AJ Bell Growth Funds

Adviser guide

Intelligent investing
made easy



Easy, transparent, low-cost investing

As one of the UK's largest investment platforms, AJ Bell is always striving to make investing easier and more accessible.

To help you and your clients choose the right low-cost investment in the most efficient way possible, we created the AJ Bell Growth Funds range.

These diversified funds are mapped to market-leading risk profiling tools, including Distribution Technology's Dynamic Planner®, eValue, Finametrica, Synaptic, Defaqto and Oxford Risk making it easy for you to seamlessly match the right fund to any given client's needs.

And thanks to our focus on transparency and clear communication, you can rely on us to keep you fully up to date on how your client's investments are performing. All this, delivered at a low cost.

AJ Bell Growth Funds range

- A wide range of risk-targeted funds mapped to the leading risk profiling tool providers.
- A low-cost investment approach.
- An innovative approach to fund implementation.
- Tactical asset allocation overlays to avoid overpriced assets.
- Managed by the experienced team of investment professionals at AJ Bell Investments.





Partnering with you …

AJ Bell was established in 1995. We have grown to become one of the UK's largest investment platforms, with £126 billion of assets under administration and 796,000 customers. We succeed by providing award-winning investment products, backed up with excellent service and online functionality at a low cost. AJ Bell is a member of the London Stock Exchange.

Proven expertise

Our AJ Bell Growth Funds range is powered by AJ Bell Investments. With over 100 years' combined experience of managing funds for retail and institutional investors, this is the team that we trust to provide all of AJ Bell's in-house fund management solutions.

In addition to their investment experience, several members of the team have also worked for and alongside independent advice firms, building centralised investment propositions and other investment management solutions for advisers. In other words, we don't just understand investments, we understand your business too.

…with you in control

AJ Bell has been working with advisers for over 20 years, so we fully understand the importance of the advice model, and the relationships you have developed with your clients. As a company we do not – and will not – provide financial advice, so you can rest assured that your client relationships remain yours, both now and in the future.

By enabling you to view and manage all of your clients via our AJ Bell Investcentre platform, the AJ Bell Growth Funds offer an easy, convenient way for you to build your portfolios, create a centralised investment proposition or provide a neat solution for clients with smaller portfolios.

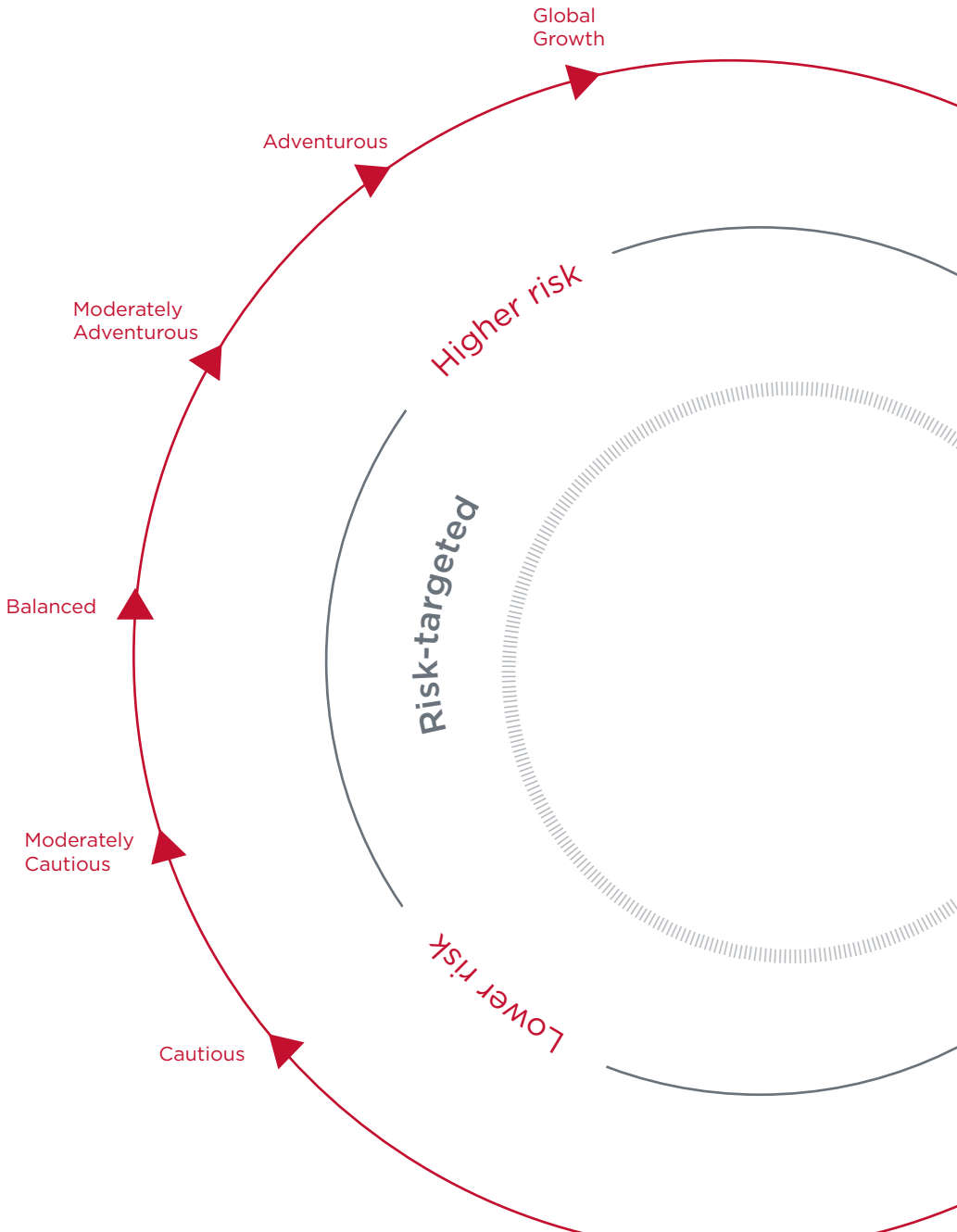
Making suitability seamless

Ensuring a client's suitability for a product is vitally important, which is why the AJ Bell Growth Funds maps to a wide selection of the leading risk profiling tools. As one of the few funds to be awarded a Dynamic Planner 'gold badge', users of the funds benefit from knowing that the AJ Bell Growth Funds you choose will remain suitable not only now, but beyond the point of sale.

Who are the funds for?

With six risk options available – from 'Cautious' through to 'Global Growth' – the funds should cater for most people's risk appetite, although they won't suit everyone. With that in mind, our typical client profiles can help you decide which fund is best suited for a particular person.

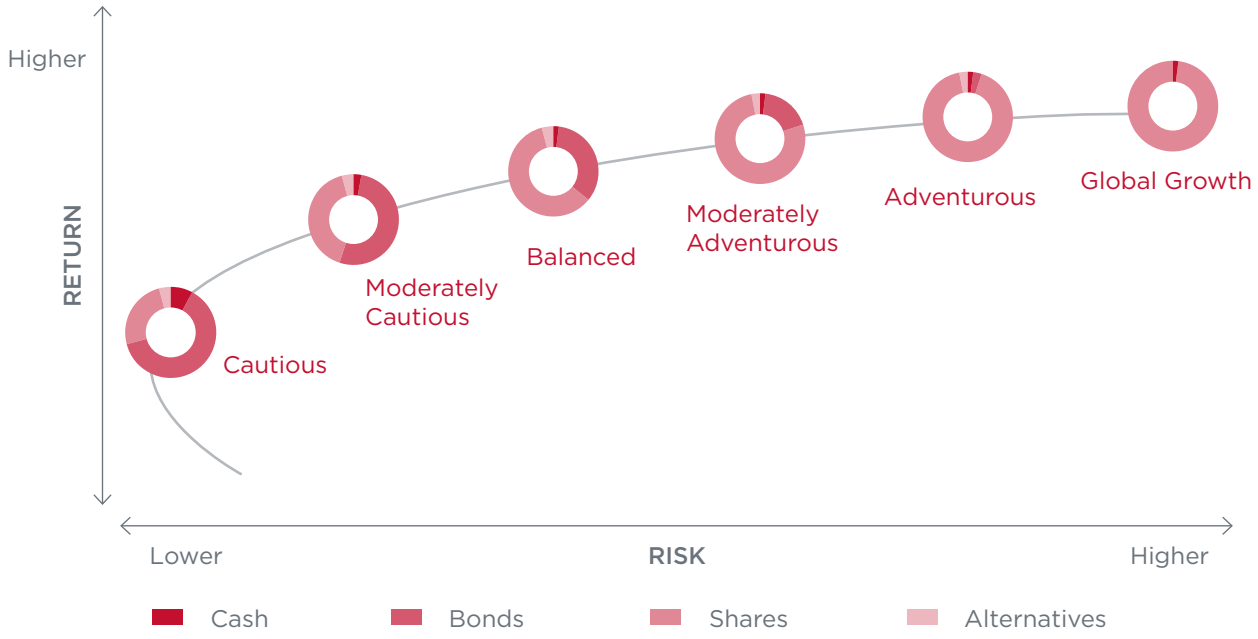
While future returns might be uncertain, we do know that every penny spent in costs is another penny that can't be invested. That's why our funds use innovative implementation techniques to drive down the cost of investing. And with our fixed OCF starting at a market-leading 0.31% for our Growth Funds, 0.50% for our Income Funds and 0.45% for our Responsible Growth Fund, your client will always know the maximum they will pay.



What do you invest in?

Unlike some, so-called, multi-asset investments in the market, we believe that the world is made of more than just bonds and equities. That's why AJ Bell Growth Funds bring together a ready-made fund of shares, bonds, commercial property and cash from all around the globe.

Depending on which fund you choose, we vary the amount invested in each asset class to deliver the right amount of risk. And thanks to our use of data science and human intelligence techniques, the funds are constructed with more asset classes than many of our competitors. More data. More intelligence. Greater efficiency.



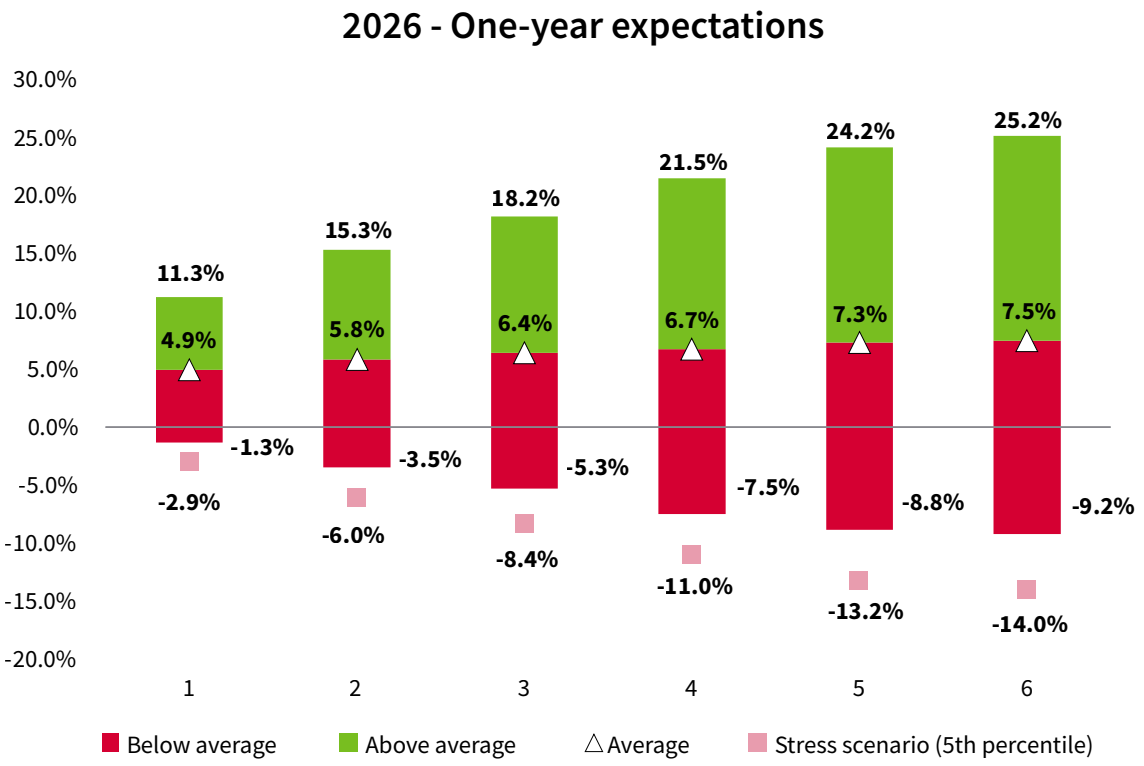
	Cautious	Moderately Cautious	Balanced	Moderately Adventurous	Adventurous	Global Growth
Equity	26.0%	48.2%	60.7%	79.2%	91.0%	99.0%
Fixed Income	51.0%	40.3%	32.6%	17.8%	8.0%	0.0%
Cash	23.0%	11.5%	6.7%	3.0%	1.0%	1.0%

Data is correct as of January 2026

What can I expect?

Since all of the funds are managed to deliver only the level of risk that your clients are comfortable with, it's important that you understand how this translates into returns over time.

We have put together the chart below to help you consider the range of returns that you could expect to see in a one-year period, when invested for the long-term. The longer you invest, the more predictable your returns become. That is because, over time, the good and the bad years tend to cancel each other out.



The green and red bars show the range of outcomes you can expect to see in 80 out of 100 years, whilst the white triangle shows the average annual return in these years.

Occasionally, markets may perform exceptionally well or exceptionally badly. In these years, statistically 20 in 100 years, the actual return may sit outside the range of expectations indicated by the green and red bars.

A market stress scenario, such as that suffered during the financial crisis, can be expected to occur 5 out of 100 years.

This data, alongside the expected volatility of the portfolio, can be seen in the table format below:

	Good return	Average return	Bad return	Stress scenario	Expected volatility
Cautious	11.3%	4.9%	-1.3%	-2.9%	4.20% - 6.30%
Moderately Cautious	15.3%	5.8%	-3.5%	-6.0%	6.30% - 8.40%
Balanced	18.2%	6.4%	-5.3%	-8.4%	8.40% - 10.50%
Moderately Adventurous	21.5%	6.7%	-7.5%	-11.0%	10.50% - 12.60%
Adventurous	24.2%	7.3%	-8.8%	-13.2%	12.60% - 14.70%
Global Growth	25.2%	7.5%	-9.2%	-14.0%	14.70% - 16.80%



The value of investments can go down as well as up and your client may not get back their original investment.

Important information:

- Forecasted returns are based on AJ Bell's target weights for different asset classes in each fund. We then allow for the capital market assumptions of AJ Bell for the relevant indices for each asset class. If we believe certain asset classes are over or undervalued at any point in time, we may vary the asset allocation weightings accordingly.
- The expected return is the arithmetic mean return over a single holding period.
- There is a 10% chance of getting a return above the green bar.
- There is a 10% chance of getting a return below the red bar
- Future returns are assumed to be in line with market returns and conditions experienced over at least the last 15 years.
- Projected returns include estimated ongoing charge figure (OCF) for the underlying products but do not include AJ Bell's annual management charge (AMC) or platform charge.
- The projected returns shown may vary according to the tax treatment of your investment.
- If your client pays tax on this investment, their returns may be lower. Tax depends on their personal circumstances and the rules can change at any time in the future.
- Expected volatility is a statistical measurement of how widely the returns of each portfolio may vary from its average over time. This is measured on a forward-looking basis and is used to help you understand the level of risk taken in each portfolio.
- The data used in this illustration is valid as at January 2026.

How much does it cost?

We firmly believe that high charges are one of the biggest threats to investment returns – which is why we work so hard to keep charges for the AJ Bell Growth Funds as low as possible.

We do this by ensuring that the investments beneath the bonnet of each fund are selected using low-cost strategies that aim to track the performance of well-known indices. In combination with our cost guarantee, we also have a fixed OCF that starts from as little as 0.31% for our Growth Funds, 0.50% for our Income Funds and 0.45% for our Responsible Growth Fund. All of which means your client will only ever pay a low continuous fee to access their investments.

This approach is a highly efficient and effective way of investing, but importantly it also ensures that more of your clients' hard-earned money is working for them, rather than being frittered away on expensive running costs.

How do I invest?

We've made investing in our funds easy. Whether your client wants to invest a lump-sum or start investing a smaller amount regularly, our funds are just a couple of clicks away.

investcentre.co.uk

Alternatively, speak to your Business Development Manager who will know all about our funds and how to get you started.

What happens then?

At AJ Bell, we do all we can to help you and your clients meet their investment objectives. As part of this, we've made it our goal to provide market-leading information that's clear, transparent and easy-to-access.

Through regular factsheets and ongoing commentary, we show exactly where, how and why your clients' money is being invested in a particular way.

Why not contact us to see how we can help?

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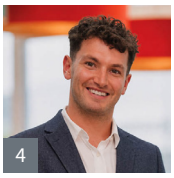
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This brochure provides general information about the AJ Bell Growth Funds. It should not be read or construed as investment advice. It is your responsibility to assess your client's circumstances and make a personal recommendation that is suitable for their needs.

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