

Protection

Fund Guide

January 2018

Important information

This guide is applicable to the following products only:

- LifePlan
- Protected Lifestyle

If you took out a Lebanon-specific policy, please refer to the *Protection Fund Guide for Lebanon policyholders*.

We strongly recommend that the advice of a suitably qualified financial adviser is sought before making any investment decisions.

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To ensure that you have all the information you need to make a decision, this *Fund Guide* should be read in conjunction with the *Brochure, Key Features and Terms and Conditions*.

Investment choice

At RL360°, we understand that choosing the right investment funds is crucial to help you maintain your chosen level of protection benefits.

The “Fund range overview” sections list each of the funds by sector and provides the following information:

- currency
- ISIN code
- risk rating
- launch date
- domicile
- annual management charge (AMC %)
- if the fund is subject to any performance fee (Perf fee %)
- if it is a multi-manager fund
- if the fund is classed as socially conscious

A socially conscious fund is one which invests in companies that operate ethically, provides social benefits or is sensitive to the environment.

The “Fund objectives” summarises the aim of each fund or financial goal it will pursue.

The information supplied within these sections has been sourced from Morningstar Direct and selected third parties and is correct as at 22 December 2017. Whilst great care has been taken to ensure that this information is correct, RL360° cannot accept responsibility for its content or interpretation.

Prior to investment in any fund you should read the relevant Prospectus, Factsheet and Key Investor Information Document (KIID) to make yourself aware of the charges and risks that apply to the fund. These can be obtained from your financial adviser, the fund manager’s own website or from the product Fund Centre at www.rl360.com.

RL360° does not provide investment advice and we recommend that you consult a suitably qualified financial adviser before making any investment decisions.

You can switch between any of the funds during the lifetime of your policy, free of any dealing charge, subject to minimum investment levels. Further details can be found in the product *Key Features*. This *Fund Guide* does not detail any product specific charges. For further details please refer to the relevant product literature.

Please be aware that investment returns may fluctuate and are not guaranteed. The price of units may fall as well as rise as a result of market and currency fluctuations and you may get back less than you paid in.

Balancing risk

To support your chosen protection benefits throughout the lifetime of your policy, it’s vitally important you understand the risk profile of the funds you choose to invest into.

The investment performance of your policy plays an important role in ensuring that your benefits can be sustained for life. If your investment return is less than expected or your chosen investment funds suffer large drops in value then your policy value may become insufficient to pay for your benefits and cover will cease. In order to maintain your policy you may have to reduce your level of benefits, increase your regular premiums or pay in an additional lump sum to maintain the level of protection you require.

It is therefore important that you and your financial adviser consider the risk involved in your investment choice to ensure that it is appropriate for the needs of your policy.

Different investment choices have different levels of expected return but also different levels of risk involved. You should be sure to consult with your financial adviser when making any investment decisions.

Fund risk ratings

To provide you with additional assistance in making your fund selection, as well as separating the funds into different asset classes or sectors, where possible each fund displays a synthetic risk and reward rating of between 1 and 7 in the overview section. The risk rating aims to provide you with an indication of the risk versus potential reward of each fund in the available range.

How is the risk rating determined?

The ratings provided are those as published in each fund's Key Investor Information Document (KIID) which we have sourced from either Morningstar Direct or from the fund managers KIID (correct as at 22 December 2017). Please note that KIID's are only produced for funds with UCITS* status, therefore if the fund does not have UCITS status a risk rating will not be available.

The rating is calculated based upon the historic volatility (see below) of each individual fund over a 5 year period. So in simple terms, funds with very low volatility will have a 1 or 2 rating. These funds generally have a more cautious approach with little or no exposure to equity markets, and usually invest in cash or money market securities. You should be aware that for funds considered lower risk, the potential for reward will be lower, as these funds are likely to yield much lower returns than funds with a high equity exposure.

Funds with high volatility will have a 6 or 7 rating. These funds tend to have a high exposure to less developed, emerging equity markets or use high risk alternative assets within their investment strategy. Over the long term, exposure to equity markets could provide the opportunity for higher investment returns however, it also brings a much higher degree of investment risk. Although investment gains could be made when markets are buoyant, losses can quickly occur when markets take a downturn. You must therefore be prepared not only for the potential of higher returns, but also the potential for higher losses by investing in these types of funds.

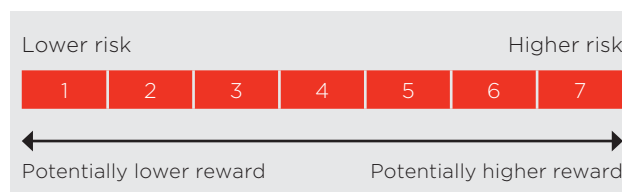
What is volatility?

Volatility is a measure of variance of a financial instrument's price over a particular time period, which means the greater the movement in fund prices, the more volatile the fund's performance is.

Funds with high volatility are generally associated with higher risk but potentially higher reward. Funds with low volatility are generally associated with lower risk, but lower potential reward.

Synthetic risk and reward indicator scale

The scale demonstrates where a fund ranks in terms of its potential risk versus return.



In all cases there is no guarantee that a fund's risk reward rating will remain the same and may be re-categorised in the future. Please note that a low rated fund does not mean it is risk-free.

Although the rating is designed to give an indication of the risk versus reward potential it should not be used in isolation as your personal circumstances and attitude to risk need to be taken into consideration. There could also be other factors, such as investment term, which should be considered so we would always recommend that you speak to your financial adviser for assistance when making your fund choice.

For the most up to date risk rating always refer to the fund manager's published KIID.

* UCITS: Undertakings for Collective Investment in Transferable Securities are a set of European Union directives that aim to allow collective investment schemes to operate freely throughout the EU on the basis of a single authorisation from one member state.

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Morningstar is a leading provider of independent investment research in North America, Europe, Australia, and Asia.

Monitoring fund performance

Your premiums buy units in the funds you choose, so an important part of maintaining the benefits in your policy is how well the investment choices in your policy perform. Some funds perform better than others during the ups and downs of market conditions. So to help you monitor the investments in your policy we created the Fund Centre.

With the aid of the Fund Centre you can access daily price movements across the external fund range, see how funds have performed over different time periods and view one or more funds in a chart. You can investigate the breakdown of a fund such as its top 10 holdings, its asset allocation or the investment style adopted by the fund manager. Using the Fund Centre you can easily monitor your funds and research new fund choices for future investment.

You can also access a range of documents each fund house publishes that you should read prior to investing in a fund. In the *Documents* tab in Fund Centre you will find the:

- **Prospectus** – a legal document that details the investment objective, policy and strategy of a fund or group of funds offered. This includes all the important and financial details that should be disclosed about a fund to enable an investor to assess all the risks associated with the fund prior to investment. This detailed document is only updated when a significant change happens to the fund range
- **Factsheet** – a monthly document issued by the fund manager that provides a fund's objective, its latest performance, its top 5 or 10 holdings and its charges
- **Key Investor Information Document (KIID)** – a simplified version of the Prospectus, usually 2 or 3 pages long, updated at least once a year detailing some of the key elements of the fund such as its objective, its risks, its charges and past performance.

Charges applied by funds such as the Annual Management Charge (AMC), Ongoing Charge Fee (OCF) and in some circumstances a Performance Fee, are reflected in the published unit prices. This means each unit price shown in your policy is the value after these charges have been deducted. You will not see fund charges deducted separately from your policy, only our product related charges.

To access the Fund Centre go to www.rl360.com, click on 360° Public then Products. For LifePlan click on the *LifePlan Fund Centre*. For Protected Lifestyle click on *Protected Lifestyle*.

Note that past performance is not a guide to future performance. Investment returns may fluctuate and are not guaranteed. Your policy will be subject to foreign exchange exposure where you select funds in a currency other than your policy denomination.

Fund range overview for LifePlan

For Protected Lifestyle go to page 10

The range of funds available are shown below in their respective sector, along with some key information for the fund.

Prior to investment in any fund you should read the relevant Prospectus, Factsheet and Key Investor Information Document (KIID) to make yourself aware of the charges and

risks that apply to the fund. These can be obtained from your financial adviser, the fund manager's own website or from the product Fund Centre at www.r1360.com.

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

Commodity & Energy

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | 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 % | Multi-manager | 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 | 0.20 | - | - | - |
| Goldman Sachs Sterling Liquid Reserve | Admin | GBP | IE0031296126 | 1 | 06/06/00 | Ireland | 0.20 | - | - | - |
| 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 | 0.26 | - | - | - |
| 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 % | Multi-manager | 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 % | Multi-manager | Socially conscious |
|--------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Asia Pacific & Japan Equity | A | GBP | GB00BOXWJN21 | 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 % | Multi-manager | Socially conscious |
|-----------------------------------------|-------------|-----|--------------|-------------|-------------|----------|-------|------------|---------------|--------------------|
| Threadneedle European Smaller Companies | R | EUR | GB0002771383 | 5 | 14/11/97 | UK | 1.50 | - | - | - |
| Threadneedle European Smaller Companies | R | GBP | GB0001531424 | 5 | 14/11/97 | UK | 1.50 | - | - | - |

Equity - Europe including UK

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | 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 % | Multi-manager | 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 | 4 | 04/05/12 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Global Dividend Hgd | A | EUR | LU0605515377 | 4 | 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 | - | ✓ | - |
| M&G Global Leaders | A | EUR | GB0030934490 | 5 | 12/01/01 | UK | 1.75 | - | - | - |
| M&G Global Leaders | A | GBP | GB0030934383 | 5 | 12/01/01 | UK | 1.50 | - | - | - |
| M&G Global Leaders | A | USD | GB00B1RXYW84 | 5 | 09/03/07 | UK | 1.75 | - | - | - |
| Sarasin Thematic Global Equity | A | GBP | GB0009341214 | 5 | 01/07/94 | UK | 1.50 | - | - | - |

Equity - North America

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | 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 % | Multi-manager | Socially conscious |
|-----------------------------------------------|-------------|-----|--------------|-------------|-------------|----------|-------|------------|---------------|--------------------|
| Invesco Perpetual UK Smaller Companies Equity | 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 % | Multi-manager | 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 Absolute Return | A | USD | LU0106250508 | 5 | 16/10/98 | Luxembourg | 1.25 | - | - | - |
| Schroder ISF Asian Bond Absolute Return Hgd | A | EUR | LU0327381843 | 5 | 16/10/98 | Luxembourg | 1.25 | - | - | - |
| 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 % | Multi-manager | 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 % | Multi-manager | 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 % | Multi-manager | 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 % | Multi-manager | Socially conscious |
|-----------------------|-------------|-----|--------------|-------------|-------------|----------|-------|------------|---------------|--------------------|
| Invesco Sterling Bond | A | GBP | IE0030233831 | 3 | 24/01/97 | Ireland | 0.75 | - | - | - |

Fixed Interest - US

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | 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 % | Multi-manager | 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 | FRO011269596 | 4 | 18/06/12 | France | 1.50 | 10.00 | - | - |
| Carmignac Patrimoine | A | EUR | FRO010135103 | 4 | 07/11/89 | France | 1.50 | 10.00 | - | - |
| Carmignac Patrimoine | A | USD | FRO011269067 | 4 | 18/06/12 | France | 1.50 | 10.00 | - | - |
| Cannacord Select Global Opportunity Hgd | A | GBP | IE00B5JJC74 | - | 15/06/15 | Ireland | 1.50 | - | - | - |
| Cannacord Select Global 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 | - | 13/09/16 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | EUR | IE00B5VGTN75 | - | 05/08/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | GBP | IE00B55YB208 | - | 09/06/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | USD | IE00B5NTPS12 | - | 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 | CHF | IE00BDD9NV60 | - | 15/02/16 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | EUR | IE00BJ358770 | - | 02/11/16 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | GBP | IE00BJ358887 | 4 | 11/07/14 | Ireland | 0.85 | - | ✓ | - |

Global Managed continued

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---------------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| 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 | - | ✓ | - |
| 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 | - | ✓ | - |
| 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 | 5 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth Hgd | B | EUR | GB00BVCX4R89 | 5 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth Hgd | B | USD | GB00BVCX4Q72 | 5 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| 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 | 5 | 27/05/05 | Luxembourg | 0.85 | - | - | - |

Hedge/Structured Product

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

Performance fee (Perf fee %)

For some funds, their literature may state that a performance fee may become payable in the event of outperformance of a stipulated benchmark, hurdle rate or water mark.

The performance fee is payable in addition to the annual management fee and taken into account in the published unit prices. See the relevant fund prospectus for further details.

Fund range overview for Protected Lifestyle

For Lifeplan go to page 5

The range of funds available are shown below in their respective sector, along with some key information for the fund.

Prior to investment in any external fund you should read the relevant Prospectus, Factsheet and Key Investor Information Document (KIID) to make yourself aware of the charges and risks that apply to the fund. These can be obtained from

your financial adviser, the fund manager's own website or from the product Fund Centre at www.r1360.com.

Please note that for Protected Lifestyle a bid/offer spread of 2.5% applies to each fund, with the exception of the GBP/USD/EUR Cash Funds. This means you buy units at the offer price which are then valued in your policy at the bid price. The bid price is 2.5% less than the offer price. For the Cash Funds the bid and offer price will be the same.

Internal funds

Cash Funds

| Name | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---------------|-----|------|-------------|-------------|-------------|-------|------------|---------------|--------------------|
| EUR Cash Fund | EUR | - | - | 01/12/14 | Isle of Man | 1.00 | - | - | - |
| GBP Cash Fund | GBP | - | - | 01/12/14 | Isle of Man | 1.00 | - | - | - |
| USD Cash Fund | USD | - | - | 01/12/14 | Isle of Man | 1.00 | - | - | - |

External funds

Currency/Money Market

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Goldman Sachs Euro Liquid Reserve | Admin | EUR | IE0031295821 | 1 | 27/02/02 | Ireland | 0.20 | - | - | - |
| Goldman Sachs Sterling Liquid Reserve | Admin | GBP | IE0031296126 | 1 | 06/06/00 | Ireland | 0.20 | - | - | - |
| 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 | 0.26 | - | - | - |
| 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 % | Multi-manager | 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 % | Multi-manager | 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 % | Multi-manager | 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 | 4 | 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 | - | ✓ | - |
| M&G Global Leaders | A | GBP | GB0030934383 | 5 | 12/01/01 | UK | 1.50 | - | - | - |
| Sarasin Thematic Global Equity | A | GBP | GB0009341214 | 5 | 01/07/94 | UK | 1.50 | - | - | - |

Equity - North America

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | 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 % | Multi-manager | Socially conscious |
|-----------------------------------------------|-------------|-----|--------------|-------------|-------------|----------|-------|------------|---------------|--------------------|
| Invesco Perpetual UK Smaller Companies Equity | 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 % | Multi-manager | 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 Absolute Return | A | USD | LU0106250508 | 5 | 16/10/98 | Luxembourg | 1.25 | - | - | - |
| Schroder ISF Asian Bond Absolute Return Hgd | A | EUR | LU0327381843 | 5 | 16/10/98 | Luxembourg | 1.25 | - | - | - |
| 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 % | Multi-manager | 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 % | Multi-manager | 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 % | Multi-manager | 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 | - | - | - |

Fixed Interest - Sterling

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|-----------------------|-------------|-----|--------------|-------------|-------------|----------|-------|------------|---------------|--------------------|
| Invesco Sterling Bond | A | GBP | IE0030233831 | 3 | 24/01/97 | Ireland | 0.75 | - | - | - |

Fixed Interest - US

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | 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 % | Multi-manager | 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 | - | 05/08/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | GBP | IE00B55YB208 | - | 09/06/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | USD | IE00B5NTPS12 | - | 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 | - | 24/03/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | EUR | IE00BJ358770 | - | 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 | GB00BVXC4B20 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Balanced Hgd | B | USD | GB00BVXC4909 | 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 | GB00BVXC4F67 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Cautious Growth Hgd | B | USD | GB00BVXC4D44 | 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 | GB00BVXC4N42 | 3 | 20/03/15 | UK | 1.50 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Capital Hgd | B | USD | GB00BVXC4M35 | 3 | 20/03/15 | UK | 1.50 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Income | B | GBP | GB00BVXC4H81 | 3 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Income Hgd | B | EUR | GB00BVXC4K11 | 3 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Income Hgd | B | USD | GB00BVXC4J06 | 3 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth | B | GBP | GB00BDX8Y988 | 5 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth Hgd | B | EUR | GB00BVXC4R89 | 5 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth Hgd | B | USD | GB00BVXC4Q72 | 5 | 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 | 5 | 27/05/05 | Luxembourg | 1.35 | - | - | - |

Hedge/Structured Product

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | 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 % | Multi-manager | Socially conscious |
|-------------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| 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 | 1.30 | - | - | - |
| Templeton Shariah Global Equity | A | USD | LU0792757196 | 5 | 10/09/12 | Luxembourg | 1.50 | - | - | - |

Specialist

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

Performance fee (Perf fee %)

For some funds, their literature may state that a performance fee may become payable in the event of outperformance of a stipulated benchmark, hurdle rate or water mark. The performance fee is payable in addition to the annual management fee and taken into account in the published unit prices. See the relevant fund prospectus for further details.

Fund objectives

LP = available to LifePlan

PLS = available to Protected Lifestyle

Internal Cash Funds

EUR Cash Fund

GBP Cash Fund

USD Cash Fund

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

PLS

PLS

PLS

Currency/Money Market

Aberdeen Liquidity (Lux)

The fund's investment objective is to preserve capital and a stable value whilst maintaining high liquidity and achieving returns. To achieve this objective, the assets of the fund are invested with the principle of risk diversification in 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.

LP

Goldman Sachs Liquid Reserve

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.

LP PLS

UBS (Lux) Money Market Fund

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.

LP PLS

Commodity & Energy

Pictet Funds Water

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.

LP

Equity - Asia Pacific Excluding Japan

Guinness Asian Equity Income

The investment objective of the fund is to provide investors with both income and long-term capital appreciation.

LP

Equity - Asia Pacific Including Japan

Aberdeen Asia Pacific & Japan Equity

The fund aims for capital growth by investing in the countries of the Asia Pacific region, including Japan.

LP

Matthews Asia - Asia Dividend

Aims for total return with an emphasis on providing current income (i.e. income and capital appreciation).

LP PLS

Equity - Europe Excluding UK

Threadneedle European Smaller Companies

The aim of the fund is to grow the amount you invested. The fund invests at least two-thirds of its assets in shares of smaller companies in Continental Europe or companies that have significant operations there. As it invests in smaller companies, the fund will mainly choose shares from companies that are smaller in size than the top 225 companies in the FTSE World Europe (ex UK) Index. The fund permanently invests a minimum of 75% of its assets in European Economic Area (excluding Liechtenstein) equities, and is therefore PEA (Plan d'Epargne en Actions) eligible in France.

LP

Equity - Europe Including UK

Jupiter Global Funds European Growth

The fund objective is to achieve long-term capital growth by exploiting special investment opportunities in Europe.

LP PLS

Equity - Global

Aberdeen Ethical World Equity

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.

LP PLS

BNY Mellon Global Equity

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.

LP PLS

Fidelity Funds Global Dividend

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.

LP PLS

Fidelity Global Dividend

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.

LP PLS

First Eagle Amundi International

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.

LP PLS

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.

M&G Global Leaders LP PLS

The objective of the fund is to maximise long term total return (the combination of income and growth of capital). The fund invests in a wide range of global equities issued by companies that the fund manager considers to be, or have the potential to be, leading in their field in terms of improving shareholder value.

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 Perpetual UK Smaller Companies Equity 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 Absolute Return

LP PLS

The fund aims to provide 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 Asia excluding Japan. As part of its primary objective, the fund also has the flexibility to implement long and short active currency positions either via currency forwards or via the above instruments.

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 with relative security of capital in comparison to equities. It will invest at least two thirds of its NAV in debt securities or instruments denominated in Euro issued by corporate issuers. The fund will invest primarily in investment grade (Moody's Baa or higher) fixed and floating rate bonds and other debt securities which, in the opinion of the Investment Manager, have a comparable credit quality issued by corporations in any part of the world or issued or guaranteed by any government, government agency, supranational or public international organisation in any part of the world.

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

The objective of the fund is to generate income and long-term capital appreciation in Pounds Sterling. The fund will invest a minimum of 50% of its net assets in debt securities denominated in Pounds Sterling. The fund may invest in debt securities (including convertibles) issued by corporations or issued/guaranteed by any government, government agency, supranational or public international organisation worldwide.

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 Select Global 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. The Fund will primarily invest in funds (including funds managed by Fidelity). The Fund may also invest directly into transferable securities, other collective investment schemes, money market instruments, cash and deposits and is also able to use derivatives for efficient portfolio management and investment purposes. Asset allocation exposure of the Fund will be actively managed and typical allocation will be as follows: 50% lower risk assets (such as debt instruments e.g. bonds and cash) and 50% higher risk assets (including equities, commodities and property securities). However, the Fund's allocation between lower risk and higher risk assets can be tactically adjusted within the following range in order to preserve capital or take advantage of market opportunities: 30-70% lower risk assets and 30-70% higher risk assets.

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 -

LP

Harmony Portfolios Asian Growth

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 -

LP

Harmony Portfolios Sterling Growth

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 -

LP

Harmony Portfolios US Dollar Growth

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 30% and 75% in equity securities and 25% and 70% 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 - Templeton Shariah Global Equity

LP PLS

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 Health Care

LP PLS

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.

Important information

Funds

Investment can be made into any of the funds available in the range regardless of the denominated policy currency. It is important to know that unit prices reflect the value of the underlying assets of the funds and so can go down as well as up. Past performance is not indicative of future performance. Where a fund invests in overseas securities, the unit prices may also rise and fall purely on account of exchange rate fluctuations.

RL360 Insurance Company Limited is not responsible for, and will not compensate policyholders in relation to, the performance of their underlying funds. For details of all charges that may affect the individual funds please refer to the specific fund manager's literature.

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