

## Policyholder Fund Performance Bulletin as at end of Q3 2016



Source - Financial Express. Performance is discrete annual percentage growth, except for Since Start of Data % which is cumulative growth. Figures are on a bid to bid, gross total return basis (i.e. all income reinvested without any deduction of tax) and in the fund currency. Performance figures include fund management charges but do not take into account any RL360° product charges. # denotes that the Since Start of Data % figure is based on the available price history held by Financial Express as shown in the Start of Data column, and not based on the actual launch date of the fund which is different. \* denotes a multi-manager fund.

Fund Name	Ccy	ISIN	Fund Risk Rating **	Start of Data	Bid Price	Offer Price	End Q3 2015 To End Q3 2016 %	End Q3 2014 To End Q3 2015 %	End Q3 2013 To End Q3 2014 %	End Q3 2012 To End Q3 2013 %	End Q3 2011 To End Q3 2012 %	Since Start of Data %
<b>Internal Deposit Fund</b>												
Lebanese Deposit Fund	USD	-	-	01/01/16	1.01	1.01	-	-	-	-	-	0.80
<b>External Funds</b>												
<b>Currency/Money Market</b>												
Goldman Sachs USD Liquid Reserve #	USD	IE0031294410	1	26/01/98	11.96	12.27	0.14	0.01	0.01	0.01	0.01	45.59
UBS (Lux) Money Market #	USD	LU0006277684	1	24/03/00	1.74	1.78	0.18	0.11	0.07	0.13	0.33	30.70
<b>Equity - Asia Pacific including Japan</b>												
Matthews Asia - Asia Dividend	USD	LU0491817952	5	26/08/10	15.10	15.49	17.34	-5.54	1.80	16.04	17.40	50.20
<b>Equity - Europe including UK</b>												
Jupiter European Growth Hgd	USD	LU0966834136	6	01/10/13	13.91	14.27	-0.72	24.59	-	-	-	37.30
<b>Equity - Global</b>												
BNY Mellon Global Equity #	USD	IE0004004283	5	10/12/01	1.98	2.04	8.92	-3.78	7.68	16.53	18.64	96.06
Fidelity Funds Global Dividend	USD	LU0772969993	5	04/05/12	15.27	15.66	12.85	-3.49	10.91	18.22	-	52.80
First Eagle Amundi International	USD	LU0068578508	4	12/08/96	6.29	6.45	14.39	-6.87	5.41	9.59	11.65	529.62
Franklin Mutual Global Discovery	USD	LU0211331839	5	25/10/05	17.05	17.49	8.54	-11.24	5.95	22.18	18.74	71.50
Henderson Gartmore Global Growth	USD	LU0200076999	6	24/03/05	10.14	10.40	10.55	4.52	9.90	29.31	23.67	102.92
Invesco Global Equity Income #	USD	LU0607513230	5	03/02/97	58.59	60.09	2.13	-5.22	7.68	22.52	18.78	153.88
Jupiter Merlin International Equities	USD	LU0362742800	5	14/04/09	17.89	18.35	5.78	-6.36	1.88	11.61	14.04	77.50
<b>Equity - North America</b>												
Franklin US Opportunities	USD	LU0109391861	6	03/04/00	12.03	12.34	5.02	3.03	12.99	26.18	22.02	21.40
Schroder ISF US Small & Mid-Cap Equity	USD	LU0205193047	5	10/12/04	2.68	2.75	14.45	3.68	12.86	23.39	22.14	166.12
<b>Fixed Interest - Asia</b>												
BGF Asian Tiger Bond	USD	LU0063729296	3	02/02/96	39.62	40.64	10.50	1.51	8.75	-2.03	15.74	294.60
Pictet Asian Local Currency Debt	USD	LU0255797556	4	26/06/06	1.55	1.59	10.91	-5.19	2.38	-4.58	5.96	55.07
Schroder ISF Asian Bond Absolute Return	USD	LU0106250508	5	16/10/98	12.97	13.30	4.78	-4.40	2.61	-2.32	9.11	175.86
Templeton Asian Bond	USD	LU0229949994	4	25/10/05	16.59	17.02	0.85	-11.94	6.44	-2.06	8.21	65.90
<b>Fixed Interest - Emerging Markets</b>												
Investec GSF Latin American Corporate Debt	USD	LU0492942718	4	30/04/10	27.15	27.85	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	27.23	27.92	8.93	-6.59	0.38	3.18	-1.30	210.00

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<b>Fixed Interest - Global</b>												
BNY Mellon Global Bond #	USD	IE0003924739	4	10/12/01	2.28	2.34	8.59	-3.89	-0.34	-6.63	4.06	127.95
PIMCO GIS Global Investment Grade Credit Hgd	USD	IE00B3K7XK29	3	10/12/08	16.86	17.29	8.65	0.65	5.85	-0.14	13.22	75.86
Templeton Global Bond	USD	LU0252652382	4	28/04/06	26.37	27.05	-1.23	-9.68	5.44	3.08	13.11	75.22
<b>Fixed Interest - US</b>												
JPM US Bond	USD	LU0070215933	3	15/05/97	2.28	2.33	5.37	1.24	4.60	4.32	8.80	127.77
Natixis Loomis Sayles Multi Sector Income #	USD	IE00B5Q4WK41	4	22/01/10	14.40	14.77	9.67	-6.87	6.09	6.23	13.61	44.10
<b>Global Managed</b>												
BGF Global Allocation	USD	LU0072462426	4	03/01/97	50.90	52.21	6.47	-5.48	6.79	9.30	11.65	261.67
Carmignac Patrimoine	USD	FR0011269067	4	19/06/12	1.14	1.17	4.43	0.72	10.10	-0.51	-	14.40
JPM Global Balanced Hgd	USD	LU0957039414	4	20/11/13	1.54	1.58	6.56	1.27	-	-	-	13.79
MFS Meridian Global Total Return	USD	LU0219441499	4	26/09/05	30.26	31.04	10.93	-4.13	5.59	10.42	14.88	74.43
Templeton Global Income	USD	LU0211326755	5	27/05/05	17.67	18.12	2.61	-8.88	6.05	15.84	16.49	76.90
<b>Hedge/Structured Product</b>												
Invesco Global Targeted Returns Hgd	USD	LU1004132723	3	18/12/13	11.22	11.51	1.95	4.69	-	-	-	12.07
<b>Islamic</b>												
Amundi Islamic Asia Pacific Quant	USD	LU0399639060	6	18/10/10	103.64	106.30	18.07	-11.34	5.78	2.10	8.30	5.14
BNP Paribas Islamic Equity Optimiser	USD	LU0245286777	5	05/04/06	1.61	1.65	9.52	-11.77	5.91	12.87	16.41	61.27
Franklin Global Sukuk	USD	LU0792756115	3	10/09/12	11.07	11.35	2.50	0.09	5.38	2.30	-	10.50
Templeton Shariah Asian Growth	USD	LU0792757600	6	27/08/12	9.58	9.83	14.87	-19.00	1.79	-2.34	-	-5.00
Templeton Shariah Global Equity	USD	LU0792757196	6	10/09/12	11.19	11.48	9.71	-15.00	5.45	14.26	-	11.90
<b>Specialist</b>												
UBS (Lux) Equity Fund Health Care #	USD	LU0085953304	5	27/05/98	2.37	2.43	2.93	7.58	25.17	26.01	22.72	137.89

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### 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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