

Future Focused Cautious

Fund changes - Q4 2025

Original Allocation	New Allocation	Fund name
6	6	Aegon - Ethical Corporate Bond
6	8	AllianceBernstein - Sustainable US Equity
4	4	EdenTree - European Equity
4	4	EdenTree - Sterling Bond
10	10	iShares - ESG Screened Overseas Corporate Bond Index
4	4	iShares - UK Equity ESG Screened and Optimised Index
5	5	Janus Henderson - Global Sustainable Equity
6	6	JPM - Global Macro ESG
5	5	Jupiter - Ecology
8	8	Liontrust - Sustainable Future Corporate Bond
4	4	Liontrust - Sustainable Future UK Growth
9	9	Rathbone - Ethical Bond
8	6	Royal London - Short Duration Credit
6	6	Royal London - Short Term Fixed Income
6	6	Royal London - Sustainable Leaders
6	6	Schroder - Global Sustainable Value Equity
3	0	Stewart Investors - Asia Pacific All Cap
	3	Royal London Emerging Markets Equity Tilt

BUY

SELL

INCREASE

DECREASE

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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