

Policyholder Fund Performance Bulletin as at end of Q3 2016



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Fund Name	Ccy	ISIN	Fund Risk Rating **	Start of Data	End Q3 2015 To End Q3 2016 %	End Q3 2014 To End Q3 2015 %	End Q3 2013 To End Q3 2014 %	End Q3 2012 To End Q3 2013 %	End Q3 2011 To End Q3 2012 %	Since Start of Data %
Commodity & Energy										
Pictet Water	EUR	LU0104884860	5	23/07/90	16.29	7.93	15.46	12.15	22.74	167.66
Pictet Water	USD	LU0255980327	5	23/07/90	17.07	-4.63	7.70	17.75	18.62	78.37
Currency/Money Market										
Aberdeen Liquidity (Lux) #	EUR	LU0090865873	1	23/07/90	-0.23	-0.01	0.11	0.06	0.42	122.56
Aberdeen Liquidity (Lux) #	GBP	LU0049015760	1	01/07/85	0.12	0.08	0.04	0.09	0.45	377.82
Aberdeen Liquidity (Lux) #	USD	LU0049014870	1	17/09/84	0.38	0.06	0.04	0.09	0.26	207.95
Goldman Sachs Euro Liquid Reserve	EUR	IE0031295821	1	01/02/99	-0.29	-0.03	0.01	0.01	0.18	34.02
Goldman Sachs Sterling Liquid Reserve #	GBP	IE0031296126	1	27/02/02	0.18	0.18	0.12	0.13	0.35	36.38
Goldman Sachs USD Liquid Reserve #	USD	IE0031294410	1	26/01/98	0.14	0.01	0.01	0.01	0.01	45.59
UBS (Lux) Money Market #	AUD	LU0066649970	1	20/08/92	1.58	1.91	1.97	2.40	3.82	182.76
UBS (Lux) Money Market #	CHF	LU0033502740	1	18/09/91	-0.92	-0.42	-0.10	-0.19	-0.02	38.50
UBS (Lux) Money Market #	EUR	LU0006344922	1	09/10/89	-0.19	0.00	0.10	0.00	0.42	141.43
UBS (Lux) Money Market #	GBP	LU0006277635	1	25/11/88	0.17	0.08	0.08	0.08	0.43	252.30
UBS (Lux) Money Market #	USD	LU0006277684	1	24/03/00	0.18	0.11	0.07	0.13	0.33	30.70
Equity - Asia Pacific excluding Japan										
Guinness Asian Equity Income	EUR	IE00BGHQDM52	6	19/12/13	14.48	8.26	-	-	-	46.03
Guinness Asian Equity Income #	GBP	IE00BVYPNP33	6	19/12/13	34.40	2.39	-	-	-	51.26
Guinness Asian Equity Income #	USD	IE00BVYPNQ40	6	19/12/13	15.26	-4.33	-	-	-	20.07
Equity - Asia Pacific including Japan										
Aberdeen Asia Pacific & Japan Equity #	GBP	GB00B0XWNJ21	5	31/12/81	34.18	-11.37	4.26	5.90	13.57	5,916.60
Matthews Asia - Asia Dividend	GBP	LU0594556309	5	28/02/11	37.47	0.87	1.53	16.39	12.78	75.00
Matthews Asia - Asia Dividend	USD	LU0491817952	5	26/08/10	17.34	-5.54	1.80	16.04	17.40	50.20
Equity - Europe excluding UK										
Threadneedle European Smaller Companies	EUR	GB0002771383	5	14/11/97	10.94	21.28	6.33	19.29	30.54	953.81
Threadneedle European Smaller Companies	GBP	GB0001531424	6	14/11/97	29.49	15.00	-0.93	24.81	20.42	1,256.34
Equity - Europe including UK										
Jupiter European Growth	EUR	LU0260085492	6	17/08/01	-1.23	24.74	11.22	14.52	41.37	172.40
Jupiter European Growth Hgd	USD	LU0966834136	6	01/10/13	-0.72	24.59	-	-	-	37.30

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Equity - Global										
Aberdeen Ethical World #	GBP	GB0006833718	5	21/05/99	30.80	-14.66	5.26	12.78	12.60	108.71
BNY Mellon Global Equity #	EUR	IE0004003764	5	01/01/99	9.40	8.04	15.43	11.54	23.94	104.45
BNY Mellon Global Equity #	USD	IE0004004283	5	10/12/01	8.92	-3.78	7.68	16.53	18.64	96.06
Fidelity Funds Global Dividend	EUR	LU1261431768	5	07/08/15	11.70	-	-	-	-	1.80
Fidelity Funds Global Dividend	USD	LU0772969993	5	04/05/12	12.85	-3.49	10.91	18.22	-	52.80
Fidelity Funds Global Dividend Hgd	EUR	LU0605515377	5	30/01/12	11.60	1.66	14.57	18.31	-	71.30
Fidelity Global Dividend	GBP	GB00B7FQHJ97	5	30/01/12	30.68	4.03	11.65	18.17	-	95.50
First Eagle Amundi International	USD	LU0068578508	4	12/08/96	14.39	-6.87	5.41	9.59	11.65	529.62
Franklin Mutual Global Discovery	EUR	LU0211333025	6	25/10/05	7.95	0.35	13.45	16.07	23.71	84.60
Franklin Mutual Global Discovery	USD	LU0211331839	5	25/10/05	8.54	-11.24	5.95	22.18	18.74	71.50
Guinness Global Equity Income #	EUR	IE00BGHQF631	5	31/12/10	12.22	3.86	17.59	14.42	22.24	80.73
Guinness Global Equity Income	GBP	IE00BVYPNV92	5	31/12/10	31.75	-1.78	9.65	20.07	12.95	82.23
Guinness Global Equity Income	USD	IE00BVYPNW00	5	31/12/10	12.98	-8.21	9.76	20.40	17.21	51.47
Henderson Gartmore Global Growth	EUR	LU0200076213	6	29/10/04	9.81	18.28	17.77	22.89	28.96	155.79
Henderson Gartmore Global Growth	GBP	LU0200077294	6	29/10/04	28.91	11.85	9.78	28.93	19.30	217.82
Henderson Gartmore Global Growth	USD	LU0200076999	6	24/03/05	10.55	4.52	9.90	29.31	23.67	102.92
Henderson Multi-Manager Active * #	GBP	GB0031413593	5	31/07/96	19.61	-0.30	5.44	20.41	5.89	326.61
Invesco Global Equity Income #	USD	LU0607513230	5	03/02/97	2.13	-5.22	7.68	22.52	18.78	153.88
Invesco Global Equity Income Hgd	EUR	LU0794791870	5	27/06/12	0.89	-5.66	7.43	21.85	-	36.30
Investec GSF Global Franchise #	USD	LU0426412945	5	10/04/07	12.96	0.26	8.67	11.66	20.11	71.91
Investec GSF Global Franchise	EUR	LU0846948197	5	25/10/12	12.33	13.38	16.41	-	-	59.90
Investec GSF Global Franchise Hgd	CHF	LU0869878131	5	31/01/13	11.22	-0.70	8.21	-	-	25.90
Jupiter Merlin International Equities	EUR	LU0362742719	5	05/09/08	6.24	5.13	9.14	6.81	19.22	72.00
Jupiter Merlin International Equities	USD	LU0362742800	5	14/04/09	5.78	-6.36	1.88	11.61	14.04	77.50
M&G Global Leaders #	EUR	GB0030934490	6	28/11/01	12.53	0.06	11.20	16.19	20.94	81.55
M&G Global Leaders #	GBP	GB0030934383	6	31/05/85	31.67	-4.88	3.80	21.96	11.81	1,034.40
M&G Global Leaders	USD	GB00B1RXYW84	6	09/03/07	12.02	-10.88	3.72	21.39	15.81	5.99
Sarasin EquiSar Global Thematic	GBP	GB0009341214	5	01/07/94	21.70	-4.48	8.75	18.48	11.17	363.09
Equity - North America										
Franklin US Opportunities	EUR	LU0260869739	6	01/09/06	4.34	16.40	21.09	19.90	27.18	138.63
Franklin US Opportunities	USD	LU0109391861	6	03/04/00	5.02	3.03	12.99	26.18	22.02	21.40
Franklin US Opportunities Hgd	CHF	LU0536403206	6	30/09/10	3.32	2.81	12.53	25.98	20.33	77.40
Franklin US Opportunities Hgd	EUR	LU0316494391	6	03/09/07	4.07	3.44	12.97	25.72	20.79	65.49
Schroder ISF US Small & Mid-Cap Equity #	EUR	LU0248178732	6	10/12/04	14.65	16.66	21.41	17.74	27.32	213.33
Schroder ISF US Small & Mid-Cap Equity	USD	LU0205193047	5	10/12/04	14.45	3.68	12.86	23.39	22.14	166.12
Schroder ISF US Small & Mid-Cap Equity Hgd #	EUR	LU0334663233	5	10/12/04	13.47	3.79	12.79	22.78	20.91	142.19

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Equity - UK										
Invesco Perpetual UK Smaller Companies Equity #	GBP	GB0033030528	5	31/01/95	10.38	17.80	7.28	28.91	19.68	1,076.41
Investec UK Smaller Companies #	GBP	GB0031075558	5	07/07/88	1.13	8.38	12.87	31.35	22.84	2,231.01
JPM UK Smaller Companies #	GBP	GB0030880255	5	31/01/95	-2.85	17.24	1.64	35.32	21.70	744.80
Kames Ethical Equity #	GBP	GB0007452484	5	31/01/95	5.79	9.84	6.79	26.99	20.23	478.89
Legg Mason IF QS UK Equity	GBP	GB0033506501	5	31/10/95	6.37	10.37	5.06	18.70	15.52	219.51
Fixed Interest - Asia										
BGF Asian Tiger Bond	USD	LU0063729296	3	02/02/96	10.50	1.51	8.75	-2.03	15.74	294.60
Pictet Asian Local Currency Debt	EUR	LU0280438309	4	24/01/07	11.32	6.47	9.66	-8.50	10.75	68.53
Pictet Asian Local Currency Debt	USD	LU0255797556	4	26/06/06	10.91	-5.19	2.38	-4.58	5.96	55.07
Schroder ISF Asian Bond Absolute Return	USD	LU0106250508	5	16/10/98	4.78	-4.40	2.61	-2.32	9.11	175.86
Schroder ISF Asian Bond Absolute Return Hgd #	EUR	LU0327381843	5	16/10/98	3.66	-4.77	2.61	-2.77	8.71	154.95
Templeton Asian Bond	EUR	LU0229951891	5	25/10/05	0.28	-0.50	14.02	-6.99	12.84	78.50
Templeton Asian Bond	USD	LU0229949994	4	25/10/05	0.85	-11.94	6.44	-2.06	8.21	65.90
Fixed Interest - Emerging Markets										
Investec GSF Latin American Corporate Debt	USD	LU0492942718	4	30/04/10	14.71	-8.89	8.21	-3.03	17.02	35.70
Schroder ISF Emerging Markets Debt Absolute Return	USD	LU0106253197	4	29/08/97	8.93	-6.59	0.38	3.18	-1.30	210.00
Schroder ISF Emerging Markets Debt Absolute Return Hgd	AUD	LU0491680806	4	29/08/97	10.12	-4.62	2.66	5.86	2.69	357.79
Schroder ISF Emerging Markets Debt Absolute Return Hgd	CHF	LU0476445340	4	29/08/97	6.85	-7.67	-0.08	2.61	-2.02	125.07
Schroder ISF Emerging Markets Debt Absolute Return Hgd	EUR	LU0177592218	4	29/08/97	7.50	-7.07	0.35	2.70	-1.53	173.74
Fixed Interest - Europe										
Credit Suisse Bond (Lux) #	CHF	LU0049527079	2	17/02/00	2.04	0.97	2.45	-0.27	3.71	43.98
Fidelity European High Yield	EUR	LU0251130802	4	03/07/06	8.14	-1.13	7.18	11.73	19.31	89.90
Fixed Interest - Global										
BNY Mellon Global Bond	EUR	IE0003921727	4	02/01/02	9.08	7.91	6.84	-10.62	8.67	82.14
BNY Mellon Global Bond #	USD	IE0003924739	4	10/12/01	8.59	-3.89	-0.34	-6.63	4.06	127.95
Invesco Global Total Return (EUR) Bond	EUR	LU0534239909	4	15/09/10	3.48	0.20	7.87	2.64	19.46	35.31
Invesco Global Total Return (EUR) Bond Hgd	CHF	LU0955866271	3	18/09/13	2.64	-0.68	7.53	-	-	10.83
PIMCO GIS Global Investment Grade Credit Hgd	CHF	IE00B3SL5777	3	06/03/12	6.79	-0.45	5.52	-0.76	-	17.90
PIMCO GIS Global Investment Grade Credit Hgd	EUR	IE00B11XZ434	3	31/03/06	7.51	0.38	5.81	-0.54	13.07	67.99
PIMCO GIS Global Investment Grade Credit Hgd	USD	IE00B3K7XK29	3	10/12/08	8.65	0.65	5.85	-0.14	13.22	75.86
Templeton Global Bond	EUR	LU0152980495	5	09/09/02	-1.80	2.05	12.95	-2.07	17.89	135.20
Templeton Global Bond	USD	LU0252652382	4	28/04/06	-1.23	-9.68	5.44	3.08	13.11	75.22
Templeton Global Bond Hgd	CHF	LU0450468003	4	14/09/09	-2.37	-10.80	5.16	2.52	11.94	15.30
Templeton Global Bond Hgd	EUR	LU0294219869	4	10/04/07	-1.86	-9.77	5.50	2.67	12.47	56.37
Threadneedle Absolute Return Bond #	GBP	GB00B0L4TB44	3	24/10/05	-8.48	0.28	0.65	-0.64	1.26	19.56

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Fixed Interest - Sterling										
Invesco Sterling Bond	GBP	IE0030233831	3	24/01/97	9.10	2.24	5.78	7.80	16.92	362.17
Fixed Interest - US										
JPM US Bond	USD	LU0070215933	3	15/05/97	5.37	1.24	4.60	4.32	8.80	127.77
Natixis Loomis Sayles Multi Sector Income #	USD	IE00B5Q4WK41	4	22/01/10	9.67	-6.87	6.09	6.23	13.61	44.10
Global Managed										
Ashburton Replica Portfolio Asset Management #	EUR	GB0032012865	-	25/04/03	3.31	-0.61	7.40	2.66	8.31	72.93
Ashburton Replica Portfolio Asset Management #	GBP	GB0000532423	-	04/02/92	5.79	-1.84	5.53	5.00	7.34	305.85
Ashburton Replica Portfolio Asset Management #	USD	GB0000532530	-	04/02/92	4.02	-3.55	5.49	4.19	6.83	243.62
BGF Global Allocation #	EUR	LU0171283459	4	07/01/02	6.25	6.59	14.55	4.15	16.30	86.13
BGF Global Allocation	USD	LU0072462426	4	03/01/97	6.47	-5.48	6.79	9.30	11.65	261.67
BGF Global Allocation Hgd #	GBP	LU0236177068	4	18/06/07	6.07	-5.34	6.92	9.37	11.18	30.85
BlackRock GF Global Allocation Hgd	AUD	LU0468326631	4	22/01/10	7.71	-3.68	9.15	11.91	14.60	52.20
Carmignac Patrimoine	EUR	FR0010135103	4	07/11/89	3.71	1.60	10.22	-0.47	6.90	732.14
Carmignac Patrimoine	USD	FR0011269067	4	19/06/12	4.43	0.72	10.10	-0.51	-	14.40
Carmignac Patrimoine	CHF	FR0011269596	4	19/06/12	2.86	0.21	9.95	-0.51	-	11.93
CGWM Select Global Opportunity	USD	IE00B3BRDK12	5	26/09/08	3.56	-1.29	8.55	10.89	12.67	76.21
CGWM Select Global Opportunity Hgd	GBP	IE00BSJCJC74	-	15/06/15	2.93	-	-	-	-	-5.34
Fidelity Multi Asset Strategic	GBP	GB00B1M29V45	4	22/01/07	13.54	3.45	5.38	6.18	8.01	70.20
GAM Star Balanced *	CHF	IE00B5YJD424	4	21/06/13	8.71	-2.27	2.92	-	-	12.30
GAM Star Balanced *	EUR	IE00B5SQTm95	4	12/11/12	9.82	-1.58	3.36	-	-	23.00
GAM Star Balanced *	GBP	IE00B5KRCY30	4	18/10/12	10.69	-1.15	3.88	-	-	25.28
GAM Star Balanced *	USD	IE00B5VMBV77	4	04/10/12	10.66	-1.59	3.47	-	-	23.50
GAM Star Cautious *	EUR	IE00B7FCT578	4	12/02/13	7.62	-1.43	3.14	-	-	11.60
GAM Star Cautious *	GBP	IE00B7S9HV77	4	25/10/12	8.52	-0.93	3.77	-	-	21.71
GAM Star Cautious *	USD	IE00B83NGC51	4	25/10/12	8.62	-1.43	3.33	-	-	19.70
GAM Star Growth * #	EUR	IE00B8JTQP09	5	12/10/12	11.24	-2.31	3.53	-	-	29.37
GAM Star Growth *	GBP	IE00B8F9FP72	5	31/10/12	12.09	-1.85	4.11	-	-	32.73
GAM Star Growth *	USD	IE00B8FMPT07	5	20/11/12	12.06	-2.34	3.64	-	-	31.00
Henderson Cautious Managed	GBP	GB0032477639	4	03/02/03	7.82	-0.60	5.55	13.83	12.19	150.90
Henderson Multi-Manager Managed * #	GBP	GB0031412744	4	19/03/02	15.11	0.32	5.30	16.98	7.39	104.71
JPM Global Balanced	EUR	LU0070212591	4	18/07/95	5.76	1.47	8.59	7.46	13.52	183.07
JPM Global Balanced Hgd	USD	LU0957039414	4	20/11/13	6.56	1.27	-	-	-	13.79
Kames Ethical Cautious Managed	GBP	GB00B1N9DX45	4	01/03/07	6.82	7.80	7.10	16.76	14.78	74.08
MFS Meridian Global Total Return	EUR	LU0219418836	4	27/09/05	9.92	8.53	13.70	4.65	18.86	87.41
MFS Meridian Global Total Return	GBP	LU0219431771	4	27/09/05	30.72	2.60	6.01	9.60	10.29	128.57
MFS Meridian Global Total Return	USD	LU0219441499	4	26/09/05	10.93	-4.13	5.59	10.42	14.88	74.43
Templeton Global Income	EUR	LU0211332563	5	27/05/05	2.06	2.92	13.62	10.09	21.34	98.00
Templeton Global Income	USD	LU0211326755	5	27/05/05	2.61	-8.88	6.05	15.84	16.49	76.90

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Hedge/Structured Product										
Invesco Global Targeted Returns	EUR	LU1004132566	3	18/12/13	1.04	4.69	-	-	-	11.06
Invesco Global Targeted Returns Hgd	CHF	LU1004132996	3	18/12/13	0.23	3.65	-	-	-	8.87
Invesco Global Targeted Returns Hgd	GBP	LU1075209020	3	23/07/14	1.73	5.22	-	-	-	7.17
Invesco Global Targeted Returns Hgd	USD	LU1004132723	3	18/12/13	1.95	4.69	-	-	-	12.07
Islamic										
Aberdeen Islamic Global Equity #	GBP	LU0264144311	5	28/08/06	31.88	-10.11	8.54	10.81	20.33	111.00
Aberdeen Islamic Global Equity	USD	LU0371570317	6	15/07/13	12.77	-15.32	8.82	-	-	6.00
Amundi Islamic Asia Pacific Quant	USD	LU0399639060	6	18/10/10	18.07	-11.34	5.78	2.10	8.30	5.14
BNP Paribas Islamic Equity Optimiser	USD	LU0245286777	5	05/04/06	9.52	-11.77	5.91	12.87	16.41	61.27
Franklin Global Sukuk	USD	LU0792756115	3	10/09/12	2.50	0.09	5.38	2.30	-	10.50
Templeton Shariah Asian Growth	USD	LU0792757600	6	27/08/12	14.87	-19.00	1.79	-2.34	-	-5.00
Templeton Shariah Global Equity	USD	LU0792757196	6	10/09/12	9.71	-15.00	5.45	14.26	-	11.90
Specialist										
UBS (Lux) Equity Fund Health Care #	USD	LU0085953304	5	27/05/98	2.93	7.58	25.17	26.01	22.72	137.89

Important Notes

Where no performance data is available from Financial Express, this is represented by a hyphen (-).

** Fund risk rating guide: Ratings range between 1 and 7. 1 = lower risk, potentially lower reward, 7 = higher risk, potentially higher reward. Please refer to the *Investment Guide* for more detailed information on the ratings.

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The statistics are based on prices as at 30 September 2016

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