Investment Champion

Portfolio Factsheets

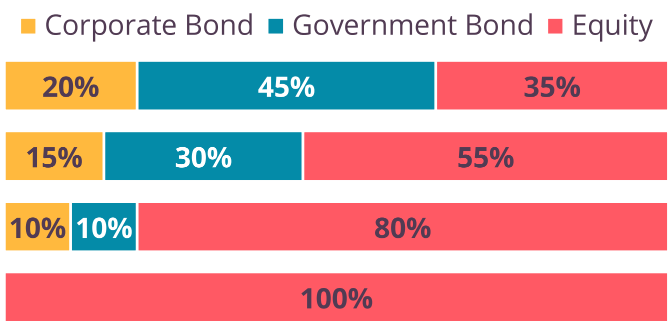
Traditional

Portfolio 2

Portfolio 3

Portfolio 4

Portfolio 5



Portfolio 2

Portfolio 3

Portfolio 4

Portfolio 5

Sustainable

Investment Champion

Sustainable Portfolio 2

What's the aim of Sustainable Portfolio 2?

This portfolio aims to achieve an average growth of 2.5% per year better than cash, measured over a period greater than five years. It is important to control potential losses, however losses may still occur over short time periods.

Who is the Sustainable Portfolio 2 for?

Your risk appetite is Cautious. Limiting loss is important but you are prepared to take some risk to match or beat cash returns. Relatively small movements up and down in value are acceptable. Losses may occur.

How is the portfolio created and maintained?

The portfolio incorporates environmental, social, and governance (ESG) factors into the investment process and is designed to be a long-term mix of equity and bond investments with 35% invested in equities. The portfolio will be reset twice-a-year (known as mechanical rebalancing), on the first working day of May and November, to ensure the original portfolio mix is maintained. We use passive investments to keep costs low.

Risk of loss

With investing, there's always a chance that investments can go down in value.

When investing in Sustainable Portfolio 2, there's a 5% chance you may lose more than 10% of the value In a one-year period.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than five years increases the chance that you could get back less than invested.

Investments in Sustainable Portfolio 2

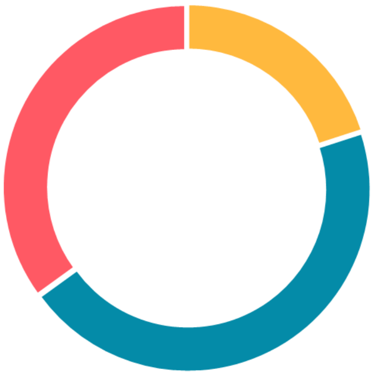
This is the optimal investment funds in Sustainable Portfolio 2. The portfolio will be rebalanced back to this position twice-a-year.

Asset Allocation	Type	Portfolio %
L&G Sterling Corporate Bond	Corporate Bond	10%
HSBC Sterling Corporate Bond	Corporate Bond	10%
iShares UK Gilts All Stocks	Government Bond	7.5%
iShares Overseas Government Bond	Government Bond	20%
L&G All Stocks Gilt	Government Bond	7.5%
Vanguard UK Inflation Linked Gilts	Government Bond	10%
L&G Future World ESG Developed	Equity	8%
HSBC Developed World Sustainable Equity	Equity	8%
Vanguard ESG Developed World All Cap Equity	Equity	8%
BlackRock Developed World Fossil Fuel Screened	Equity	5%
HSBC Pacific	Equity	3%
Royal London Emerging Markets ESG Leaders Equity	Equity	3%
Total		**100.00%**

Investment Mix

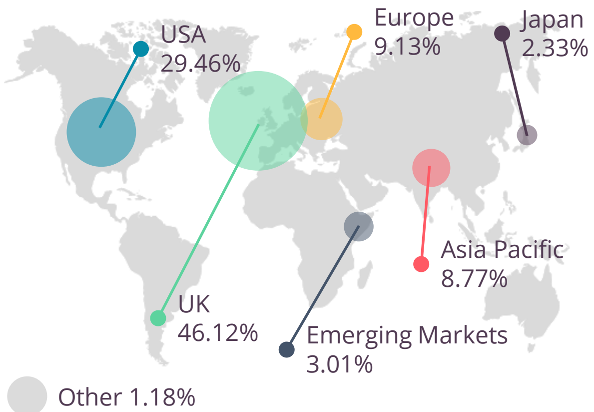
This is the optimal mix of investments in Sustainable Portfolio 2.

Corporate Bond	**20%**
Government Bond	**45%**
Equity	**35%**



Regional Mix

This is a typical example of investments by region in Sustainable Portfolio 2.



Investment Champion

Sustainable Portfolio 3

What's the aim of Sustainable Portfolio 3?

This portfolio aims to achieve an average growth of 3.0% per year better than cash, measured over a period greater than five years. This is achieved by giving less importance to controlling potential short-term losses in favour of making gains.

Who is the Sustainable Portfolio 3 for?

Your risk appetite is Balanced. Limiting loss is less important to you than making gains and you are prepared to take a moderate amount of risk to achieve growth above cash returns. Frequent movements up and down in value are acceptable. These fluctuations may be significant and relatively large losses may occur.

How is the portfolio created and maintained?

The portfolio incorporates environmental, social, and governance (ESG) factors into the investment process and is designed to be a long-term mix of equity and bond investments with 55% invested in equities. The portfolio will be reset twice-a-year (known as mechanical rebalancing), on the first working day of May and November, to ensure the original portfolio mix is maintained. We use passive investments to keep costs low.

Risk of loss

With investing, there's always a chance that investments can go down in value.

When investing in Sustainable Portfolio 3, there's a 5% chance you may lose more than 15% of the value In a one-year period.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than five years increases the chance that you could get back less than invested.

Investments in Sustainable Portfolio 3

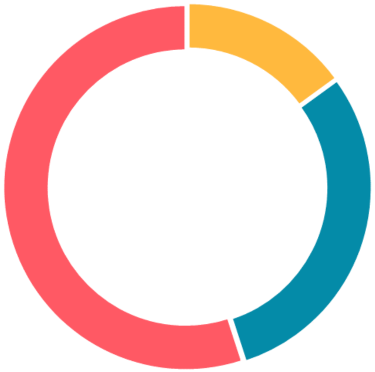
This is the optimal investment funds in Sustainable Portfolio 3. The portfolio will be rebalanced back to this position twice-a-year.

Asset Allocation	Type	Portfolio %
L&G Sterling Corporate Bond	Corporate Bond	10%
HSBC Sterling Corporate Bond	Corporate Bond	5%
iShares UK Gilts All Stocks	Government Bond	10%
iShares Overseas Government Bond	Government Bond	10%
Vanguard UK Inflation Linked Gilts	Government Bond	10%
L&G Future World ESG Developed	Equity	11%
HSBC Developed World Sustainable Equity	Equity	11%
Vanguard ESG Developed World All Cap Equity	Equity	13%
BlackRock Developed World Fossil Fuel Screened	Equity	10%
HSBC Pacific	Equity	5%
Royal London Emerging Markets ESG Leaders Equity	Equity	5%
Total		**100.00%**

Investment Mix

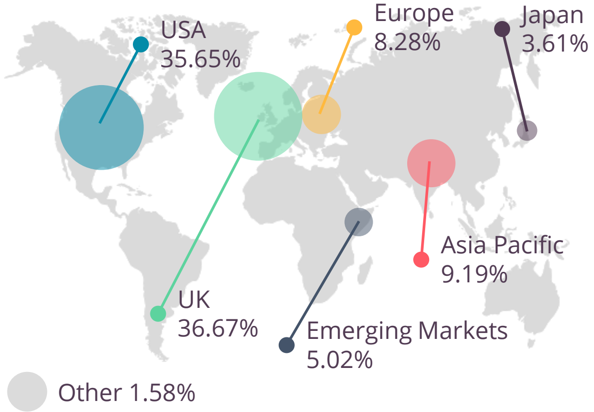
This is the optimal mix of investments in Sustainable Portfolio 3.

Corporate Bond	**15%**
Government Bond	**30%**
Equity	**55%**



Regional Mix

This is a typical example of investments by region in Sustainable Portfolio 3.



Investment Champion

Sustainable Portfolio 4

What's the aim of Sustainable Portfolio 4?

This portfolio aims to achieve an average growth of 3.5% per year better than cash, measured over a period greater than five years. This is achieved by giving greater importance to making gains than controlling potential short-term losses.

Who is the Sustainable Portfolio 4 for?

Your risk appetite is Dynamic. Making gains is more important to you than limiting loss and you are prepared to take a moderately high amount of risk to achieve higher growth. Frequent movements up and down in value are acceptable. These fluctuations will be significant and sizeable losses may occur.

How is the portfolio created and maintained?

The portfolio incorporates environmental, social, and governance (ESG) factors into the investment process and is designed to be a long-term mix of equity and bond investments with 80% invested in equities. The portfolio will be reset twice-a-year (known as mechanical rebalancing), on the first working day of May and November, to ensure the original portfolio mix is maintained. We use passive investments to keep costs low.

Risk of loss

With investing, there's always a chance that investments can go down in value.

When investing in Sustainable Portfolio 4, there's a 5% chance you may lose more than 21% of the value In a one-year period.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than five years increases the chance that you could get back less than invested.

Investments in Sustainable Portfolio 4

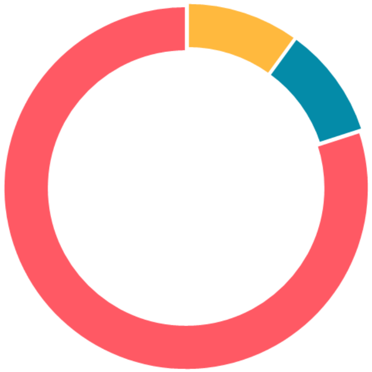
This is the optimal investment funds in Sustainable Portfolio 4. The portfolio will be rebalanced back to this position twice-a-year.

Asset Allocation	Type	Portfolio %
L&G Sterling Corporate Bond	Corporate Bond	5%
HSBC Sterling Corporate Bond	Corporate Bond	5%
iShares UK Gilts All Stocks	Government Bond	6%
iShares Overseas Government Bond	Government Bond	4%
L&G Future World ESG Developed	Equity	17%
HSBC Developed World Sustainable Equity	Equity	17%
Vanguard ESG Developed World All Cap Equity	Equity	15%
BlackRock Developed World Fossil Fuel Screened	Equity	11%
HSBC Pacific	Equity	10%
Royal London Emerging Markets ESG Leaders Equity	Equity	10%
Total		**100.00%**

Investment Mix

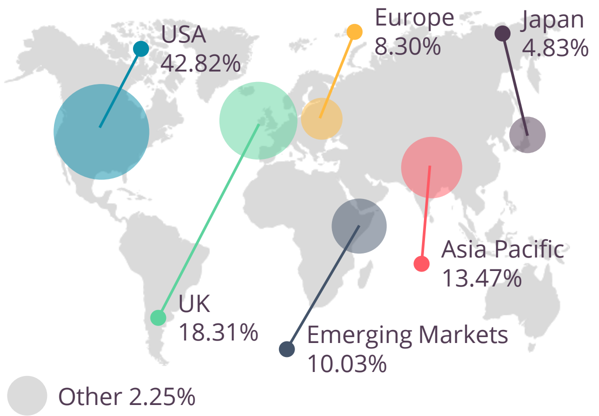
This is the optimal mix of investments in Sustainable Portfolio 4.

Corporate Bond	**10%**
Government Bond	**10%**
Equity	**80%**



Regional Mix

This is a typical example of investments by region in Sustainable Portfolio 4.



Investment Champion

Sustainable Portfolio 5

What's the aim of Sustainable Portfolio 5?

This portfolio aims to achieve an average growth of 4.0% per year better than cash, measured over a period greater than five years. This is achieved by focusing on gains rather than controlling short-term losses and there may be substantial movements up and down in value.

Who is the Sustainable Portfolio 5 for?

Your risk appetite is Adventurous. Making significant gains is a priority and you are prepared to take a high level of risk. Frequent movements up and down in value are acceptable. These fluctuations will be significant and substantial losses may occur.

How is the portfolio created and maintained?

The portfolio incorporates environmental, social, and governance (ESG) factors into the investment process and is designed to be a long-term mix of equity investments. The portfolio will be reset twice-a-year (known as mechanical rebalancing), on the first working day of May and November, to ensure the original portfolio mix is maintained. We use passive investments to keep costs low.

Risk of loss

With investing, there's always a chance that investments can go down in value.

When investing in Sustainable Portfolio 5, there's a 5% chance you may lose more than 26% of the value In a one-year period.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than five years increases the chance that you could get back less than invested.

Investments in Sustainable Portfolio 5

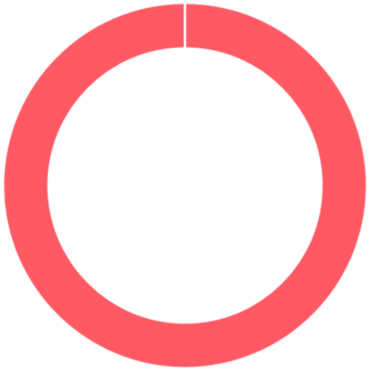
This is the optimal investment funds in Sustainable Portfolio 5. The portfolio will be rebalanced back to this position twice-a-year.

Asset Allocation	Type	Portfolio %
L&G Future World ESG Developed	Equity	20%
HSBC Developed World Sustainable Equity	Equity	20%
Vanguard ESG Developed World All Cap Equity	Equity	18%
BlackRock Developed World Fossil Fuel Screened	Equity	12%
HSBC Pacific	Equity	15%
Royal London Emerging Markets ESG Leaders Equity	Equity	15%
Total		100.00%

Investment Mix

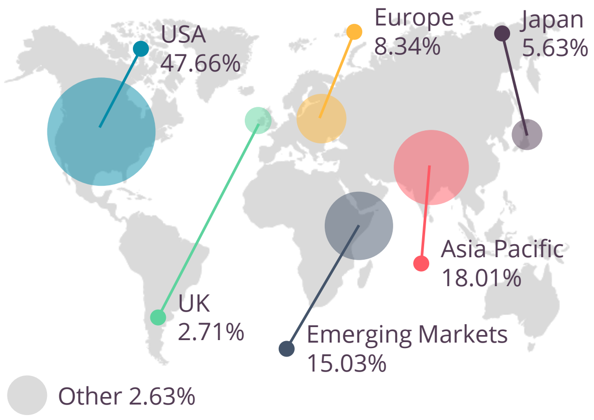
This is the optimal mix of investments in Sustainable Portfolio 5.

Corporate Bond	**0%**
Government Bond	**0%**
Equity	**100%**



Regional Mix

This is a typical example of investments by region in Sustainable Portfolio 5.



Investment Champion

Traditional Portfolio 2

What's the aim of Traditional Portfolio 2?

This portfolio aims to achieve an average growth of 2.5% per year better than cash, measured over a period greater than five years. It is important to control potential losses, however losses may still occur over short time periods.

Who is the Traditional Portfolio 2 for?

Your risk appetite is Cautious. Limiting loss is important but you are prepared to take some risk to match or beat cash returns. Relatively small movements up and down in value are acceptable. Losses may occur.

How is the portfolio created and maintained?

The portfolio is designed to be a long-term mix of equity and bond investments with 35% invested in equities. The portfolio will be reset twice-a-year (known as mechanical rebalancing), on the first working day of May and November, to ensure the original portfolio mix is maintained. We use passive investments to keep costs low.

Risk of loss

With investing, there's always a chance that investments can go down in value.

When investing in Traditional Portfolio 2, there's a 5% chance you may lose more than 10% of the value In a one-year period.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than five years increases the chance that you could get back less than invested.

Investments in Traditional Portfolio 2

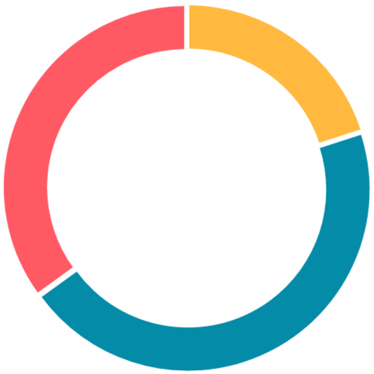
This is the optimal investment funds in Traditional Portfolio 2. The portfolio will be rebalanced back to this position twice-a-year.

Asset Allocation	Type	Portfolio %
iShares Corporate Bond Index	Corporate Bond	10%
HSBC Sterling Corporate Bond Index	Corporate Bond	10%
iShares Overseas Government Bond Index	Government Bond	20%
Vanguard UK Inflation Linked Gilt Index	Government Bond	10%
L&G All Stocks Gilt Index Trust	Government Bond	15%
Fidelity Index World	Equity	18%
L&G Global 100 Index Trust	Equity	5%
Vanguard FTSE UK All Share Index	Equity	12%
Total		**100.00%**

Investment Mix

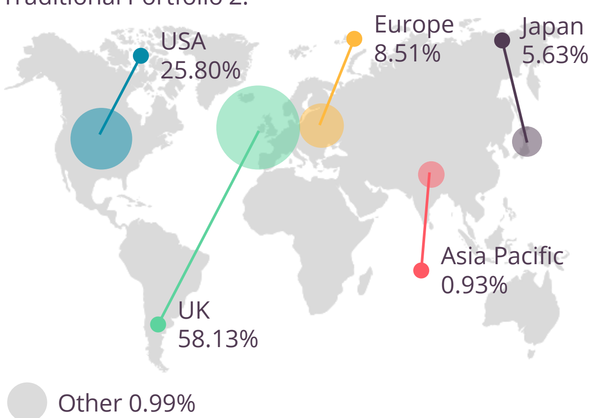
This is the optimal mix of investments in Traditional Portfolio 2.

Corporate Bond **20%**
Government Bond **45%**
Equity **35%**



Regional Mix

This is a typical example of investments by region in Traditional Portfolio 2.



Investment Champion

Traditional Portfolio 3

What's the aim of Traditional Portfolio 3?

This portfolio aims to achieve an average growth of 3.0% per year better than cash, measured over a period greater than five years. This is achieved by giving less importance to controlling potential short-term losses in favour of making gains.

Who is the Traditional Portfolio 3 for?

Your risk appetite is Balanced. Limiting loss is less important to you than making gains and you are prepared to take a moderate amount of risk to achieve growth above cash returns. Frequent movements up and down in value are acceptable. These fluctuations may be significant and relatively large losses may occur.

How is the portfolio created and maintained?

The portfolio is designed to be a long-term mix of equity and bond investments with 55% invested in equities. The portfolio will be reset twice-a-year (known as mechanical rebalancing), on the first working day of May and November, to ensure the original portfolio mix is maintained. We use passive investments to keep costs low.

Risk of loss

With investing, there's always a chance that investments can go down in value.

When investing in Traditional Portfolio 3, there's a 5% chance you may lose more than 15% of the value In a one-year period.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than five years increases the chance that you could get back less than invested.

Investments in Traditional Portfolio 3

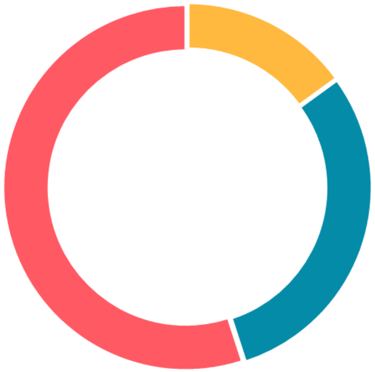
This is the optimal investment funds in Traditional Portfolio 3. The portfolio will be rebalanced back to this position twice-a-year.

Asset Allocation	Type	Portfolio %
iShares Corporate Bond Index	Corporate Bond	10%
HSBC Sterling Corporate Bond Index	Corporate Bond	5%
iShares Overseas Government Bond Index	Government Bond	10%
Vanguard UK Inflation Linked Gilt Index	Government Bond	10%
L&G All Stocks Gilt Index Trust	Government Bond	10%
Fidelity Index World	Equity	15%
L&G Global 100 Index Trust	Equity	13%
Vanguard FTSE UK All Share Index	Equity	10%
HSBC Japan Index	Equity	5%
iShares Pacific ex Japan Equity Tracker	Equity	6%
L&G Global Emerging Markets	Equity	6%
Total		**100.00%**

Investment Mix

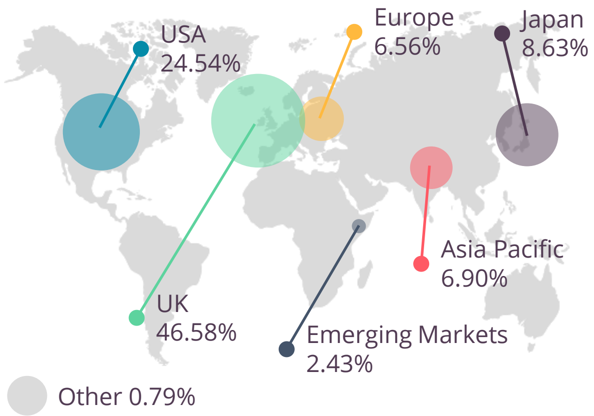
This is the optimal mix of investments in Traditional Portfolio 3.

Corporate Bond	**15%**
Government Bond	**30%**
Equity	**55%**



Regional Mix

This is a typical example of investments by region in Traditional Portfolio 3.



Investment Champion

Traditional Portfolio 4

What's the aim of Traditional Portfolio 4?

This portfolio aims to achieve an average growth of 3.5% per year better than cash, measured over a period greater than five years. This is achieved by giving greater importance to making gains than controlling potential short-term losses.

Who is the Traditional Portfolio 4 for?

Your risk appetite is Dynamic. Making gains is more important to you than limiting loss and you are prepared to take a moderately high amount of risk to achieve higher growth. Frequent movements up and down in value are acceptable. These fluctuations will be significant and sizeable losses may occur.

How is the portfolio created and maintained?

The portfolio is designed to be a long-term mix of equity and bond investments with 35% invested in equities. The portfolio will be reset twice-a-year (known as mechanical rebalancing), on the first working day of May and November, to ensure the original portfolio mix is maintained. We use passive investments to keep costs low.

Risk of loss

With investing, there's always a chance that investments can go down in value.

When investing in Traditional Portfolio 4, there's a 5% chance you may lose more than 21% of the value In a one-year period.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than five years increases the chance that you could get back less than invested.

Investments in Traditional Portfolio 4

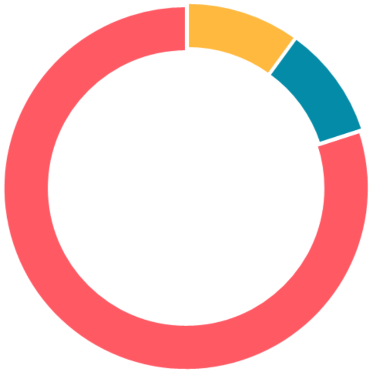
This is the optimal investment funds in Traditional Portfolio 4. The portfolio will be rebalanced back to this position twice-a-year.

Asset Allocation	Type	Portfolio %
iShares Corporate Bond Index	Corporate Bond	5%
HSBC Sterling Corporate Bond Index	Corporate Bond	5%
iShares Overseas Government Bond Index	Government Bond	4%
L&G All Stocks Gilt Index Trust	Government Bond	6%
Fidelity Index World	Equity	17%
L&G Global 100 Index Trust	Equity	17%
Vanguard FTSE UK All Share Index	Equity	12%
HSBC Japan Index	Equity	10%
iShares Pacific ex Japan Equity Tracker	Equity	8%
Vanguard FTSE Developed Europe ex-UK Equity Index	Equity	8%
L&G Global Emerging Markets	Equity	8%
Total		**100.00%**

Investment Mix

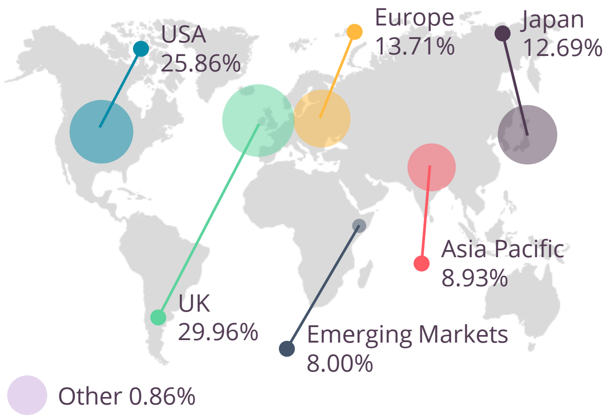
This is the optimal mix of investments in Traditional Portfolio 4.

Corporate Bond	**10%**
Government Bond	**10%**
Equity	**80%**



Regional Mix

This is a typical example of investments by region in Traditional Portfolio 4.



Investment Champion

Traditional Portfolio 5

What's the aim of Traditional Portfolio 5?

This portfolio aims to achieve an average growth of 4.0% per year better than cash, measured over a period greater than five years. This is achieved by focusing on gains rather than controlling short-term losses and there may be substantial movements up and down in value.

Who is the Traditional Portfolio 5 for?

Your risk appetite is Adventurous. Making significant gains is a priority and you are prepared to take a high level of risk. Frequent movements up and down in value are acceptable. These fluctuations will be significant and substantial losses may occur.

How is the portfolio created and maintained?

The portfolio is designed to be a long-term mix of equity investments. The portfolio will be reset twice-a-year (known as mechanical rebalancing), on the first working day of May and November, to ensure the original portfolio mix is maintained. We use passive investments to keep costs low.

Risk of loss

With investing, there's always a chance that investments can go down in value.

When investing in Traditional Portfolio 5, there's a 5% chance you may lose more than 26% of the value In a one-year period.

Investing should be part of a long-term savings strategy and whilst money can be withdrawn at any time, investing for less than five years increases the chance that you could get back less than invested.

Investments in Traditional Portfolio 5

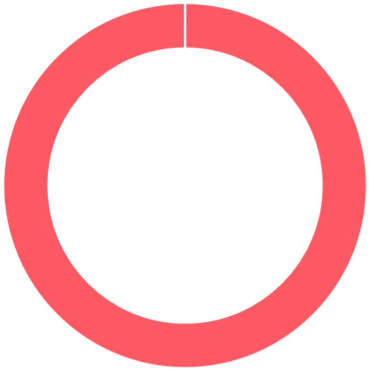
This is the optimal investment funds in Traditional Portfolio 5. The portfolio will be rebalanced back to this position twice-a-year.

Asset Allocation	Type	Portfolio %
Fidelity Index World	Equity	20%
L&G Global 100 Index Trust	Equity	20%
Vanguard FTSE UK All Share Index	Equity	12%
HSBC Japan Index	Equity	12%
iShares Pacific ex Japan Equity Tracker	Equity	12%
Vanguard FTSE Developed Europe ex-UK Equity Index	Equity	12%
L&G Global Emerging Markets	Equity	12%
Total		**100.00%**

Investment Mix

This is the optimal mix of investments in Traditional Portfolio 5.

Corporate Bond	**0%**
Government Bond	**0%**
Equity	**100%**



Regional Mix

This is a typical example of investments by region in Traditional Portfolio 5.