

CAUTIOUS

EQUITY TOTAL	21.50%	BONDS TOTAL	59.50%	CASH & MONEY MARKET TOTAL	2.00%
US EQUITY	6.50%	GLOBAL CORPORATE BONDS	18.45%	CASH & MONEY MARKET	2.00%
ISHARES US EQUITY ESG INDEX FUND	2.25%	ROBECO GLOBAL CREDIT	13.85%	CASH	2.00%
GLOBAL EQUITY PREMIUM FUND	1.75%	TWENTYFOUR AM DYNAMIC BOND	4.60%		
LEGAL & GENERAL S&P 500 US EQUAL WEIGHT INDEX FUND	1.00%	GILTS	12.05%		
HERMES MDT US EQUITY FUND	0.75%	VANGUARD UK GOVERNMENT BOND INDEX	6.50%		
AMUNDI S&P 500 II UCITS ETF	0.75%	AVIVA INVESTORS STERLING LIQUIDITY PLUS FUND	4.60%		
UK EQUITY	4.50%	VANGUARD UK LONG DURATION GILT INDEX FUND	0.95%		
VANGUARD FTSE 100	1.50%	GLOBAL GOVT BOND	11.50%		
MAN GLG INCOME PROFESSIONAL	1.50%	HSBC GLOBAL GOVERNMENT BOND ETF	11.00%		
SCHRODER PRIME UK EQUITY FUND	0.75%	ISHARES 20+YR TREASURY BOND ETF	0.50%		
FIDELITY UK SELECT	0.75%	GLOBAL INFLATION LINKED BONDS	6.50%		
EUROPEAN EQUITY	3.60%	ASI GLOBAL INFLATION-LINKED BOND TRACKER FUND	6.50%		
JPM EUROPE DYNAMIC FUND	1.45%	GLOBAL HIGH YIELD BONDS	6.00%		
LF LIGHTMAN EUROPE	1.25%	CANDRIAM BONDS GLOBAL HIGH YIELD	6.00%		
PREMIER MITON EUROPEAN OPPORTUNITIES	0.90%	EMERGING MARKET BONDS	5.00%		
ASIA & EMERGING MARKET EQUITY	2.80%	BARINGS EMERGING MARKETS DEBT	5.00%		
JPM EMERGING MARKET INCOME FUND	1.40%				
SCHRODER ISF ASIAN OPPORTUNITIES	1.40%				
GLOBAL EQUITY	2.50%				
GLOBAL SECTOR STRATEGY FUND	2.50%				
JAPAN EQUITY	1.60%				
M&G JAPAN FUND	0.80%				
PICTET JAPANESE EQUITY SELECTION	0.80%				

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MODERATELY CAUTIOUS

EQUITY TOTAL	42.05%
US EQUITY	14.45%
ISHARES US EQUITY ESG INDEX FUND	5.65%
GLOBAL EQUITY PREMIUM FUND	3.00%
LEGAL & GENERAL S&P 500 US EQUAL WEIGHT INDEX FUND	2.00%
HERMES MDT US EQUITY FUND	1.90%
AMUNDI S&P 500 II UCITS ETF	1.90%
UK EQUITY	9.20%
VANGUARD FTSE 100	3.05%
MAN GLG INCOME PROFESSIONAL	3.05%
SCHRODER PRIME UK EQUITY FUND	1.55%
FIDELITY UK SELECT	1.55%
EUROPEAN EQUITY	9.00%
JPM EUROPE DYNAMIC FUND	3.60%
LF LIGHTMAN EUROPE	3.15%
PREMIER MITON EUROPEAN OPPORTUNITIES	2.25%
GLOBAL EQUITY	4.00%
GLOBAL SECTOR STRATEGY FUND	4.00%
ASIA & EMERGING MARKET EQUITY	3.50%
JPM EMERGING MARKET INCOME FUND	1.75%
SCHRODER ISF ASIAN OPPORTUNITIES	1.75%
JAPAN EQUITY	1.90%
M&G JAPAN FUND	0.95%
PICTET JAPANESE EQUITY SELECTION	0.95%

BONDS TOTAL	41.45%
GLOBAL CORPORATE BONDS	15.50%
ROBECO GLOBAL CREDIT	11.60%
TWENTYFOUR AM DYNAMIC BOND	3.90%
GILTS	7.35%
AVIVA INVESTORS STERLING LIQUIDITY PLUS FUND	3.70%
VANGUARD UK GOVERNMENT BOND INDEX	2.50%
VANGUARD UK LONG DURATION GILT INDEX FUND	1.15%
GLOBAL GOVT BOND	6.60%
HSBC GLOBAL GOVERNMENT BOND ETF	6.00%
ISHARES 20+YR TREASURY BOND ETF	0.60%
GLOBAL HIGH YIELD BONDS	5.00%
CANDRIAM BONDS GLOBAL HIGH YIELD	5.00%
EMERGING MARKET BONDS	3.50%
BARINGS EMERGING MARKETS DEBT	3.50%
GLOBAL INFLATION LINKED BONDS	3.50%
ASI GLOBAL INFLATION-LINKED BOND TRACKER FUND	3.50%

CASH & MONEY MARKET TOTAL	2.00%
CASH & MONEY MARKET	2.00%
CASH	2.00%
OTHER ASSETS TOTAL	14.50%
ALTERNATIVE STRATEGIES	13.00%
7IM REAL RETURN FUND	7.15%
AQR MANAGED FUTURES UCITS FUND	3.25%
FULCRUM DIVERSIFIED CORE ABS RETURN	2.60%
REAL ESTATE	1.50%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	1.50%

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BALANCED

EQUITY TOTAL	57.95%
US EQUITY	20.50%
ISHARES US EQUITY ESG INDEX FUND	8.40%
GLOBAL EQUITY PREMIUM FUND	4.00%
HERMES MDT US EQUITY FUND	2.80%
AMUNDI S&P 500 II UCITS ETF	2.80%
LEGAL & GENERAL S&P 500 US EQUAL WEIGHT INDEX FUND	2.50%
UK EQUITY	11.80%
MAN GLG INCOME PROFESSIONAL	3.90%
VANGUARD FTSE 100	3.90%
SCHRODER PRIME UK EQUITY FUND	2.00%
FIDELITY UK SELECT	2.00%
EUROPEAN EQUITY	10.25%
JPM EUROPE DYNAMIC FUND	4.10%
LF LIGHTMAN EUROPE	3.60%
PREMIER MITON EUROPEAN OPPORTUNITIES	2.55%
GLOBAL EQUITY	6.00%
GLOBAL SECTOR STRATEGY FUND	6.00%
ASIA & EMERGING MARKET EQUITY	5.70%
JPM EMERGING MARKET INCOME FUND	2.85%
SCHRODER ISF ASIAN OPPORTUNITIES	2.85%
JAPAN EQUITY	3.70%
PICTET JAPANESE EQUITY SELECTION	1.85%
M&G JAPAN FUND	1.85%

BONDS TOTAL	26.05%
GLOBAL CORPORATE BONDS	8.00%
ROBECO GLOBAL CREDIT	5.35%
TWENTYFOUR AM DYNAMIC BOND	2.65%
EMERGING MARKET BONDS	5.00%
BARINGS EMERGING MARKETS DEBT	5.00%
GILTS	4.40%
AVIVA INVESTORS STERLING LIQUIDITY PLUS FUND	3.10%
VANGUARD UK LONG DURATION GILT INDEX FUND	1.30%
GLOBAL HIGH YIELD BONDS	4.00%
CANDRIAM BONDS GLOBAL HIGH YIELD	4.00%
GLOBAL GOVT BOND	2.65%
HSBC GLOBAL GOVERNMENT BOND ETF	2.00%
ISHARES 20+YR TREASURY BOND ETF	0.65%
GLOBAL INFLATION LINKED BONDS	2.00%
ASI GLOBAL INFLATION-LINKED BOND TRACKER FUND	2.00%

CASH & MONEY MARKET TOTAL	2.00%
CASH & MONEY MARKET	2.00%
CASH	2.00%
OTHER ASSETS TOTAL	14.00%
ALTERNATIVE STRATEGIES	10.00%
7IM REAL RETURN FUND	5.50%
AQR MANAGED FUTURES UCITS FUND	2.50%
FULCRUM DIVERSIFIED CORE ABS RETURN	2.00%
REAL ESTATE	4.00%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	4.00%

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MODERATELY ADVENTUROUS

EQUITY TOTAL	79.95%	BONDS TOTAL	7.00%	CASH & MONEY MARKET TOTAL	2.05%
US EQUITY	26.25%	EMERGING MARKET BONDS	2.50%	CASH & MONEY MARKET	2.05%
ISHARES US EQUITY ESG INDEX FUND	10.95%	BARINGS EMERGING MARKETS DEBT	2.50%	CASH	2.05%
GLOBAL EQUITY PREMIUM FUND	4.00%	GLOBAL HIGH YIELD BONDS	2.50%		
LEGAL & GENERAL S&P 500 US EQUAL WEIGHT INDEX FUND	4.00%	CANDRIAM BONDS GLOBAL HIGH YIELD	2.50%		
HERMES MDT US EQUITY FUND	3.65%	GLOBAL CORPORATE BONDS	2.00%		
AMUNDI S&P 500 II UCITS ETF	3.65%	ROBECO GLOBAL CREDIT	1.35%		
UK EQUITY	18.80%	TWENTYFOUR AM DYNAMIC BOND	0.65%		
MAN GLG INCOME PROFESSIONAL	6.20%				
VANGUARD FTSE 100	6.20%				
SCHRODER PRIME UK EQUITY FUND	3.20%				
FIDELITY UK SELECT	3.20%				
EUROPEAN EQUITY	12.20%				
JPM EUROPE DYNAMIC FUND	4.90%				
LF LIGHTMAN EUROPE	4.25%				
PREMIER MITON EUROPEAN OPPORTUNITIES	3.05%				
JAPAN EQUITY	8.20%				
PICTET JAPANESE EQUITY SELECTION	4.10%				
M&G JAPAN FUND	4.10%				
GLOBAL EQUITY	7.50%				
GLOBAL SECTOR STRATEGY FUND	7.50%				
ASIA & EMERGING MARKET EQUITY	7.00%				
JPM EMERGING MARKET INCOME FUND	3.50%				
SCHRODER ISF ASIAN OPPORTUNITIES	3.50%				

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ADVENTUROUS

EQUITY TOTAL	94.50%	CASH & MONEY MARKET TOTAL	2.00%	OTHER ASSETS TOTAL	3.50%
US EQUITY	31.75%	CASH & MONEY MARKET	2.00%	REAL ESTATE	3.50%
ISHARES US EQUITY ESG INDEX FUND	15.90%	CASH	2.00%	ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	3.50%
HERMES MDT US EQUITY FUND	5.30%				
AMUNDI S&P 500 II UCITS ETF	5.30%				
LEGAL & GENERAL S&P 500 US EQUAL WEIGHT INDEX FUND	5.25%				
UK EQUITY	22.00%				
VANGUARD FTSE 100	7.25%				
MAN GLG INCOME PROFESSIONAL	7.25%				
SCHRODER PRIME UK EQUITY FUND	3.75%				
FIDELITY UK SELECT	3.75%				
EUROPEAN EQUITY	14.25%				
JPM EUROPE DYNAMIC FUND	5.70%				
LF LIGHTMAN EUROPE	5.00%				
PREMIER MITON EUROPEAN OPPORTUNITIES	3.55%				
JAPAN EQUITY	9.50%				
M&G JAPAN FUND	4.75%				
PICTET JAPANESE EQUITY SELECTION	4.75%				
GLOBAL EQUITY	9.00%				
GLOBAL SECTOR STRATEGY FUND	9.00%				
ASIA & EMERGING MARKET EQUITY	8.00%				
JPM EMERGING MARKET INCOME FUND	4.00%				
SCHRODER ISF ASIAN OPPORTUNITIES	4.00%				

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