wealthify
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CAUTIOUS
ETHICAL PLAN FACTSHEET

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

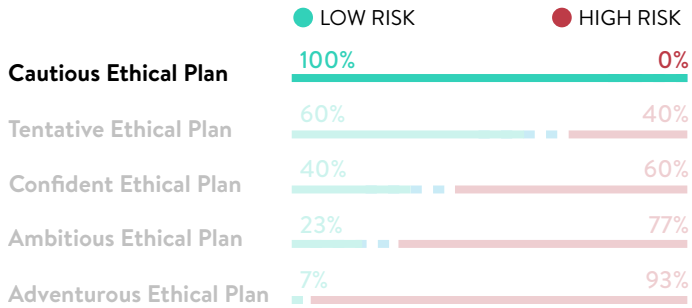
The aim of our Ethical Cautious Plan is to achieve returns level with the Bank of England base rate (before fees), while also aiming to avoid investments in harmful activities such as tobacco, gambling, weapons and adult entertainment. This Plan is suitable for risk-conscious investors whose focus is 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 Money can be withdrawn at any time.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%

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.

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?

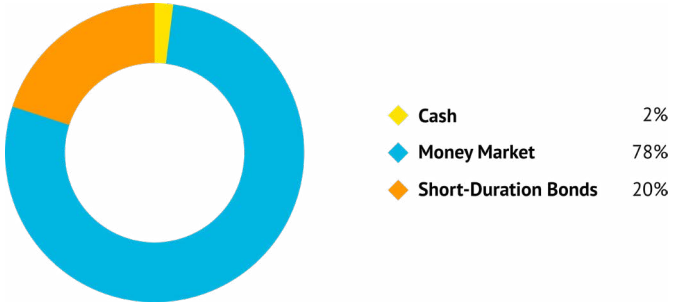
The main risks are:

- 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.

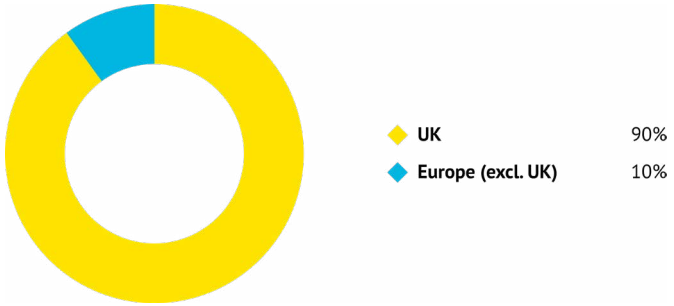
Investment Mix

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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