

Selecting the right YOU investment solution

Your financial adviser will have discussed your financial goals and identified a risk profile level. You and your adviser will discuss this to ensure you understand exactly what it means for your investment strategy. We have a comprehensive range of investment products to meet the wide variety of risk profiles and financial objectives of our clients.

Risk profiling helps to identify your tolerance towards the risk you are prepared to take within your investment portfolio. The level of equities and diversifiers used within your portfolio will be altered to suit your preferred goal. Our risk profiling method focuses on changing levels of equities within the portfolios. The higher the equity, the higher the risk profile allocation can be seen within the table below.

Risk Profile	01	02	03	04	05	06	07	08	09	10
Equities	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
Diversifiers	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%

Our Model Portfolios

Active

These offer a risk profile ranging from 01 to 10 (with 01 lowest risk and 10 highest). This means we select the funds we feel appropriate for an investor's attitude to risk and build a suitable portfolio.

Ethical

We offer three Ethical Model Portfolios: cautious, balanced and growth. Each model combines investments in socially responsible, ethical, and sustainable funds with a strategy for long-term capital growth. All funds in this sector are independently monitored for consistency in their ethical and environmental credentials.

Our Funds

Multi-Asset Blend Funds

This range of actively managed Multi-Asset Blend Funds applies all of our knowledge to bring the best elements of our Model Portfolios into the Funds. Our Cautious Fund is appropriate for risk profiles 2-4, with the Balanced Fund being appropriate for risk profiles of between 4-6, our Growth Fund is appropriate for risk profiles of between 7-9 and Adventurous is appropriate for risk profiles 9-10, due to the flexibility of its equity content.

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.

Income

We offer an active income Model Portfolio. This active portfolio is designed for those who would like a regular income, rather than a total-return orientated portfolio such as our Funds and Active model portfolio. The portfolio typically holds income-generating assets across our standard asset class range such as High Yield Bonds and high-dividend-paying Equities. This portfolio does not follow our standard asset allocation, but rather targets a specific level of yield.

Enhanced Passive

Using predominantly passive funds, we offer the same set of 10 risk profiles. We enhance clients' return through the application of our current tactical asset allocation positioning. These portfolios are designed to deliver an enhanced market-like return. Since launch, these portfolios have delivered industry leading performance.