

## Monthly Performance Factsheet

30th April 2024



### ENHANCED PASSIVE 01

#### Objectives

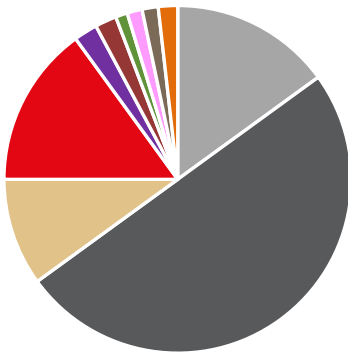
This Portfolio invests mainly in Cash and Fixed Interest and suits investors for whom minimising any capital loss is a priority over returns.

#### Portfolio Information

Benchmark	Consumer Price Index
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Underlying Fund OCF (Weighted)*	0.20%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. If you would like further information please call Nick Heath on 07548 106832

#### Current Asset Allocation

Sector	Allocation
Cash	15.0
Fixed Income	50.0
Property & Real Assets	10.0
Absolute Return	15.0
UK Equity	2.2
US Equity	2.0
Europe ex-UK Equity	1.1
Japanese Equity	1.4
Global Emerging Market Equity	1.5
Global Developed Market Equity	1.8



#### YOU Risk Rating

1

#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	-0.2%	5.9%	3.0%	-2.8%	3.6%
Benchmark	1.1%	0.8%	2.0%	20.8%	23.6%
FTSE 100	8.2%	13.5%	7.7%	30.8%	32.4%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.3%	1.4%	2.7%	27.2%	32.9%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	3.6%	1.4%
Benchmark	1.5%	2.9%
FTSE 100	13.5%	6.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

#### 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 30th April 2024

#### 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 | Tel: 0345 241 5376 | [www.YOU-Asset.co.uk](http://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 April 2024



## ENHANCED PASSIVE 02

### Objectives

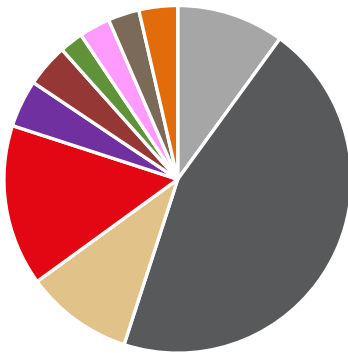
This Portfolio invests mainly in Cash and Fixed Interest and is suitable for investors who wish to protect their capital with a minimal amount of risk.

### Portfolio Information

Benchmark	Consumer Price Index
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Underlying Fund OCF (Weighted)*	0.20%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. If you would like further information please call Nick Heath on 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	10.0
Fixed Income	45.0
Property & Real Assets	10.0
Absolute Return	15.0
UK Equity	4.4
US Equity	4.0
Europe ex-UK Equity	2.2
Japanese Equity	2.9
Global Emerging Market Equity	2.9
Global Developed Market Equity	3.6



### YOU Risk Rating

2

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	0.5%	7.4%	4.4%	-0.7%	8.1%
Benchmark	1.1%	0.8%	2.0%	20.8%	23.6%
FTSE 100	8.2%	13.5%	7.7%	30.8%	32.4%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.3%	1.4%	2.7%	27.2%	32.9%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	4.8%	2.9%
Benchmark	1.5%	2.9%
FTSE 100	13.5%	6.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### 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%

Data provided by Financial Express Analytics as at 30th April 2024

### 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 | Tel: 0345 241 5376 | [www.YOU-Asset.co.uk](http://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 April 2024



### ENHANCED PASSIVE 03

#### Objectives

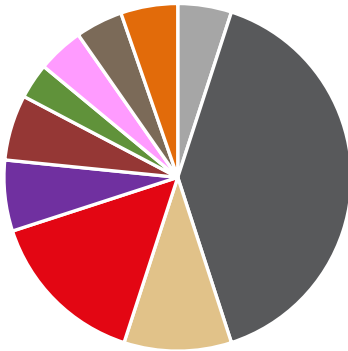
This Portfolio invests mainly in Fixed Interest and a small amount of riskier assets and is suitable for investors who wish to protect their capital, if possible, but increase the chances of better long term returns.

#### Portfolio Information

Benchmark	Consumer Price Index
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Underlying Fund OCF (Weighted)*	0.21%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. If you would like further information please call Nick Heath on 07548 106832

#### Current Asset Allocation

Sector	Allocation
Cash	5.0
Fixed Income	40.0
Property & Real Assets	10.0
Absolute Return	15.0
UK Equity	6.6
US Equity	6.1
Europe ex-UK Equity	3.3
Japanese Equity	4.3
Global Emerging Market Equity	4.4
Global Developed Market Equity	5.3



#### YOU Risk Rating

3

#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.2%	8.8%	5.9%	1.9%	13.3%
Benchmark	1.1%	0.8%	2.0%	20.8%	23.6%
FTSE 100	8.2%	13.5%	7.7%	30.8%	32.4%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.3%	1.4%	2.7%	27.2%	32.9%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	5.9%	4.0%
Benchmark	1.5%	2.9%
FTSE 100	13.5%	6.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

#### 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%

Data provided by Financial Express Analytics as at 30th April 2024

#### 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 | Tel: 0345 241 5376 | [www.YOU-Asset.co.uk](http://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 April 2024



### ENHANCED PASSIVE 04

#### Objectives

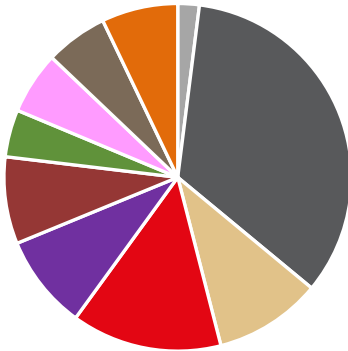
This Portfolio invests in a moderate amount of Fixed Interest, with some Equity & Property as well. It is suitable for investors who wish to increase the chances of reasonable returns and protect capital, if possible.

#### Portfolio Information

Benchmark	IA Mixed Investment 20-60%
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Underlying Fund OCF (Weighted)*	0.20%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. If you would like further information please call Nick Heath on 07548 106832

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	34.0
Property & Real Assets	10.0
Absolute Return	14.0
UK Equity	8.8
US Equity	8.1
Europe ex-UK Equity	4.4
Japanese Equity	5.8
Global Emerging Market Equity	5.8
Global Developed Market Equity	7.1



#### YOU Risk Rating

4

#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.9%	10.1%	7.2%	4.2%	18.3%
Benchmark	2.2%	9.5%	6.4%	2.4%	14.3%
FTSE 100	8.2%	13.5%	7.7%	30.8%	32.4%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.3%	1.4%	2.7%	27.2%	32.9%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	7.0%	5.5%
Benchmark	7.4%	4.2%
FTSE 100	13.5%	6.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

#### 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	9.0%
Fidelity Index UK	8.8%
Fidelity Index US	8.1%
Top 5 Holdings as Percentage of Total Portfolio	55.9%

Data provided by Financial Express Analytics as at 30th April 2024

#### 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 | Tel: 0345 241 5376 | [www.YOU-Asset.co.uk](http://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 April 2024



### ENHANCED PASSIVE 05

#### Objectives

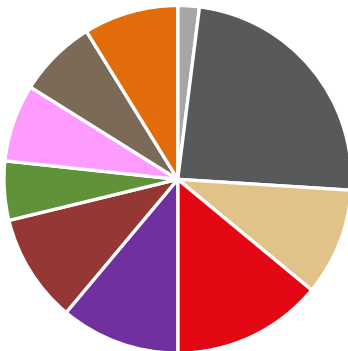
This Portfolio invests in a moderate amount of Fixed Interest with a greater proportion in Equities and Property. It is suitable for investors who wish to increase the chances of reasonable returns and still protect capital, if possible.

#### Portfolio Information

Benchmark	IA Mixed Investment 20-60%
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Underlying Fund OCF (Weighted)*	0.20%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. If you would like further information please call Nick Heath on 07548 106832

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	24.0
Property & Real Assets	10.0
Absolute Return	14.0
UK Equity	11.1
US Equity	10.1
Europe ex-UK Equity	5.5
Japanese Equity	7.2
Global Emerging Market Equity	7.3
Global Developed Market Equity	8.8



#### YOU Risk Rating

5

#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.7%	11.3%	8.6%	6.9%	23.0%
Benchmark	2.2%	9.5%	6.4%	2.4%	14.3%
FTSE 100	8.2%	13.5%	7.7%	30.8%	32.4%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.3%	1.4%	2.7%	27.2%	32.9%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	7.9%	6.4%
Benchmark	7.4%	4.2%
FTSE 100	13.5%	6.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Vanguard Global Corporate Bond Index	12.0%
Vanguard Global Bond Index	12.0%
Fidelity Index UK	11.1%
Fidelity Index US	10.1%
iShares Gbl Property Sec Equity Index	10.0%
Top 5 Holdings as Percentage of Total Portfolio	55.2%

Data provided by Financial Express Analytics as at 30th April 2024

#### 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 | Tel: 0345 241 5376 | [www.YOU-Asset.co.uk](http://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 April 2024



### 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

Benchmark	IA Mixed Investment 20-60%
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Underlying Fund OCF (Weighted)*	0.20%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. If you would like further information please call Nick Heath on 07548 106832

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	15.0
Property & Real Assets	10.0
Absolute Return	13.0
UK Equity	13.3
US Equity	12.1
Europe ex-UK Equity	6.6
Japanese Equity	8.7
Global Emerging Market Equity	8.7
Global Developed Market Equity	10.6



#### YOU Risk Rating

6

#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.5%	12.4%	10.0%	10.0%	28.5%
Benchmark	2.2%	9.5%	6.4%	2.4%	14.3%
FTSE 100	8.2%	13.5%	7.7%	30.8%	32.4%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.3%	1.4%	2.7%	27.2%	32.9%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	8.6%	7.1%
Benchmark	7.4%	4.2%
FTSE 100	13.5%	6.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	13.3%
Fidelity Index US	12.1%
Vanguard Global Bond Index	11.0%
Fidelity Index World	10.6%
iShares Gbl Property Sec Equity Index	10.0%
Top 5 Holdings as Percentage of Total Portfolio	57.0%

Data provided by Financial Express Analytics as at 30th April 2024

#### 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 | Tel: 0345 241 5376 | [www.YOU-Asset.co.uk](http://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 April 2024



### ENHANCED PASSIVE 07

#### Objectives

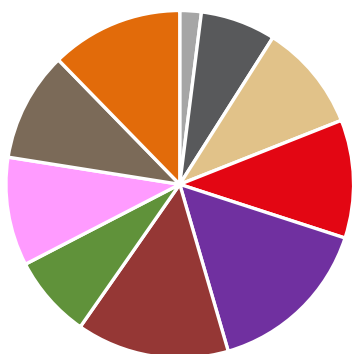
This Portfolio invests in a variety of assets to obtain diversification. It is suitable for investors who are comfortable with some investment risk and where returns are more important than capital protection.

#### Portfolio Information

Benchmark	IA Mixed Investment 40-85%
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Underlying Fund OCF (Weighted)*	0.18%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. If you would like further information please call Nick Heath on 07548 106832

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	7.0
Property & Real Assets	10.0
Absolute Return	11.0
UK Equity	15.5
US Equity	14.2
Europe ex-UK Equity	7.7
Japanese Equity	10.1
Global Emerging Market Equity	10.2
Global Developed Market Equity	12.3



#### YOU Risk Rating

7

#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	4.2%	13.5%	11.4%	13.1%	35.1%
Benchmark	3.5%	12.2%	8.7%	6.6%	24.2%
FTSE 100	8.2%	13.5%	7.7%	30.8%	32.4%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.3%	1.4%	2.7%	27.2%	32.9%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	9.3%	7.8%
Benchmark	9.9%	6.0%
FTSE 100	13.5%	6.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	15.5%
Fidelity Index US	14.2%
Fidelity Index World	12.3%
Fidelity Index Emerging Markets	10.2%
Fidelity Index Japan	10.1%
Top 5 Holdings as Percentage of Total Portfolio	62.3%

Data provided by Financial Express Analytics as at 30th April 2024

#### 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 | Tel: 0345 241 5376 | [www.YOU-Asset.co.uk](http://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 April 2024



### 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.

#### Portfolio Information

Benchmark	IA Mixed Investment 40-85%
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Underlying Fund OCF (Weighted)*	0.16%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. If you would like further information please call Nick Heath on 07548 106832

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	6.0
Property & Real Assets	4.0
Absolute Return	8.0
UK Equity	17.7
US Equity	16.2
Europe ex-UK Equity	8.7
Japanese Equity	11.5
Global Emerging Market Equity	11.6
Global Developed Market Equity	14.3



#### YOU Risk Rating

8

#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	5.0%	14.1%	12.8%	15.7%	38.7%
Benchmark	3.5%	12.2%	8.7%	6.6%	24.2%
FTSE 100	8.2%	13.5%	7.7%	30.8%	32.4%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.3%	1.4%	2.7%	27.2%	32.9%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	9.6%	8.1%
Benchmark	9.9%	6.0%
FTSE 100	13.5%	6.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	17.7%
Fidelity Index US	16.2%
Fidelity Index World	14.3%
Fidelity Index Emerging Markets	11.6%
Fidelity Index Japan	11.5%
Top 5 Holdings as Percentage of Total Portfolio	71.3%

Data provided by Financial Express Analytics as at 30th April 2024

#### 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 | Tel: 0345 241 5376 | [www.YOU-Asset.co.uk](http://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 April 2024



### 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.

#### Portfolio Information

Benchmark	IA Mixed Investment 40-85%
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Underlying Fund OCF (Weighted)*	0.13%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. If you would like further information please call Nick Heath on 07548 106832

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	3.0
Property & Real Assets	0.0
Absolute Return	5.0
UK Equity	19.9
US Equity	18.2
Europe ex-UK Equity	9.8
Japanese Equity	13.0
Global Emerging Market Equity	13.1
Global Developed Market Equity	16.0



#### YOU Risk Rating

9

#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	5.7%	14.9%	14.1%	18.4%	44.1%
Benchmark	3.5%	12.2%	8.7%	6.6%	24.2%
FTSE 100	8.2%	13.5%	7.7%	30.8%	32.4%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.3%	1.4%	2.7%	27.2%	32.9%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.1%	8.8%
Benchmark	9.9%	6.0%
FTSE 100	13.5%	6.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	19.9%
Fidelity Index US	18.2%
Fidelity Index World	16.0%
Fidelity Index Emerging Markets	13.1%
Fidelity Index Japan	13.0%
Top 5 Holdings as Percentage of Total Portfolio	80.2%

Data provided by Financial Express Analytics as at 30th April 2024

#### 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 | Tel: 0345 241 5376 | [www.YOU-Asset.co.uk](http://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 April 2024



### ENHANCED PASSIVE 10

#### Objectives

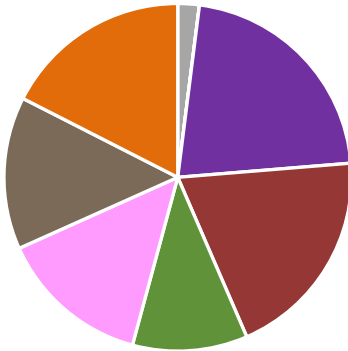
This Portfolio invests wholly in equities, with a significant proportion in specialist equities. It is suitable for those investors looking for the highest potential long-term returns, but who must also be prepared to accept the greatest investment risk and significant short-term falls as well.

#### Portfolio Information

Benchmark	IA Flexible Investment
Inception Date	02 April 2013
Investment Management Charge (p.a.)	0.26%
Underlying Fund OCF (Weighted)*	0.10%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. If you would like further information please call Nick Heath on 07548 106832

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	0.0
Property & Real Assets	0.0
Absolute Return	0.0
UK Equity	21.7
US Equity	19.8
Europe ex-UK Equity	10.7
Japanese Equity	14.1
Global Emerging Market Equity	14.2
Global Developed Market Equity	17.5



#### YOU Risk Rating

10

#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	6.2%	15.6%	15.0%	20.6%	49.0%
Benchmark	4.0%	12.3%	9.1%	6.8%	27.2%
FTSE 100	8.2%	13.5%	7.7%	30.8%	32.4%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.3%	1.4%	2.7%	27.2%	32.9%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.6%	9.3%
Benchmark	10.8%	6.2%
FTSE 100	13.5%	6.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Fidelity Index UK	21.7%
Fidelity Index US	19.8%
Fidelity Index World	17.5%
Fidelity Index Emerging Markets	14.2%
Fidelity Index Japan	14.1%
Top 5 Holdings as Percentage of Total Portfolio	87.3%

Data provided by Financial Express Analytics as at 30th April 2024

#### 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 | Tel: 0345 241 5376 | [www.YOU-Asset.co.uk](http://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.

