

Monthly Performance Factsheet

31st December 2021



ENHANCED PASSIVE 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.

Portfolio Information

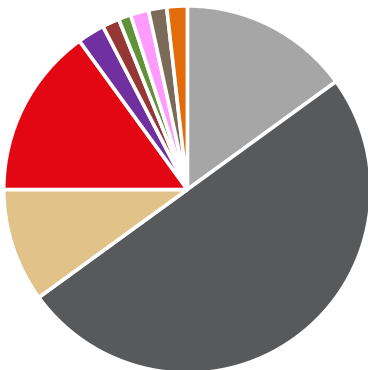
Sector	0%-35% Mixed Investment
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Minimum Investment	£5,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.22%

YOU Risk Rating

1

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



Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.3%	1.7%	3.8%	13.2%	15.0%
Sector	1.1%	1.4%	3.3%	17.1%	18.6%
FTSE 100	4.7%	6.8%	18.4%	22.9%	25.6%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.8%	3.4%	6.4%	10.0%	17.7%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	2.5	2.4%
Sector	5.3	3.9%
FTSE 100	13.7	6.6%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	3.0%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Vanguard Global Bond Index	25.0%
Vanguard Global Short-Term Bond Index	15.0%
Cash	15.0%
iShares Gbl Property Sec Equity Index	10.0%
Vanguard Global Corporate Bond Index	10.0%
Top 5 Holdings as Percentage of Total Portfolio	75.0%

Data provided by Financial Express Analytics as at 31st December 2021

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Monthly Performance Factsheet

31st December 2021



ENHANCED PASSIVE 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.

Portfolio Information

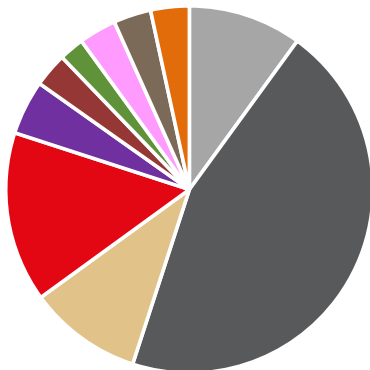
Sector	0%-35% Mixed Investment
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Minimum Investment	£5,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.22%

YOU Risk Rating

2

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



Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.6%	2.3%	5.2%	18.3%	21.2%
Sector	1.1%	1.4%	3.3%	17.1%	18.6%
FTSE 100	4.7%	6.8%	18.4%	22.9%	25.6%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.8%	3.4%	6.4%	10.0%	17.7%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	4.0	4.2%
Sector	5.3	3.9%
FTSE 100	13.7	6.6%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	3.0%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Vanguard Global Bond Index	25.0%
iShares Gbl Property Sec Equity Index	10.0%
Vanguard Global Corporate Bond Index	10.0%
Vanguard Global Short-Term Bond Index	10.0%
Cash	10.0%
Top 5 Holdings as Percentage of Total Portfolio	65.0%

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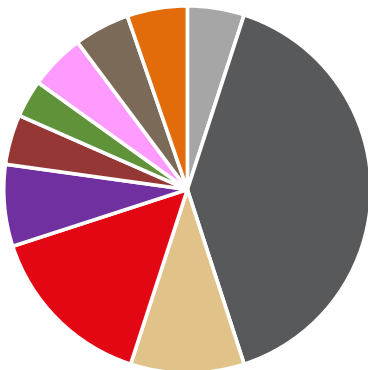
ENHANCED PASSIVE 03

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	02 April 2013
Investment Management Charge (p.a.)	0.26%
Minimum Investment	£5,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.23%

YOU Risk Rating

3

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.0%	2.8%	6.8%	22.4%	25.9%
Sector	1.1%	1.4%	3.3%	17.1%	18.6%
FTSE 100	4.7%	6.8%	18.4%	22.9%	25.6%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.8%	3.4%	6.4%	10.0%	17.7%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	5.4	5.4%
Sector	5.3	3.9%
FTSE 100	13.7	6.6%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	3.0%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Vanguard Global Bond Index	20.0%
iShares Gbl Property Sec Equity Index	10.0%
Vanguard Global Corporate Bond Index	10.0%
Vanguard Global Short-Term Bond Index	10.0%
Sanlam Multi Strategy	9.0%
Top 5 Holdings as Percentage of Total Portfolio	59.0%

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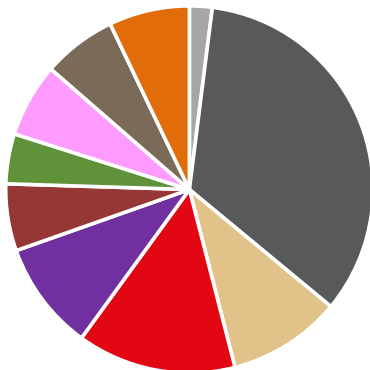
ENHANCED PASSIVE 04

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	02 April 2013
Investment Management Charge (p.a.)	0.26%
Minimum Investment	£5,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.22%

YOU Risk Rating

4

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.3%	3.3%	8.2%	29.0%	34.6%
Sector	1.9%	2.8%	7.6%	24.6%	26.7%
FTSE 100	4.7%	6.8%	18.4%	22.9%	25.6%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.8%	3.4%	6.4%	10.0%	17.7%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	6.6	7.1%
Sector	7.0	5.1%
FTSE 100	13.7	6.6%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	3.0%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Vanguard Global Bond Index	20.0%
iShares Gbl Property Sec Equity Index	10.0%
Fidelity Index UK	9.6%
Vanguard Global Corporate Bond Index	9.0%
Fidelity Index World	7.1%
Top 5 Holdings as Percentage of Total Portfolio	55.7%

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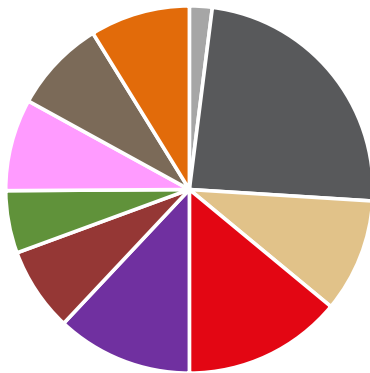
ENHANCED PASSIVE 05

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.

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



Portfolio Information

Sector	20%-60% Mixed Investment
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Minimum Investment	£5,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.22%

YOU Risk Rating

5

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.6%	3.8%	9.8%	32.9%	40.0%
Sector	1.9%	2.8%	7.6%	24.6%	26.7%
FTSE 100	4.7%	6.8%	18.4%	22.9%	25.6%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.8%	3.4%	6.4%	10.0%	17.7%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	7.6	8.0%
Sector	7.0	5.1%
FTSE 100	13.7	6.6%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	3.0%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	12.0%
Vanguard Global Corporate Bond Index	12.0%
Vanguard Global Bond Index	12.0%
iShares Gbl Property Sec Equity Index	10.0%
Fidelity Index World	8.8%
Top 5 Holdings as Percentage of Total Portfolio	54.8%

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Monthly Performance Factsheet

31st December 2021



ENHANCED PASSIVE 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.

Portfolio Information

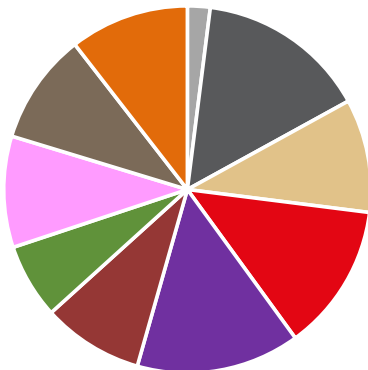
Sector	40%-85% Mixed Investment
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Minimum Investment	£5,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.21%

YOU Risk Rating

6

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



Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.9%	4.4%	11.4%	37.3%	45.3%
Sector	2.9%	4.3%	11.4%	36.8%	41.7%
FTSE 100	4.7%	6.8%	18.4%	22.9%	25.6%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.8%	3.4%	6.4%	10.0%	17.7%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	8.4	8.7%
Sector	9.6	6.9%
FTSE 100	13.7	6.6%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	3.0%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	14.4%
Vanguard Global Bond Index	11.0%
Fidelity Index World	10.5%
iShares Gbl Property Sec Equity Index	10.0%
Fidelity Index Emerging Markets	9.8%
Top 5 Holdings as Percentage of Total Portfolio	55.7%

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Monthly Performance Factsheet

31st December 2021



ENHANCED PASSIVE 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.

Portfolio Information

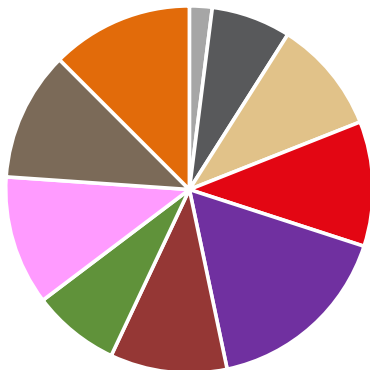
Sector	40%-85% Mixed Investment
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Minimum Investment	£5,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.19%

YOU Risk Rating

7

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



Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.2%	5.0%	13.0%	42.2%	51.0%
Sector	2.9%	4.3%	11.4%	36.8%	41.7%
FTSE 100	4.7%	6.8%	18.4%	22.9%	25.6%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.8%	3.4%	6.4%	10.0%	17.7%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	9.1	9.4%
Sector	9.6	6.9%
FTSE 100	13.7	6.6%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	3.0%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	16.7%
Fidelity Index World	12.5%
Fidelity Index Emerging Markets	11.4%
Fidelity Index Japan	11.4%
Fidelity Index US	10.3%
Top 5 Holdings as Percentage of Total Portfolio	62.3%

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Monthly Performance Factsheet

31st December 2021



ENHANCED PASSIVE 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	02 April 2013
Investment Management Charge (p.a.)	0.26%
Minimum Investment	£5,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.17%

YOU Risk Rating

8

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.0%	4.7%	12.6%	42.7%	51.2%
Sector	2.9%	4.3%	11.4%	36.8%	41.7%
FTSE 100	4.7%	6.8%	18.4%	22.9%	25.6%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.8%	3.4%	6.4%	10.0%	17.7%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	9.6	9.4%
Sector	9.6	6.9%
FTSE 100	13.7	6.6%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	3.0%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	19.1%
Fidelity Index World	14.3%
Fidelity Index Emerging Markets	13.1%
Fidelity Index Japan	13.0%
Fidelity Index US	11.8%
Top 5 Holdings as Percentage of Total Portfolio	71.3%

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Monthly Performance Factsheet

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ENHANCED PASSIVE 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	02 April 2013
Investment Management Charge (p.a.)	0.26%
Minimum Investment	£5,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.14%

YOU Risk Rating

9

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.9%	4.7%	12.9%	45.9%	55.1%
Sector	2.7%	4.1%	11.5%	36.9%	41.3%
FTSE 100	4.7%	6.8%	18.4%	22.9%	25.6%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.8%	3.4%	6.4%	10.0%	17.7%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.2	10.0%
Sector	10.5	6.8%
FTSE 100	13.7	6.6%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	3.0%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	21.5%
Fidelity Index World	16.1%
Fidelity Index Emerging Markets	14.7%
Fidelity Index Japan	14.6%
Fidelity Index US	13.3%
Top 5 Holdings as Percentage of Total Portfolio	80.2%

Data provided by Financial Express Analytics as at 31st December 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.

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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

31st December 2021



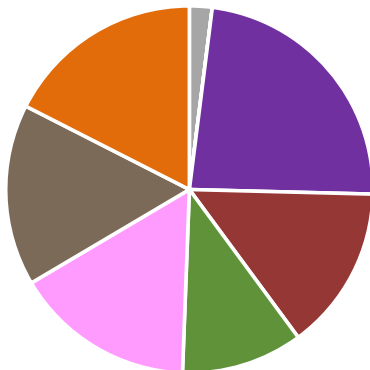
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Objectives

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	02 April 2013
Investment Management Charge (p.a.)	0.26%
Minimum Investment	£5,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.11%

YOU Risk Rating

10

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.0%	5.0%	13.9%	49.3%	59.8%
Sector	2.7%	4.1%	11.5%	36.9%	41.3%
FTSE 100	4.7%	6.8%	18.4%	22.9%	25.6%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	1.8%	3.4%	6.4%	10.0%	17.7%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.8	10.4%
Sector	10.5	6.8%
FTSE 100	13.7	6.6%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	3.0%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	23.4%
Fidelity Index World	17.5%
Fidelity Index Emerging Markets	16.0%
Fidelity Index Japan	15.9%
Fidelity Index US	14.5%
Top 5 Holdings as Percentage of Total Portfolio	87.3%

Data provided by Financial Express Analytics as at 31st December 2021

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