

IFSL YOU Multi-Asset Blend Growth Fund

(as of the 31st December 2025)

YOU.

EQUITY TOTAL	79.3%
UK EQUITY	16.2%
Amundi UK Equity All Cap ETF	8.1%
Invesco UK Opportunities	3.3%
Evenlode UK Select	3.2%
Polar Capital UK Value Opportunities	1.6%
US EQUITY	16.5%
Invesco S&P 500 ETF	12.4%
Neuberger Berman US Small Cap Intrinsic Value	4.1%
EUROPE EX-UK EQUITY	6.9%
Vanguard FTSE Developed Europe ex-UK ETF	3.4%
ARGA European Equity	1.2%
Lansdowne Special Situations	1.2%
BlackRock Continental European	1.1%
JAPANESE EQUITY	14.3%
Amundi Prime Japan ETF	4.5%
Amova Japan Value	3.4%
GSAM Japan Equity Partners	3.4%
Neuberger Berman Japan Engagement	3.0%

GLOBAL EMERGING MARKET EQUITY	11.5%
North of South EM All Cap Equity	3.9%
Baillie Gifford Pacific	2.9%
M&G Asian	2.9%
HSBC MSCI Emerging Markets ETF	1.8%
GLOBAL DEVELOPED MARKET EQUITY	13.8%
Pzena Global Value	4.4%
Amundi Core MSCI World ETF	4.2%
GMO Quality	3.4%
Baillie Gifford Global Discovery	1.9%
FIXED INCOME TOTAL	6.0%
Morgan Stanley Emerging Markets Local Income	2.5%
iShares 20+ Year US Treasury ETF	2.5%
Man High Yield Opportunities	1.0%

OTHER ASSETS TOTAL	11.8%
PROPERTY & REAL ASSETS	3.9%
UBS Bloomberg Commodity CMCI ETF	1.5%
ClearBridge Global Infrastructure Income	1.5%
Xtrackers Physical Carbon EUA ETC	1.0%
ABSOLUTE RETURN	7.9%
Fulcrum Thematic Equity Market Neutral	2.2%
Pacific G10 Macro Rates	2.2%
Sanlam Ninety One Multi Strategy	2.0%
Man Credit Opportunities Alternative	1.5%
CASH TOTAL	2.9%
Cash	2.9%

*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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