

### 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.

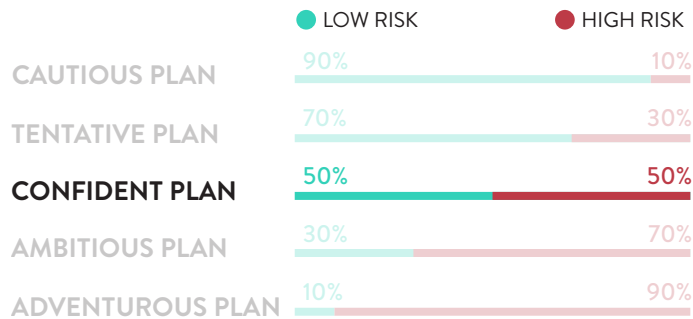
Investing should be part of a long-term savings strategy and whilst money can be withdrawn from a Wealthify Plan at any time, investing for less than 5 years is unlikely to be appropriate in a Confident Plan.

### What makes the Confident Plan different?

The example below shows a typical mix of investments in a Confident Plan, but it can hold between 40% and 60% 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 move an additional 10% higher or lower than the typical range, making the range 30% to 70% of high risk investments.

If the risk allocation is increased, it could lead to more extreme movement up and down, which might lead to higher losses than would usually be associated with this investment style. If they reduce allocations to high-risk investments, this could impede the growth potential more than is normally associated with a Confident level of risk. But this would only be done when considered necessary, according to market conditions.



### 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.

### 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 8.2% of the value of a Confident plan. This is not a maximum loss, and losses in the future may be greater.

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

### 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	Type	% of Plan
Cash on deposit	Cash	2%
Vanguard US Government Bond	Government Bond	13%
Vanguard US Corporate Bond	Corporate Bond	4%
Vanguard EU Corporate Bond	Corporate Bond	1%
Vanguard EU Government Bond	Government Bond	2%
HSBC UK Corporate Bond	Corporate Bond	5%
HSBC UK Government Bond	Government Bond	18%
Vanguard Short Duration Bond	Corporate Bond	2%
L&G Emerging Market Bond	Government Bond	3%
HSBC FTSE 250	Shares	4%
L&G FTSE 100	Shares	4%
HSBC Europe	Shares	9%
Mercer Global Hedged	Shares	7%
L&G Japan	Shares	9%
Mercer Emerging Markets	Shares	6%
L&G Asia Pacific ex Japan	Shares	6%
WisdomTree Enhanced Commodities	Commodities	2%
iShares Private Equity	Private Equity	1%
Blackrock Global Property	Property	3%

# CONFIDENT PLAN FACTSHEET



### Foreign currency

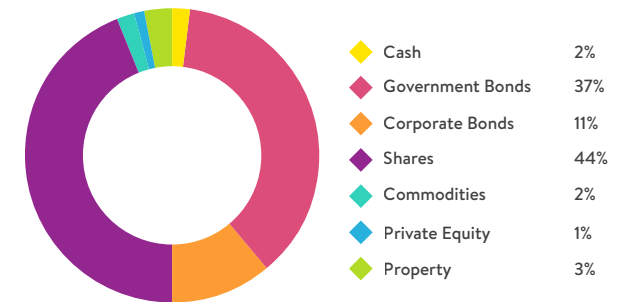
A Confident Plan could contain up to 50% in overseas investments which are held in a foreign currency.



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

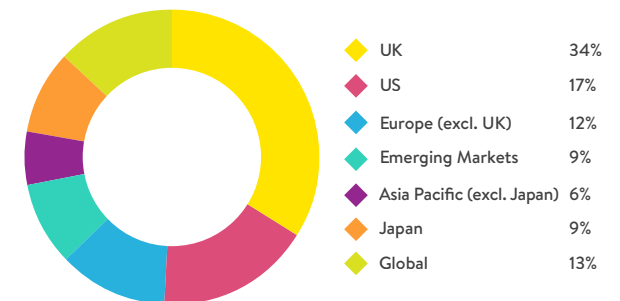
### Investment Mix

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.



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.