

IFSL YOU Multi-Asset Blend Balanced Fund

(as of the 31st December 2025)

YOU.

EQUITY TOTAL	49.4%	GLOBAL EMERGING MARKET EQUITY	7.2%	OTHER ASSETS TOTAL	23.8%
UK EQUITY	10.1%	North of South EM All Cap Equity	2.5%	PROPERTY & REAL ASSETS	9.9%
Amundi UK Equity All Cap ETF	5.0%	Baillie Gifford Pacific	1.9%	AQR Managed Futures	3.0%
Invesco UK Opportunities	2.1%	M&G Asian	1.8%	UBS Bloomberg Commodity CMCI ETF	3.0%
Evenlode UK Select	2.0%	HSBC MSCI Emerging Markets ETF	1.1%	ClearBridge Global Infrastructure Income	2.9%
Polar Capital UK Value Opportunities	1.0%	GLOBAL DEVELOPED MARKET EQUITY	8.6%	Xtrackers Physical Carbon EUA ETC	1.0%
US EQUITY	10.2%	Pzena Global Value	2.8%	ABSOLUTE RETURN	13.8%
Invesco S&P 500 ETF	7.7%	Amundi Core MSCI World ETF	2.6%	Fulcrum Thematic Equity Market Neutral	3.9%
Neuberger Berman US Small Cap Intrinsic Value	2.6%	GMO Quality	2.1%	Pacific G10 Macro Rates	3.9%
EUROPE EX-UK EQUITY	4.4%	Baillie Gifford Global Discovery	1.2%	Sanlam Ninety One Multi Strategy	3.5%
Vanguard FTSE Developed Europe ex-UK ETF	2.2%	FIXED INCOME TOTAL	23.5%	Man Credit Opportunities Alternative	2.6%
ARGA European Equity	0.7%	Amundi Global Aggregate Bond ETF	9.2%	CASH TOTAL	3.3%
Lansdowne Special Situations	0.7%	Morgan Stanley Emerging Markets Local Income	4.5%	Cash	3.3%
BlackRock Continental European	0.7%	Man High Yield Opportunities	3.0%		
JAPANESE EQUITY	8.8%	iShares 20+ Year US Treasury ETF	2.9%		
Amundi Prime Japan ETF	2.6%	Ellington Structured Credit	2.5%		
Amova Japan Value	2.2%	Coolabah Credit Alpha	1.5%		
GSAM Japan Equity Partners	2.1%				
Neuberger Berman Japan Engagement	1.9%				

*The actual portfolio may vary and totals may not add to 100% due to rounding.

We recommend that potential investors seek professional financial advice before making any investment. YOU Asset Management Limited is authorised and regulated by the Financial Conduct Authority. The material in this presentation has been prepared by YOU Asset Management and provides background information about YOU Asset Management's activities as at the date of this presentation.

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