Adventurous Portfolio Quarterly fact sheet - July 2025



Portfolio aims and objectives

The Adventurous Portfolio aims for higher growth, but with the likelihood of higher volatility. That means the value of your portfolio could experience larger ups and downs than any of our other portfolios.

This portfolio could be right for you if:

- growing your money over the medium to long term is your priority.
- you're willing to accept the potential for large ups and downs in the value of your investment, if it means increasing the potential for high investment returns.



Investment approach

The portfolio invests in a selection of funds across a range of assets like bonds, and equities with exposure to UK and international markets. This diversification helps to reduce the likelihood of large fluctuations in portfolio values since individual assets will respond differently to market conditions.

The portfolio invests mainly in passive funds, which means they track stock market indexes. One of the benefits of this is that they're generally less costly to run than funds that are actively managed by a fund manager.

Portfolio performance

| | 1 year | Since inception |
|----------------------------|--------|-----------------|
| Cumulative performance (%) | 7.44% | 23.53% |

Key information

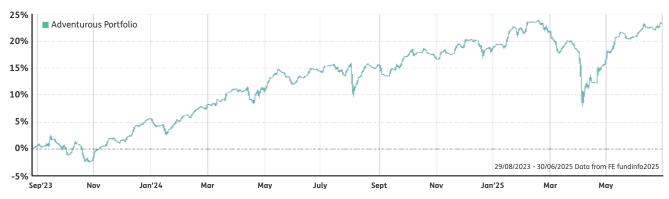
Data as at 30 June 2025 Portfolio inception date 29 Aug 2023 **Initial Charge** Total Fund Ongoing Charge 0.09% Historic Yield 2.52% Investment Risk Level **Adventurous** Income paid out from underlying funds is reinvested.

All underlying funds are authorised and regulated by the Financial Conduct Authority in the UK.

Risks

The value of investments may go up and down and you may get back less than you originally invested.

Performance figures based on the performance of underlying holdings, rebalanced quarterly and including fund charges and costs. 'Rebalancing' is when funds are bought or sold to ensure the portfolio holdings stay close to its target fund mix for the agreed risk level.



Past performance is not a reliable indicator of future performance.

The value of your investment and income generated will be affected by changes in interest rates, currency exchange rates, credit risk, derivative risk, emerging market risk, social and political economic developments and general market conditions. To find out more, please click on the links for the individual funds in the table on page 2.

Investment volatility

| | Volatility | Maximum Drawdown |
|----------------------------------|------------|---------------------|
| 1 year rebased in £ Sterling (%) | 9.40% | -9.79% |

Volatility represents how wide 'standard' investment returns have been from the average.

Maximum drawdown is a measure of an asset's largest price drop from a peak to a trough.

Target fund mix

Here are the funds that make up this portfolio. Click on each fund name to access the Key Investor Information Document (KIID), which gives you more detail on the fund's investment approach.

| Fund | Allocation % | Sector | |
|-------------------------------------------------------------------------|--------------|----------------------------------|--|
| Legal & General All Stocks Gilt Index Trust C Inc | 4.50% | UK Fixed Interest | |
| Legal & General Sterling Corporate Bond Index C Inc | 3.00% | 7.50% | |
| iShares Overseas Government Bond Index (UK) D Hedged | 4.50% | Overseas Fixed Interest 7.50% | |
| abrdn Global Corporate Bond Tracker Fund N Acc | 3.00% | | |
| Legal & General UK Index Trust C Inc | 23.50% | UK Equity 23.50% | |
| Legal & General US Index Trust C Class Distribution | 24.50% | Overseas Equity 61.50% | |
| Legal & General European Index Trust C Inc | 8.25% | | |
| Legal & General Japan Index Trust C Class Distribution | 2.75% | | |
| Legal & General Pacific Index Trust C Class Distribution | 6.50% | | |
| Legal & General Global Emerging Markets Index Fund C Class Distribution | 19.50% | | |

Notes

- This portfolio is one of a range designed by HUB Financial Solutions, which is part of Just Group plc.
- Performance data is calculated net of management fees and fund costs.
- Past performance is not a reliable indicator of future results.
- All funds are denominated in UK Sterling but may hold assets in other currencies. The performance of the portfolio may therefore be affected by fluctuations in currency exchange rates.
- The total ongoing fund charge shown is correct as at the date of this factsheet but may vary in future.
 This does not include fund transaction costs.
- This investment portfolio includes funds that track market indices. As a result, the portfolio is not designed to consider environmental, social and governance (ESG) criteria.

- This portfolio may not be appropriate for investors who might need to withdraw their money in the short term.
- For specific risks applying to the individual funds within the portfolio refer to the relevant fund Key Investor Information Documents (KIIDs) - linked to from the table above.

To find out more about how the investment works, please read our **Destination Retirement Save - Our Service Explained** brochure. You can also read the Key Investor Information Document (KIID)/ Key Information Document (KID) for each fund within the portfolio. Just click on the relevant link in the table of funds above.

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