

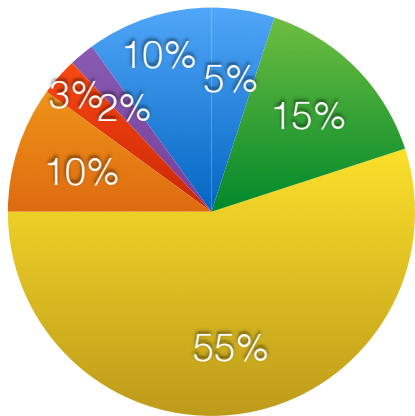
Timescale & Risk

Segmentation

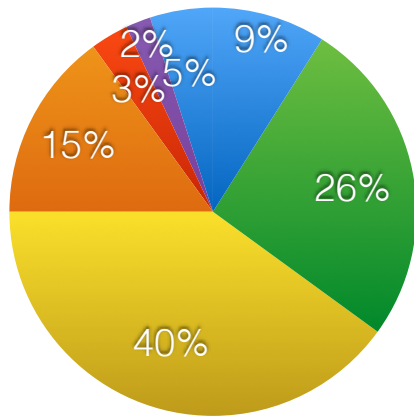
	< 2 years	2 - 4 years	4 - 5 years	5 - 10 years	> 10 years
Accumulation	Risk-free	Risk-free	Risk Profile -1	Risk Profile	Risk Profile +1
	< 2 years	2 - 4 years	4 - 8 years	> 8 years	£ you'll never need
Decumulation	Risk-free	Risk Profile -1	Risk Profile	Risk Profile +1	Take your pick

Asset Allocation

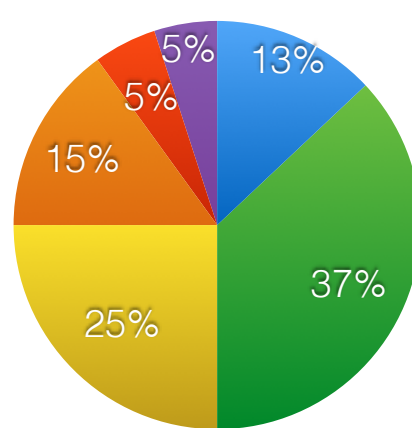
Cautious



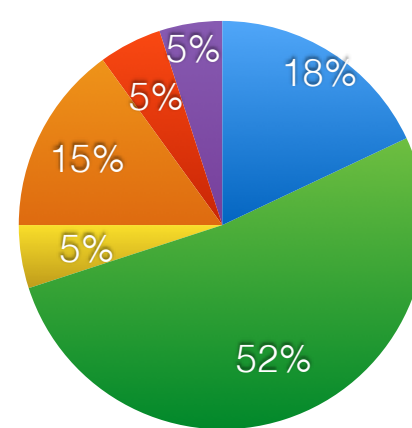
Moderately Cautious



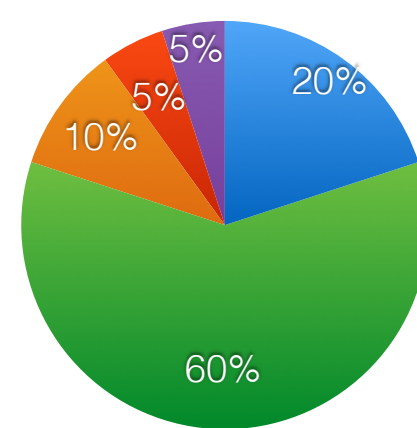
Balanced



Moderately Adventurous



Adventurous



- UK Equities
- Overseas Equities
- Bonds
- HY Bonds
- Property
- Cash
- Commodities