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Adventurous Portfolio

Quarterly fact sheet - January 2026



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.

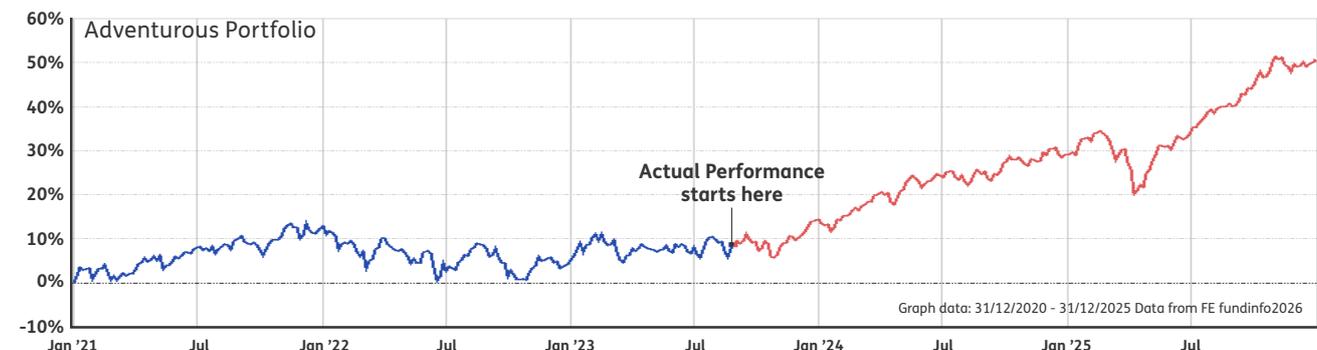
Portfolio performance

Performance reflects the performance of the funds within the portfolio, including fund charges and costs.

The weighting of funds within the portfolio is rebalanced quarterly, which means units are bought or sold to ensure the portfolio holdings stay close to the target fund mix to achieve the agreed risk level.

	1 year	3 years*	5 years*
Cumulative performance (%)	17.16%	44.31%	50.81%
Had you invested £50,000 at the start of the period, here's what your investment might be worth:	£58,580	£72,155	£75,405

*Includes backtested example data from before portfolio inception, but with iShares Overseas Government Bond Index (UK) D fund performance used in place of iShares Overseas Government Bond Index (UK) D Hedged for performance data pre-29 August 2023.



Past performance is not a reliable indicator of future performance

For more information on what affects performance, please read the notes overleaf.

Key information

Data as at	31 December 2025
Portfolio inception date	29 Aug 2023
Initial Charge	£0
Total Fund Ongoing Charge	0.09%
Historic Yield	2.40%
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.

Investment volatility

Volatility shows how much an investment's returns go up and down compared to its usual average.

Maximum drawdown tells you how much an investment has dropped in value from its highest point to its lowest point.

	Volatility	Maximum Drawdown
3 year rebased in £ Sterling (%)*	8.93%	-9.79%

*Includes backtested example data from before portfolio inception, but with iShares Overseas Government Bond Index (UK) D fund performance used in place of iShares Overseas Government Bond Index (UK) D Hedged for performance data pre-29 August 2023.

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

You can 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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