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TENTATIVE PLAN FACTSHEET

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

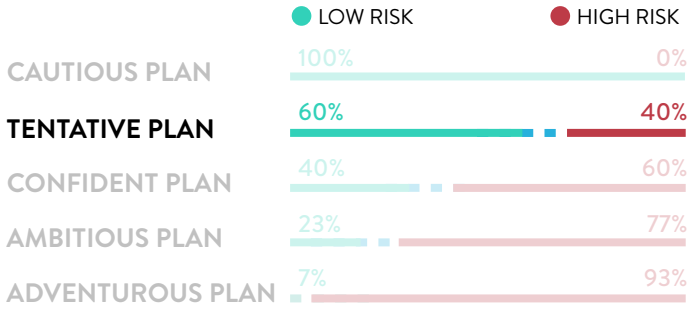
The aim of the Tentative Plan is to generate reasonable growth over the longer term. Investing always involves some level of risk and movement up and down in value is to be expected.

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Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than 5 years is unlikely to be appropriate for a Tentative Plan.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

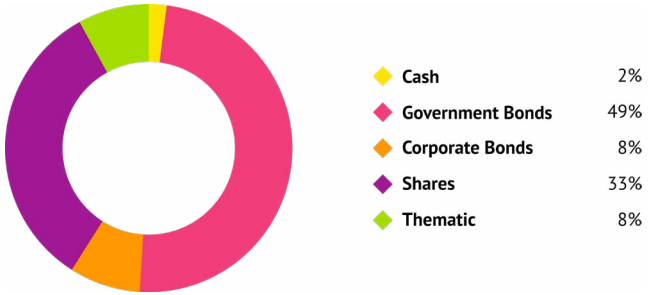
A Tentative Plan could contain up to 25% in overseas investments which are held in a foreign currency.



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

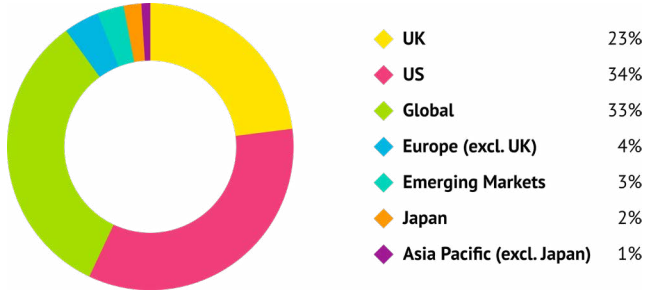
Investment Mix

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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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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