

IFSL YOU Multi-Asset Blend Balanced Fund

(as of the 31st October 2025)

YOU.

EQUITY TOTAL	50.3%	GLOBAL EMERGING MARKET EQUITY	7.4%	OTHER ASSETS TOTAL	23.4%
UK EQUITY	10.1%	North of South EM All Cap Equity	2.5%	PROPERTY & REAL ASSETS	9.8%
Amundi UK Equity All Cap ETF	5.1%	Baillie Gifford Pacific	1.9%	ClearBridge Global Infrastructure Income	3.0%
Invesco UK Opportunities	2.0%	Skerryvore Global Emerging Markets	1.9%	UBS Bloomberg Commodity CMCI ETF	2.9%
Evenlode UK Select	2.0%	HSBC MSCI Emerging Markets ETF	1.1%	AQR Managed Futures	2.9%
Polar Capital UK Value Opportunities	1.0%	GLOBAL DEVELOPED MARKET EQUITY	8.8%	Xtrackers Physical Carbon EUA ETC	1.0%
US EQUITY	10.5%	Pzena Global Value	2.8%	ABSOLUTE RETURN	13.6%
Invesco S&P 500 ETF	7.9%	Amundi Core MSCI World ETF	2.6%	Sanlam Ninety One Multi Strategy	4.0%
Neuberger Berman US Small Cap Intrinsic Value	2.6%	GMO Quality	2.2%	Pacific G10 Macro Rates	3.9%
EUROPE EX-UK EQUITY	4.3%	Baillie Gifford Global Discovery	1.2%	Fulcrum Thematic Equity Market Neutral	3.9%
Vanguard FTSE Developed Europe ex-UK ETF	2.1%	FIXED INCOME TOTAL	23.3%	Man Credit Opportunities Alternative	1.8%
Lansdowne Special Situations	0.7%	Amundi Global Aggregate Bond ETF	9.2%	CASH TOTAL	3.0%
ARGA European Equity	0.7%	Morgan Stanley Emerging Markets Local Income	4.4%	Cash	3.0%
BlackRock Continental European	0.7%	iShares 20+ Year US Treasury ETF	2.9%		
JAPANESE EQUITY	9.1%	Man High Yield Opportunities	2.9%		
Amundi Prime Japan ETF	2.8%	Ellington Structured Credit	2.4%		
Amova Japan Value	2.6%	Coolabah Credit Alpha	1.5%		
GSAM Japan Equity Partners	2.5%				
Neuberger Berman Japan Engagement	1.2%				

*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.

YOU is a trading style of YOU Asset Management Limited which is authorised and regulated by the Financial Conduct Authority. YOU Asset Management Limited is registered in England & Wales. Company No. 06150317. Registered Office: Building 2, Watchmoor Park, Riverside Way, Camberley GU15 3YL.