Scottish Provident International Internal Funds

Policyholder Fund Performance Bulletin as at end of Q3 2016

Source - Financial Express and RL360°. Performance is annual percentage growth except for Since Launch % which is cumulative growth since launch. Figures are on a bid to bid, gross total return basis (i.e. all income reinvested without deduction of tax) and in the fund currency. The performance figures include fund management charges but do not take into account any RL360° product charges.

For further information, an individual factsheet for each fund can be obtained from the SPILA Funds Fund prices page on the Online Service Centre at www.rl360.com. Alternatively you can contact our Customer Service Team by email at csc@rl360.com or by telephone on +44 (0)1624 681682 to request a copy.

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Fund Name and Currency	Currency	Risk Rating	Month Launched	Bid Price	Offer Price	End Q3 2015 To End Q3 2016	End Q3 2014 To End Q3 2015	End Q3 2013 To End Q3 2014	End Q3 2012 To End Q3 2013	End Q3 2011 To End Q3 2012	Since Launch %	Since Launch % p.a.
The Managed Funds - Series 1 are not available to International Investment Portfolio policyholders.												
Managed Funds - Series 1												
Sterling Adventurous Managed Fund	GBP	4	Sep-91	3.920	4.215	+14.29	-0.67	+3.20	+13.16	+10.67	+292.00	+5.62
Sterling Balanced Managed Fund	GBP	3	Sep-91	3.059	3.289	+11.85	-0.87	+3.33	+8.14	+9.44	+205.90	+4.57
Sterling Cautious Managed Fund	GBP	2	Sep-91	2.541	2.732	+8.22	-0.93	+1.94	+4.31	+6.60	+154.10	+3.80
US Dollar Adventurous Managed Fund	USD	4	Sep-91	2.742	2.948	+4.70	-2.96	+5.39	+19.56	+15.91	+174.20	+4.12
US Dollar Balanced Managed Fund	USD	3	Sep-91	2.824	3.036	+5.33	-2.58	+5.64	+11.66	+15.55	+182.40	+4.24
US Dollar Cautious Managed Fund	USD	2	Sep-91	2.768	2.976	+6.50	-2.18	+5.35	+6.68	+12.95	+176.80	+4.16
The Managed Funds - Series 2 are only available to International Investment Portfolio policyholders.												
Managed Funds - Series 2												
Sterling Adventurous Managed Fund †	GBP	4	Jun-96	2.111	2.269	+14.73	+0.11	+3.90	+13.98	+12.14	+127.00	+4.11
Sterling Balanced Managed Fund †	GBP	3	Jun-96	1.758	1.890	+12.33	-0.19	+3.98	+8.88	+10.71	+89.00	+3.18
Sterling Cautious Managed Fund †	GBP	2	Jun-96	1.630	1.752	+8.67	-0.33	+2.45	+4.93	+7.69	+75.30	+2.80
US Dollar Adventurous Managed Fund †	USD	4	Jun-96	1.660	1.784	+5.00	-2.23	+5.76	+19.64	+16.29	+78.50	+2.89
US Dollar Balanced Managed Fund †	USD	3	Jun-96	1.826	1.963	+5.73	-1.99	+6.08	+12.08	+15.96	+96.30	+3.37
US Dollar Cautious Managed Fund †	USD	2	Jun-96	2.002	2.152	+6.94	-1.63	+5.84	+7.22	+13.54	+115.30	+3.84

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Bond Funds												
European Bond Fund	EUR	2	Sep-91	3.831	4.119	+5.54	+2.34	+10.57	+3.55	+8.55	+283.10	+5.52
High Yield Bond Fund	GBP	3	Nov-98	1.437	1.545	+6.44	+2.66	+6.13	+8.59	+15.25	+54.50	+2.46
North American Bond Fund	USD	2	Sep-91	3.009	3.235	+4.08	+1.12	+4.31	-1.08	+6.74	+200.90	+4.51
UK Bond Fund	GBP	2	Sep-91	4.316	4.640	+12.95	+4.94	+4.87	-2.22	+8.49	+331.60	+6.02
World Bond Fund	USD	2	Sep-91	3.917	4.211	-0.36	-5.82	-1.95	-8.10	+0.78	+127.10	+3.34
Specialist Funds												
China Opportunities Fund	USD	5	Oct-95	6.204	6.670	+12.01	-10.27	+3.02	+21.25	+7.50	+567.10	+9.46
Global Emerging Markets Fund	USD	5	Aug-98	2.376	2.554	+14.84	-23.74	+0.44	-0.26	+10.22	+155.50	+5.30
Global Technology Fund (Series 1)	USD	5	Oct-95	2.017	2.168	+16.66	-4.16	+10.54	+19.21	+12.31	+116.90	+3.76
Global Technology Fund (Series 2) Ω	USD	5	Jun-00	0.409	0.439	+17.19	-3.32	+11.08	+19.93	+11.98	-56.00	-4.90
India Fund †	USD	5	Oct-95	5.754	6.187	+4.09	+4.68	+31.40	-16.67	+6.54	+518.70	+9.06
UK Equity Opportunities *	GBP	4	Jan-96	3.161	3.398	-0.88	+3.71	+6.36	+38.79	+26.47	+239.90	+6.08
UK Mid Cap †	GBP	4	Jan-96	3.161	3.398	-0.88	+3.71	+6.36	+38.79	+26.47	+239.90	+6.08

Ω *Only available on the Technology Bond*

Equity Funds												
European Equity Fund	EUR	4	Sep-91	5.482	5.894	-1.84	+0.41	+10.31	+15.17	+23.01	+286.10	+5.55
Far East (Excluding Japan) Fund	USD	5	Oct-95	2.228	2.395	+12.13	-16.12	+1.67	+5.48	+12.36	+139.60	+4.25
Japan Growth Fund	USD	4	Jan-96	0.895	0.962	+18.23	+6.32	-8.83	+43.30	+0.37	-3.80	-0.19
North American Equity Fund	USD	4	Sep-91	6.720	7.225	+10.65	-0.52	+11.04	+15.65	+23.64	+289.60	+5.59
UK Blue Chip Fund †	GBP	3	Oct-95	1.474	1.584	+11.08	-3.63	+6.09	+12.38	+5.29	+58.50	+2.22
UK Equity Fund	GBP	4	Sep-91	2.755	2.962	+1.81	+2.81	+3.58	+16.13	+18.33	+175.50	+4.14
UK Prime Equity Fund *	GBP	3	Oct-95	1.474	1.584	+11.08	-3.63	+6.09	+12.38	+5.29	+58.50	+2.22
World Equity Fund	USD	4	Sep-91	2.637	2.835	+2.05	-4.08	+2.63	+22.04	+12.27	+52.90	+1.71

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Deposit Funds												
Dollar Deposit	USD	1	Sep-91	1.625	1.747	+0.12	+0.12	+0.19	+0.25	+0.25	+62.50	+1.96
Euro Deposit	EUR	1	Sep-91	1.816	1.952	-0.06	+0.06	+0.17	+0.22	+0.22	+81.60	+2.42
Sterling Deposit	GBP	1	Sep-91	2.288	2.460	+0.22	+0.22	+0.18	+0.31	+0.31	+128.80	+3.37

Important Notes

In Hong Kong, this document is only for distribution to financial intermediaries and not to members of the public. If this information is presented to a policyholder it should be done so in conjunction with appropriate financial advice.

The Scottish Provident International internal funds are only available to holders of policies issued by Scottish Provident International Life Assurance Limited (SPILA) which is now known as RL360 Insurance Company Limited (RL360°), where the investment choices were limited to the SPILA internal fund range.

It is important to know that the unit prices reflect the value of the underlying assets of the funds and can go down as well as up. Past performance is not indicative of future performance. We make no warranty as to the performance of the funds. These statistics should be read in conjunction with the SPILA Fund Guide. Any investment decision regarding the suitability of the funds should be taken in consultation with your Independent Financial Adviser having considered your individual circumstances and attitude to risk. Where a fund invests in overseas securities, the unit price may also rise and fall purely on account of exchange rate fluctuations. RL360 Insurance Company Limited is not responsible for, and will not compensate Policyholders in relation to, the performance of their underlying funds.

RISK RATINGS: 1 Low Risk; 2 Low to Medium Risk; 3 Medium Risk; 4 Medium to High Risk; 5 High Risk. The risk ratings have been set by us having taken due account of the asset mix of each fund. The risk ratings apply to investments made in the base currency of the funds and do not take into account any exchange in rate fluctuations.

The statistics provided are based on prices as at 30 September 2016

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