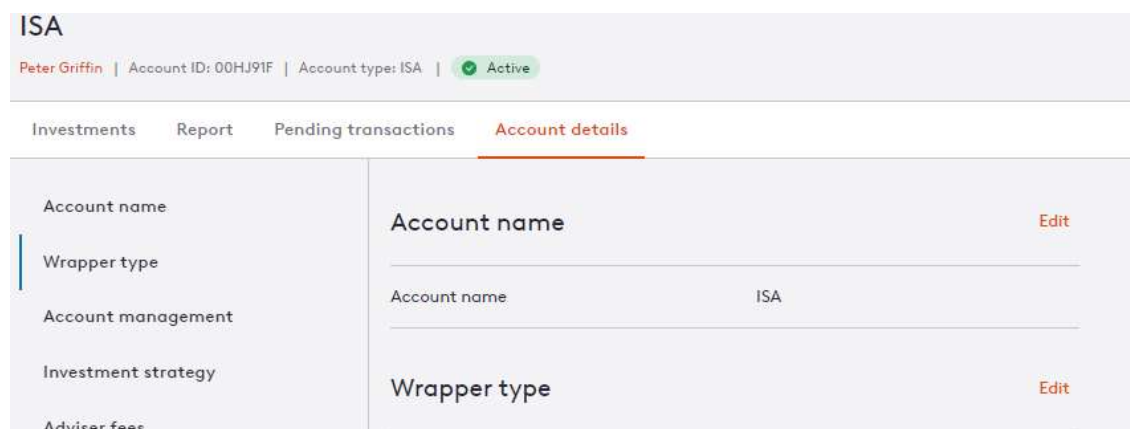


Investment Strategy options

YOUR Platform provides flexibility to invest your client's assets as required to meet their individual objectives.

There is also scope to ensure maximum efficiency in whatever approach you advise by using the functionality to link each account to the relevant strategy. This will allow automatic investment of future contributions and transfers in.

When you create an account, or at any time you wish to amend the strategy, you can assign an investment strategy to the account via the 'Account details' option and clicking on 'Edit'.



ISA

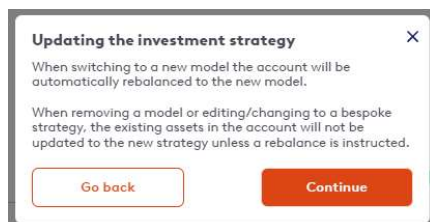
Peter Griffin | Account ID: 00HJ91F | Account type: ISA | Active

Investments | Report | Pending transactions | **Account details**

Account name	Account name Edit
Wrapper type	Account name ISA
Account management	Wrapper type Edit
Investment strategy	
Adviser fees	

The Investment strategy section provides all the optionality to control the investment in the account.

- Will the account be managed on a discretionary basis
 - This will be a Yes only when investing in a YOU MPS portfolio
 - If you select Yes, choose the model option next and select the model from the drop-down list
 - When you move into, or change between, models you will see a warning as follows



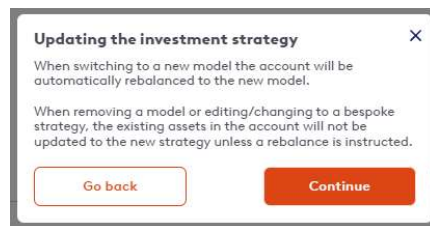
Updating the investment strategy ×

When switching to a new model the account will be automatically rebalanced to the new model.

When removing a model or editing/changing to a bespoke strategy, the existing assets in the account will not be updated to the new strategy unless a rebalance is instructed.

Go back Continue

- As per the warning, completing this process will trigger the trades to sell all other investments in the account and switch into the model
- The next option is 'Would you like to choose your client's investment strategy?'
 - We strongly advise that wherever possible you do so. This will be possible, and encouraged for all investments in the YOU MAB Funds via predefined models. For any other combination of funds you advise including complications around asset held alongside which can't be sold due to gains or similar, a bespoke option will still allow you to benefit from the platform's efficiencies.
 - You can choose model or bespoke
 - If you choose a model, you will see the following warning. If completed this process will sell all assets (not held in the target model) and switch into the model chosen. **Where assets are held that are not to be sold DO NOT USE THE MODEL FUNCTIONALITY**



- If you select bespoke you can search for the funds to hold and select the proportions. These proportions will be used for future regular investments, top ups and transfers (when you select to auto invest).
 - **The bespoke process will NOT trade the existing assets in the model and so this can be used to retain assets with gains for example.**