

IFSL YOU Multi-Asset Blend Balanced Fund

(as at 30 September 2023)



EQUITY TOTAL	50.0%
UK EQUITY	11.1%
Lyxor Core UK Equity All Cap ETF	5.5%
Lindsell Train UK Equity	2.8%
Polar Capital UK Value Opportunities	2.8%
US EQUITY	10.1%
Invesco S&P 500 ETF	6.1%
Neuberger Berman US Small Cap Intrinsic Value	2.6%
Lyxor Russell 1000 Growth ETF	1.4%
EUROPE EX-UK EQUITY	5.5%
Vanguard FTSE Developed Europe ex-UK ETF	2.7%
Lansdowne Partners European	1.4%
BlackRock Continental European	1.4%
JAPANESE EQUITY	7.2%
Amundi Prime Japan ETF	2.9%
GSAM Japan Equity Partners	1.7%
Nikko AM Japan Value Fund	1.7%
NB Japan Equity Engagement	0.8%
GLOBAL EMERGING MARKET EQUITY	7.3%
HSBC MSCI Emerging Markets ETF	2.5%
Pacific North Of South EM All Cap Equity	1.9%
Skerryvore Emerging Markets	1.4%
Baillie Gifford Pacific	1.4%

GLOBAL DEVELOPED MARKET EQUITY	8.9%
Lyxor Core MSCI World ETF	2.7%
Brown Advisory Global Leaders	2.5%
Pzena Global Expanded Value	2.5%
Baillie Gifford Global Discovery	1.2%
FIXED INCOME TOTAL	24.0%
Vanguard Global Aggregate Bond ETF	14.4%
iShares 20+ Year US Treasury ETF	3.4%
UBS China Fixed Income	3.0%
MS Emerging Markets Local Income Fund	2.2%
MAN GLG High Yield Opportunities	1.0%
CASH TOTAL	2.0%

OTHER ASSETS TOTAL	24.0%
PROPERTY & REAL ASSETS	10.0%
AQR Managed Futures Fund	3.0%
ClearBridge Global Infrastructure Income Fund	3.0%
UBS Bloomberg Commodity ETF	3.0%
Sparkchange Physical Carbon EUA ETC	1.0%
ABSOLUTE RETURN	14.0%
Sanlam Multi Strategy Fund	4.8%
Fulcrum Thematic Equity Market Neutral	4.6%
Pacific G10 Macro Rates	4.6%

* 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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