

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.

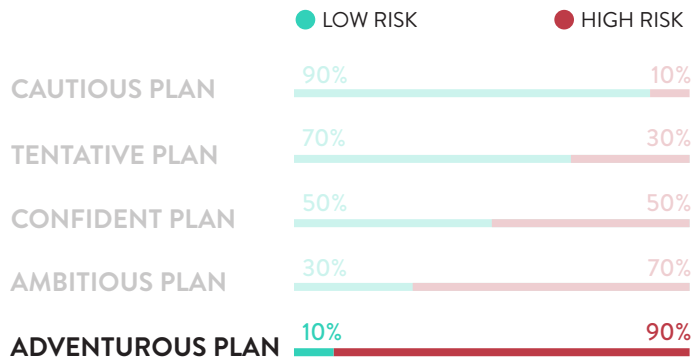
The Adventurous Plan is suitable for investors focused on maximising potential gains, and willing to see substantial movements up and down in value to try and achieve high returns.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate for an Adventurous Plan.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

There may be occasions when the Investment Team will lower the percentage of high risk investments making the range 70% to 100%. Although this could impede the growth potential more than is normally associated with an Adventurous Plan, but this would only be done when considered necessary, according to market conditions.



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.

Risk of loss

With investing, there's always a chance that investments can go down in value. In a one-year period, there's a 5% chance you may lose more than 13.2% of the value of an Adventurous plan. This is not a maximum loss, and losses in the future may be greater.

(Source: Wealthify Adventurous Plan, VaR calculation 29/02/2016 – 28/02/2019)

Typical Investments in an 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	Type	% of Plan
Cash on deposit	Cash	1%
Vanguard US Government Bond	Government Bond	1%
Vanguard US Corporate Bond	Corporate Bond	1%
HSBC UK Corporate Bond	Corporate Bond	1%
HSBC UK Government Bond	Government Bond	2%
L&G Emerging Market Bond	Government Bond	7%
HSBC FTSE 250	Shares	6%
L&G FTSE 100	Shares	6%
HSBC Europe	Shares	15%
Mercer Global Hedged	Shares	12%
L&G Japan	Shares	16%
Mercer Emerging Markets	Shares	10%
L&G Asia Pacific ex Japan	Shares	10%
WisdomTree Enhanced Commodities	Commodities	4%
iShares Private Equity	Private Equity	3%
Blackrock Global Property	Property	5%

ADVENTUROUS PLAN FACTSHEET



Foreign currency

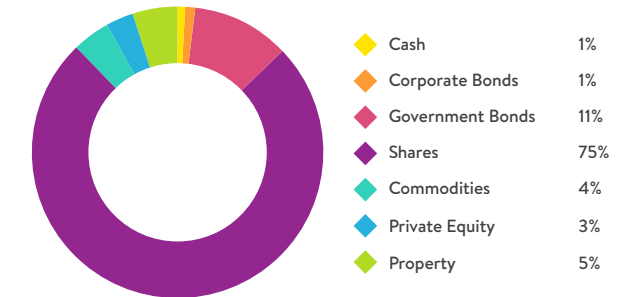
An Adventurous Plan could contain up to 100% in overseas investments which are held in a foreign currency.



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

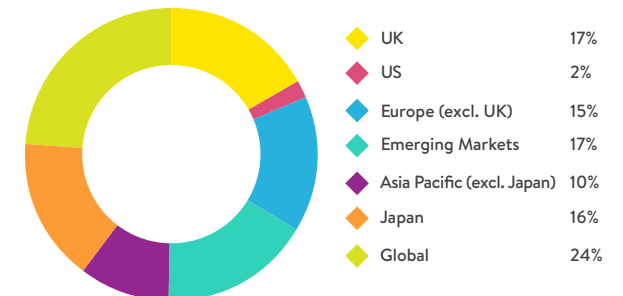
Investment Mix

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.