

Future Focused Cautious

Fund changes - Q3 2026

<i>Original Allocation</i>	<i>New Allocation</i>	<i>Fund name</i>
6	6	Aegon - Ethical Corporate Bond
4	4	AllianceBernstein - Sustainable US Equity
6	6	BNY Mellon - Real Return (Responsible)
4	4	EdenTree - European Equity
6	6	EdenTree - Sterling Bond
10	10	iShares - ESG Screened Overseas Corporate Bond Index
8	8	iShares - UK Equity ESG Screened and Optimised Index
8	8	iShares - US Equity ESG Screened and Optimised Index
5.5	5.5	Janus Henderson - Global Sustainable Equity
5.5	5.5	Jupiter - Ecology
2	2	Liontrust - Sustainable Future UK Growth
8	8	Rathbone - Ethical Bond
4	4	Royal London - Emerging Markets Equity Tilt
7	7	Royal London - Short Duration Credit
6	6	Royal London - Short Term Fixed Income
4	4	Royal London - Sustainable Leaders
6	6	Schroder - Global Sustainable Value Equity

BUY	SELL	INCREASE	DECREASE
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Accepting these fund changes will result in portfolios being updated to reflect the selection above. Where no changes are recommended, a rebalance will occur to restore the correct weightings. In the case of fund suspensions, a cash alternative will be used for new investments and regular premiums and also where it is necessary to bring a portfolio up to 100%.

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