investments in an Ethical Cautious Plan.



Regional Mix

This is a typical example of investments by region in an Ethical Cautious 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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TENTATIVE ETHICAL PLAN FACTSHEET

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

The aim of our Ethical Tentative Plan is to generate reasonable growth over the longer term while aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. Our Ethical Tentative Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

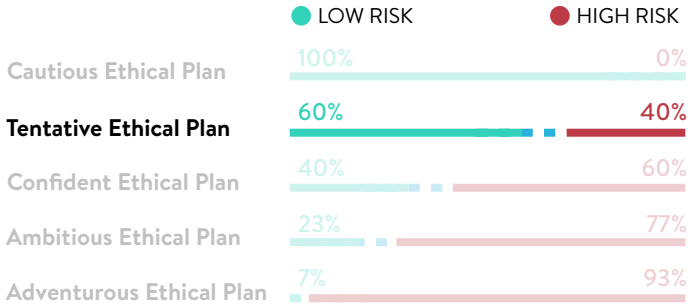
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some thematic funds will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

The Ethical Tentative Plan is suitable for investors who prioritise limiting losses over high returns and are willing to see moderate movements up and down in the value to try to get reasonable growth from their investments. But there is still a risk that you could get back less than invested.

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

The example below shows a typical mix of high and low risk investments used in our Ethical Plans. The Ethical Tentative Plan can hold between 30% and 55% 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 Tentative Plan, which can include a minimum of 45% low risk assets and a minimum of 30% high risk assets.

Typical Investments in an Ethical Tentative 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	13%
iShares UK Government Bonds	GB00B83HGR24	1%
Fidelity UK Government Bonds	GB00BMH2B327	6%
Vanguard US Government Bonds	IE00BFRTDB69	13%
HSBC Global Government Bonds	IE00BGWL6825	18%
Aegon Global Short Dated Climate Transition Bonds	IE00BL1GHK20	4%
Rathbone Ethical Bonds	GB00B77DQT14	2%
Royal London Ethical Bonds	GB00BJ4KSX76	1%
Royal London Sustainable Leaders Trust	GB00B7SGTR82	2%
iShares UK Equity Screened & Optimised Fund	GB00BN08ZV03	2%
Brown Advisory US Sustainable Growth Fund	IE00BF1T6V32	2%
Fisher US Equity Selection Fund	IE00BM9TK904	9%
iShares US Equity Screened & Optimised Fund	GB00BN090C90	10%
M&G European Sustain Paris Aligned Fund	GB00B5ZSNC68	3%
iShares Europe Equity Screened & Optimised Fund	GB00BN08ZZ41	1%
iShares Japan Equity Screened & Optimised Fund	GB00BN090745	2%
JPM Global Emerging Markets ESG Equity Fund	GB00BL0DTQ40	3%
iShares EM Equity Screened & Optimised Fund	GB00BN090307	2%
FTGF ClearBridge Global Infrastructure Fund	GB00BMF7D555	2%
ATLAS Global Infrastructure Fund	IE00BF6X3080	1%
Pictet Global Environmental Opportunities Fund	LU0503632878	1%

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Foreign currency

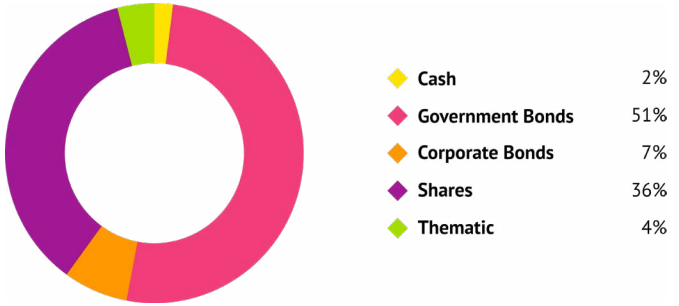
An Ethical Tentative Plan could contain up to 25% in overseas investments which are held in a foreign currency.



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

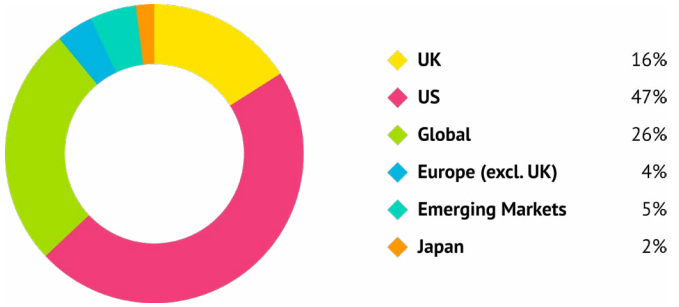
Investment Mix

This is a typical example of the mix of investments in an Ethical Tentative Plan.



Regional Mix

This is a typical example of investments by region in an Ethical Tentative 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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TENTATIVE
ETHICAL PLAN FACTSHEET

Benchmarking

Our Ethical Tentative 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.

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.

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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.

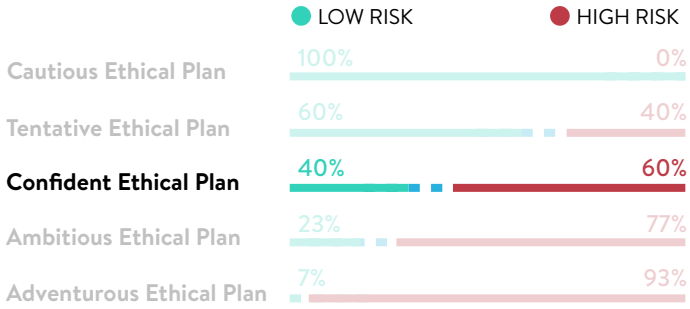
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

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%

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Foreign currency

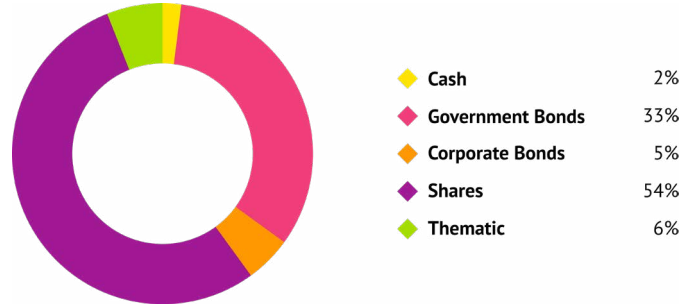
An Ethical Confident Plan could contain up to 50% in overseas investments which are held in a foreign currency.



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

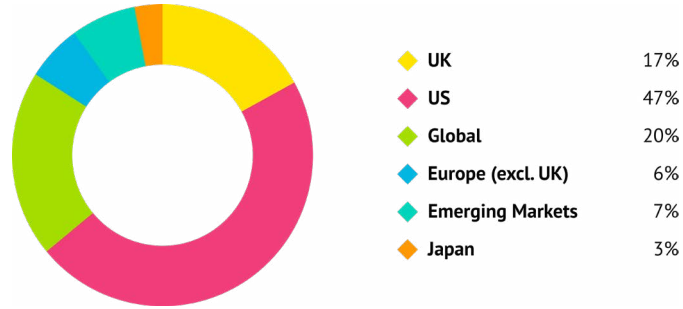
Investment Mix

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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CONFIDENT
ETHICAL PLAN FACTSHEET

Benchmarking

Our Ethical 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.

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.

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AMBITIOUS
ETHICAL PLAN FACTSHEET

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

The aim of our Ethical Ambitious 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 Ambitious Plan features funds that actively invest in companies demonstrating the highest environmental, social and governance practices.

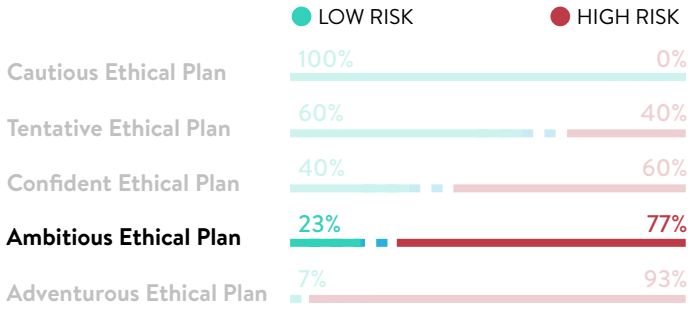
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

The Ethical 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 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 Ambitious 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 Ambitious Plan different?

The example below shows a typical mix of high and low risk investments used in our Ethical Plans. The Ethical Ambitious Plan can hold between 65% and 90% 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 Ambitious Plan, which can include a minimum of 10% low risk assets and a minimum of 65% high risk assets.

Typical Investments in an Ethical Ambitious Plan

This is an example of the typical investments you might see in an Ethical Ambitious 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	3%
Royal London Short Duration UK Government Bonds	GB00BD050D80	4%
Fidelity UK Government Bonds	GB00BMH2B327	3%
Vanguard US Government Bonds	IE00BFRTDB69	5%
HSBC Global Government Bonds	IE00BGWL6825	6%
Rathbone Ethical Bonds	GB00B77DQT14	2%
Royal London Sustainable Leaders Trust	GB00B7SGTR82	4%
iShares UK Equity Screened & Optimised Fund	GB00BN08ZV03	4%
Brown Advisory US Sustainable Growth Fund	IE00BF1T6V32	4%
Fisher US Equity Selection Fund	IE00BM9TK904	16%
iShares US Equity Screened & Optimised Fund	GB00BN090C90	21%
M&G European Sustain Paris Aligned Fund	GB00B5ZSNC68	5%
iShares Europe Equity Screened & Optimised Fund	GB00BN08ZZ41	3%
iShares Japan Equity Screened & Optimised Fund	GB00BN090745	4%
JPM Global Emerging Markets ESG Equity Fund	GB00BL0DTQ40	5%
iShares EM Equity Screened & Optimised Fund	GB00BN090307	4%
FTGF ClearBridge Global Infrastructure Fund	GB00BMF7D555	2%
ATLAS Global Infrastructure Fund	IE00BF6X3080	2%
Pictet Global Environmental Opportunities Fund	LU0503632878	3%

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Foreign currency

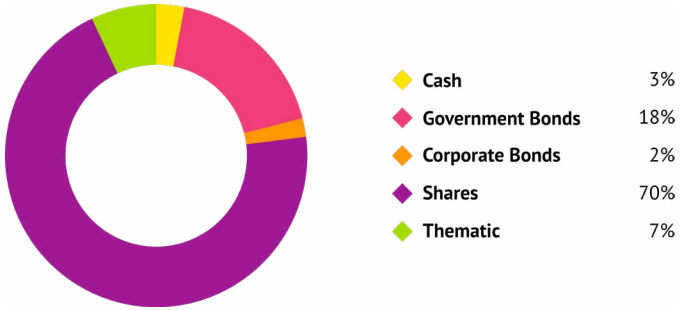
An Ethical Ambitious Plan could contain up to 75% in overseas investments which are held in a foreign currency.



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

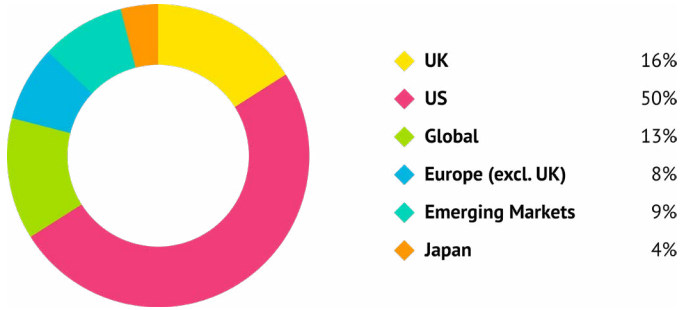
Investment Mix

This is a typical example of the mix of investments in an Ethical Ambitious Plan.



Regional Mix

This is a typical example of investments by region in an Ethical Ambitious Plan.



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AMBITIOUS
ETHICAL PLAN FACTSHEET

Benchmarking

Our Ethical Ambitious Plan performance is measured against the ARC Sterling Steady Growth 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.

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.

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ADVENTUROUS
ETHICAL PLAN FACTSHEET

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.

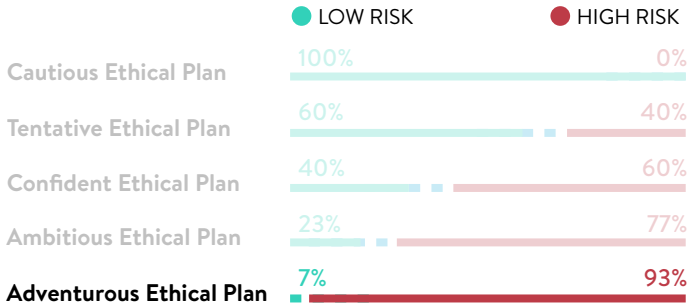
The Plan can contain up to 25 mutual funds from different regions around the world and is mostly made up of shares and bonds. Some 'thematic funds' will focus on themes such as gender equality (companies that strongly champion these issues) or green energy.

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.

Typical Investments in an Ethical Adventurous Plan

This is an example of the typical investments you might see in an Ethical Ambitious 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.

Foreign currency

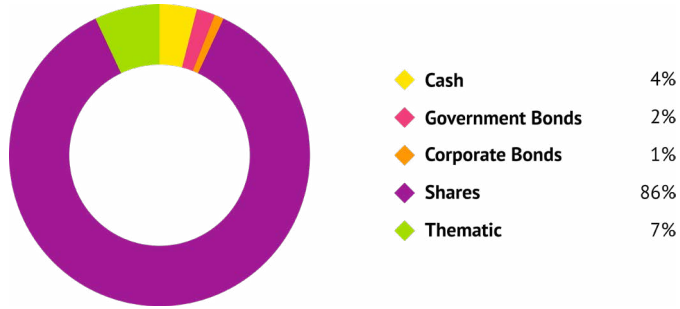
An Ethical Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



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

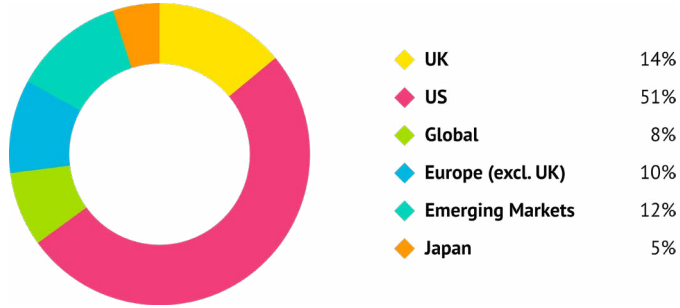
Investment Mix

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.

NOVEMBER 2026

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ADVENTUROUS
ETHICAL PLAN FACTSHEET

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.

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.

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