Moneybox

Last updated 30 Jun 2026

IFSL Moneybox Cautious Fund (R Shares)

Fund objective & profile

This fund mostly invests in bonds with a smaller slice, up to 35%, in company shares from around the world.

Your money is spread across bonds and shares from the US, Europe, Asia and other major markets, with a touch of gold thrown in to help smooth things out. Because it leans more heavily on bonds, it tends to be less bumpy when stock markets wobble, though it won't shoot up as fast when share prices are booming.

Structured as a 'fund of funds' it benefits from multiple levels of oversight. It's actively managed by the experts at Amundi, drawing on decades of investing expertise and their world-leading investment research institute.

It could suit you if you'd rather keep things calm and steady, rather than chase the biggest possible gains.

Fees

The fund fee represents the annual costs of running the fund. You won't see these charges taken out of your investment directly. Instead, they are factored into the fund's daily value, meaning the performance figures you see are already net of fund fees.

Fund fee	0.29%

Transaction costs also apply.

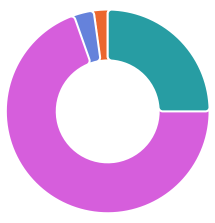
Investment manager

The funds are managed by Amundi, the largest European investment manager. Learn more about Amundi.

Amundi
Investment Solutions

Asset class

This displays the asset class breakdown for the fund as of the last updated date.



Stocks	25%
Bonds	71%
Commodities	3%
Cash	1%

Risk rating

This fund is mainly invested in bonds. Here, the risk is low, but so are the potential returns.

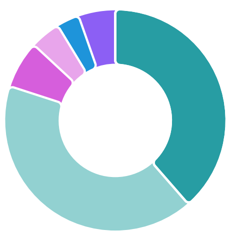
This indicator is based on simulated data using a representative portfolio.

1 2 **3** 4 5 6 7

Fund investments

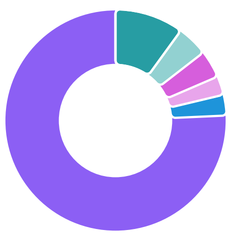
This fund invests in a selection of underlying exchange traded funds (ETFs). These ETFs have exposure to stocks, bonds, and in some cases commodities, from all over the world. This includes developed regions like North America, Europe, and Asia, as well as emerging areas.

Geography



North America	34.5%
Europe	45.6%
Emerging	8.1%
Japan	5.7%
Asia-Pacific (ex. Japan)	2.1%
Other	4%

Sector



Technology	7.9%
Financials	4%
Consumer goods	3.5%
Industrials	2.9%
Health care	2.1%
Others[1]	79.5%

Top 10 exposures

1	European Cash Alternative	14.7%
2	US Government Bonds	9%
3	UK Government Bonds	5.4%
4	Japanese Government Bonds	3.4%
5	Chinese Government Bonds	2.9%
6	Gold	2.7%
7	French Government Bonds	1.4%
8	Italian Government Bonds	1.3%
9	Nvidia	1.2%
10	Alphabet	1.2%

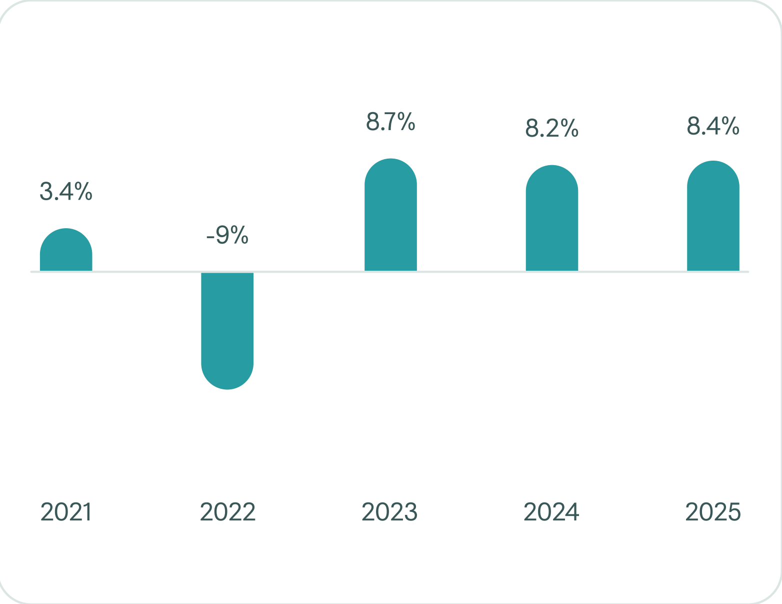
[1]Other includes categories including communication, energy, utilities, and real

Fund investments

This simulated past performance uses historical data from the same market indices that make up the funds.

Performance is calculated in GBP and we've already deducted the 0.29% fund fee.

Past performance is not a reliable indicator of future performance. Data provided by the investment manager, Amundi.



Important information