



PASSIVE MODEL PORTFOLIOS

AVIVA - JUNE 2026

CAUTIOUS

EQUITY TOTAL	23.50%
US EQUITY	8.50%
ISHARES US EQUITY ESG INDEX	8.50%
UK EQUITY	5.00%
ISHARES UK EQUITY INDEX	5.00%
EUROPEAN EQUITY	4.50%
HSBC EUROPEAN EQUITY INDEX	4.50%
ASIA & EMERGING MARKET EQUITY	3.00%
AMUNDI MSCI EMERGING MARKETS INDEX	3.00%
JAPAN EQUITY	2.50%
ISHARES JAPAN EQUITY ESG INDEX	2.50%

BONDS TOTAL	75.50%
GLOBAL CORPORATE BONDS	22.00%
ISHARES ESG OVERSEAS CORPORATE BOND INDEX	22.00%
GLOBAL GOVT BOND	18.50%
HSBC GLOBAL GOVERNMENT BOND	18.50%
GILTS	15.50%
HSBC UK GILT INDEX	12.50%
AVIVA STERLING LIQUIDITY PLUS	3.00%
GLOBAL INFLATION LINKED BONDS	8.50%
ABRDN GLOBAL INFLATION-LINKED BOND TRACKER	8.50%
GLOBAL HIGH YIELD BONDS	6.00%
BNY MELLON EFFICIENT GLOBAL HIGH YIELD BETA	6.00%
EMERGING MARKET BONDS	5.00%
HSBC GLOBAL EMERGING MARKET GOVT BOND INDEX	2.50%
ABRDN EM LOCAL CURRENCY DEBT	2.50%

OTHER ASSETS TOTAL	1.00%
REAL ESTATE	1.00%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	1.00%

The actual portfolio may vary and all data is subject to rounding.
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PASSIVE MODEL PORTFOLIOS

JUNE 2026

MODERATELY CAUTIOUS

EQUITY TOTAL	43.00%
US EQUITY	17.00%
ISHARES US EQUITY ESG INDEX	17.00%
UK EQUITY	10.50%
ISHARES UK EQUITY INDEX	10.50%
EUROPEAN EQUITY	10.00%
HSBC EUROPEAN EQUITY INDEX	10.00%
ASIA & EMERGING MARKET EQUITY	3.50%
AMUNDI MSCI EMERGING MARKETS INDEX	3.50%
JAPAN EQUITY	2.00%
ISHARES JAPAN EQUITY ESG INDEX	2.00%

BONDS TOTAL	55.50%
GLOBAL CORPORATE BONDS	20.00%
ISHARES ESG OVERSEAS CORPORATE BOND INDEX	20.00%
GLOBAL GOVT BOND	12.00%
HSBC GLOBAL GOVERNMENT BOND	12.00%
GILTS	10.00%
HSBC UK GILT INDEX	7.00%
AVIVA STERLING LIQUIDITY PLUS	3.00%
GLOBAL HIGH YIELD BONDS	5.00%
BNY MELLON EFFICIENT GLOBAL HIGH YIELD BETA	5.00%
GLOBAL INFLATION LINKED BONDS	5.00%
ABRDN GLOBAL INFLATION-LINKED BOND TRACKER	5.00%
EMERGING MARKET BONDS	3.50%
HSBC GLOBAL EMERGING MARKET GOVT BOND INDEX	1.75%
ABRDN EM LOCAL CURRENCY DEBT	1.75%

OTHER ASSETS TOTAL	1.50%
REAL ESTATE	1.50%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	1.50%

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PASSIVE MODEL PORTFOLIOS

JUNE 2026

BALANCED

EQUITY TOTAL	59.50%
US EQUITY	24.50%
ISHARES US EQUITY ESG INDEX	24.50%
UK EQUITY	12.50%
ISHARES UK EQUITY INDEX	12.50%
EUROPEAN EQUITY	12.00%
HSBC EUROPEAN EQUITY INDEX	12.00%
ASIA & EMERGING MARKET EQUITY	6.00%
AMUNDI MSCI EMERGING MARKETS INDEX	6.00%
JAPAN EQUITY	4.50%
ISHARES JAPAN EQUITY ESG INDEX	4.50%

BONDS TOTAL	36.50%
GLOBAL CORPORATE BONDS	10.00%
ISHARES ESG OVERSEAS CORPORATE BOND INDEX	10.00%
GLOBAL GOVT BOND	7.50%
HSBC GLOBAL GOVERNMENT BOND	7.50%
GILTS	7.50%
HSBC UK GILT INDEX	4.50%
AVIVA STERLING LIQUIDITY PLUS	3.00%
EMERGING MARKET BONDS	4.50%
HSBC GLOBAL EMERGING MARKET GOVT BOND INDEX	2.25%
ABRDN EM LOCAL CURRENCY DEBT	2.25%
GLOBAL HIGH YIELD BONDS	4.00%
BNY MELLON EFFICIENT GLOBAL HIGH YIELD BETA	4.00%
GLOBAL INFLATION LINKED BONDS	3.00%
ABRDN GLOBAL INFLATION-LINKED BOND TRACKER	3.00%

OTHER ASSETS TOTAL	4.00%
REAL ESTATE	4.00%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	4.00%

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MODERATELY ADVENTUROUS

EQUITY TOTAL	80.00%
US EQUITY	30.50%
ISHARES US EQUITY ESG INDEX	30.50%
UK EQUITY	20.00%
ISHARES UK EQUITY INDEX	20.00%
EUROPEAN EQUITY	14.00%
HSBC EUROPEAN EQUITY INDEX	14.00%
JAPAN EQUITY	8.50%
ISHARES JAPAN EQUITY ESG INDEX	8.50%
ASIA & EMERGING MARKET EQUITY	7.00%
AMUNDI MSCI EMERGING MARKETS INDEX	7.00%

BONDS TOTAL	17.00%
GLOBAL CORPORATE BONDS	4.00%
ISHARES ESG OVERSEAS CORPORATE BOND INDEX	4.00%
GILTS	4.00%
HSBC UK GILT INDEX	2.00%
AVIVA STERLING LIQUIDITY PLUS	2.00%
GLOBAL GOVT BOND	3.00%
HSBC GLOBAL GOVERNMENT BOND	3.00%
EMERGING MARKET BONDS	2.50%
HSBC GLOBAL EMERGING MARKET GOVT BOND INDEX	1.25%
ABRDN EM LOCAL CURRENCY DEBT	1.25%
GLOBAL HIGH YIELD BONDS	2.50%
BNY MELLON EFFICIENT GLOBAL HIGH YIELD BETA	2.50%
GLOBAL INFLATION LINKED BONDS	1.00%
ABRDN GLOBAL INFLATION-LINKED BOND TRACKER	1.00%

OTHER ASSETS TOTAL	3.00%
REAL ESTATE	3.00%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	3.00%

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PASSIVE MODEL PORTFOLIOS

JUNE 2026

ADVENTUROUS

EQUITY TOTAL	94.50%
US EQUITY	38.00%
ISHARES US EQUITY ESG INDEX	38.00%
UK EQUITY	22.50%
ISHARES UK EQUITY INDEX	22.50%
EUROPEAN EQUITY	16.00%
HSBC EUROPEAN EQUITY INDEX	16.00%
JAPAN EQUITY	10.00%
ISHARES JAPAN EQUITY ESG INDEX	10.00%
ASIA & EMERGING MARKET EQUITY	8.00%
AMUNDI MSCI EMERGING MARKETS INDEX	8.00%

BONDS TOTAL	2.00%
GILTS	2.00%
AVIVA STERLING LIQUIDITY PLUS	2.00%

OTHER ASSETS TOTAL	3.50%
REAL ESTATE	3.50%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	3.50%

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PASSIVE MODEL PORTFOLIOS

JUNE 2026

ADVENTUROUS PLUS

EQUITY TOTAL	99.00%
US EQUITY	34.00%
ISHARES US EQUITY ESG INDEX	34.00%
UK EQUITY	23.00%
ISHARES UK EQUITY INDEX	23.00%
ASIA & EMERGING MARKET EQUITY	20.00%
AMUNDI MSCI EMERGING MARKETS INDEX	20.00%
EUROPEAN EQUITY	15.00%
HSBC EUROPEAN EQUITY INDEX	15.00%
JAPAN EQUITY	7.00%
ISHARES JAPAN EQUITY ESG INDEX	7.00%

BONDS TOTAL	1.00%
GILTS	1.00%
AVIVA STERLING LIQUIDITY PLUS	1.00%

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