FUND PERFORMANCE

FUND PERFORMANCE BOOKLET

PERFORMANCE DATA

This booklet contains a number of different performance measures and time periods to help you assess the SPILA Funds fund range. The data used to arrive at the figures shown is provided by Morningstar.

Included in the booklet you will find:

Cumulative Performance
this shows you the percentage increase or decrease in a fund's performance over a specified time frame. We show time periods of 1 month all the way to 10 years.

Annualised Performance
this is effectively the cumulative performance of the fund converted into the average yearly growth. For example, if a fund has achieved 23.58% growth over the last 3 years, annualised performance will show 7.31% over the same period. This means the fund has effectively achieved a growth of 7.31% each year for the last 3 years.

Discrete Performance
this is the cumulative performance but presented in 5 discrete 12 monthly periods, normally on a rolling quarterly basis and calendar year. It allows you to see how the fund has performed for each individual year over the last 5 years.

The greater the variation in a fund's set of published unit prices the more 'volatile' the fund is and therefore potentially more risky. The less variation, the more consistent the fund is and generally speaking less risky. As with any performance data, the past is not necessarily a guide to the future. Just because a fund has performed consistently over the last 3 years doesn't mean it will do so again. We are not responsible for, and will not compensate your policy in relation to, the performance of underlying funds.

IMPORTANT

- Performance statistics include the fund's own management charges, but excludes any RL360 product charges and are calculated in the asset currency, nav to nav, on a total return basis.
- Where no performance data is available a hyphen (-) will be shown.
- A bid/offer spread of 7% applies to new premium payments.
- Funds marked with a # are not available to Hong Kong policyholders.
- The Managed Funds Series 1 are not available to International Investment Portfolio policies, but the Managed Funds Series 2 are only available to International Investment Portfolio policies.
- The Global Technology Series 2 fund is only available to the Technology Bond.

RISK RATING

Ratings range between 1 and 5. 1 = lower risk, potentially lower reward, 5 = higher risk, potentially higher reward. For full details of the ratings for each fund and the methodology used please refer to the Scottish Provident International Funds Investment Fund Guide.

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CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the SPILA Funds range up until 04 Apr 2024. For example the 1yr % figure is the percentage growth between 05 Apr 2023 and 04 Apr 2024.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Currency/Money Market										
Dollar Deposit Acc USD	USD	GB0004022207	16 Sep 1991	0.40	1.14	2.30	4.41	6.60	7.44	9.70
Euro Deposit Acc EUR	EUR	GB0004022314	16 Sep 1991	0.16	0.55	1.10	2.06	1.61	0.77	0.83
Sterling Deposit Acc GBP	GBP	GB0004022199	16 Sep 1991	0.37	1.12	2.27	4.15	5.60	5.78	6.94
Equity - Asia Pacific excluding Japan										
Far East ex Japan Acc USD	USD	GB0007825465	02 Oct 1995	3.00	7.75	15.68	11.87	-9.28	22.53	42.97
Equity - Emerging Markets										
Global Emerging Markets Acc USD	USD	GB0004437355	03 Aug 1998	4.08	3.43	8.96	4.62	-30.73	-2.34	5.04
Equity - Europe excluding UK										
European Equity Acc EUR	EUR	GB0004020599	16 Sep 1991	1.97	13.99	22.63	17.97	16.52	71.80	97.48
Equity - Global										
Global Growth Portfolio Acc GBP #	GBP	GB0004022421	09 Aug 1991	0.68	9.23	13.16	11.14	20.34	50.56	92.79
World Equity Acc USD	USD	GB0004020938	16 Sep 1991	0.90	5.68	16.64	8.50	2.29	31.10	32.27
Equity - North America										
North American Equity Acc USD	USD	GB0004020714	16 Sep 1991	0.01	6.55	16.53	23.21	25.34	75.43	120.51
Equity - Single Country										
Japan Growth Acc USD	USD	GB0007844128	02 Jan 1996	-2.13	5.45	21.00	12.23	-21.28	18.34	74.51
Equity - UK										
UK Blue Chip Acc GBP ('UK Prime Equity' for Hong Kong policyholders)	GBP	GB0007825028	02 Oct 1995	4.79	3.13	5.80	3.76	35.79	42.08	59.19
UK Equity Acc GBP	GBP	GB0004020821	16 Sep 1991	4.42	4.79	9.78	10.89	26.21	22.97	43.11
UK Mid Cap Acc GBP ('UK Equity Opportunities' for Hong Kong policyholders)	GBP	GB0007844565	02 Jan 1996	2.46	4.93	15.59	7.11	-37.73	-20.09	-15.76
Fixed Interest - Europe										
European Bond Acc EUR	EUR	GB0004021019	16 Sep 1991	0.60	-0.92	5.78	3.00	-15.82	-12.30	-0.98
Fixed Interest - Global										
High Yield Bond Acc GBP	GBP	GB0004805619	05 Nov 1998	-0.42	0.54	6.61	7.58	1.84	11.03	26.89
World Bond Acc USD	USD	GB0004021456	16 Sep 1991	-0.59	-3.40	5.15	-3.79	-17.71	-8.97	-16.51

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CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the SPILA Funds range up until 04 Apr 2024. For example the 1yr % figure is the percentage growth between 05 Apr 2023 and 04 Apr 2024.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Fixed Interest - Sterling										
UK Bond Acc GBP	GBP	GB0004021340	16 Sep 1991	1.11	0.54	9.69	7.10	-3.28	0.28	22.01
Fixed Interest - US										
North American Bond Acc USD	USD	GB0004021233	16 Sep 1991	-0.03	-1.10	5.56	-0.76	-12.31	-4.50	3.33
Global Managed										
Adventurous Managed S1 Acc GBP	GBP	GB0004021563	16 Sep 1991	3.00	4.81	8.79	8.84	8.84	19.59	46.93
Adventurous Managed S1 Acc USD	USD	GB0004021894	16 Sep 1991	1.50	7.67	15.66	16.02	12.72	38.51	49.71
Adventurous Managed S2 Acc GBP #	GBP	GB0007805400	03 Jun 1996	3.04	4.95	9.09	9.38	10.51	22.86	55.81
Adventurous Managed S2 Acc USD #	USD	GB0007805178	03 Jun 1996	1.53	7.82	15.97	16.60	14.44	42.03	57.28
Balanced Managed S1 Acc GBP	GBP	GB0004021670	16 Sep 1991	2.49	3.70	8.10	7.79	5.51	13.15	35.21
Balanced Managed S1 Acc USD	USD	GB0004021902	16 Sep 1991	1.61	5.74	15.09	11.76	-0.46	29.29	41.01
Balanced Managed S2 Acc GBP #	GBP	GB0007805392	03 Jun 1996	2.51	3.84	8.34	8.34	7.10	16.18	42.94
Balanced Managed S2 Acc USD #	USD	GB0007950388	03 Jun 1996	1.67	5.89	15.39	12.33	1.08	32.59	48.33
Cautious Managed S1 Acc GBP	GBP	GB0004021787	16 Sep 1991	1.74	2.01	6.35	4.37	-2.21	2.98	13.76
Cautious Managed S1 Acc USD	USD	GB0004022082	16 Sep 1991	0.35	-0.29	7.68	6.76	-2.05	4.43	17.65
Cautious Managed S2 Acc GBP #	GBP	GB0007805285	03 Jun 1996	1.75	2.16	6.64	4.90	-0.72	5.64	19.79
Cautious Managed S2 Acc USD #	USD	GB0007950495	03 Jun 1996	0.61	3.93	5.55	2.77	9.93	23.29	47.53
Specialist										
China Opportunities Acc USD	USD	GB0007823643	02 Oct 1995	2.80	2.52	-1.42	-21.31	-53.80	-44.61	-25.23
Global Technology S1 Acc USD	USD	GB0007824617	02 Oct 1995	-0.24	17.58	31.55	40.01	-0.05	105.52	329.16
Global Technology S2 Acc USD #	USD	GB0009553602	01 Jun 2000	-0.19	17.84	32.10	41.04	2.29	113.72	352.11
India Acc USD #	USD	GB0007824385	02 Oct 1995	-0.08	4.10	14.70	24.06	7.27	26.83	56.16

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ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the SPILA Funds range up until 04 Apr 2024. For example the 3yr % figure is the average annual percentage growth achieved between 05 Apr 2021 and 04 Apr 2024. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Currency/Money Market								
Dollar Deposit Acc USD	USD	GB0004022207	16 Sep 1991	4.41	2.15	1.45	0.93	1.01
Euro Deposit Acc EUR	EUR	GB0004022314	16 Sep 1991	2.06	0.53	0.15	0.08	0.34
Sterling Deposit Acc GBP	GBP	GB0004022199	16 Sep 1991	4.15	1.83	1.13	0.67	0.90
Equity - Asia Pacific excluding Japan								
Far East ex Japan Acc USD	USD	GB0007825465	02 Oct 1995	11.87	-3.19	4.15	3.64	19.83
Equity - Emerging Markets								
Global Emerging Markets Acc USD	USD	GB0004437355	03 Aug 1998	4.62	-11.52	-0.47	0.49	20.29
Equity - Europe excluding UK								
European Equity Acc EUR	EUR	GB0004020599	16 Sep 1991	17.97	5.23	11.43	7.04	19.30
Equity - Global								
Global Growth Portfolio Acc GBP #	GBP	GB0004022421	09 Aug 1991	11.14	6.37	8.53	6.78	12.37
World Equity Acc USD	USD	GB0004020938	16 Sep 1991	8.50	0.76	5.57	2.84	18.86
Equity - North America								
North American Equity Acc USD	USD	GB0004020714	16 Sep 1991	23.21	7.82	11.90	8.23	17.90
Equity - Single Country								
Japan Growth Acc USD	USD	GB0007844128	02 Jan 1996	12.23	-7.67	3.42	5.73	20.38
Equity - UK								
UK Blue Chip Acc GBP ('UK Prime Equity' for Hong Kong policyholders)	GBP	GB0007825028	02 Oct 1995	3.76	10.74	7.28	4.76	17.18
UK Equity Acc GBP	GBP	GB0004020821	16 Sep 1991	10.89	8.07	4.22	3.65	19.55
UK Mid Cap Acc GBP ('UK Equity Opportunities' for Hong Kong policyholders)	GBP	GB0007844565	02 Jan 1996	7.11	-14.61	-4.39	-1.70	24.92
Fixed Interest - Europe								
European Bond Acc EUR	EUR	GB0004021019	16 Sep 1991	3.00	-5.58	-2.59	-0.10	6.34
Fixed Interest - Global								
High Yield Bond Acc GBP	GBP	GB0004805619	05 Nov 1998	7.58	0.61	2.11	2.41	9.43

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ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the SPILA Funds range up until 04 Apr 2024. For example the 3yr % figure is the average annual percentage growth achieved between 05 Apr 2021 and 04 Apr 2024. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
World Bond Acc USD	USD	GB0004021456	16 Sep 1991	-3.79	-6.29	-1.86	-1.79	8.46
Fixed Interest - Sterling								
UK Bond Acc GBP	GBP	GB0004021340	16 Sep 1991	7.10	-1.11	0.06	2.01	8.48
Fixed Interest - US								
North American Bond Acc USD	USD	GB0004021233	16 Sep 1991	-0.76	-4.29	-0.92	0.33	6.70
Global Managed								
Adventurous Managed S1 Acc GBP	GBP	GB0004021563	16 Sep 1991	8.84	2.86	3.64	3.92	13.17
Adventurous Managed S1 Acc USD	USD	GB0004021894	16 Sep 1991	16.02	4.07	6.73	4.12	13.40
Adventurous Managed S2 Acc GBP #	GBP	GB0007805400	03 Jun 1996	9.38	3.39	4.20	4.53	13.17
Adventurous Managed S2 Acc USD #	USD	GB0007805178	03 Jun 1996	16.60	4.60	7.27	4.63	13.40
Balanced Managed S1 Acc GBP	GBP	GB0004021670	16 Sep 1991	7.79	1.80	2.50	3.06	11.40
Balanced Managed S1 Acc USD	USD	GB0004021902	16 Sep 1991	11.76	-0.15	5.27	3.50	12.36
Balanced Managed S2 Acc GBP #	GBP	GB0007805392	03 Jun 1996	8.34	2.31	3.05	3.64	11.39
Balanced Managed S2 Acc USD #	USD	GB0007950388	03 Jun 1996	12.33	0.36	5.80	4.02	12.36
Cautious Managed S1 Acc GBP	GBP	GB0004021787	16 Sep 1991	4.37	-0.74	0.59	1.30	7.89
Cautious Managed S1 Acc USD	USD	GB0004022082	16 Sep 1991	6.76	-0.69	0.87	1.64	8.40
Cautious Managed S2 Acc GBP #	GBP	GB0007805285	03 Jun 1996	4.90	-0.24	1.10	1.82	7.90
Cautious Managed S2 Acc USD #	USD	GB0007950495	03 Jun 1996	2.77	3.21	4.28	3.97	7.73
Specialist								
China Opportunities Acc USD	USD	GB0007823643	02 Oct 1995	-21.31	-22.69	-11.14	-2.87	27.33
Global Technology S1 Acc USD	USD	GB0007824617	02 Oct 1995	40.01	-0.02	15.50	15.68	24.93
Global Technology S2 Acc USD #	USD	GB0009553602	01 Jun 2000	41.04	0.76	16.40	16.29	24.96
India Acc USD #	USD	GB0007824385	02 Oct 1995	24.06	2.37	4.87	4.56	17.87

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DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the SPILA Funds range up until the end of March in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Mar 24 - Mar 23 %	Mar 23 - Mar 22 %	Mar 22 - Mar 21 %	Mar 21 - Mar 20 %	Mar 20 - Mar 19 %
Currency/Money Market								
Dollar Deposit Acc USD	USD	GB0004022207	16 Sep 1991	4.35	2.29	-0.18	-0.18	0.97
Euro Deposit Acc EUR	EUR	GB0004022314	16 Sep 1991	2.06	0.39	-0.89	-0.50	-0.28
Sterling Deposit Acc GBP	GBP	GB0004022199	16 Sep 1991	4.15	1.48	-0.13	-0.13	0.30
Equity - Asia Pacific excluding Japan								
Far East ex Japan Acc USD	USD	GB0007825465	02 Oct 1995	10.99	-10.19	-9.05	68.06	-18.76
Equity - Emerging Markets								
Global Emerging Markets Acc USD	USD	GB0004437355	03 Aug 1998	2.93	-13.26	-21.85	66.58	-14.81
Equity - Europe excluding UK								
European Equity Acc EUR	EUR	GB0004020599	16 Sep 1991	17.92	-2.30	3.11	57.90	-5.63
Equity - Global								
Global Growth Portfolio Acc GBP #	GBP	GB0004022421	09 Aug 1991	13.27	0.46	6.95	27.21	-1.19
World Equity Acc USD	USD	GB0004020938	16 Sep 1991	9.73	-7.00	2.34	48.14	-13.04
Equity - North America								
North American Equity Acc USD	USD	GB0004020714	16 Sep 1991	26.99	-6.52	8.03	44.05	-2.25
Equity - Single Country								
Japan Growth Acc USD	USD	GB0007844128	02 Jan 1996	15.42	-13.90	-16.91	49.61	-2.66
Equity - UK								
UK Blue Chip Acc GBP ('UK Prime Equity' for Hong Kong policyholders)	GBP	GB0007825028	02 Oct 1995	4.59	3.68	25.11	37.24	-22.77
UK Equity Acc GBP	GBP	GB0004020821	16 Sep 1991	11.43	3.16	9.98	38.35	-27.46
UK Mid Cap Acc GBP ('UK Equity Opportunities' for Hong Kong policyholders)	GBP	GB0007844565	02 Jan 1996	7.96	-25.16	-21.31	68.35	-22.68
Fixed Interest - Europe								
European Bond Acc EUR	EUR	GB0004021019	16 Sep 1991	3.97	-11.06	-8.16	3.87	-0.13
Fixed Interest - Global								
High Yield Bond Acc GBP	GBP	GB0004805619	05 Nov 1998	8.41	-4.49	-1.53	21.91	-10.27
World Bond Acc USD	USD	GB0004021456	16 Sep 1991	-2.90	-8.56	-6.62	6.28	3.86
Fixed Interest - Sterling								
UK Bond Acc GBP	GBP	GB0004021340	16 Sep 1991	8.42	-7.01	-3.65	-1.25	4.66
Fixed Interest - US								
North American Bond Acc USD	USD	GB0004021233	16 Sep 1991	0.83	-6.58	-5.72	4.72	3.56

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DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the SPILA Funds range up until the end of March in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Mar 24 - Mar 23 %	Mar 23 - Mar 22 %	Mar 22 - Mar 21 %	Mar 21 - Mar 20 %	Mar 20 - Mar 19 %
Global Managed								
Adventurous Managed S1 Acc GBP	GBP	GB0004021563	16 Sep 1991	9.39	-3.61	3.04	34.87	-17.12
Adventurous Managed S1 Acc USD	USD	GB0004021894	16 Sep 1991	17.95	-9.32	7.00	33.81	-7.04
Adventurous Managed S2 Acc GBP #	GBP	GB0007805400	03 Jun 1996	9.94	-3.15	3.57	35.55	-16.53
Adventurous Managed S2 Acc USD #	USD	GB0007805178	03 Jun 1996	18.53	-8.84	7.55	34.47	-6.58
Balanced Managed S1 Acc GBP	GBP	GB0004021670	16 Sep 1991	8.38	-5.59	3.04	28.05	-15.15
Balanced Managed S1 Acc USD	USD	GB0004021902	16 Sep 1991	13.33	-8.46	-2.79	37.61	-5.15
Balanced Managed S2 Acc GBP #	GBP	GB0007805392	03 Jun 1996	8.93	-5.11	3.53	28.71	-14.61
Balanced Managed S2 Acc USD #	USD	GB0007950388	03 Jun 1996	13.87	-7.97	-2.32	38.28	-4.65
Cautious Managed S1 Acc GBP	GBP	GB0004021787	16 Sep 1991	4.90	-6.50	-0.18	16.92	-9.38
Cautious Managed S1 Acc USD	USD	GB0004022082	16 Sep 1991	7.99	-3.46	-5.29	15.88	-6.33
Cautious Managed S2 Acc GBP #	GBP	GB0007805285	03 Jun 1996	5.45	-6.05	0.33	17.52	-8.92
Cautious Managed S2 Acc USD #	USD	GB0007950495	03 Jun 1996	2.55	16.37	-8.12	6.08	1.70
Specialist								
China Opportunities Acc USD	USD	GB0007823643	02 Oct 1995	-21.96	-11.93	-31.52	40.02	-14.93
Global Technology S1 Acc USD	USD	GB0007824617	02 Oct 1995	41.40	-20.17	-8.00	92.97	6.19
Global Technology S2 Acc USD #	USD	GB0009553602	01 Jun 2000	42.47	-19.50	-7.30	94.50	6.98
India Acc USD #	USD	GB0007824385	02 Oct 1995	23.06	-16.25	3.94	57.32	-24.43

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IMPORTANT INFORMATION

The figures in this booklet have been prepared for information purposes only and are not an invitation to purchase a fund on the basis of the data given. RL360 does not provide investment advice and does not recommend the use of any fund manager or investment fund detailed within this booklet.

Before selecting funds for your policy you should read the product's most recent Fund Guide (where one is available), and also read the supporting materials made available by the fund manager for your chosen funds. These will commonly detail how the fund is structured, how it is performing, the make up of its underlying assets and other important information. The final responsibility for fund selection lies with you and your adviser. If the funds selected for your policy reduce in value, this will reduce your policy value and RL360 will not compensate you as a result.

Where you invest in funds that are denominated in a currency different to that of your policy, the investment returns will be subject to currency risk.

Where the provider of a fund linked to your policy becomes insolvent or is unable to meet its liabilities for any reason, your policy will suffer the loss.

The funds linked to your policy value will be owned wholly by RL360 and in most cases, as we are a corporate investor, you will not be eligible for compensation under investment compensation schemes.

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