



Investment	Our suggestion %	£
Cash	4	2,550
UK Gilts	4	2,550
UK Equity Income	16	9,350
North America	15	9,350
Global Growth	31	18,700
Japan	15	9,350
Far East excluding Japan	15	9,350
Total	100	61,200

Suggested growth portfolio

This pie chart shows a portfolio that you might want to consider as a suggestion for your Retirement at 65 investment. The Portfolio Planner cannot give an opinion on which funds and types of investment are right for your particular circumstances, but this model may help you make your decision.

The primary aim of this portfolio is to achieve significant long-term growth without investing in those sectors that are usually considered to present the highest levels of risk. Only a small part of the portfolio is kept in relatively low-risk bonds. The rest is invested in equity funds. The majority of these focus on the UK, but about a third of the overall portfolio is invested internationally in order to benefit from growth potential in other parts of the world. With this type of portfolio you need to be prepared for short-term fluctuations in the value of your holdings.

Your next steps...

Choose your funds

If you decide you would like to use the Retirement Plan portfolio as a basis for your Retirement at 65 investment, you are now in a position to choose your funds. To make this as straightforward as possible we have linked the Portfolio Planner to our fund selection tool. This will automatically search through the hundreds of funds in our investment superstore FundsNetwork to find the ones from each category in our suggested portfolio. You can then draw up a short list of funds, read fact sheets on the ones you are considering and create your own portfolio fund by fund.

You will then be able to print out a fuller version of this report, which incorporates your chosen funds and shows how the portfolio you have created compares with the suggested growth portfolio.

When you have made your choice you can invest either online or by post via your Adviser.

Fine-tune your investment plan

You can update the details of your Retirement at 65 investment plan as often as you want. Simply speak to your Adviser who will be able to review your portfolio strategy for you.

Need extra help?

Your Adviser will be able to assist you throughout the decision-making process and recommend the portfolio strategy best suited to your investment needs. Please also bear in mind that the suggested portfolios may change, so you may like to review your strategy regularly with your Adviser.

We cannot give you advice on your investments, but if you call us on **0800 995511** we can give you any general information you may need about FundsNetwork's products and services. Please feel free to call us any day of the week, between 8am and 6pm.