

PROTECTION



**FUND
GUIDE**

DECEMBER 2018

RL360°

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IMPORTANT INFORMATION

INTRODUCTION

This guide is intended for the following protection products:

- LifePlan
- Protected Lifestyle

For LifePlan Lebanon please refer to the LifePlan Lebanon Protection Fund Guide for the relevant fund choices and for Protected Lifestyle Lebanon please refer to the Protection Fund Guide for Lebanon plan owners.

Your plan is all about providing protection, and in the insurance industry there are generally two different ways to do this:

1. A plan where you make payments and get nothing back if you stop paying; or
2. A plan where you make payments which are invested and may be worth something even if you stop paying and bring it to an end.

Your plan is the latter.

This guide provides you with information about the funds that your plan can invest into.

Before applying for your plan you should speak to your financial adviser and read the rest of the literature suite in full, which can be accessed on our website www.r1360.com.

CHOOSING YOUR FUNDS

When you apply for your plan, you tell us which funds you would like your payments to be invested in. We invest your money creating “units” in the fund, and each unit is valued using the fund price. As the fund price goes up your units increase in value and as the price goes down they decrease.

The goal for your plan is to be worth a similar value, or more, to the cover you require at the point of making a claim.

Some funds perform better than others during the ups and downs of market conditions so we provide you with a wide range of funds in different sectors and asset classes with different risk ratings. Bear in mind that you don't have to invest in just one fund. In fact diversifying your plan across different style funds can be a wise thing in order to help smooth the returns on your investments. You can choose up to 5 funds.

The range of funds are provided by some of the world's leading managers including Aberdeen Standard, BlackRock, BNY Mellon, Columbia Threadneedle, Invesco, JP Morgan and UBS.

WHY YOUR CHOICE MATTERS

Imagine an athletics team. Now think about all the different events that those athletes will take part in. Why are there specific athletes for certain events? Why not have one person take part in every event? It simply comes down to some individuals being better adapted to certain events than to others.

Likewise with investments you have some which are designed to achieve one goal and others designed to achieve something else.

The question for you is whether you prefer the type of athlete who consistently achieves respectable times and results or the potential of a star who could win the championship but is equally likely to finish last?

In our industry the level of risk you are willing to take to achieve growth is described as your risk appetite, and you need to decide how much risk you are hungry for.

Funds matter because the selections you make will determine how your plan performs and the experience you have whilst meeting your goals.



ASSESSING RISK

To help you understand the level of risk attached to each fund, a risk vs reward scale of 1 to 7 is used.

The scale is calculated using a European industry standard, with 1 indicating lower risk and 7 being higher risk.

You will see the risk indicator in a document referred to as the “KIID”. This is the Key Investor Information Document. You can find copies of these online via your specific product fund centre on our website at www.rl360.com/fundcentres

If for any reason a fund within the range doesn't use this standard or produce a KIID, our fund data provider, Morningstar, calculates the appropriate risk rating for us.

DIGGING DEEPER

Your adviser can provide you with professional support in choosing the right funds to meet your objectives, but if you want to know more for yourself we provide access to more than just the KIID.

In the Documents section of our online fund centre you will find these documents from fund manager:

Fund Prospectus - a legal document that details the investment objective, plan and strategy of a fund or group of funds. This is an in depth and technical document.

Factsheet - usually produced each month providing a summary of performance, holdings and charges.

The fund centre is also a great place to keep up to date with daily price changes and performance over a selection of time periods and methods. It allows you to produce graphs, look at several funds side by side and produce a printable performance bulletin for all the funds in the range.

It even lets you filter the range of funds in a number of ways including by risk rating. Our online fund centre is updated daily and is the very best place to go to ensure you have all the latest fund information available.



MAKE YOUR SELECTION

The following overview lists each fund available by sector along with a range of information about it. Most of these are clear, but some terms you might be unfamiliar with, so here is an explanation:

ISIN - this is simply a reference which identifies the fund in line with international standards.

Domicile - this is where the fund structure has been established, many of which will be in Luxembourg.

AMC % - annual charge applied by the fund manager for running the fund, already taken into account in the fund price.

Perf fee % - this is a performance fee that may become payable where the fund performance has exceeded a certain amount (in fund literature you might see this referenced as the “benchmark”, “hurdle rate” or “water mark”). Performance fees are normally payable in addition to the AMC but also reflected in the price. The fund prospectus will tell you more.

Fund of funds - this is when the fund invests into a series of other funds, these may be offered by the same fund company or multiple other fund companies.

Socially conscious - these funds generally invest into companies that operate by certain ethical principles, provide social benefits or are sensitive to the environment.

You can make changes to your fund choice at any time, after your plan starts. We call this a “switch”. A switch form is available on our website to help you do this. If you are registered to view your plan online and have applied for online switching, you can even conduct your own switches online quickly without the need to post any forms to us.



FUND RANGE FOR LIFEPLAN

For Protected Lifestyle go to page 11

Data is sourced from Morningstar® and is correct as at 3 December 2018

Please note that the LifePlan fund range is available at the 'net asset value' (NAV), which means there are no initial fund charges when you request a switch.

Commodity & Energy

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Pictet Water | P | EUR | LU0104884860 | 5 | 20/01/00 | Luxembourg | 1.60 | - | - | - |
| Pictet Water | P | USD | LU0255980327 | 5 | 29/05/06 | Luxembourg | 1.60 | - | - | - |

Currency/Money Market

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Liquidity (Lux) | A2 | EUR | LU0090865873 | 1 | 23/07/90 | Luxembourg | 0.02 | - | - | - |
| Aberdeen Liquidity (Lux) | A2 | GBP | LU0049015760 | 1 | 01/07/85 | Luxembourg | 0.20 | - | - | - |
| Aberdeen Liquidity (Lux) | A2 | USD | LU0049014870 | 1 | 17/09/84 | Luxembourg | 0.10 | - | - | - |
| Goldman Sachs Euro Liquid Reserve | Admin | EUR | IE0031295821 | 1 | 27/02/02 | Ireland | 0.10 | - | - | - |
| Goldman Sachs Sterling Liquid Reserve | Admin | GBP | IE0031296126 | 1 | 06/06/00 | Ireland | 0.15 | - | - | - |
| Goldman Sachs USD Liquid Reserve | Admin | USD | IE0031294410 | 1 | 01/08/96 | Ireland | 0.20 | - | - | - |
| UBS (Lux) Money Market | P | AUD | LU0066649970 | 1 | 17/08/92 | Luxembourg | 0.58 | - | - | - |
| UBS (Lux) Money Market | P | CHF | LU0033502740 | 1 | 16/09/91 | Luxembourg | 0.04 | - | - | - |
| UBS (Lux) Money Market | P | EUR | LU0006344922 | 1 | 09/10/89 | Luxembourg | 0.04 | - | - | - |
| UBS (Lux) Money Market | P | GBP | LU0006277635 | 1 | 25/11/88 | Luxembourg | 0.58 | - | - | - |
| UBS (Lux) Money Market | P | USD | LU0006277684 | 1 | 25/11/88 | Luxembourg | 0.58 | - | - | - |

Equity - Asia Pacific excluding Japan

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|------------------------------|-------------|-----|--------------|-------------|-------------|----------|-------|------------|---------------|--------------------|
| Guinness Asian Equity Income | C | EUR | IE00BGHQDM52 | 5 | 20/12/13 | Ireland | 1.50 | - | - | - |
| Guinness Asian Equity Income | C | GBP | IE00BVYPNP33 | 5 | 11/03/15 | Ireland | 1.50 | - | - | - |
| Guinness Asian Equity Income | C | USD | IE00BVYPNQ40 | 5 | 11/03/15 | Ireland | 1.50 | - | - | - |

Equity - Asia Pacific including Japan

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Asia Pacific & Japan Equity | A | GBP | GB00B0XWNJ21 | 5 | 01/03/79 | UK | 1.75 | - | - | - |
| Matthews Asia - Asia Dividend | A | GBP | LU0594556309 | 5 | 28/02/11 | Luxembourg | 1.25 | - | - | - |
| Matthews Asia - Asia Dividend | A | USD | LU0491817952 | 5 | 26/08/10 | Luxembourg | 1.25 | - | - | - |

Equity - Europe excluding UK

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Threadneedle European Smaller Companies | R | GBP | GB0001531424 | 5 | 14/11/97 | UK | 1.50 | - | - | - |
| Threadneedle (Lux) European Smaller Companies | 1E | EUR | LU1864952335 | 5 | 23/10/18 | Luxembourg | 1.50 | - | - | - |

Equity - Europe including UK

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|-----------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Jupiter European Growth | L | EUR | LU0260085492 | 5 | 17/08/01 | Luxembourg | 1.50 | - | - | - |
| Jupiter European Growth Hgd | L | USD | LU0966834136 | 5 | 02/10/13 | Luxembourg | 1.50 | - | - | - |

Equity - Global

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Ethical World Equity | A | GBP | GB0006833718 | 5 | 01/05/99 | UK | 1.50 | - | - | ✓ |
| BNY Mellon Global Equity | A | EUR | IE0004003764 | 5 | 29/01/88 | Ireland | 2.00 | - | - | - |
| BNY Mellon Global Equity | A | USD | IE0004004283 | 5 | 29/01/88 | Ireland | 2.00 | - | - | - |
| Fidelity Funds Global Dividend | A | EUR | LU1261431768 | 5 | 07/08/15 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Global Dividend | A | USD | LU0772969993 | 5 | 04/05/12 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Global Dividend Hgd | A | EUR | LU0605515377 | 5 | 30/01/12 | Luxembourg | 1.50 | - | - | - |
| Fidelity Global Dividend | A | GBP | GB00B7FQHJ97 | 5 | 30/01/12 | UK | 1.50 | - | - | - |
| First Eagle Amundi International | AU-C | USD | LU0068578508 | 4 | 27/10/06 | Luxembourg | 2.00 | 15.00 | - | - |
| Franklin Mutual Global Discovery | A | EUR | LU0211333025 | 5 | 25/10/05 | Luxembourg | 1.00 | - | - | - |
| Franklin Mutual Global Discovery | A | USD | LU0211331839 | 5 | 25/10/05 | Luxembourg | 1.00 | - | - | - |
| Fundsmith Equity | R | GBP | GB00B4LPDJ14 | 5 | 01/11/10 | UK | 1.50 | - | - | - |
| Guinness Global Equity Income | C | EUR | IE00BGHQF631 | 5 | 29/11/13 | Ireland | 1.50 | - | - | - |
| Guinness Global Equity Income | C | GBP | IE00BVYPNV92 | 5 | 11/03/15 | Ireland | 1.50 | - | - | - |
| Guinness Global Equity Income | C | USD | IE00BVYPNW00 | 5 | 11/03/15 | Ireland | 1.50 | - | - | - |
| Invesco Global Equity Income | A | USD | LU0607513230 | 5 | 30/09/11 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Equity Income Hgd | A | EUR | LU0794791870 | 5 | 27/06/12 | Luxembourg | 1.40 | - | - | - |
| Investec GSF Global Franchise | A | EUR | LU0846948197 | 5 | 25/10/12 | Luxembourg | 1.50 | - | - | - |
| Investec GSF Global Franchise | A | USD | LU0426412945 | 5 | 04/07/09 | Luxembourg | 1.50 | - | - | - |
| Investec GSF Global Franchise Hgd | A | CHF | LU0869878131 | 5 | 31/01/13 | Luxembourg | 1.50 | - | - | - |
| Janus Henderson Global Equity | R | EUR | LU0200076213 | 5 | 29/10/04 | Luxembourg | 1.50 | - | - | - |
| Janus Henderson Global Equity | R | GBP | LU0200077294 | 5 | 29/10/04 | Luxembourg | 1.50 | - | - | - |
| Janus Henderson Global Equity | R | USD | LU0200076999 | 5 | 24/03/05 | Luxembourg | 1.50 | - | - | - |
| Janus Henderson Multi-Manager Active | A | GBP | GB0031413593 | 4 | 17/06/96 | UK | 1.50 | - | ✓ | - |
| Jupiter Merlin International Equities Portfolio | L | EUR | LU0362742719 | 5 | 05/09/08 | Luxembourg | 1.50 | - | ✓ | - |
| Jupiter Merlin International Equities Portfolio | L | USD | LU0362742800 | 5 | 14/04/09 | Luxembourg | 1.50 | - | ✓ | - |
| Sarasin Thematic Global Equity | A | GBP | GB0009341214 | 4 | 01/07/94 | UK | 1.50 | - | - | - |

Equity - North America

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Franklin US Opportunities | A | EUR | LU0260869739 | 6 | 01/09/06 | Luxembourg | 1.00 | - | - | - |
| Franklin US Opportunities | A | USD | LU0109391861 | 5 | 03/04/00 | Luxembourg | 1.00 | - | - | - |
| Franklin US Opportunities Hgd | A | CHF | LU0536403206 | 5 | 30/09/10 | Luxembourg | 1.00 | - | - | - |
| Franklin US Opportunities Hgd | A | EUR | LU0316494391 | 5 | 03/09/07 | Luxembourg | 1.00 | - | - | - |
| Schroder ISF US Small & Mid-Cap Equity | A | EUR | LU0248178732 | 6 | 28/03/06 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF US Small & Mid-Cap Equity | A | USD | LU0205193047 | 5 | 10/12/04 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF US Small & Mid-Cap Equity Hgd | A | EUR | LU0334663233 | 5 | 14/12/07 | Luxembourg | 1.50 | - | - | - |

Equity - UK

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|----------|-------|------------|---------------|--------------------|
| Invesco UK Smaller Companies Equity (UK) | Acc | GBP | GB0033030528 | 5 | 29/05/92 | UK | 1.50 | - | - | - |
| Investec UK Smaller Companies | A | GBP | GB0031075558 | 5 | 30/07/82 | UK | 1.50 | - | - | - |
| JPM UK Smaller Companies | A | GBP | GB0030880255 | 5 | 16/07/87 | UK | 1.50 | - | - | - |
| Kames Ethical Equity | A | GBP | GB0007452484 | 5 | 17/04/89 | UK | 1.50 | - | - | ✓ |
| Legg Mason IF QS UK Equity | A | GBP | GB0033506501 | 5 | 31/10/95 | UK | 1.00 | - | - | - |

Fixed Interest - Asia

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BlackRock GF Asian Tiger Bond | A2 | USD | LU0063729296 | 3 | 02/02/96 | Luxembourg | 1.00 | - | - | - |
| Fidelity Asian High Yield | A | EUR | LU0286668966 | 4 | 02/04/07 | Luxembourg | 1.00 | - | - | - |
| Fidelity Asian High Yield | A | USD | LU0286668453 | 3 | 02/04/07 | Luxembourg | 1.00 | - | - | - |
| Pictet Asian Local Currency Debt | P | EUR | LU0280438309 | 4 | 24/01/07 | Luxembourg | 1.20 | - | - | - |
| Pictet Asian Local Currency Debt | P | USD | LU0255797556 | 4 | 26/06/06 | Luxembourg | 1.20 | - | - | - |
| Schroder ISF Asian Bond Total Return | A | USD | LU0106250508 | 5 | 16/10/98 | Luxembourg | 1.00 | - | - | - |
| Schroder ISF Asian Bond Total Return Hgd | A | EUR | LU0327381843 | 5 | 16/10/98 | Luxembourg | 1.00 | - | - | - |
| Templeton Asian Bond | A | EUR | LU0229951891 | 5 | 25/10/05 | Luxembourg | 0.75 | - | - | - |
| Templeton Asian Bond | A | USD | LU0229949994 | 4 | 25/10/05 | Luxembourg | 0.75 | - | - | - |

Fixed Interest - Emerging Markets

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Global Select Emerging Markets Bond | A | USD | LU0132414144 | 4 | 15/08/01 | Luxembourg | 1.50 | - | - | - |
| Aberdeen Global Select Emerging Markets Bond Hgd | A | CHF | LU0487189069 | 4 | 06/08/07 | Luxembourg | 1.50 | - | - | - |
| Aberdeen Global Select Emerging Markets Bond Hgd | A | EUR | LU0376989207 | 4 | 11/07/07 | Luxembourg | 1.50 | - | - | - |
| Investec GSF Latin American Corporate Debt | A | USD | LU0492942718 | 3 | 30/04/10 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return | A | USD | LU0106253197 | 4 | 29/08/97 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return Hgd | A | AUD | LU0491680806 | 4 | 12/03/10 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return Hgd | A | CHF | LU0476445340 | 4 | 15/01/10 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return Hgd | A | EUR | LU0177592218 | 4 | 29/08/97 | Luxembourg | 1.50 | - | - | - |

Fixed Interest - Europe

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Credit Suisse Bond (Lux) | B | CHF | LU0049527079 | 2 | 01/11/91 | Luxembourg | 0.80 | - | - | - |
| Fidelity Funds European High Yield | A | EUR | LU0251130802 | 3 | 03/07/06 | Luxembourg | 1.00 | - | - | - |
| Invesco Euro Corporate Bond | A | EUR | LU0243957825 | 3 | 31/03/06 | Luxembourg | 1.00 | - | - | - |

Fixed Interest - Global

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BNY Mellon Global Bond | A | EUR | IE0003921727 | 4 | 02/01/02 | Ireland | 1.00 | - | - | - |
| BNY Mellon Global Bond | A | USD | IE0003924739 | 4 | 10/12/01 | Ireland | 1.00 | - | - | - |
| Invesco Global Total Return (EUR) Bond | A | EUR | LU0534239909 | 3 | 15/09/10 | Luxembourg | 1.00 | - | - | - |
| Invesco Global Total Return (EUR) Bond Hgd | A | CHF | LU0955866271 | 3 | 18/09/13 | Luxembourg | 1.00 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | CHF | IE00B3SL5777 | 3 | 06/03/12 | Ireland | 1.39 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | EUR | IE00B11XZ434 | 3 | 31/03/06 | Ireland | 1.39 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | USD | IE00B3K7XK29 | 3 | 10/12/08 | Ireland | 1.39 | - | - | - |
| Templeton Global Bond | A | EUR | LU0152980495 | 5 | 09/09/02 | Luxembourg | 0.75 | - | - | - |
| Templeton Global Bond | A | USD | LU0252652382 | 4 | 28/04/06 | Luxembourg | 0.75 | - | - | - |
| Templeton Global Bond Hgd | A | CHF | LU0450468003 | 4 | 14/09/09 | Luxembourg | 0.75 | - | - | - |
| Templeton Global Bond Hgd | A | EUR | LU0294219869 | 4 | 10/04/07 | Luxembourg | 0.75 | - | - | - |
| Threadneedle Absolute Return Bond | R | GBP | GB00B0L4TB44 | 3 | 24/10/05 | UK | 0.85 | - | - | - |

Fixed Interest - Sterling

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|-----------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Invesco Sterling Bond | A | GPB | LU1775980979 | 3 | 08/10/18 | Luxembourg | 0.75 | - | - | - |

Fixed Interest - US

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| JPM US Bond | A | USD | LU0070215933 | 3 | 15/05/97 | Luxembourg | 0.90 | - | - | - |
| Natixis Loomis Sayles Multi Sector Income | RE/A | USD | IE00B5Q4WK41 | 3 | 12/01/10 | Ireland | 1.55 | - | - | - |

Global Managed

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Ashburton Replica Portfolio Asset Management | - | EUR | GB0032012865 | - | 25/04/03 | Jersey | 1.50 | - | - | - |
| Ashburton Replica Portfolio Asset Management | - | GBP | GB0000532423 | - | 04/02/92 | Jersey | 1.50 | - | - | - |
| Ashburton Replica Portfolio Asset Management | - | USD | GB0000532530 | - | 04/02/92 | Jersey | 1.50 | - | - | - |
| BlackRock GF Global Allocation | A2 | EUR | LU0171283459 | 4 | 03/01/97 | Luxembourg | 1.50 | - | - | - |
| BlackRock GF Global Allocation | A2 | USD | LU0072462426 | 4 | 03/01/97 | Luxembourg | 1.50 | - | - | - |
| BlackRock GF Global Allocation Hgd | A2 | AUD | LU0468326631 | 4 | 22/01/10 | Luxembourg | 1.50 | - | - | - |
| BlackRock GF Global Allocation Hgd | A2 | GBP | LU0236177068 | 4 | 01/12/05 | Luxembourg | 1.50 | - | - | - |
| Carmignac Patrimoine | A | CHF | FR0011269596 | 4 | 18/06/12 | France | 1.50 | 10.00 | - | - |
| Carmignac Patrimoine | A | EUR | FR0010135103 | 4 | 07/11/89 | France | 1.50 | 10.00 | - | - |
| Carmignac Patrimoine | A | USD | FR0011269067 | 4 | 18/06/12 | France | 1.50 | 10.00 | - | - |
| Cannacord Opportunity Hgd | A | GBP | IE00BSJCJC74 | - | 15/06/15 | Ireland | 1.50 | - | - | - |
| Cannacord Opportunity | A | USD | IE00B3BRDK12 | 4 | 25/09/08 | Ireland | 1.50 | - | - | - |
| Fidelity Multi Asset Strategic | A | GBP | GB00B1M29V45 | 4 | 22/01/07 | UK | 1.25 | - | - | - |
| GAM Star Balanced | A | CHF | IE00B5W69V40 | 4 | 13/09/16 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | EUR | IE00B5VGTN75 | 4 | 05/08/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | GBP | IE00B55YB208 | 4 | 09/06/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | USD | IE00B5NTPS12 | 4 | 24/03/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Cautious | A | EUR | IE00BJ358440 | 4 | 13/08/15 | Ireland | 0.85 | - | ✓ | - |

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| GAM Star Cautious | A | GBP | IE00BJ358556 | 4 | 06/11/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Cautious | A | USD | IE00BJ358333 | 4 | 24/03/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | CHF | IE00BDD9NV60 | 4 | 15/02/16 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | EUR | IE00BJ358770 | 4 | 02/11/16 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | GBP | IE00BJ358887 | 4 | 11/07/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | USD | IE00BJ358663 | 4 | 24/03/14 | Ireland | 0.85 | - | ✓ | - |
| Harmony Portfolios Asian Growth | C | USD | LU0651984105 | 4 | 12/08/11 | Luxembourg | 0.60 | - | ✓ | - |
| Harmony Portfolios Sterling Growth | C | GBP | LU0651985847 | 4 | 12/08/11 | Luxembourg | 0.60 | - | ✓ | - |
| Harmony Portfolios US Dollar Growth | C | USD | LU0651986738 | 4 | 12/08/11 | Luxembourg | 0.60 | - | ✓ | - |
| IFSL Brooks Macdonald Balanced | B | GBP | GB00B054QG49 | 4 | 20/12/04 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Balanced Hgd | B | EUR | GB00BVCX4B20 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Balanced Hgd | B | USD | GB00BVCX4909 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Cautious Growth | B | GBP | GB00B5W8NJ69 | 4 | 20/12/04 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Cautious Growth Hgd | B | EUR | GB00BVCX4F67 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Cautious Growth Hgd | B | USD | GB00BVCX4D44 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Capital | B | GBP | GB00B62WNX98 | 3 | 29/03/10 | UK | 1.50 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Capital Hgd | B | EUR | GB00BVCX4N42 | 3 | 20/03/15 | UK | 1.50 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Capital Hgd | B | USD | GB00BVCX4M35 | 3 | 20/03/15 | UK | 1.50 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Income | B | GBP | GB00BVCX4H81 | 3 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Income Hgd | B | EUR | GB00BVCX4K11 | 3 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Income Hgd | B | USD | GB00BVCX4J06 | 3 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth | B | GBP | GB00BDX8Y988 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth Hgd | B | EUR | GB00BVCX4R89 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth Hgd | B | USD | GB00BVCX4Q72 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| Janus Henderson Cautious Managed | A | GBP | GB0032477639 | 4 | 03/02/03 | UK | 1.25 | - | - | - |
| Janus Henderson Multi-Manager Managed | A | GBP | GB0031412744 | 4 | 30/06/97 | UK | 1.50 | - | ✓ | - |
| JPM Global Balanced | A | EUR | LU0070212591 | 4 | 18/07/95 | Luxembourg | 1.45 | - | - | - |
| JPM Global Balanced Hgd | A | USD | LU0957039414 | 4 | 20/11/13 | Luxembourg | 1.45 | - | - | - |
| Kames Ethical Cautious Managed | A | GBP | GB00B1N9DX45 | 4 | 01/03/07 | UK | 1.25 | - | - | ✓ |
| MFS Meridian Global Total Return | A1 | EUR | LU0219418836 | 4 | 26/09/05 | Luxembourg | 1.05 | - | - | - |
| MFS Meridian Global Total Return | A1 | GBP | LU0219431771 | 4 | 26/09/05 | Luxembourg | 1.05 | - | - | - |
| MFS Meridian Global Total Return | A1 | USD | LU0219441499 | 4 | 26/09/05 | Luxembourg | 1.05 | - | - | - |
| Templeton Global Income | A | EUR | LU0211332563 | 5 | 27/05/05 | Luxembourg | 0.85 | - | - | - |
| Templeton Global Income | A | USD | LU0211326755 | 4 | 27/05/05 | Luxembourg | 0.85 | - | - | - |

Hedge/Structured Product

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|-------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Invesco Global Targeted Returns | A | EUR | LU1004132566 | 3 | 18/12/13 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Targeted Returns Hgd | A | CHF | LU1004132996 | 3 | 18/12/13 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Targeted Returns Hgd | A | GBP | LU1075209020 | 3 | 23/07/14 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Targeted Returns Hgd | A | USD | LU1004132723 | 3 | 18/12/13 | Luxembourg | 1.40 | - | - | - |

Islamic

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Islamic Global Equity | A | GBP | LU0264144311 | 5 | 06/08/06 | Luxembourg | 1.50 | - | - | - |
| Aberdeen Islamic Global Equity | A | USD | LU0371570317 | 5 | 16/07/13 | Luxembourg | 1.50 | - | - | - |
| Amundi Islamic Asia Pacific Quant | CC | USD | LU0399639060 | 5 | 21/10/10 | Luxembourg | 1.70 | - | - | - |
| BNP Paribas Islamic Fund Equity Optimiser | CC | USD | LU0245286777 | 5 | 05/04/06 | Luxembourg | 1.50 | - | - | - |
| Franklin Global Sukuk | A | USD | LU0792756115 | 3 | 10/09/12 | Luxembourg | 1.00 | - | - | - |
| Templeton Shariah Global Equity | A | USD | LU0792757196 | 5 | 10/09/12 | Luxembourg | 1.00 | - | - | - |

Specialist

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|-----------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| UBS (Lux) Equity Fund Health Care | P | USD | LU0085953304 | 5 | 27/05/98 | Luxembourg | 1.63 | - | - | - |

FUND RANGE FOR PROTECTED LIFESTYLE

For LifePlan go to page 5

Data is sourced from Morningstar® and is correct as at 3 December 2018

Please note that for external funds a bid/offer spread of 2.5% applies to each fund. This means you buy units at the offer price which are then valued in your plan at the bid price. The bid price is 2.5% less than the offer price. For the Internal Funds the bid and offer price will be the same. Please note that the LifePlan fund range is available at the 'net asset value' (NAV), which means there are no initial fund charges when you request a switch.

INTERNAL FUNDS

Cash Funds

| Name | Ccy | Internal fund code | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---------------|-----|--------------------|-------------|-------------|-------|------------|---------------|--------------------|
| EUR Cash Fund | EUR | LEGEUR | 01/12/14 | Isle of Man | 1.00 | - | - | - |
| GBP Cash Fund | GBP | LEGGBP | 01/12/14 | Isle of Man | 1.00 | - | - | - |
| USD Cash Fund | USD | LEGUSD | 01/12/14 | Isle of Man | 1.00 | - | - | - |

Multi-Asset Portfolios

| Name | Ccy | Internal fund code | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-----|--------------------|-------------|-------------|-------|------------|---------------|--------------------|
| RL360 Global Multi-Asset Portfolio 1 GBP | GBP | GBPGLMAPORT1 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 Global Multi-Asset Portfolio 2 GBP | GBP | GBPGLMAPORT2 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 Global Multi-Asset Portfolio 3 GBP | GBP | GBPGLMAPORT3 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 Global Multi-Asset Portfolio 4 GBP | GBP | GBPGLMAPORT4 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 UK Multi-Asset Portfolio 1 GBP | GBP | GBPUKMAPORT1 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 UK Multi-Asset Portfolio 2 GBP | GBP | GBPUKMAPORT2 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 UK Multi-Asset Portfolio 3 GBP | GBP | GBPUKMAPORT3 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 UK Multi-Asset Portfolio 4 GBP | GBP | GBPUKMAPORT4 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 Global Multi-Asset Portfolio 1 USD | USD | USDGLMAPORT1 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 Global Multi-Asset Portfolio 2 USD | USD | USDGLMAPORT2 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 Global Multi-Asset Portfolio 3 USD | USD | USDGLMAPORT3 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 Global Multi-Asset Portfolio 4 USD | USD | USDGLMAPORT4 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 US Multi-Asset Portfolio 1 USD | USD | USDUSMAPORT1 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 US Multi-Asset Portfolio 2 USD | USD | USDUSMAPORT2 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 US Multi-Asset Portfolio 3 USD | USD | USDUSMAPORT3 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |
| RL360 US Multi-Asset Portfolio 4 USD | USD | USDUSMAPORT4 | 29/08/18 | Isle of Man | 1.25 | - | ✓ | - |

EXTERNAL FUNDS

Currency/Money Market

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Goldman Sachs Euro Liquid Reserve | Admin | EUR | IE0031295821 | 1 | 27/02/02 | Ireland | 0.10 | - | - | - |
| Goldman Sachs Sterling Liquid Reserve | Admin | GBP | IE0031296126 | 1 | 06/06/00 | Ireland | 0.15 | - | - | - |
| Goldman Sachs USD Liquid Reserve | Admin | USD | IE0031294410 | 1 | 01/08/96 | Ireland | 0.20 | - | - | - |
| UBS (Lux) Money Market | P | EUR | LU0006344922 | 1 | 09/10/89 | Luxembourg | 0.04 | - | - | - |
| UBS (Lux) Money Market | P | GBP | LU0006277635 | 1 | 25/11/88 | Luxembourg | 0.58 | - | - | - |
| UBS (Lux) Money Market | P | USD | LU0006277684 | 1 | 25/11/88 | Luxembourg | 0.58 | - | - | - |

Equity - Asia Pacific Including Japan

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|-------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Matthews Asia - Asia Dividend | A | GBP | LU0594556309 | 5 | 28/02/11 | Luxembourg | 1.25 | - | - | - |
| Matthews Asia - Asia Dividend | A | USD | LU0491817952 | 5 | 26/08/10 | Luxembourg | 1.25 | - | - | - |

Equity - Europe Including UK

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|-----------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Jupiter European Growth | L | EUR | LU0260085492 | 5 | 17/08/01 | Luxembourg | 1.50 | - | - | - |
| Jupiter European Growth Hgd | L | USD | LU0966834136 | 5 | 02/10/13 | Luxembourg | 1.50 | - | - | - |

Equity - Global

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Ethical World Equity | A | GBP | GB0006833718 | 5 | 01/05/99 | UK | 1.50 | - | - | ✓ |
| BNY Mellon Global Equity | A | EUR | IE0004003764 | 5 | 29/01/88 | Ireland | 2.00 | - | - | - |
| BNY Mellon Global Equity | A | USD | IE0004004283 | 5 | 29/01/88 | Ireland | 2.00 | - | - | - |
| Fidelity Funds Global Dividend | A | EUR | LU1261431768 | 5 | 07/08/15 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Global Dividend | A | USD | LU0772969993 | 5 | 04/05/12 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Global Dividend Hgd | A | EUR | LU0605515377 | 5 | 30/01/12 | Luxembourg | 1.50 | - | - | - |
| Fidelity Global Dividend | A | GBP | GB00B7FQHJ97 | 5 | 30/01/12 | UK | 1.50 | - | - | - |
| First Eagle Amundi International | AU-C | USD | LU0068578508 | 4 | 27/10/06 | Luxembourg | 2.00 | 15.00 | - | - |
| Franklin Mutual Global Discovery | A | EUR | LU0211333025 | 5 | 25/10/05 | Luxembourg | 1.50 | - | - | - |
| Franklin Mutual Global Discovery | A | USD | LU0211331839 | 5 | 25/10/05 | Luxembourg | 1.50 | - | - | - |
| Fundsmith Equity | R | GBP | GB00B4LPDJ14 | 5 | 01/11/10 | UK | 1.50 | - | - | - |
| Invesco Global Equity Income | A | USD | LU0607513230 | 5 | 30/09/11 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Equity Income Hgd | A | EUR | LU0794791870 | 5 | 27/06/12 | Luxembourg | 1.40 | - | - | - |
| Janus Henderson Global Equity | R | EUR | LU0200076213 | 5 | 29/10/04 | Luxembourg | 1.50 | - | - | - |
| Janus Henderson Global Equity | R | GBP | LU0200077294 | 5 | 29/10/04 | Luxembourg | 1.50 | - | - | - |
| Janus Henderson Global Equity | R | USD | LU0200076999 | 5 | 24/03/05 | Luxembourg | 1.50 | - | - | - |
| Janus Henderson Multi-Manager Active | A | GBP | GB0031413593 | 4 | 17/06/96 | UK | 1.50 | - | ✓ | - |
| Jupiter Merlin International Equities Portfolio | L | EUR | LU0362742719 | 5 | 05/09/08 | Luxembourg | 1.50 | - | ✓ | - |
| Jupiter Merlin International Equities Portfolio | L | USD | LU0362742800 | 5 | 14/04/09 | Luxembourg | 1.50 | - | ✓ | - |
| Sarasin Thematic Global Equity | A | GBP | GB0009341214 | 4 | 01/07/94 | UK | 1.50 | - | - | - |

Equity - North America

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Franklin US Opportunities | A | EUR | LU0260869739 | 6 | 01/09/06 | Luxembourg | 1.50 | - | - | - |
| Franklin US Opportunities | A | USD | LU0109391861 | 5 | 03/04/00 | Luxembourg | 1.50 | - | - | - |
| Franklin US Opportunities Hgd | A | EUR | LU0316494391 | 5 | 03/09/07 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF US Small & Mid-Cap Equity | A | EUR | LU0248178732 | 6 | 28/03/06 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF US Small & Mid-Cap Equity | A | USD | LU0205193047 | 5 | 10/12/04 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF US Small & Mid-Cap Equity Hgd | A | EUR | LU0334663233 | 5 | 14/12/07 | Luxembourg | 1.50 | - | - | - |

Equity - UK

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|----------|-------|------------|---------------|--------------------|
| Invesco UK Smaller Companies Equity (UK) | Acc | GBP | GB0033030528 | 5 | 29/05/92 | UK | 1.50 | - | - | - |
| Investec UK Smaller Companies | A | GBP | GB0031075558 | 5 | 30/07/82 | UK | 1.50 | - | - | - |
| JPM UK Smaller Companies | A | GBP | GB0030880255 | 5 | 16/07/87 | UK | 1.50 | - | - | - |
| Kames Ethical Equity | A | GBP | GB0007452484 | 5 | 17/04/89 | UK | 1.50 | - | - | ? |

Fixed Interest - Asia

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BlackRock GF Asian Tiger Bond | A2 | USD | LU0063729296 | 3 | 02/02/96 | Luxembourg | 1.00 | - | - | - |
| Pictet Asian Local Currency Debt | P | EUR | LU0280438309 | 4 | 24/01/07 | Luxembourg | 1.20 | - | - | - |
| Pictet Asian Local Currency Debt | P | USD | LU0255797556 | 4 | 26/06/06 | Luxembourg | 1.20 | - | - | - |
| Schroder ISF Asian Bond Total Return | A | USD | LU0106250508 | 5 | 16/10/98 | Luxembourg | 1.00 | - | - | - |
| Schroder ISF Asian Bond Total Return Hgd | A | EUR | LU0327381843 | 5 | 16/10/98 | Luxembourg | 1.00 | - | - | - |
| Templeton Asian Bond | A | EUR | LU0229951891 | 5 | 25/10/05 | Luxembourg | 1.05 | - | - | - |
| Templeton Asian Bond | A | USD | LU0229949994 | 4 | 25/10/05 | Luxembourg | 1.05 | - | - | - |

Fixed Interest - Emerging Markets

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Investec GSF Latin American Corporate Debt | A | USD | LU0492942718 | 3 | 30/04/10 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return | A | USD | LU0106253197 | 4 | 29/08/97 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return Hgd | A | EUR | LU0177592218 | 4 | 29/08/97 | Luxembourg | 1.50 | - | - | - |

Fixed Interest - Europe

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Fidelity Funds European High Yield | A | EUR | LU0251130802 | 3 | 03/07/06 | Luxembourg | 1.00 | - | - | - |

Fixed Interest - Global

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BNY Mellon Global Bond | A | EUR | IE0003921727 | 4 | 02/01/02 | Ireland | 1.00 | - | - | - |
| BNY Mellon Global Bond | A | USD | IE0003924739 | 4 | 10/12/01 | Ireland | 1.00 | - | - | - |
| Invesco Global Total Return (EUR) Bond | A | EUR | LU0534239909 | 3 | 15/09/10 | Luxembourg | 1.00 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | EUR | IE00B11XZ434 | 3 | 31/03/06 | Ireland | 1.39 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | USD | IE00B3K7XK29 | 3 | 10/12/08 | Ireland | 1.39 | - | - | - |
| Templeton Global Bond | A | EUR | LU0152980495 | 5 | 09/09/02 | Luxembourg | 1.05 | - | - | - |
| Templeton Global Bond | A | USD | LU0252652382 | 4 | 28/04/06 | Luxembourg | 1.05 | - | - | - |
| Templeton Global Bond Hgd | A | EUR | LU0294219869 | 4 | 10/04/07 | Luxembourg | 1.05 | - | - | - |
| Threadneedle Absolute Return Bond | R | GBP | GB00B0L4TB44 | 3 | 24/10/05 | UK | 1.25 | - | - | - |
| Templeton Global Bond Hgd | A | CHF | LU0450468003 | 4 | 14/09/09 | Luxembourg | 0.75 | - | - | - |
| Templeton Global Bond Hgd | A | EUR | LU0294219869 | 4 | 10/04/07 | Luxembourg | 0.75 | - | - | - |
| Threadneedle Absolute Return Bond | R | GBP | GB00B0L4TB44 | 3 | 24/10/05 | UK | 0.85 | - | - | - |

Fixed Interest - Sterling

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|-----------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Invesco Sterling Bond | A | GBP | LU1775980979 | 3 | 08/10/18 | Luxembourg | 0.75 | - | - | - |

Fixed Interest - US

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| JPM US Bond | A | USD | LU0070215933 | 3 | 15/05/97 | Luxembourg | 0.90 | - | - | - |
| Natixis Loomis Sayles Multi Sector Income | RE/A | USD | IE00B5Q4WK41 | 3 | 12/01/10 | Ireland | 1.55 | - | - | - |

Global Managed

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BlackRock GF Global Allocation | A2 | EUR | LU0171283459 | 4 | 03/01/97 | Luxembourg | 1.50 | - | - | - |
| BlackRock GF Global Allocation | A2 | USD | LU0072462426 | 4 | 03/01/97 | Luxembourg | 1.50 | - | - | - |
| BlackRock GF Global Allocation Hgd | A2 | GBP | LU0236177068 | 4 | 01/12/05 | Luxembourg | 1.50 | - | - | - |
| Carmignac Patrimoine | A | EUR | FR0010135103 | 4 | 07/11/89 | France | 1.50 | 10.00 | - | - |
| Carmignac Patrimoine | A | USD | FR0011269067 | 4 | 18/06/12 | France | 1.50 | 10.00 | - | - |
| Fidelity Multi Asset Strategic | A | GBP | GB00B1M29V45 | 4 | 22/01/07 | UK | 1.25 | - | - | - |
| GAM Star Balanced | A | EUR | IE00B5VGTN75 | 4 | 05/08/14 | Ireland | 0.85 | - | ? | - |
| GAM Star Balanced | A | GBP | IE00B55YB208 | 4 | 09/06/14 | Ireland | 0.85 | - | ? | - |
| GAM Star Balanced | A | USD | IE00B5NTPS12 | 4 | 24/03/14 | Ireland | 0.85 | - | ? | - |
| GAM Star Cautious | A | EUR | IE00BJ358440 | 4 | 13/08/15 | Ireland | 0.85 | - | ? | - |
| GAM Star Cautious | A | GBP | IE00BJ358556 | 4 | 06/11/14 | Ireland | 0.85 | - | ? | - |
| GAM Star Cautious | A | USD | IE00BJ358333 | 4 | 24/03/14 | Ireland | 0.85 | - | ? | - |
| GAM Star Growth | A | EUR | IE00BJ358770 | 4 | 02/11/16 | Ireland | 0.85 | - | ? | - |
| GAM Star Growth | A | GBP | IE00BJ358887 | 4 | 11/07/14 | Ireland | 0.85 | - | ? | - |
| GAM Star Growth | A | USD | IE00BJ358663 | 4 | 24/03/14 | Ireland | 0.85 | - | ? | - |
| IFSL Brooks Macdonald Balanced | B | GBP | GB00B054QG49 | 4 | 20/12/04 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Balanced Hgd | B | EUR | GB00BVCX4B20 | 4 | 20/03/15 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Balanced Hgd | B | USD | GB00BVCX4909 | 4 | 20/03/15 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Cautious Growth | B | GBP | GB00B5W8NJ69 | 4 | 20/12/04 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Cautious Growth Hgd | B | EUR | GB00BVCX4F67 | 4 | 20/03/15 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Cautious Growth Hgd | B | USD | GB00BVCX4D44 | 4 | 20/03/15 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Defensive Capital | B | GBP | GB00B62WNX98 | 3 | 29/03/10 | UK | 1.50 | - | ? | - |
| IFSL Brooks Macdonald Defensive Capital Hgd | B | EUR | GB00BVCX4N42 | 3 | 20/03/15 | UK | 1.50 | - | ? | - |
| IFSL Brooks Macdonald Defensive Capital Hgd | B | USD | GB00BVCX4M35 | 3 | 20/03/15 | UK | 1.50 | - | ? | - |
| IFSL Brooks Macdonald Defensive Income | B | GBP | GB00BVCX4H81 | 3 | 20/03/15 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Defensive Income Hgd | B | EUR | GB00BVCX4K11 | 3 | 20/03/15 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Defensive Income Hgd | B | USD | GB00BVCX4J06 | 3 | 20/03/15 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Strategic Growth | B | GBP | GB00BDX8Y988 | 4 | 20/03/15 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Strategic Growth Hgd | B | EUR | GB00BVCX4R89 | 4 | 20/03/15 | UK | 1.25 | - | ? | - |
| IFSL Brooks Macdonald Strategic Growth Hgd | B | USD | GB00BVCX4Q72 | 4 | 20/03/15 | UK | 1.25 | - | ? | - |
| Janus Henderson Cautious Managed | A | GBP | GB0032477639 | 4 | 03/02/03 | UK | 1.25 | - | - | - |

| | | | | | | | | | | |
|---------------------------------------|----|-----|--------------|---|----------|------------|------|---|---|---|
| Janus Henderson Multi-Manager Managed | A | GBP | GB0031412744 | 4 | 30/06/97 | UK | 1.50 | - | ? | - |
| JPM Global Balanced | A | EUR | LU0070212591 | 4 | 18/07/95 | Luxembourg | 1.45 | - | - | - |
| JPM Global Balanced Hgd | A | USD | LU0957039414 | 4 | 20/11/13 | Luxembourg | 1.45 | - | - | - |
| Kames Ethical Cautious Managed | A | GBP | GB00B1N9DX45 | 4 | 01/03/07 | UK | 1.25 | - | - | ? |
| MFS Meridian Global Total Return | A1 | EUR | LU0219418836 | 4 | 26/09/05 | Luxembourg | 1.05 | - | - | - |
| MFS Meridian Global Total Return | A1 | GBP | LU0219431771 | 4 | 26/09/05 | Luxembourg | 1.05 | - | - | - |
| MFS Meridian Global Total Return | A1 | USD | LU0219441499 | 4 | 26/09/05 | Luxembourg | 1.05 | - | - | - |
| Templeton Global Income | A | EUR | LU0211332563 | 5 | 27/05/05 | Luxembourg | 1.35 | - | - | - |
| Templeton Global Income | A | USD | LU0211326755 | 4 | 27/05/05 | Luxembourg | 1.35 | - | - | - |

Hedge/Structured Product

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|-------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Invesco Global Targeted Returns | A | EUR | LU1004132566 | 3 | 18/12/13 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Targeted Returns Hgd | A | GBP | LU1075209020 | 3 | 23/07/14 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Targeted Returns Hgd | A | USD | LU1004132723 | 3 | 18/12/13 | Luxembourg | 1.40 | - | - | - |

Islamic

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BNY Mellon Global Bond | A | EUR | IE0003921727 | 4 | 02/01/02 | Ireland | 1.00 | - | - | - |
| BNY Mellon Global Bond | A | USD | IE0003924739 | 4 | 10/12/01 | Ireland | 1.00 | - | - | - |
| Invesco Global Total Return (EUR) Bond | A | EUR | LU0534239909 | 3 | 15/09/10 | Luxembourg | 1.00 | - | - | - |
| Invesco Global Total Return (EUR) Bond Hgd | A | CHF | LU0955866271 | 3 | 18/09/13 | Luxembourg | 1.00 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | CHF | IE00B3SL5777 | 3 | 06/03/12 | Ireland | 1.39 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | EUR | IE00B11XZ434 | 3 | 31/03/06 | Ireland | 1.39 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | USD | IE00B3K7XK29 | 3 | 10/12/08 | Ireland | 1.39 | - | - | - |
| Templeton Global Bond | A | EUR | LU0152980495 | 5 | 09/09/02 | Luxembourg | 0.75 | - | - | - |
| Templeton Global Bond | A | USD | LU0252652382 | 4 | 28/04/06 | Luxembourg | 0.75 | - | - | - |
| Templeton Global Bond Hgd | A | CHF | LU0450468003 | 4 | 14/09/09 | Luxembourg | 0.75 | - | - | - |
| Templeton Global Bond Hgd | A | EUR | LU0294219869 | 4 | 10/04/07 | Luxembourg | 0.75 | - | - | - |
| Threadneedle Absolute Return Bond | R | GBP | GB00B0L4TB44 | 3 | 24/10/05 | UK | 0.85 | - | - | - |

FUND OBJECTIVES

LP = available to LifePlan

PLS = available to Protected Lifestyle

INTERNAL FUNDS

Cash Funds

EUR Cash Fund

PLS

GBP Cash Fund

PLS

USD Cash Fund

PLS

The fund aims to offer a return in line with available money market interest rates.

Multi-Asset Portfolios

RL360 Global Multi-Asset Portfolio 1 GBP

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

RL360 Global Multi-Asset Portfolio 2 GBP

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 10% in equities, 70% in fixed income and 20% in money market instruments.

RL360 Global Multi-Asset Portfolio 3 GBP

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 20% in equities, 67.5% in fixed income and 12.5% in money market instruments.

RL360 Global Multi-Asset Portfolio 4 GBP

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of

equity, bond and cash funds, with approximately 35% in equities, 52.5% in fixed income and 12.5% in money market instruments.

RL360 UK Multi-Asset Portfolio 1 GBP

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United Kingdom, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

RL360 UK Multi-Asset Portfolio 2 GBP

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United Kingdom, with approximately 10% in equities, 70% in fixed income and 20% in money market instruments.

RL360 UK Multi-Asset Portfolio 3 GBP

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United Kingdom, with approximately 20% in equities, 67.5% in fixed income and 12.5% in money market instruments.

RL360 UK Multi-Asset Portfolio 4 GBP

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United Kingdom, with approximately 35% in equities, 52.5% in fixed income and 12.5% in money market instruments.

RL360 Global Multi-Asset Portfolio 1 USD

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

RL360 Global Multi-Asset Portfolio 2 USD

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 10% in equities, 70% in fixed income and 20% in money market instruments.

RL360 Global Multi-Asset Portfolio 3 USD

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 20% in equities, 67.5% in fixed income and 12.5% in money market instruments.

RL360 Global Multi-Asset Portfolio 4 USD

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 35% in equities, 52.5% in fixed income and 12.5% in money market instruments.

RL360 US Multi-Asset Portfolio 1 USD

PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United States of America, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

RL360 US Multi-Asset Portfolio 2 USD PLS
 The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United States of America, with approximately 10% in equities, 70% in fixed income and 20% in money market instruments.

RL360 US Multi-Asset Portfolio 3 USD PLS
 The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United States of America, with approximately 20% in equities, 67.5% in fixed income and 12.5% in money market instruments.

RL360 US Multi-Asset Portfolio 4 USD PLS
 The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United States of America, with approximately 35% in equities, 52.5% in fixed income and 12.5% in money market instruments.

EXTERNAL FUNDS

Currency/Money Market Aberdeen Liquidity (Lux) LP
 The fund's investment objective is to preserve capital whilst aiming to provide a return in line with prevailing short term money market rates. To achieve this objective, the assets of the fund are invested predominantly in Euro denominated Money Market Instruments and in deposits with credit institutions, including but not limited to, fixed-term deposits at financial institutions, certificates of deposit, commercial paper, medium-term notes, short-term treasury bills and call and notice accounts. Cash and cash equivalents may be held on an ancillary basis. The fund may have exposure to investments with zero or negative yields in adverse market conditions.

Goldman Sachs Liquid Liquid LP PLS
 The fund seeks to maximise current income consistent with the preservation of capital and daily liquidity by investing in high quality money market securities and instruments.

UBS (Lux) Money Market Fund LP PLS
 A broadly diversified portfolio of selected money market instruments from top-class issuers. The fund portfolio's average residual term to maturity may not exceed one year. The overriding investment objective is to preserve capital by generating continuous positive returns.

Commodity & Energy Pictet Funds Water LP
 The fund's objective is to seek capital growth by investing in at least two-thirds of its total assets in the shares of companies operating in the water and air sector worldwide. The fund favours companies operating in water supply, processing services, water technology and environmental services.

Equity - Asia Pacific Excluding Japan Guinness Asian Equity Income LP
 The investment objective of the fund is to provide investors with both income and long-term capital appreciation.

Equity - Asia Pacific Including Japan Aberdeen Asia Pacific & Japan Equity LP
 The fund aims for capital growth by investing in the countries of the Asia Pacific region, including Japan.

Matthews Asia - Asia Dividend LP PLS
 Aims for total return with an emphasis on providing current income (i.e. income and capital appreciation).

Equity - Europe Excluding UK Threadneedle European Smaller Companies LP
 Seeks to achieve capital growth. The ACD's investment policy is to invest the assets of the Fund primarily in the equities of smaller companies domiciled

in Continental Europe or with significant Continental European operations. If the ACD considers it desirable it may further invest in other securities (including fixed interest securities, other equities and money market securities).

Threadneedle (Lux) European Smaller Companies
 The European Smaller Companies Portfolio seeks to achieve capital appreciation by investing principally in the equity securities of European Smaller Companies (excluding the United Kingdom). For this Portfolio, European Smaller Companies are companies that are not represented in the top 225 companies in the FTSE World Europe (ex UK) Index at the time of purchase. The Portfolio may use financial derivative instruments for hedging purposes.

Equity - Europe Including UK Jupiter Global Funds European Growth LP PLS
 The fund objective is to achieve long-term capital growth by exploiting special investment opportunities in Europe.

Equity - Global Aberdeen Ethical World Equity LP PLS
 Aims to achieve long-term capital growth through investment in a portfolio of quality international investments chosen on the basis of ethical ("socially responsible") criteria.

BNY Mellon Global Equity LP PLS
 Seeks to achieve a long-term capital growth through investment primarily in a portfolio of equity securities of companies located worldwide. Up to one third of the sub-fund's assets may be invested in a portfolio of equity-related or debt securities of companies located worldwide.

Fidelity Funds Global Dividend LP PLS
 Aims to provide income and long-term capital growth. At least 70% invested in income producing company shares globally. The choice of assets is guided by attractive dividend yields in addition to the potential for capital growth.

Fidelity Global Dividend LP PLS

The fund aims to provide income and long-term capital growth. It invests primarily in shares of companies from around the world. The choice of assets is guided by attractive dividend yields in addition to the potential for capital growth.

First Eagle Amundi International LP PLS

The fund seeks to offer investors capital growth through diversification of its investments over all categories of assets and a policy of following a “value” approach. To pursue its goal, it invests two-thirds of its net assets in equities, equity-linked instruments and bonds without restriction in terms of market capitalisation, geographical diversification or in terms of what part of the assets of the fund may be invested in a particular class of assets of a particular market.

Franklin Templeton - Franklin Mutual Global Discovery LP PLS

The fund aims to achieve capital appreciation by investing in common stock, preferred stock and debt securities convertible or expected to be convertible into common or preferred stock of mid or large-cap companies of any nation with a market capitalisation around or greater than US\$1.5 billion. It may also seek to invest in the securities of companies involved in mergers, consolidations, liquidations and reorganisations.

Fundsmith Equity LP PLS

The Company will invest in equities on a global basis. The Company’s approach is to be a long-term investor in its chosen stocks. It will not adopt short-term trading strategies. The investment manager adheres to strict investment criteria in selecting securities for the Company’s investment portfolio ensuring the Company invests in: high quality businesses that can sustain a high return on operating capital employed; businesses whose advantages are difficult to replicate; which do not require significant leverage to generate

returns; high degree of certainty of growth from reinvestment of their cash flows at high rates of return; are resilient to change, particularly technological innovation; and whose valuation is considered by the Company to be attractive.

Guinness Global Equity Income LP

The investment objective of the fund is to provide investors with both income and long-term capital appreciation. In seeking to achieve its investment objective the fund intends to invest primarily in a portfolio of global equities providing an above average yield (i.e. a higher yield than the yield of the overall global equity market), however, the fund may also invest, to a limited extent, in other instruments such as government bonds and corporate fixed income securities of investment grade rating.

Invesco Global Equity Income LP PLS

The fund aims to generate a rising level of income, together with long term capital growth, investing primarily in global equities. In pursuing this objective, the Investment Adviser may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, undertakings for collective investment, deposits and other permitted investments.

Investec GSF Global Franchise LP

The fund aims to achieve long-term capital growth primarily through investment in shares of companies around the world. The fund will focus investment on stocks deemed to be of high quality which are typically associated with global brands or franchises.

Janus Henderson Global Equity LP PLS

The fund aims to achieve above average long-term capital growth, in excess of long-term capital growth that is typically achieved from global equity markets. The fund will invest principally in a concentrated portfolio of global securities with a bias to those companies that have

developed strong franchises and competitive advantages. These companies will typically operate in markets that the Investment Manager believes will offer sustainably high levels of growth.

Janus Henderson Multi-Manager Active LP PLS

The fund seeks to achieve capital growth by investing in markets in both the UK and overseas.

Jupiter Merlin International Equities Portfolio LP PLS

The investment objective of the fund is to achieve long-term capital growth. The underlying funds invest predominantly in international equities.

Sarasin Thematic Global Equity LP PLS

The fund seeks to achieve long term capital growth in sterling terms through an internationally diversified portfolio of equities. EquiSar invests in companies that are expected to be the main beneficiaries of key global trends no matter where these companies are headquartered.

Equity - North America Franklin Templeton - Franklin US Opportunities LP PLS

The fund aims to achieve capital appreciation by investing principally in equity securities of US companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. These include small, medium, and large capitalisation companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors.

Schroder ISF US Small & Mid-Cap Equity LP PLS

To provide capital growth primarily through investment in equity securities of smaller and medium-sized US companies. Smaller and medium-sized US companies are considered companies which, at the time of purchase, form the bottom 40% by market capitalisation of the US market.

Equity - UK

Invesco UK Smaller Companies Equity (UK) LP PLS

Aims to achieve capital growth in the UK by investing primarily in shares of smaller companies in the UK. The fund managers may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, collective investment schemes, deposits and other permitted investments and transactions.

Investec UK Smaller Companies LP PLS

The fund aims to achieve long term capital growth primarily through investment in equities issued by UK smaller companies and in derivatives the underlying assets of which are equities issued by UK smaller companies.

JPMorgan UK Smaller Companies LP PLS

To provide long-term capital growth by investing primarily in UK smaller companies.

Kames Ethical Equity LP PLS

Seeks to maximise total return (income plus capital) by investment in equities and equity type securities in companies based in the UK, principally conducting business in the UK or listed in the UK stock market which meets the funds predefined ethical criteria.

Legg Mason IF QS UK Equity LP

The fund aims to achieve capital growth through investment in quoted securities of UK companies.

Fixed Interest - Asia

BlackRock Global Funds Asian Tiger Bond LP PLS

The fund looks to maximise total return by investing at least 70% of its total net assets in the fixed income transferable securities of issuers domiciled in, or exercising the predominant part of their economic activity in, Asian Tiger Countries. The fund may invest in the full spectrum of available securities, including non-investment grade. The currency exposure of the fund is flexibly managed.

Fidelity Asian High Yield LP

This fund seeks a high level of current income and capital appreciation by investing primarily in high-yielding sub investment grade securities of issuers or in high-yielding securities of sub investment grade issuers all having their principal business activities in the Asian region.

This fund will suit those investors seeking high income and capital appreciation and who are prepared to accept the risks associated with this type of investment. The type of debt securities in which the fund will primarily invest will be subject to high risk and will not be required to meet a minimum rating standard. Not all securities will be rated for creditworthiness by an internationally recognized rating agency. The fund may invest its net assets directly in onshore China fixed income securities listed or traded in exchanges of China.

Franklin Templeton - Templeton Asian Bond LP PLS

The fund seeks to achieve total return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in fixed and floating rate debt securities and debt obligations of governments and/or government related issuers located throughout Asia.

Pictet Funds (Lux) Asian Local Currency Debt LP PLS

The fund seeks capital growth by investing at least two-thirds of its total assets in a diversified portfolio of local-currency bonds issued in emerging Asian markets.

Schroder ISF Asian Bond Total Return LP PLS

The fund aims to provide capital growth and income by investing in fixed and floating rate securities issued by governments, government agencies, supra-nationals and companies in Asia.

Fixed Interest - Emerging Markets Aberdeen Global Select Emerging Markets Bond LP

To maximise long term total return by investing at least two thirds of the fund's assets in fixed interest securities which are issued by corporations with their registered office in, and/or government

related bodies domiciled in an Emerging Market country.

Investec GSF Latin American Corporate Debt LP PLS

The fund aims to provide a high level of income with the opportunity to grow by investing primarily in a broad range of bonds issued by companies in the Latin American region.

Schroder ISF Emerging Markets Debt Absolute Return LP PLS

The fund seeks an absolute return of capital growth and income primarily through investment in a portfolio of bonds and other fixed and floating rate securities issued by governments, government agencies, supra-national and corporate issuers in emerging markets.

Fixed Interest - Europe Credit Suisse Bond (Lux) LP

The fund aims to achieve a high and steady income in CHF whilst taking due account of the security of the capital. The fund invests in high and to a limited extent in medium quality bonds and other fixed and variable rate securities of which at least two thirds are denominated in CHF. The fund may invest in other currencies than the CHF. The part of such investments which is not hedged against the CHF may not exceed 10% of the fund's assets.

Fidelity Funds European High Yield LP PLS

The fund's objective is to seek a high level of current income and capital appreciation by investing primarily in high-yielding, sub investment grade securities of issuers that have their head office or who exercise a predominant part of their activity in Western, Central and Eastern Europe (including Russia). The type of debt securities in which the fund will primarily invest will be subject to high risk and will not be required to meet a minimum rating standard. Most but not all will be rated for creditworthiness by an internationally recognized rating agency. Sub investment grade securities mean securities with a rating of BB+ or less from Standard & Poor's or equivalent rating from an internationally recognized rating agency.

Invesco Euro Corporate Bond LP

The fund is invested to achieve, in the medium to long-term, a competitive overall investment return in Euros. The fund seeks to achieve its objective by investing primarily in debt securities denominated in Euro issued by corporate issuers. Up to 30% of the NAV of the fund may be invested in aggregate in cash, cash equivalents, Money Market Instruments and debt securities issued by companies or other entities not meeting the above requirements, but will be restricted from holding no more than 30% in non-investment grade debt.

Fixed Interest - Global**BNY Mellon Global Bond** LP PLS

The fund aims to maximise total returns from income and capital growth through investment primarily in a portfolio of international sovereign, government, agency, corporate, bank and asset backed debt and debt-related securities and in derivatives.

Franklin Templeton - Templeton Global Bond LP PLS

The Fund aims to maximise total investment return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in a portfolio of fixed or floating rate debt securities and debt obligations issued by government or government-related issuers worldwide.

Invesco Global Total Return (EUR) Bond LP PLS

The fund aims to maximise total return primarily through investment in a flexible allocation of debt securities and cash. The Investment Adviser intends to actively manage the fund and will seek opportunities within the investment universe which it believes will contribute to achieving the objective of the fund. The fund may invest primarily in debt securities (including convertible bonds and in sub investment grade bonds) and derivatives within the investment universe. Depending on market conditions the fund may invest up to 100% of its net assets in cash,

cash equivalents, short term bonds and money market instruments.

PIMCO GIS Global Investment Grade Credit LP PLS

The fund is an actively managed portfolio that invests at least two-thirds of its assets in primarily investment grade global corporate and credit instruments. Portfolio duration may vary within two years of the benchmark and the fund may tactically invest up to 15% of assets in below-investment grade issues.

Threadneedle Absolute Return Bond LP PLS

The fund aims to achieve a total positive return in all market conditions through exposure to the global bond markets. The fund will invest primarily in, derivatives, cash and near cash, fixed interest securities, index linked securities, money market instruments and deposits. At times the portfolio may be concentrated in any one or a combination of such assets. The manager may take long and short positions through derivatives in such issues.

Fixed Interest - Sterling**Invesco Sterling Bond** LP PLS

Aims to generate income together with long term capital growth in Pounds Sterling. It will seek to achieve its objective by investing a minimum of 50% of its NAV in debt securities denominated in Pounds Sterling.

Fixed Interest - US Dollar**JPMorgan - JPM US Bond** LP PLS

The aim of this fund is to achieve a return in excess of US bond markets by investing primarily in US bonds and other debt securities, using derivative strategies where appropriate.

Natixis Loomis Sayles Multi Sector Income LP PLS

The fund aims for a high total investment return through a combination of current income and capital appreciation. It will invest at least 51% of its total assets in bonds and other related fixed income securities. It may invest up to 49% of its total assets in cash, money market instruments or other securities.

Global Managed**Ashburton Replica Portfolio Asset Management** LP

The fund looks to achieve an increase in value whilst suppressing volatility and risk, through a conservative allocation of assets between, primarily, international equities, fixed interest securities and cash or money market instruments.

BlackRock Global Funds Global Allocation LP PLS

The fund seeks to maximise total return. The fund invests globally in equity, debt and short term securities, of both corporate and governmental issuers, with no prescribed limits. In normal market conditions the fund will invest at least 70% of its total net assets in the securities of corporate and governmental issuers.

Canaccord Opportunity LP

Aims to generate capital growth by investing in an internationally diversified portfolio of shares and units in collective investment schemes and individual high quality fixed interest instruments.

Carmignac Patrimoine LP PLS

The fund aims to outperform its benchmark over a period exceeding 3 years. The investment policy takes into account the principle of risk spreading by means of the diversification of investments, with up to a maximum of 50% invested in international equities and between 50% and 100% invested in fixed income assets and/or variable rate government and/or corporate bonds and money market instruments. The average rating of the bonds held by the Fund shall be at least investment grade (rated at least BBB-/Baa3 by rating agencies). Fixed income products from emerging countries may not exceed 25% of net assets.

Fidelity Multi Asset Strategic LP PLS

The fund aims to provide long term capital growth through global exposure to a balance of lower and higher risk assets. It provides global exposure to a diversified range of assets by primarily investing in funds. It typically invests more

than 65% in sub-funds of an Irish UCITS fund (Fidelity Common Contractual Fund II) operated by Fidelity which subsequently utilise the experience and specialisms of a number of investment managers (which may include Fidelity) to manage the underlying assets. It can also invest directly into other collective investment schemes (including schemes operated by Fidelity), transferable securities, money market instruments, cash and deposits, and is also able to use derivatives for efficient portfolio management and investment purposes. Asset allocation exposure will be actively managed and typical allocation will be 50% lower risk assets (such as debt instruments e.g. bonds and cash) and 50% higher risk assets (including equities, commodities and property securities).

GAM Star Balanced LP PLS

Designed for clients seeking a balance of capital protection and participation in equity market growth. The balanced strategy has a significant exposure to global and UK equities which should generate strong returns in the long term. The strategy has a meaningful allocation to government, inflation-linked and corporate bonds for capital protection purposes. The remainder of the holdings are in selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other.

GAM Star Cautious LP PLS

Designed for clients seeking a strong focus on capital protection while offering moderate participation in equity market growth. The cautious strategy has a significant exposure to government, inflation-linked and corporate bonds. The portfolio also has a meaningful allocation to selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other. The remainder of the holdings are in selected global and UK equities.

GAM Star Growth LP PLS

Designed for clients seeking to participate primarily in global

equity market growth while maintaining an element of capital protection. The strategy has a significant exposure to global and UK equities which should generate strong returns in the long term. The portfolio also has a moderate allocation to government, inflation-linked and corporate bonds for capital protection purposes. The remainder of the holdings are in selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other.

Momentum Global Funds - Harmony Portfolios Asian Growth LP

The portfolio will be biased to investments in markets of developed Asian and emerging Asian countries, but could also hold investments outside these countries. The portfolio aims to provide capital growth but with a reduced level of volatility, via strategic exposures to a wide range of asset classes.

Momentum Global Funds - Harmony Portfolios Sterling Growth LP

The portfolio will be biased to investments in the United Kingdom, but could also hold investments outside this country. The portfolio aims to provide capital growth in Sterling terms but with a reduced level of volatility, via strategic exposures to a wide range of asset classes.

Momentum Global Funds - Harmony Portfolios US Dollar Growth LP

The portfolio will be biased to investments in the United States, but could also hold investments outside this country. The investment objective is to provide capital growth in US dollar terms but with a reduced level of volatility, via strategic exposures to a wide range of asset classes.

IFSL Brooks Macdonald Balanced LP PLS

The fund is actively managed and invests primarily in a variety of collective investment schemes that include significant UK and international equity exposure. The fund aims to provide investors with a combination of income and

capital growth over the long term. The fund invests in a diversified mix of asset classes, and in addition to its significant equity exposure it can also invest in fixed income securities, alternative investments, transferable securities, money market instruments, exchange-traded funds, cash and cash deposits.

IFSL Brooks Macdonald Cautious Growth LP PLS

The fund is actively managed and invests primarily in fixed interest and equity markets, largely through collective investment schemes. The fund aims to provide investors with long-term capital growth and income. It invests in a cautious mix of asset classes that may also include transferable securities, money market instruments, exchange-traded funds, cash, and cash deposits.

IFSL Brooks Macdonald Defensive Capital LP PLS

To achieve consistent long-term capital growth and positive absolute returns over rolling three year periods through a portfolio of defined return assets, such as preference shares, loan notes, convertibles, structured notes and other defined return investments, including collective investment schemes and transferable securities, that do not require market growth to provide a positive capital return and are supported by significant underlying asset cover. Returns are not guaranteed over any time period therefore capital is at risk. The portfolio will be actively managed and will normally remain fully invested save for such operational liquidity as is required from time to time. However, it may include cash or near cash from time to time, but this will not normally exceed 30% of the value of the property of the fund.

IFSL Brooks Macdonald Defensive Income LP PLS

The fund is actively managed and invests primarily in fixed interest, as well as defensive equities and alternative assets. The fund aims to generate income over the long term. It invests in a variety of

collective investment schemes to provide an overall defensive mix of income generating assets, and may also invest in transferable securities, money market instruments, exchange-traded funds, cash, and cash deposits.

IFSL Brooks Macdonald Strategic Growth LP PLS

The fund is actively managed and invests primarily, but not exclusively, in global equities largely through collective investment schemes. The fund aims to generate capital growth over the longer term. The fund also invests in a small diversified mix of asset classes including fixed income securities, alternative investments, transferable securities, money market instruments, exchange-traded funds, cash and cash deposits.

Janus Henderson Cautious Managed LP PLS

The fund aims to provide income and long-term capital growth by investing in a combination of company shares and a range of bonds in any country. The fund will invest no more than 60% of its value in company shares

Janus Henderson Multi-Manager Managed LP PLS

The fund aims to achieve capital growth through exposure to UK and overseas equities and fixed interest securities.

JPMorgan – JPM Global Balanced LP PLS

To provide long-term capital growth and income by investing primarily in companies and debt securities issued or guaranteed by governments or their agencies, globally and using financial derivative instruments where appropriate.

Kames Ethical Cautious Managed LP PLS

To provide a combination of income and long term capital growth by investing in a diversified range of UK equities, bonds and cash, which meet the fund's predefined ethical criteria. Equities will be limited to a maximum of 60% of the portfolio value at all times.

MFS Meridian Global Total Return LP PLS

The fund's objective is total return, measured in US dollars. The fund invests in a combination of equity securities and debt instruments of issuers located in developed and emerging market countries. Historically the fund has invested approximately 60% of its assets in equity securities and 40% of its assets in debt instruments, but these allocations may vary generally between 50% and 75% in equity securities and 25% and 50% in debt instruments. The fund generally focuses its equity investments in larger companies it believes to be undervalued compared to their perceived worth (value companies) and its debt investments in corporate, government, and mortgage-backed debt instruments.

Franklin Templeton - Templeton Global Income LP PLS

The fund aims to maximise current income while maintaining prospects for capital appreciation by investing in a diversified portfolio of debt and equity securities worldwide. It seeks income by investing in a portfolio of fixed and floating rate debt securities and debt obligations issued by government and government-related issuers or corporate entities worldwide, including in emerging markets, as well as stocks the portfolio manager believes offer attractive dividend yields.

Hedge/Structured Product Invesco Global Targeted Returns LP PLS

The fund aims to achieve a positive total return in all market conditions over a rolling 3 year period. The fund targets a gross return of 5% p.a. above 3 month EURIBOR (or an equivalent reference rate) and aims to achieve this with less than half the volatility of global equities, over the same rolling 3 year period. There is no guarantee that the fund will achieve a positive return or its volatility target.

Islamic
Aberdeen Islamic Global Equity LP
The investment objective is to provide investors with long-term capital growth primarily through

direct and indirect investment in a portfolio of equity securities issued by companies from around the world. Investment is permitted in equity securities of companies approved by the Shariah Advisory Board, subject to the limits laid down under "Islamic Investment Guidelines" and "Investment Restrictions", and shall include those equity securities of companies listed in the applicable reference index.

Amundi Islamic Asia Pacific Quant LP PLS

The fund's objective is to outperform the reference indicator index comprised of the Dow Jones Islamic Markets Asia Pacific ex Japan Large cap index and the Dow Jones Islamic Markets Asia Pacific Small cap equally weighted indices.

BNP Paribas Islamic Equity Optimiser LP PLS

To seek medium to long term capital gain by investing in a basket of stocks selected from the components of the Dow Jones Islamic Market Dow Jones Islamic Market Developed Markets Top Cap Index ("the Base Index"). The Selection is objectively and systematically selected from the Base Index components according to valuation, profitability, momentum and volatility criteria, and is considered to be in compliance with Sharia principles. The Selection is rebalanced at least quarterly. This rebalancing will take place after the Sharia Board review of the index.

Franklin Templeton - Franklin Global Sukuk LP PLS

To maximise, consistent with prudent investment management, total investment return, consisting of a combination of profit income and capital appreciation. The fund seeks to achieve this objective by investing principally in a portfolio of fixed and floating rate Shariah compliant securities (including non-investment grade securities), including Sukuk, Murabaha and Wakala placements and other short term instruments issued by government, government-related and corporate entities located in developed and developing countries.

Franklin Templeton - LP PLS
Templeton Shariah Global Equity

The fund seeks long-term capital growth by investing primarily in Shariah compliant equity securities of companies of any nation, including Emerging Markets. The fund's managers believe that greater value can be found by looking at companies globally rather than by limiting oneself to a single market.

Specialist
UBS (Lux) Equity Fund LP PLS
Health Care

Actively managed equity portfolio investing worldwide in companies from the healthcare sector. Efficient means of exploiting the potential of companies operating in the healthcare sector. Specialised sector analysts seek out the most attractive stocks in the healthcare sector worldwide. Investment decisions are based on a disciplined investment philosophy and careful fundamental research.

IT'S DOWN TO YOU



**WE ARE HERE AS PART OF
A LONG-TERM, ONGOING
RELATIONSHIP AND WANT YOU
TO ACHIEVE YOUR GOALS.**

We can't make any investment decisions for you and are not responsible for how the funds perform.

You must be happy with the fund choices you or your adviser makes before going ahead. We do not check their suitability for you.

We offer online access to all of our plan owners so you can monitor your plan performance daily if you wish. We can't stress enough how important it is you treat your plan like any other financial product you have, review it regularly, ask questions and talk to your financial adviser about anything you are unsure of.

IMPORTANT INFORMATION



FUNDS

There's no getting away from the fact that whether you choose low risk, high risk or a combination of both, there is always some risk. In the most extreme of cases this could result in you receiving nothing back from your plan.

Your plan is protected by the Isle of Man Compensation of Policyholders Protection Scheme which will cover an amount equal to 90% of your plan value (subject to the provision of the scheme) should RL360 become insolvent.

This protection does not extend to fund companies becoming insolvent, and because the funds are owned in the name of RL360 it is extremely unlikely that compensation will be available from other schemes.

We would also like to make you aware that fund prices will go up and down during the life of your plan and just because a fund has performed well in the past doesn't mean it will continue to do so in the future. You should also consider the impact of exchange rates on fund prices which might fluctuate purely due to the value of one currency compared to another.

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Isle of Man Financial Services Authority.

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