

# What is in a YOU Multi-Asset Blend Fund?



## Introduction

At YOU Asset Management we aim to provide our clients with a full range of investment solutions that help deliver their financial plans. We have evolved our investment offering since 2004 and the YOU Multi-Asset Blend Funds are the most modern iteration of our investment process.

This guide is designed to illustrate how highly diversified the individual Funds are and to help clients understand the benefits of the Multi-Asset Blend Fund structure. We offer four Funds, each with its own risk profile. These are:

- IFSL YOU Multi-Asset Blend **Cautious** Fund
- IFSL YOU Multi-Asset Blend **Balanced** Fund
- IFSL YOU Multi-Asset Blend **Growth** Fund
- IFSL YOU Multi-Asset Blend **Adventurous** Fund

### A highly diversified investment approach

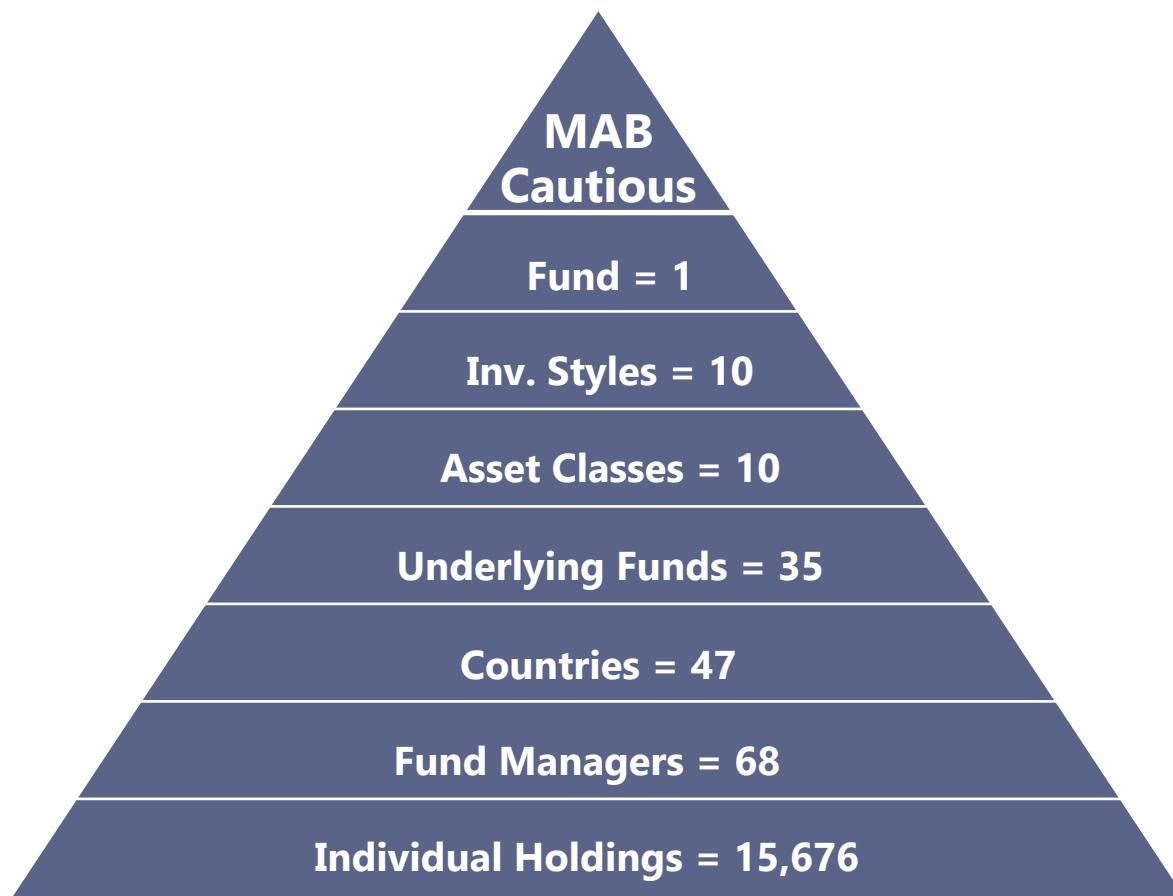
Clients invested in a YOU Multi-Asset Blend Fund are diversified across range of factors from investment styles; Active/Passive/Growth/Value and others, to asset classes; equities, bonds, cash and others.

In addition, they own thousands of individual holdings, confirming that the YOU Multi-Asset Blend Funds offer multi-asset diversified investment portfolios.

Turn the page to see a full breakdown of each of the four YOU Multi-Asset Blend Funds and a reminder of the key advantages of a fund structure.

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.

# What is in a YOU Cautious Fund?



as at 31/12/2023

## Advantages of using Funds

- Increased Tax Efficiency
- Improved Frequency For Trading
- Less time "out of the market" when switching Underlying Funds
- Accurate monthly & quarterly reporting
- Wider range of specialist investments
- Carbon footprint offsetting
- Ongoing management in probate

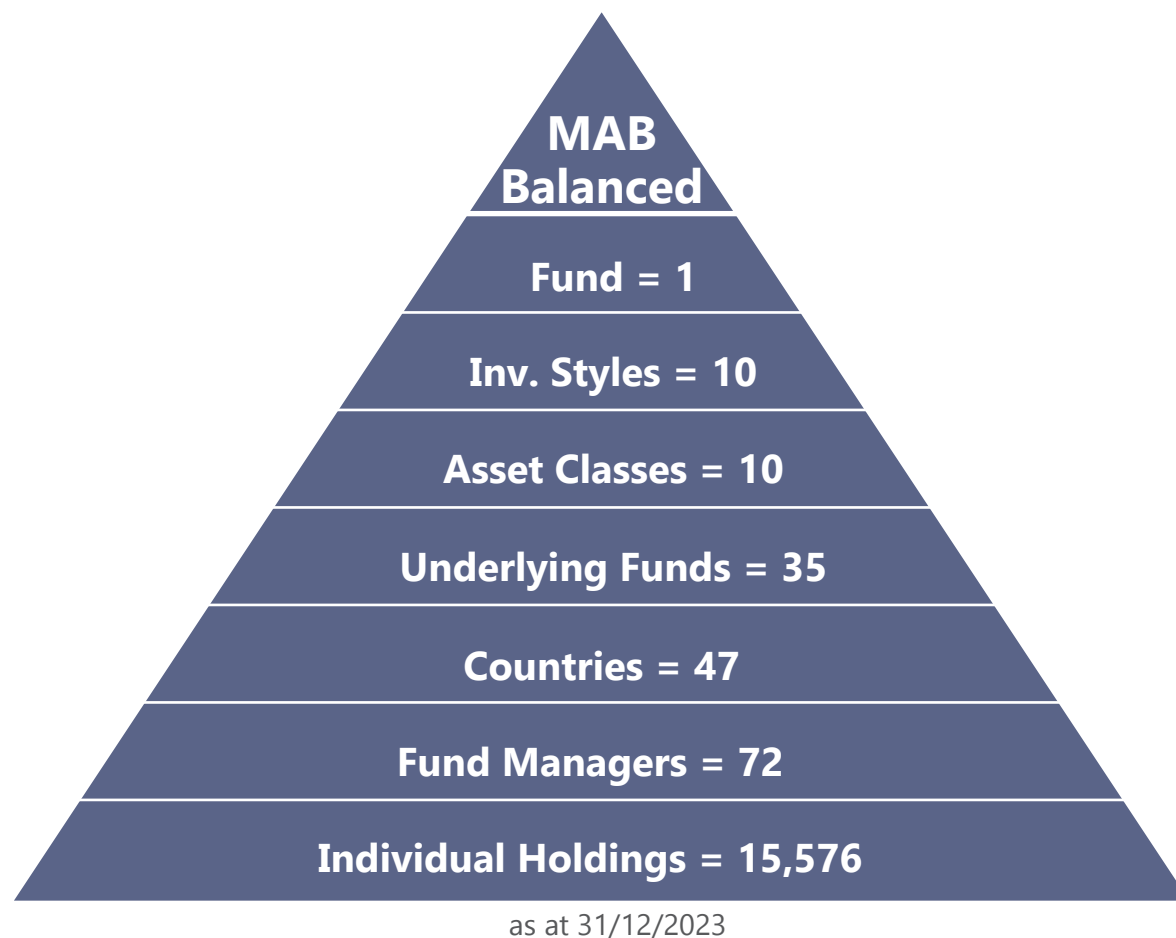
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# What is in a YOU Balanced Fund?



## Advantages of using Funds

- Increased Tax Efficiency
- Improved Frequency For Trading
- Less time "out of the market" when switching Underlying Funds
- Accurate monthly & quarterly reporting
- Wider range of specialist investments
- Carbon footprint offsetting
- Ongoing management in probate



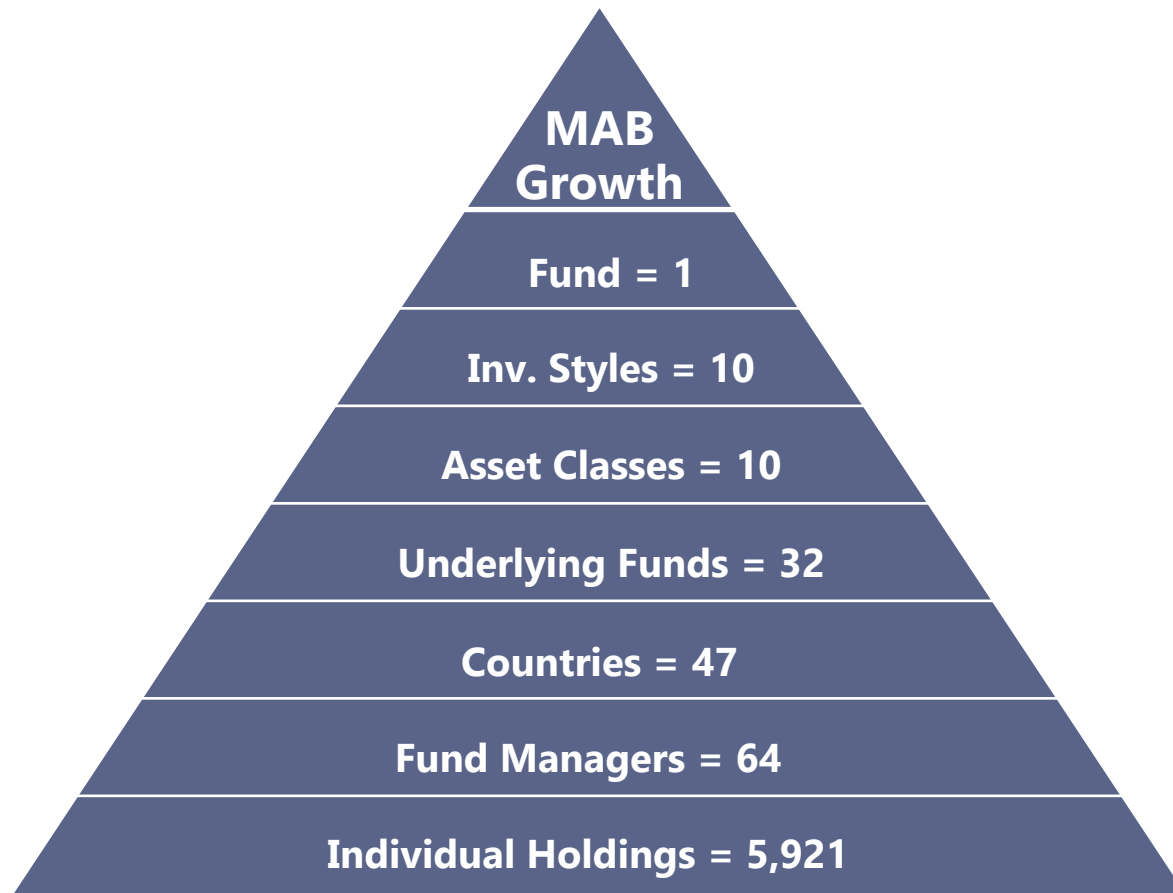
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# What is in a YOU Growth Fund?



## Advantages of using Funds

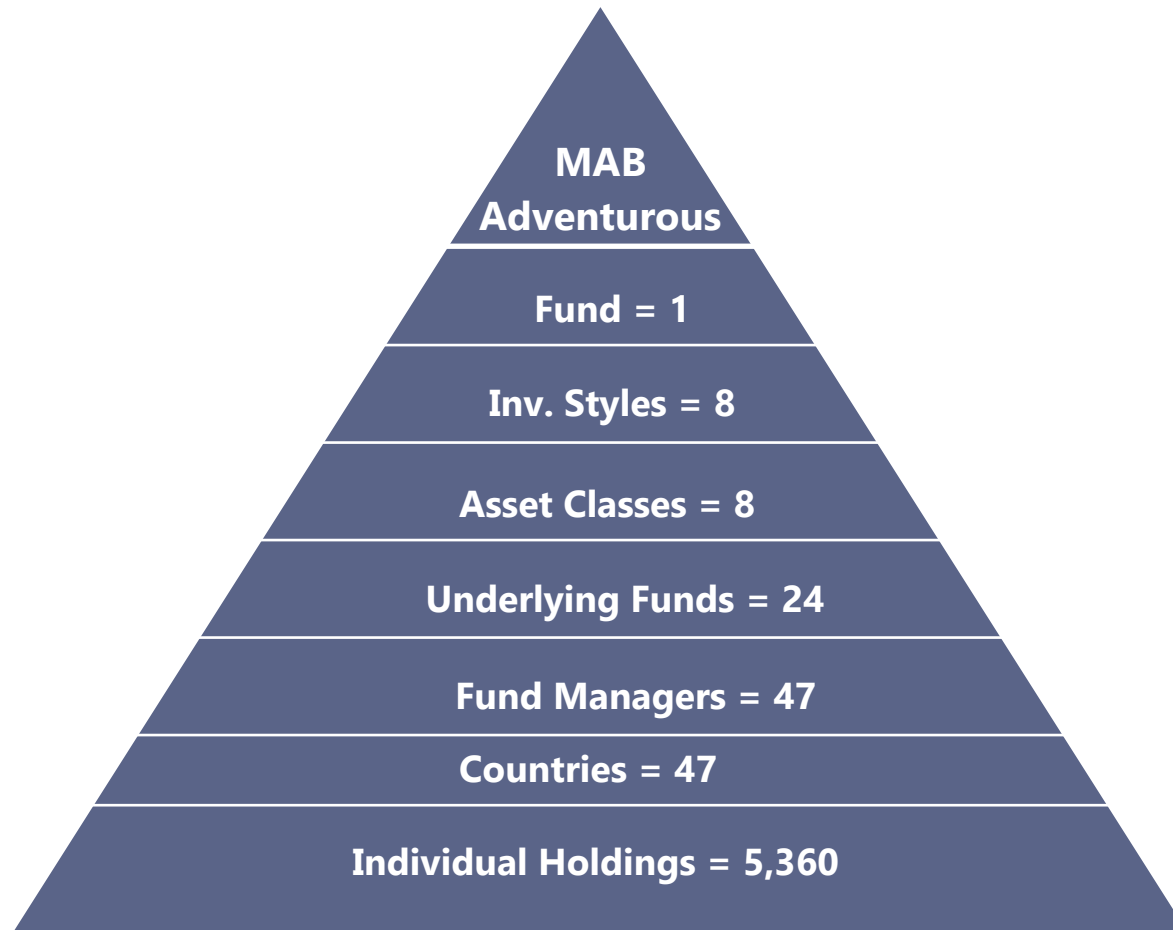
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# What is in a YOU Adventurous Fund?



as at 31/12/2023

## Advantages of using Funds

- Increased Tax Efficiency
- Improved Frequency For Trading
- Less time "out of the market" when switching Underlying Funds
- Accurate monthly & quarterly reporting
- Wider range of specialist investments
- Carbon footprint offsetting
- Ongoing management in probate

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# Advantages of using Funds



## Increased tax efficiency

Inside the Fund, investments are bought and sold without triggering a Capital Gains Tax (CGT) event. This means a client is not liable for CGT on any gains until they sell some or all of their holdings within the Fund.

In addition, fixed interest income is treated as dividend income, not interest. Therefore, the income is not taxable because dividends are not taxable if held in a Fund. By contrast, the interest received from fixed interest funds held directly, would be taxable.

## Improved frequency for trading

We can instruct daily trades on behalf of clients – this will carry substantial benefits for investments when the ability to act quickly and decisively is paramount (as happened in the COVID-19 crisis).

## Less time “out of the market” when switching Underlying Funds

In Model Portfolios, when we sell a Fund and buy another, there is typically a delay of two to three days before the deal is processed by the platform. This means time out of the market when you could miss out on gains and end up paying more for your new investment. With the Fund, buys/sells/switches can be executed on the same day.

## Accurate monthly & quarterly reporting

Clients receive regular reports on the detailed holdings within the Fund which is accurate to their individual return. All clients investing in the Fund get the same return in any given period. The accuracy of a model portfolio return depends on how well the investment decisions were carried out by the platform used by the client.

## Wider range of specialist investments

Because investments are pooled in a Fund, it opens the door to buying a wider range of assets, including alternative investments and investment trusts.

## Carbon footprint offsetting

With the Funds' ability to invest in ETFs (models can't do this), we have made an allocation to Sparkchange Physical Carbon EUA. An investment of £100,000 for three years offsets 8 tonnes of CO<sub>2</sub>, equivalent to nearly 9 flights for an individual between London and New York. This reduction is an estimate.

## Ongoing management in probate

In the unfortunate event that an asset owner dies, holdings in Funds simply continue to be managed as normal. The same cannot be said for model or advisory portfolios with an appointed DFM. In many cases platforms will freeze the models at current holdings until assets are released from probate, sometimes leaving an unmanaged portfolio for years. In other cases, platforms can sell down the holdings leaving the estate with uninvested cash until released from probate.

## A Fund is a beneficial wrapper

The Fund holds the underlying funds of managers in the same way model portfolios do. We provide full look through of underlying holdings on a monthly and quarterly basis.

## Fees

The Ongoing Charges Figure (OCF) of our Funds is 1.00% (regardless of the portfolio value). The charges for fund expenses and management will be collected within the Fund. That means you do not need to take income out to pay these charges – so you are not liable for that tax. There is NO additional DFM fee.

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