

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%			Xtrackers Physical Carbon EUA ETC	1.0%
US EQUITY	10.2%	GLOBAL DEVELOPED MARKET EQUITY	8.6%	ABSOLUTE RETURN	13.8%
Invesco S&P 500 ETF	7.7%	Pzena Global Value	2.8%	Fulcrum Thematic Equity Market Neutral	3.9%
Neuberger Berman US Small Cap Intrinsic Value	2.6%	Amundi Core MSCI World ETF	2.6%	Pacific G10 Macro Rates	3.9%
EUROPE EX-UK EQUITY	4.4%	GMO Quality	2.1%	Sanlam Ninety One Multi Strategy	3.5%
Vanguard FTSE Developed Europe ex-UK ETF	2.2%	Baillie Gifford Global Discovery	1.2%	Man Credit Opportunities Alternative	2.6%
ARGA European Equity	0.7%				
Lansdowne Special Situations	0.7%				
BlackRock Continental European	0.7%				
JAPANESE EQUITY	8.8%	FIXED INCOME TOTAL	23.5%	CASH TOTAL	3.3%
Amundi Prime Japan ETF	2.6%	Amundi Global Aggregate Bond ETF	9.2%	Cash	3.3%
Amova Japan Value	2.2%	Morgan Stanley Emerging Markets Local Income	4.5%		
GSAM Japan Equity Partners	2.1%	Man High Yield Opportunities	3.0%		
Neuberger Berman Japan Engagement	1.9%	iShares 20+ Year US Treasury ETF	2.9%		
		Ellington Structured Credit	2.5%		
		Coolabah Credit Alpha	1.5%		

*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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