

Monthly Performance Factsheet

30th September 2021



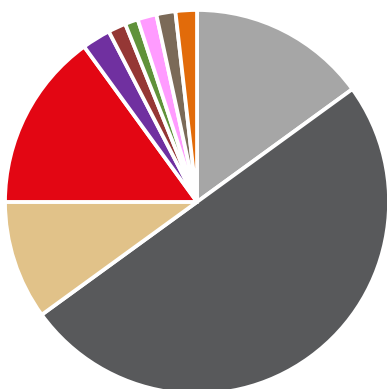
ACTIVE 01

Objectives

This Portfolio invests mainly in Cash and Fixed Interest and suits investors for whom minimising any capital loss is a priority over returns.

Current Asset Allocation

Sector	Allocation
Cash	15
Fixed Income	50
Property & Real Assets	10
Absolute Return	15
UK Equity	2.4
US Equity	1.5
Europe ex-UK Equity	1.1
Japanese Equity	1.6
Global Emerging Market Equity	1.6
Global Developed Market Equity	1.8



Portfolio Information

Sector	0%-35% Mixed Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.49%

YOU Risk Rating

1

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	0.4%	2.1%	3.8%	8.2%	11.8%
Sector	0.3%	2.7%	6.4%	12.2%	17.5%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	2.5	2.8%
Sector	5.3	3.9%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
PIMCO Low Duration Global Inv Grade Credit	15.0%
Cash	15.0%
UBS China Bond	10.0%
Janus Henderson Horizon Strategic Bond	10.0%
AQR Global Aggregate	10.0%
Top 5 Holdings as Percentage of Total Portfolio	60.0%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority



Monthly Performance Factsheet

30th September 2021



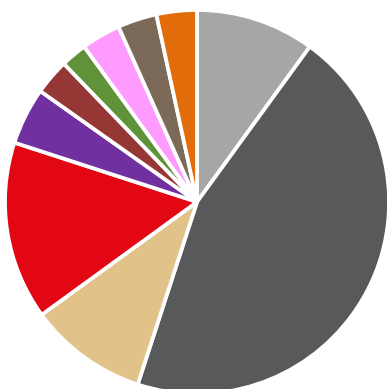
ACTIVE 02

Objectives

This Portfolio invests mainly in Cash and Fixed Interest and is suitable for investors who wish to protect their capital with a minimal amount of risk.

Current Asset Allocation

Sector	Allocation
Cash	10
Fixed Income	45
Property & Real Assets	10
Absolute Return	15
UK Equity	4.8
US Equity	3
Europe ex-UK Equity	2.2
Japanese Equity	3.3
Global Emerging Market Equity	3.3
Global Developed Market Equity	3.4



Portfolio Information

Sector	0%-35% Mixed Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.55%

YOU Risk Rating

2

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	0.4%	2.6%	4.7%	11.4%	16.6%
Sector	0.3%	2.7%	6.4%	12.2%	17.5%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	4.1	3.5%
Sector	5.3	3.9%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
PIMCO Low Duration Global Inv Grade Credit	13.5%
UBS China Bond	10.0%
Cash	10.0%
Janus Henderson Horizon Strategic Bond	9.0%
AQR Global Aggregate	8.0%
Top 5 Holdings as Percentage of Total Portfolio	50.5%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority



Monthly Performance Factsheet

30th September 2021



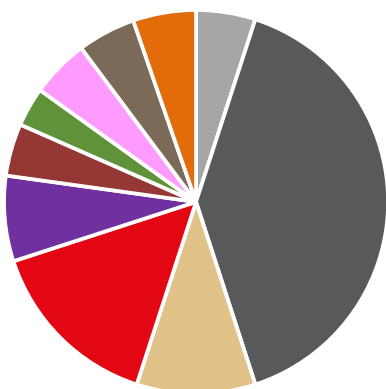
ACTIVE 03

Objectives

This Portfolio invests mainly in Fixed Interest and a small amount of riskier assets and is suitable for investors who wish to protect their capital, if possible, but increase the chances of better long-term returns.

Current Asset Allocation

Sector	Allocation
Cash	5
Fixed Income	40
Property & Real Assets	10
Absolute Return	15
UK Equity	7.2
US Equity	4.4
Europe ex-UK Equity	3.3
Japanese Equity	4.9
Global Emerging Market Equity	4.9
Global Developed Market Equity	5.3



Portfolio Information

Sector	0%-35% Mixed Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.62%

YOU Risk Rating

3

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	0.6%	3.3%	6.8%	14.6%	21.5%
Sector	0.3%	2.7%	6.4%	12.2%	17.5%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	5.9	4.6%
Sector	5.3	3.9%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
PIMCO Low Duration Global Inv Grade Credit	11.0%
UBS China Bond	10.0%
Janus Henderson Horizon Strategic Bond	8.0%
AQR Global Aggregate	7.0%
Allianz FIM	5.5%
Top 5 Holdings as Percentage of Total Portfolio	41.5%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority



Monthly Performance Factsheet

30th September 2021



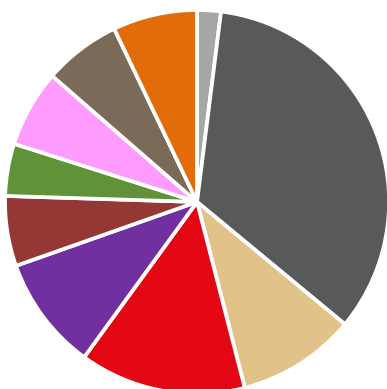
ACTIVE 04

Objectives

This Portfolio invests in a moderate amount of Fixed Interest, with some Equity & Property as well. It is suitable for investors who wish to increase the chances of reasonable returns and protect capital, if possible.

Current Asset Allocation

Sector	Allocation
Cash	2
Fixed Income	34
Property & Real Assets	10
Absolute Return	14
UK Equity	9.6
US Equity	5.9
Europe ex-UK Equity	4.4
Japanese Equity	6.5
Global Emerging Market Equity	6.5
Global Developed Market Equity	7.1



Portfolio Information

Sector	20%-60% Mixed Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.67%

YOU Risk Rating

4

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	0.6%	3.9%	8.9%	16.5%	30.8%
Sector	0.9%	4.6%	12.6%	15.5%	26.0%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	7.5	5.7%
Sector	7.0	5.0%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
PIMCO Low Duration Global Inv Grade Credit	10.2%
UBS China Bond	8.0%
Janus Henderson Horizon Strategic Bond	6.8%
AQR Global Aggregate	6.0%
Allianz FIM	5.0%
Top 5 Holdings as Percentage of Total Portfolio	36.0%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority



Monthly Performance Factsheet

30th September 2021



ACTIVE 05

Objectives

This Portfolio invests in a moderate amount of Fixed Interest with a greater proportion in Equities and Property. It is suitable for investors who wish to increase the chances of reasonable returns and still protect capital, if possible.

Portfolio Information

Sector	20%-60% Mixed Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.73%

YOU Risk Rating

5

Current Asset Allocation

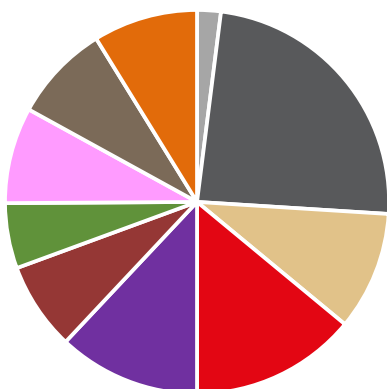
Sector	Allocation
Cash	2
Fixed Income	24
Property & Real Assets	10
Absolute Return	14
UK Equity	12
US Equity	7.4
Europe ex-UK Equity	5.5
Japanese Equity	8.1
Global Emerging Market Equity	8.2
Global Developed Market Equity	8.8

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.0%	4.8%	12.8%	20.3%	39.6%
Sector	0.9%	4.6%	12.6%	15.5%	26.0%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	8.9	6.6%
Sector	7.0	5.0%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%



Top Five Largest Portfolio Holdings

Fund Name	Allocation
UBS China Bond	6.0%
Allianz FIM	5.0%
Sanlam Multi Strategy	5.0%
Gravis UK Infrastructure Income	5.0%
PIMCO Global Inv Grade Credit Fund	5.0%
Top 5 Holdings as Percentage of Total Portfolio	26.0%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority



Monthly Performance Factsheet

30th September 2021



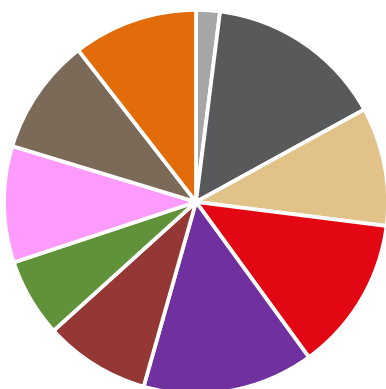
ACTIVE 06

Objectives

This Portfolio invests in a variety of assets to obtain diversification. It is suitable for investors for whom returns are more important than capital protection.

Current Asset Allocation

Sector	Allocation
Cash	2
Fixed Income	15
Property & Real Assets	10
Absolute Return	13
UK Equity	14.4
US Equity	8.9
Europe ex-UK Equity	6.6
Japanese Equity	9.8
Global Emerging Market Equity	9.8
Global Developed Market Equity	10.5



Portfolio Information

Sector	40%-85% Mixed Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.75%

YOU Risk Rating

6

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.1%	5.8%	15.8%	24.1%	47.3%
Sector	1.4%	6.3%	17.0%	22.3%	41.2%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.3	7.4%
Sector	9.6	6.8%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Allianz FIM	5.0%
Sanlam Multi Strategy	5.0%
Man GLG High Yield Opportunities	5.0%
Matthews Asia Japan	4.9%
Nikko AM Japan Value	4.9%
Top 5 Holdings as Percentage of Total Portfolio	24.8%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority



Monthly Performance Factsheet

30th September 2021



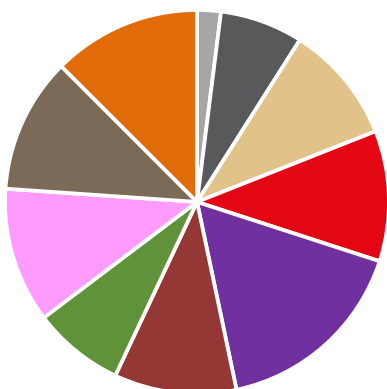
ACTIVE 07

Objectives

This Portfolio invests in a variety of assets to obtain diversification. It is suitable for investors who are comfortable with some investment risk and where returns are more important than capital protection.

Current Asset Allocation

Sector	Allocation
Cash	2
Fixed Income	7
Property & Real Assets	10
Absolute Return	11
UK Equity	16.7
US Equity	10.3
Europe ex-UK Equity	7.7
Japanese Equity	11.4
Global Emerging Market Equity	11.4
Global Developed Market Equity	12.5



Portfolio Information

Sector	40%-85% Mixed Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.78%

YOU Risk Rating

7

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.2%	6.3%	18.2%	29.2%	55.4%
Sector	1.4%	6.3%	17.0%	22.3%	41.2%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	11.3	8.1%
Sector	9.6	6.8%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Premier Miton UK Value Opportunities	5.8%
Franklin UK Managers' Focus	5.8%
Matthews Asia Japan	5.7%
Nikko AM Japan Value	5.7%
Brown Advisory Global Leaders	5.6%
Top 5 Holdings as Percentage of Total Portfolio	28.6%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority



Monthly Performance Factsheet

30th September 2021



ACTIVE 08

Objectives

This Portfolio invests mainly in Equities and some specialist Equities in order to obtain diversification. It is suitable for investors who are prepared to take some investment risk to improve long-term returns, where these are more important than capital protection.

Current Asset Allocation

Sector	Allocation
Cash	2
Fixed Income	6
Property & Real Assets	4
Absolute Return	8
UK Equity	19.1
US Equity	11.8
Europe ex-UK Equity	8.7
Japanese Equity	13
Global Emerging Market Equity	13.1
Global Developed Market Equity	14.3



Portfolio Information

Sector	40%-85% Mixed Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.80%

YOU Risk Rating

8

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.1%	6.4%	19.8%	31.5%	59.3%
Sector	1.4%	6.3%	17.0%	22.3%	41.2%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	12.2	8.6%
Sector	9.6	6.8%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Matthews Asia Japan	6.5%
Nikko AM Japan Value	6.5%
Premier Miton UK Value Opportunities	6.5%
Franklin UK Managers' Focus	6.5%
Brown Advisory Global Leaders	6.4%
Top 5 Holdings as Percentage of Total Portfolio	32.4%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority



Monthly Performance Factsheet

30th September 2021



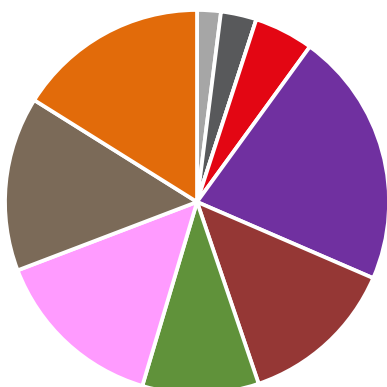
ACTIVE 09

Objectives

This Portfolio invests mainly in Equities and some specialist Equities in order to obtain diversification. It is suitable for investors who are happy to take more investment risk to improve long-term returns, where these are more important than capital protection.

Current Asset Allocation

Sector	Allocation
Cash	2
Fixed Income	3
Property & Real Assets	0
Absolute Return	5
UK Equity	21.5
US Equity	13.3
Europe ex-UK Equity	9.8
Japanese Equity	14.6
Global Emerging Market Equity	14.7
Global Developed Market Equity	16.1



Portfolio Information

Sector	Flexible Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.81%

YOU Risk Rating

9

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.2%	6.7%	21.2%	34.6%	67.1%
Sector	1.3%	6.5%	17.3%	22.7%	41.5%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	13.0	9.3%
Sector	10.5	6.8%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Matthews Asia Japan	7.3%
Nikko AM Japan Value	7.3%
Premier Miton UK Value Opportunities	7.3%
Franklin UK Managers' Focus	7.3%
Brown Advisory Global Leaders	7.2%
Top 5 Holdings as Percentage of Total Portfolio	36.4%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority



Monthly Performance Factsheet

30th September 2021



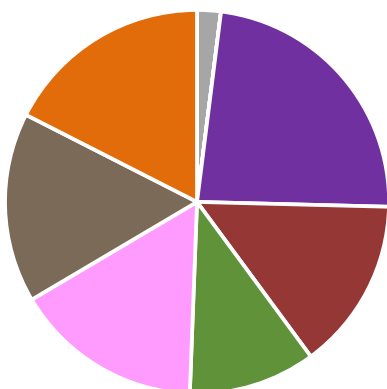
ACTIVE 10

Objectives

This Portfolio invests wholly in equities, with a significant proportion in specialist equities. It is suitable for those investors looking for the highest potential long-term returns, but who must also be prepared to accept the greatest investment risk and significant short-term falls as well.

Current Asset Allocation

Sector	Allocation
Cash	2
Fixed Income	0
Property & Real Assets	0
Absolute Return	0
UK Equity	23.4
US Equity	14.5
Europe ex-UK Equity	10.7
Japanese Equity	15.9
Global Emerging Market Equity	16
Global Developed Market Equity	17.5



Portfolio Information

Sector	Flexible Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.83%

YOU Risk Rating

10

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.3%	7.2%	22.7%	37.0%	73.3%
Sector	1.3%	6.5%	17.3%	22.7%	41.5%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	13.7	9.8%
Sector	10.5	6.8%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Matthews Asia Japan	8.0%
Premier Miton UK Value Opportunities	8.0%
Franklin UK Managers' Focus	8.0%
Brown Advisory Global Leaders	7.9%
Nikko AM Japan Value	7.9%
Top 5 Holdings as Percentage of Total Portfolio	39.8%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority



Monthly Performance Factsheet

30th September 2021



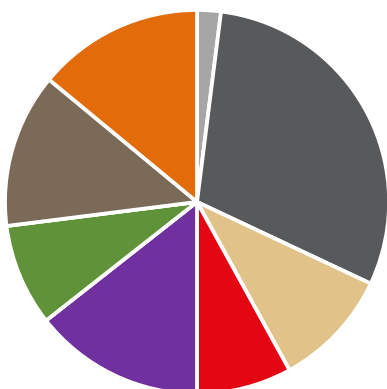
INCOME PORTFOLIO

Objectives

The Income Portfolio has been designed to provide a consistent and steady level of income, with the possibility of some capital appreciation over the long-term.

Current Asset Allocation

Sector	Allocation
Cash	2
Fixed Income	30
Property & Real Assets	10
Absolute Return	8
UK Equity	14.4
US Equity	0
Europe ex-UK Equity	8.6
Japanese Equity	0
Global Emerging Market Equity	13
Global Developed Market Equity	14



Portfolio Information

Sector	20%-60% Mixed Investment
Inception Date	01 November 2010
Investment Management Charge (p.a.)	0.31%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.78%

YOU Risk Rating

5

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	0.0%	2.7%	13.0%	11.4%	24.9%
Sector	0.9%	4.6%	12.6%	15.5%	26.0%
FTSE 100	2.0%	7.7%	25.4%	6.0%	25.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.1%	3.5%	4.5%	8.2%	16.0%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	7.4	5.9%
Sector	7.0	5.0%
FTSE 100	13.6	6.4%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
North of South EM All Cap	13.0%
Hermes Unconstrained Credit	12.0%
Liontrust Global Dividend	10.0%
Eaton Vance Local Emerging Market Debt	9.0%
Man GLG High Yield Opportunities	9.0%
Top 5 Holdings as Percentage of Total Portfolio	53.0%

Data provided by Financial Express Analytics as at 30th September 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

YOU Asset Management Limited | Kingsgate, Redhill, Surrey, RH1 1SH | Tel: 0345 241 5376 | www.YOU-Asset.co.uk

For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser.

YOU Asset Management is authorised and regulated by the Financial Conduct Authority

