

IFSL YOU Multi-Asset Blend Cautious Fund

(as of the 31st October 2025)

YOU.

EQUITY TOTAL	30.6%	GLOBAL EMERGING MARKET EQUITY	4.5%	OTHER ASSETS TOTAL	24.9%
UK EQUITY	6.2%	North of South EM All Cap Equity	1.5%	PROPERTY & REAL ASSETS	10.0%
Amundi UK Equity All Cap ETF	3.1%	Baillie Gifford Pacific	1.2%	ClearBridge Global Infrastructure Income	3.0%
Invesco UK Opportunities	1.2%	Skerryvore Global Emerging Markets	1.1%	AQR Managed Futures	3.0%
Evenlode UK Select	1.2%	HSBC MSCI Emerging Markets ETF	0.7%	UBS Bloomberg Commodity CMCI ETF	3.0%
Polar Capital UK Value Opportunities	0.6%	GLOBAL DEVELOPED MARKET EQUITY	5.4%	Xtrackers Physical Carbon EUA ETC	1.0%
US EQUITY	6.4%	Pzena Global Value	1.7%	ABSOLUTE RETURN	14.9%
Invesco S&P 500 ETF	4.8%	Amundi Core MSCI World ETF	1.6%	Sanlam Ninety One Multi Strategy	4.5%
Neuberger Berman US Small Cap Intrinsic Value	1.6%	GMO Quality	1.3%	Pacific G10 Macro Rates	4.3%
EUROPE EX-UK EQUITY	2.6%	Baillie Gifford Global Discovery	0.8%	Fulcrum Thematic Equity Market Neutral	4.2%
Vanguard FTSE Developed Europe ex-UK ETF	1.3%	FIXED INCOME TOTAL	39.4%	Man Credit Opportunities Alternative	1.9%
Lansdowne Special Situations	0.4%	Amundi Global Aggregate Bond ETF	25.6%	CASH TOTAL	5.2%
ARGA European Equity	0.4%	iShares 20+ Year US Treasury ETF	3.5%	Cash	5.2%
BlackRock Continental European	0.4%	Morgan Stanley Emerging Markets Local Income	3.0%		
JAPANESE EQUITY	5.5%	Man High Yield Opportunities	3.0%		
Amundi Prime Japan ETF	1.7%	Ellington Structured Credit	2.9%		
Amova Japan Value	1.6%	Coolabah Credit Alpha	1.5%		
GSAM Japan Equity Partners	1.5%				
Neuberger Berman Japan Engagement	0.7%				

*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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