

Fund Performance Booklet

Performance Data

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

Included in the booklet you will find:

Cumulative Performance	this shows you the percentage increase or decrease in a fund's performance over a specified time frame. We show time periods of 1 month all the way to 10 years.
Annualised Performance	this is effectively the cumulative performance of the fund converted into the average yearly growth. For example, if a fund has achieved 23.58% growth over the last 3 years, annualised performance will show 7.31% over the same period. This means the fund has effectively achieved a growth of 7.31% each year for the last 3 years.
Discrete Performance	this is the cumulative performance but presented in 5 discrete 12 monthly periods, normally on a rolling quarterly basis and calendar year. It allows you to see how the fund has performed for each individual year over the last 5 years.

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

Important:

- Performance statistics include the fund's own management charges, but excludes any RL360° product charges and is calculated in the asset currency, nav to nav, on a total return basis.
- Where no performance data is available a hyphen (-) will be shown.

Risk Rating

Ratings range between 1 and 7. 1 = lower risk, potentially lower reward, 7 = higher risk, potentially higher reward. Ratings are taken from the fund manager's Key Investor Information Document (KIID). KIID's are produced for all UCITS compliant funds and provide a standardised methodology for risk and charge calculations.

Fund Performance Booklet

Cumulative Performance

The following tables detail the cumulative performance of each fund in the Kudos range up until 31 Aug 2017. For example the 1yr % figure is the percentage growth between 01 Sep 2016 and 31 Aug 2017.

Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Risk Rating : 1										
Currency/Money Market										
BlackRock GF US Dollar Reserve A2 Acc GBP Hedged	GBP	LU0297945965	30 Nov 1993	-0.04	-0.12	-0.19	-0.42	-0.27	-0.04	0.69
BlackRock GF US Dollar Reserve A2 Acc USD	USD	LU0006061419	30 Nov 1993	2.39	0.39	-3.06	2.24	29.76	24.10	54.81
Invesco Euro Reserve A Acc EUR	EUR	LU0102737730	14 Oct 1999	3.17	5.84	7.85	8.08	15.61	15.64	45.22
Invesco Perpetual Money Acc #	GBP	GB0033029413	25 Jul 1994	-0.01	0.00	-0.02	0.01	0.47	1.02	10.14
Risk Rating : 3										
Fixed Interest - Europe										
Fidelity Funds Euro Bond A Inc EUR	EUR	LU0048579097	01 Oct 1990	3.78	6.86	9.49	6.56	24.17	45.06	111.13
Fixed Interest - Global										
Baring Strategic Bond Inc GBP	GBP	GB0000831759	04 Feb 1991	0.26	0.99	0.99	0.64	2.02	2.59	73.56
Fixed Interest - Sterling										
Fidelity MoneyBuilder Income Inc GBP	GBP	GB0003863916	03 Oct 1995	1.07	0.70	3.04	-0.28	16.38	27.82	77.11
Henderson Fixed Interest Monthly X Inc GBP	GBP	GB0001920486	11 Apr 1979	0.16	1.55	4.28	5.59	15.98	35.41	55.89
Invesco Perpetual Corporate Bond Acc GBP	GBP	GB0033028779	24 Jul 1995	0.49	0.99	3.28	1.99	11.54	30.41	76.42
Invesco Sterling Bond A Acc GBP	GBP	IE0030233831	24 Jan 1997	0.52	1.18	3.04	2.96	14.69	34.12	103.29
Old Mutual Corporate Bond Acc GBP	GBP	GB00B1XG6V40	17 Jun 2000	1.00	0.59	2.51	0.04	12.30	32.25	61.30
Global Managed										
Artemis High Income Inc GBP	GBP	GB0006838097	26 May 1995	0.38	0.99	4.33	7.55	14.63	49.63	73.14
Invesco Perpetual Monthly Income Plus Acc GBP	GBP	GB0033028886	06 Feb 1999	0.72	1.44	4.88	7.37	13.00	38.05	85.76
Risk Rating : 4										
Equity - UK										
AXA Framlington Monthly Income R Acc GBP	GBP	GB0003490595	08 Oct 1984	2.00	-0.26	7.75	15.10	25.52	80.76	37.27
Invesco Perpetual Income Acc GBP	GBP	GB0033031260	06 Apr 1999	-2.15	-4.96	1.90	3.63	16.26	56.91	86.52
Fixed Interest - Global										
Invesco Global High Income A Inc USD	USD	IE0003561788	12 Jan 1994	2.64	1.45	-0.72	8.24	41.28	53.10	195.17
Fixed Interest - Sterling										
Henderson Sterling Bond R Acc GBP	GBP	GB0007017907	22 Apr 1988	0.89	0.65	3.08	0.63	16.46	29.55	54.09
Global Managed										
AXA Framlington Managed Balanced R Acc GBP	GBP	GB0003509659	31 Dec 1992	0.85	0.10	4.22	9.59	25.22	56.53	87.70

Fund Performance Booklet

Cumulative Performance

The following tables detail the cumulative performance of each fund in the Kudos range up until 31 Aug 2017. For example the 1yr % figure is the percentage growth between 01 Sep 2016 and 31 Aug 2017.

Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	2.46	2.46	2.03	11.12	39.33	61.56	126.80
Fidelity Funds Euro Balanced A Inc EUR	EUR	LU0052588471	17 Oct 1994	2.79	3.54	12.35	15.47	33.68	70.83	99.70
Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	-0.11	-1.57	2.09	4.32	11.19	36.40	62.96
Jupiter Merlin Income Portfolio Acc Acc GBP	GBP	GB0003629374	14 Sep 1992	0.41	-0.58	2.70	6.52	15.49	31.63	69.21
Risk Rating : 5										
Equity - Asia Pacific excluding Japan										
Fidelity Funds Asia Focus A Inc USD	USD	LU0048597586	01 Oct 1990	4.30	9.10	16.49	24.43	50.45	72.98	117.51
Stewart Investors Asia Pacific Leaders A Acc GBP	GBP	GB0033874214	01 Dec 2003	1.45	1.68	4.51	10.48	37.82	71.43	197.32
Equity - Europe excluding UK										
Baring Europe Select Trust Inc GBP	GBP	GB0000796242	31 Aug 1984	1.73	2.78	16.67	24.37	76.74	155.20	212.09
Fidelity European Acc GBP	GBP	GB0003874798	04 Nov 1985	2.73	1.76	16.31	21.25	45.70	88.78	86.74
Fidelity European Opportunities Acc GBP	GBP	GB0003874913	12 Sep 1988	1.60	1.06	14.26	19.18	49.09	90.13	81.87
Henderson Gartmore Continental European R Acc EUR	EUR	LU0201071890	29 Oct 2004	2.33	2.17	12.79	20.25	40.98	102.17	112.76
JPM Europe Smaller Companies A Acc GBP	GBP	GB0030881006	09 Feb 1990	3.26	3.46	18.77	23.26	86.24	173.70	105.61
Equity - Global										
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	1.46	0.70	2.73	9.91	43.36	82.75	88.81
Fidelity Wealthbuilder A Acc GBP	GBP	GB00B8FDN994	09 Dec 1996	1.21	0.98	5.50	14.98	40.67	84.88	101.56
Jupiter Merlin Growth Portfolio Acc Acc GBP	GBP	GB0003629267	14 Sep 1992	1.16	0.58	3.10	11.05	35.14	65.05	103.03
M&G Global Basics A Acc GBP	GBP	GB0030932452	28 Feb 1973	2.36	2.41	7.26	15.34	38.25	50.34	77.83
M&G Managed Growth A Acc GBP	GBP	GB0031960700	01 Oct 2002	0.50	2.79	4.39	21.36	39.42	56.75	78.10
Threadneedle Global Select R Acc GBP	GBP	GB0001444701	22 Aug 1997	1.61	2.95	8.21	18.50	55.98	106.97	140.78
Equity - North America										
Fidelity American Acc GBP	GBP	GB0003865176	17 Dec 1979	1.37	0.60	0.52	13.82	47.82	98.76	145.36
JPM US Equity Plus A Acc USD	USD	LU0289218454	02 Aug 2007	2.71	3.41	-0.37	17.23	56.03	119.84	185.87
Old Mutual North American Equity Acc GBP	GBP	GB00B1XG7P54	30 Apr 1985	1.82	2.27	1.39	21.26	71.47	162.94	211.25
Threadneedle American Select R Acc GBP	GBP	GB0001529238	31 Mar 1982	2.14	1.84	2.52	20.75	59.16	116.93	198.11
Equity - UK										
Artemis Income Acc GBP	GBP	GB0032567926	03 Feb 2003	1.09	0.37	7.46	12.10	25.09	65.30	91.07
Artemis UK Special Situations R Acc GBP	GBP	GB0002192267	09 Mar 2000	-1.42	-3.69	2.22	3.75	12.96	56.00	70.79
BlackRock UK A Acc GBP	GBP	GB0005773774	11 Nov 1993	2.18	-0.83	7.49	13.71	30.20	64.56	61.44

Fund Performance Booklet

Cumulative Performance

The following tables detail the cumulative performance of each fund in the Kudos range up until 31 Aug 2017. For example the 1yr % figure is the percentage growth between 01 Sep 2016 and 31 Aug 2017.

Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
BlackRock UK Smaller Companies A Acc GBP	GBP	GB0005811418	18 Oct 2002	2.59	3.64	17.31	29.83	55.04	126.68	163.99
BlackRock UK Special Situations A Acc GBP	GBP	GB0005805022	14 Mar 1981	1.23	1.60	10.81	20.85	32.06	65.30	108.12
Henderson UK Alpha A Acc GBP	GBP	GB0030956949	09 Nov 2001	-0.48	1.47	11.38	17.92	38.56	79.74	39.77
Invesco Perpetual High Income Acc GBP	GBP	GB0033031484	05 Apr 1999	-2.04	-5.44	1.26	3.33	18.53	59.02	90.92
Invesco Perpetual UK Growth Acc GBP	GBP	GB0033031153	11 Jun 1987	0.45	-0.61	5.45	17.08	22.00	83.72	75.63
Jupiter Income Trust Inc GBP	GBP	GB0004791389	03 Aug 1987	0.22	-1.62	2.73	8.92	27.93	63.35	61.51
M&G Recovery A Acc GBP	GBP	GB0031289217	23 May 1969	-0.14	-0.16	2.51	16.32	11.44	26.09	54.26
Newton UK Income GBP Inc	GBP	GB0006779218	01 Jun 1987	1.48	-2.32	2.89	2.93	24.97	54.73	64.13
Old Mutual UK Smaller Companies Acc GBP	GBP	GB00B1XG7C26	29 Jan 2001	3.07	7.05	21.54	38.91	75.25	160.55	221.51
Schroder UK Alpha Plus Acc GBP	GBP	GB0031440133	24 Jun 2002	-0.53	-3.76	0.97	8.08	14.66	65.58	88.63
Fixed Interest - Asia										
Schroder ISF Asian Bond Absolute Return A Inc USD	USD	LU0091253459	16 Oct 1998	2.80	1.30	-1.96	2.28	26.58	21.16	64.91
Fixed Interest - US										
Schroder ISF Strategic Bond A Acc USD	USD	LU0201322137	30 Sep 2004	2.37	0.94	-1.26	5.98	29.43	32.51	103.87
Specialist										
Henderson Global Financials A Acc GBP	GBP	GB0031919342	28 Dec 2001	1.67	7.27	5.68	21.99	38.27	102.18	49.32
Jupiter Financial Opportunities Inc GBP	GBP	GB0004790191	02 Jun 1997	3.47	7.77	11.16	22.52	48.69	100.24	95.82
Risk Rating : 6										
Commodity & Energy										
First State Global Resources A Acc GBP	GBP	GB0033737874	27 Oct 2003	4.08	10.12	0.62	19.04	-0.80	-1.22	12.79
Equity - Asia Pacific excluding Japan										
Newton Oriental Inc GBP	GBP	GB0006781289	30 Nov 1990	2.45	4.89	13.88	18.98	31.86	45.40	101.56
Schroder ISF Emerging Asia A Acc USD	USD	LU0181495838	09 Jan 2004	4.16	8.42	16.99	28.70	71.37	106.35	167.06
Equity - Emerging Europe										
Baring Eastern Europe A Inc USD	USD	IE0000805634	30 Sep 1996	8.16	8.75	10.65	28.79	29.42	23.29	6.37
Jupiter Emerging European Opportunities Acc GBP	GBP	GB0031862534	09 Sep 2002	7.84	8.69	11.92	31.19	32.38	23.16	-7.32
Equity - Emerging Markets										
JPM Emerging Markets A Acc GBP	GBP	GB0030881550	01 Feb 1994	4.00	8.60	17.27	27.81	45.22	61.15	104.25
Equity - Europe excluding UK										
Artemis European Growth R Acc GBP	GBP	GB0006600844	07 Mar 2001	3.92	6.21	17.00	29.83	46.24	133.82	52.27

Fund Performance Booklet

Cumulative Performance

The following tables detail the cumulative performance of each fund in the Kudos range up until 31 Aug 2017. For example the 1yr % figure is the percentage growth between 01 Sep 2016 and 31 Aug 2017.

Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
JPM Europe A Acc GBP	GBP	GB0030879141	01 Nov 1964	1.95	1.88	14.73	23.34	46.90	111.68	89.10
Equity - Latin America										
BlackRock GF Latin America A2 Acc USD	USD	LU0072463663	08 Jan 1997	7.32	13.23	7.65	22.01	6.26	12.36	44.14
Equity - Single Country										
Fidelity Japan Smaller Companies A Acc GBP	GBP	GB0003860565	16 Apr 1984	4.39	5.71	13.34	26.22	76.00	135.96	172.14
Henderson China Opportunities A Acc GBP	GBP	GB0031860934	31 Mar 1983	4.47	12.03	21.84	32.25	79.01	149.87	137.75
JPM Japan A Acc GBP	GBP	GB0030879471	01 Apr 1970	3.16	2.16	8.51	15.69	78.92	136.50	99.42
Equity - UK										
Schroder UK Mid 250 A Acc GBP	GBP	GB0008528696	15 Nov 1999	1.15	0.53	9.14	19.04	20.40	91.99	81.43
Risk Rating : 7										
Commodity & Energy										
BlackRock GF World Mining A2 Acc USD	USD	LU0075056555	24 Mar 1997	7.66	19.03	8.22	34.06	4.79	-10.75	-21.55
BlackRock Gold & General A Acc GBP	GBP	GB0005852396	07 Apr 1988	6.04	2.60	-1.37	-5.69	24.92	-18.86	26.03
JPM Natural Resources A Acc GBP	GBP	GB0031835118	01 Jun 1965	3.21	8.74	0.12	21.69	-5.77	-18.38	-16.95
Not Rated										
Henderson UK Property A Acc GBP	GBP	GB00BP46GC27	29 Aug 2014	0.54	1.52	3.31	8.25	11.77	33.86	3.09

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the Kudos range up until 31 Aug 2017. For example the 3yr % figure is the average annual percentage growth achieved between 01 Sep 2014 and 31 Aug 2017. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Risk Rating : 1								
Currency/Money Market								
BlackRock GF US Dollar Reserve A2 Acc GBP Hedged	GBP	LU0297945965	30 Nov 1993	-0.42	-0.09	-0.01	0.07	0.09
BlackRock GF US Dollar Reserve A2 Acc USD	USD	LU0006061419	30 Nov 1993	2.24	9.07	4.41	4.47	8.51
Invesco Euro Reserve A Acc EUR	EUR	LU0102737730	14 Oct 1999	8.08	4.95	2.95	3.80	8.05
Invesco Perpetual Money Acc #	GBP	GB0033029413	25 Jul 1994	0.01	0.16	0.20	0.97	0.11
Risk Rating : 3								
Fixed Interest - Europe								
Fidelity Funds Euro Bond A Inc EUR	EUR	LU0048579097	01 Oct 1990	6.56	7.48	7.72	7.76	8.69
Fixed Interest - Global								
Baring Strategic Bond Inc GBP	GBP	GB0000831759	04 Feb 1991	0.64	0.67	0.51	5.67	4.51
Fixed Interest - Sterling								
Fidelity MoneyBuilder Income Inc GBP	GBP	GB0003863916	03 Oct 1995	-0.28	5.19	5.03	5.88	5.48
Henderson Fixed Interest Monthly X Inc GBP	GBP	GB0001920486	11 Apr 1979	5.59	5.07	6.25	4.54	3.86
Invesco Perpetual Corporate Bond Acc GBP	GBP	GB0033028779	24 Jul 1995	1.99	3.71	5.45	5.84	3.78
Invesco Sterling Bond A Acc GBP	GBP	IE0030233831	24 Jan 1997	2.96	4.67	6.05	7.35	3.43
Old Mutual Corporate Bond Acc GBP	GBP	GB00B1XG6V40	17 Jun 2000	0.04	3.94	5.75	4.90	5.90
Global Managed								
Artemis High Income Inc GBP	GBP	GB0006838097	26 May 1995	7.55	4.66	8.39	5.64	4.74
Invesco Perpetual Monthly Income Plus Acc GBP	GBP	GB0033028886	06 Feb 1999	7.37	4.16	6.66	6.39	4.02
Risk Rating : 4								
Equity - UK								
AXA Framlington Monthly Income R Acc GBP	GBP	GB0003490595	08 Oct 1984	15.10	7.87	12.57	3.22	7.91
Invesco Perpetual Income Acc GBP	GBP	GB0033031260	06 Apr 1999	3.63	5.15	9.43	6.43	8.16
Fixed Interest - Global								
Invesco Global High Income A Inc USD	USD	IE0003561788	12 Jan 1994	8.24	12.21	8.89	11.43	8.74
Fixed Interest - Sterling								
Henderson Sterling Bond R Acc GBP	GBP	GB0007017907	22 Apr 1988	0.63	5.21	5.31	4.42	6.29

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the Kudos range up until 31 Aug 2017. For example the 3yr % figure is the average annual percentage growth achieved between 01 Sep 2014 and 31 Aug 2017. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Global Managed								
AXA Framlington Managed Balanced R Acc GBP	GBP	GB0003509659	31 Dec 1992	9.59	7.78	9.38	6.50	7.47
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	11.12	11.69	10.07	8.53	8.21
Fidelity Funds Euro Balanced A Inc EUR	EUR	LU0052588471	17 Oct 1994	15.47	10.16	11.30	7.16	9.38
Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	4.32	3.60	6.41	5.00	5.51
Jupiter Merlin Income Portfolio Acc Acc GBP	GBP	GB0003629374	14 Sep 1992	6.52	4.92	5.65	5.40	6.02
Risk Rating : 5								
Equity - Asia Pacific excluding Japan								
Fidelity Funds Asia Focus A Inc USD	USD	LU0048597586	01 Oct 1990	24.43	14.59	11.58	8.08	13.08
Stewart Investors Asia Pacific Leaders A Acc GBP	GBP	GB0033874214	01 Dec 2003	10.48	11.28	11.38	11.51	11.72
Equity - Europe excluding UK								
Baring Europe Select Trust Inc GBP	GBP	GB0000796242	31 Aug 1984	24.37	20.90	20.61	12.05	10.95
Fidelity European Acc GBP	GBP	GB0003874798	04 Nov 1985	21.25	13.37	13.55	6.44	10.85
Fidelity European Opportunities Acc GBP	GBP	GB0003874913	12 Sep 1988	19.18	14.24	13.71	6.16	11.70
Henderson Gartmore Continental European R Acc EUR	EUR	LU0201071890	29 Oct 2004	20.25	12.13	15.12	7.84	11.07
JPM Europe Smaller Companies A Acc GBP	GBP	GB0030881006	09 Feb 1990	23.26	23.03	22.31	7.47	12.86
Equity - Global								
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	9.91	12.76	12.82	6.56	10.07
Fidelity Wealthbuilder A Acc GBP	GBP	GB00B8FDN994	09 Dec 1996	14.98	12.05	13.08	7.26	9.63
Jupiter Merlin Growth Portfolio Acc Acc GBP	GBP	GB0003629267	14 Sep 1992	11.05	10.56	10.54	7.34	8.54
M&G Global Basics A Acc GBP	GBP	GB0030932452	28 Feb 1973	15.34	11.40	8.50	5.93	10.61
M&G Managed Growth A Acc GBP	GBP	GB0031960700	01 Oct 2002	21.36	11.71	9.41	5.94	10.08
Threadneedle Global Select R Acc GBP	GBP	GB0001444701	22 Aug 1997	18.50	15.97	15.66	9.18	11.19
Equity - North America								
Fidelity American Acc GBP	GBP	GB0003865176	17 Dec 1979	13.82	13.91	14.73	9.39	11.71
JPM US Equity Plus A Acc USD	USD	LU0289218454	02 Aug 2007	17.23	15.98	17.06	11.07	12.27
Old Mutual North American Equity Acc GBP	GBP	GB00B1XG7P54	30 Apr 1985	21.26	19.69	21.33	12.02	12.01
Threadneedle American Select R Acc GBP	GBP	GB0001529238	31 Mar 1982	20.75	16.76	16.75	11.54	11.59

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the Kudos range up until 31 Aug 2017. For example the 3yr % figure is the average annual percentage growth achieved between 01 Sep 2014 and 31 Aug 2017. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Equity - UK								
Artemis Income Acc GBP	GBP	GB0032567926	03 Feb 2003	12.10	7.75	10.57	6.69	8.84
Artemis UK Special Situations R Acc GBP	GBP	GB0002192267	09 Mar 2000	3.75	4.15	9.30	5.50	9.33
BlackRock UK A Acc GBP	GBP	GB0005773774	11 Nov 1993	13.71	9.20	10.48	4.91	10.35
BlackRock UK Smaller Companies A Acc GBP	GBP	GB0005811418	18 Oct 2002	29.83	15.74	17.78	10.19	10.72
BlackRock UK Special Situations A Acc GBP	GBP	GB0005805022	14 Mar 1981	20.85	9.71	10.57	7.60	9.95
Henderson UK Alpha A Acc GBP	GBP	GB0030956949	09 Nov 2001	17.92	11.49	12.44	3.40	9.93
Invesco Perpetual High Income Acc GBP	GBP	GB0033031484	05 Apr 1999	3.33	5.83	9.72	6.68	8.32
Invesco Perpetual UK Growth Acc GBP	GBP	GB0033031153	11 Jun 1987	17.08	6.85	12.94	5.79	10.82
Jupiter Income Trust Inc GBP	GBP	GB0004791389	03 Aug 1987	8.92	8.56	10.31	4.91	9.17
M&G Recovery A Acc GBP	GBP	GB0031289217	23 May 1969	16.32	3.68	4.75	4.43	9.93
Newton UK Income GBP Inc	GBP	GB0006779218	01 Jun 1987	2.93	7.71	9.12	5.08	9.47
Old Mutual UK Smaller Companies Acc GBP	GBP	GB00B1XG7C26	29 Jan 2001	38.91	20.56	21.11	12.39	11.53
Schroder UK Alpha Plus Acc GBP	GBP	GB0031440133	24 Jun 2002	8.08	4.66	10.61	6.55	10.33
Fixed Interest - Asia								
Schroder ISF Asian Bond Absolute Return A Inc USD	USD	LU0091253459	16 Oct 1998	2.28	8.17	3.91	5.13	8.27
Fixed Interest - US								
Schroder ISF Strategic Bond A Acc USD	USD	LU0201322137	30 Sep 2004	5.98	8.98	5.79	7.38	8.75
Specialist								
Henderson Global Financials A Acc GBP	GBP	GB0031919342	28 Dec 2001	21.99	11.41	15.12	4.09	11.63
Jupiter Financial Opportunities Inc GBP	GBP	GB0004790191	02 Jun 1997	22.52	14.14	14.90	6.95	11.09
Risk Rating : 6								
Commodity & Energy								
First State Global Resources A Acc GBP	GBP	GB0033737874	27 Oct 2003	19.04	-0.27	-0.25	1.21	22.35
Equity - Asia Pacific excluding Japan								
Newton Oriental Inc GBP	GBP	GB0006781289	30 Nov 1990	18.98	9.66	7.77	7.26	13.26
Schroder ISF Emerging Asia A Acc USD	USD	LU0181495838	09 Jan 2004	28.70	19.67	15.59	10.32	13.86

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the Kudos range up until 31 Aug 2017. For example the 3yr % figure is the average annual percentage growth achieved between 01 Sep 2014 and 31 Aug 2017. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Equity - Emerging Europe								
Baring Eastern Europe A Inc USD	USD	IE0000805634	30 Sep 1996	28.79	8.98	4.28	0.62	17.63
Jupiter Emerging European Opportunities Acc GBP	GBP	GB0031862534	09 Sep 2002	31.19	9.80	4.25	-0.76	17.41
Equity - Emerging Markets								
JPM Emerging Markets A Acc GBP	GBP	GB0030881550	01 Feb 1994	27.81	13.24	10.01	7.40	14.94
Equity - Europe excluding UK								
Artemis European Growth R Acc GBP	GBP	GB0006600844	07 Mar 2001	29.83	13.51	18.52	4.29	11.98
JPM Europe A Acc GBP	GBP	GB0030879141	01 Nov 1964	23.34	13.68	16.18	6.58	11.66
Equity - Latin America								
BlackRock GF Latin America A2 Acc USD	USD	LU0072463663	08 Jan 1997	22.01	2.05	2.36	3.72	21.44
Equity - Single Country								
Fidelity Japan Smaller Companies A Acc GBP	GBP	GB0003860565	16 Apr 1984	26.22	20.74	18.73	10.53	13.64
Henderson China Opportunities A Acc GBP	GBP	GB0031860934	31 Mar 1983	32.25	21.42	20.10	9.05	15.76
JPM Japan A Acc GBP	GBP	GB0030879471	01 Apr 1970	15.69	21.40	18.79	7.15	15.80
Equity - UK								
Schroder UK Mid 250 A Acc GBP	GBP	GB0008528696	15 Nov 1999	19.04	6.38	13.94	6.14	12.97
Risk Rating : 7								
Commodity & Energy								
BlackRock GF World Mining A2 Acc USD	USD	LU0075056555	24 Mar 1997	34.06	1.57	-2.25	-2.40	27.39
BlackRock Gold & General A Acc GBP	GBP	GB0005852396	07 Apr 1988	-5.69	7.70	-4.09	2.34	36.46
JPM Natural Resources A Acc GBP	GBP	GB0031835118	01 Jun 1965	21.69	-1.96	-3.98	-1.84	23.81
Not Rated								
Henderson UK Property A Acc GBP	GBP	GB00BP46GC27	29 Aug 2014	8.25	3.78	6.01	0.30	4.03

Fund Performance Booklet

Discrete Performance

The following tables detail the performance of each fund in the Kudos range up until the end of June in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
Risk Rating : 1								
Currency/Money Market								
BlackRock GF US Dollar Reserve A2 Acc GBP Hedged	GBP	LU0297945965	30 Nov 1993	-0.43	0.05	0.17	0.15	0.03
BlackRock GF US Dollar Reserve A2 Acc USD	USD	LU0006061419	30 Nov 1993	3.36	17.71	8.73	-11.30	3.40
Invesco Euro Reserve A Acc EUR	EUR	LU0102737730	14 Oct 1999	5.24	17.09	-11.52	-6.53	5.98
Invesco Perpetual Money Acc #	GBP	GB0033029413	25 Jul 1994	0.02	0.26	0.18	0.23	0.41
Risk Rating : 3								
Fixed Interest - Europe								
Fidelity Funds Euro Bond A Inc EUR	EUR	LU0048579097	01 Oct 1990	5.07	24.42	-9.15	2.43	13.72
Fixed Interest - Global								
Baring Strategic Bond Inc GBP	GBP	GB0000831759	04 Feb 1991	1.37	-0.12	3.68	-3.11	0.71
Fixed Interest - Sterling								
Fidelity MoneyBuilder Income Inc GBP	GBP	GB0003863916	03 Oct 1995	4.77	6.49	5.24	5.90	5.58
Henderson Fixed Interest Monthly X Inc GBP	GBP	GB0001920486	11 Apr 1979	9.59	2.62	2.09	11.35	8.29
Invesco Perpetual Corporate Bond Acc GBP	GBP	GB0033028779	24 Jul 1995	6.14	3.10	1.67	7.22	13.09
Invesco Sterling Bond A Acc GBP	GBP	IE0030233831	24 Jan 1997	6.87	4.53	2.56	7.70	12.66
Old Mutual Corporate Bond Acc GBP	GBP	GB00B1XG6V40	17 Jun 2000	5.99	4.23	1.64	9.82	10.67
Global Managed								
Artemis High Income Inc GBP	GBP	GB0006838097	26 May 1995	12.58	-1.27	1.87	13.68	19.99
Invesco Perpetual Monthly Income Plus Acc GBP	GBP	GB0033028886	06 Feb 1999	11.06	-1.24	2.35	8.55	16.29
Risk Rating : 4								
Equity - UK								
AXA Framlington Monthly Income R Acc GBP	GBP	GB0003490595	08 Oct 1984	24.53	-3.26	4.18	26.99	15.55
Invesco Perpetual Income Acc GBP	GBP	GB0033031260	06 Apr 1999	13.28	-1.13	9.33	13.04	20.99
Fixed Interest - Global								
Invesco Global High Income A Inc USD	USD	IE0003561788	12 Jan 1994	12.89	18.31	6.81	-0.25	8.87
Fixed Interest - Sterling								
Henderson Sterling Bond R Acc GBP	GBP	GB0007017907	22 Apr 1988	7.28	5.77	3.60	5.86	7.15
Global Managed								
AXA Framlington Managed Balanced R Acc GBP	GBP	GB0003509659	31 Dec 1992	15.16	3.48	5.44	8.62	17.20
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	14.93	11.72	9.43	0.02	13.58

Fund Performance Booklet

Discrete Performance

The following tables detail the performance of each fund in the Kudos range up until the end of June in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
Fidelity Funds Euro Balanced A Inc EUR	EUR	LU0052588471	17 Oct 1994	15.45	10.66	-1.44	8.41	24.50
Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	10.82	-1.04	2.95	10.06	14.40
Jupiter Merlin Income Portfolio Acc Acc GBP	GBP	GB0003629374	14 Sep 1992	12.18	0.63	3.54	4.01	11.50
Risk Rating : 5								
Equity - Asia Pacific excluding Japan								
Fidelity Funds Asia Focus A Inc USD	USD	LU0048597586	01 Oct 1990	28.11	6.41	7.86	1.26	9.80
Stewart Investors Asia Pacific Leaders A Acc GBP	GBP	GB0033874214	01 Dec 2003	13.75	10.88	14.94	4.51	15.56
Equity - Europe excluding UK								
Baring Europe Select Trust Inc GBP	GBP	GB0000796242	31 Aug 1984	31.71	16.63	8.08	14.56	36.12
Fidelity European Acc GBP	GBP	GB0003874798	04 Nov 1985	25.62	5.40	6.39	8.85	25.93
Fidelity European Opportunities Acc GBP	GBP	GB0003874913	12 Sep 1988	28.37	3.50	6.14	13.16	25.11
Henderson Gartmore Continental European R Acc EUR	EUR	LU0201071890	29 Oct 2004	22.93	5.40	4.72	16.00	32.97
JPM Europe Smaller Companies A Acc GBP	GBP	GB0030881006	09 Feb 1990	29.59	21.90	5.53	20.96	34.15
Equity - Global								
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	15.31	13.25	10.87	4.64	24.77
Fidelity Wealthbuilder A Acc GBP	GBP	GB00B8FDN994	09 Dec 1996	21.55	4.75	10.56	8.48	23.35
Jupiter Merlin Growth Portfolio Acc Acc GBP	GBP	GB0003629267	14 Sep 1992	17.57	4.52	10.38	6.88	15.39
M&G Global Basics A Acc GBP	GBP	GB0030932452	28 Feb 1973	21.20	11.07	0.17	-1.24	9.78
M&G Managed Growth A Acc GBP	GBP	GB0031960700	01 Oct 2002	31.22	4.36	1.89	4.17	9.31
Threadneedle Global Select R Acc GBP	GBP	GB0001444701	22 Aug 1997	24.63	12.18	11.59	7.56	22.33
Equity - North America								
Fidelity American Acc GBP	GBP	GB0003865176	17 Dec 1979	21.28	9.29	12.55	10.71	22.35
JPM US Equity Plus A Acc USD	USD	LU0289218454	02 Aug 2007	20.57	13.09	17.52	9.14	24.03
Old Mutual North American Equity Acc GBP	GBP	GB00B1XG7P54	30 Apr 1985	27.53	16.12	19.62	13.66	30.19
Threadneedle American Select R Acc GBP	GBP	GB0001529238	31 Mar 1982	27.33	12.25	11.81	12.31	20.47
Equity - UK								
Artemis Income Acc GBP	GBP	GB0032567926	03 Feb 2003	19.28	-0.75	5.78	11.64	21.33
Artemis UK Special Situations R Acc GBP	GBP	GB0002192267	09 Mar 2000	15.25	-4.21	5.49	14.64	25.12
BlackRock UK A Acc GBP	GBP	GB0005773774	11 Nov 1993	21.61	-0.56	6.77	9.96	16.45
BlackRock UK Smaller Companies A Acc GBP	GBP	GB0005811418	18 Oct 2002	38.33	-4.53	12.38	15.44	30.07
BlackRock UK Special Situations A Acc GBP	GBP	GB0005805022	14 Mar 1981	29.04	-6.77	7.19	6.15	22.31

Fund Performance Booklet

Discrete Performance

The following tables detail the performance of each fund in the Kudos range up until the end of June in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
Henderson UK Alpha A Acc GBP	GBP	GB0030956949	09 Nov 2001	28.77	-5.44	15.11	15.63	9.64
Invesco Perpetual High Income Acc GBP	GBP	GB0033031484	05 Apr 1999	13.32	0.55	9.25	13.13	20.65
Invesco Perpetual UK Growth Acc GBP	GBP	GB0033031153	11 Jun 1987	25.46	-11.15	9.19	17.29	33.32
Jupiter Income Trust Inc GBP	GBP	GB00004791389	03 Aug 1987	19.09	5.45	3.18	13.95	16.16
M&G Recovery A Acc GBP	GBP	GB0031289217	23 May 1969	27.32	-11.49	-3.17	7.40	10.39
Newton UK Income GBP Inc	GBP	GB0006779218	01 Jun 1987	7.92	12.05	3.95	10.85	15.17
Old Mutual UK Smaller Companies Acc GBP	GBP	GB00B1XG7C26	29 Jan 2001	45.51	-1.88	13.69	16.67	31.36
Schroder UK Alpha Plus Acc GBP	GBP	GB0031440133	24 Jun 2002	17.60	-4.28	3.88	13.55	30.31
Fixed Interest - Asia								
Schroder ISF Asian Bond Absolute Return A Inc USD	USD	LU0091253459	16 Oct 1998	3.97	14.73	8.13	-11.06	4.29
Fixed Interest - US								
Schroder ISF Strategic Bond A Acc USD	USD	LU0201322137	30 Sep 2004	8.00	14.44	7.89	-10.30	9.34
Specialist								
Henderson Global Financials A Acc GBP	GBP	GB0031919342	28 Dec 2001	28.04	-2.26	9.91	9.35	37.06
Jupiter Financial Opportunities Inc GBP	GBP	GB0004790191	02 Jun 1997	23.66	1.58	11.59	5.47	30.21
Risk Rating : 6								
Commodity & Energy								
First State Global Resources A Acc GBP	GBP	GB0033737874	27 Oct 2003	11.68	8.36	-24.34	15.73	-14.97
Equity - Asia Pacific excluding Japan								
Newton Oriental Inc GBP	GBP	GB0006781289	30 Nov 1990	26.26	9.40	-2.69	-4.95	14.03
Schroder ISF Emerging Asia A Acc USD	USD	LU0181495838	09 Jan 2004	36.16	7.72	16.62	5.77	6.52
Equity - Emerging Europe								
Baring Eastern Europe A Inc USD	USD	IE0000805634	30 Sep 1996	25.44	15.10	-22.38	-6.85	11.18
Jupiter Emerging European Opportunities Acc GBP	GBP	GB0031862534	09 Sep 2002	27.39	14.13	-21.38	-7.86	9.30
Equity - Emerging Markets								
JPM Emerging Markets A Acc GBP	GBP	GB0030881550	01 Feb 1994	30.90	8.69	-1.55	-1.79	8.46
Equity - Europe excluding UK								
Artemis European Growth R Acc GBP	GBP	GB0006600844	07 Mar 2001	33.67	0.31	0.23	21.11	41.96
JPM Europe A Acc GBP	GBP	GB0030879141	01 Nov 1964	30.76	4.41	2.46	18.76	32.06
Equity - Latin America								
BlackRock GF Latin America A2 Acc USD	USD	LU0072463663	08 Jan 1997	17.54	5.98	-16.15	-1.35	-3.99

Fund Performance Booklet

Discrete Performance

The following tables detail the performance of each fund in the Kudos range up until the end of June in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
Equity - Single Country								
Fidelity Japan Smaller Companies A Acc GBP	GBP	GB0003860565	16 Apr 1984	20.29	16.16	21.36	0.79	25.78
Henderson China Opportunities A Acc GBP	GBP	GB0031860934	31 Mar 1983	39.59	-0.63	27.15	9.09	15.11
JPM Japan A Acc GBP	GBP	GB0030879471	01 Apr 1970	6.21	27.47	30.05	-1.87	27.13
Equity - UK								
Schroder UK Mid 250 A Acc GBP	GBP	GB0008528696	15 Nov 1999	26.60	-15.80	9.78	19.38	43.67
Risk Rating : 7								
Commodity & Energy								
BlackRock GF World Mining A2 Acc USD	USD	LU0075056555	24 Mar 1997	13.93	7.11	-26.07	6.06	-26.65
BlackRock Gold & General A Acc GBP	GBP	GB0005852396	07 Apr 1988	-14.42	76.27	-19.57	9.63	-41.59
JPM Natural Resources A Acc GBP	GBP	GB0031835118	01 Jun 1965	18.87	1.68	-28.85	16.68	-25.52
Not Rated								
Henderson UK Property A Acc GBP	GBP	GB00BP46GC27	29 Aug 2014	5.68	-3.77	10.86	10.37	6.80

Important Information

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

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

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

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

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

All underlying data is provided by Morningstar and RL360° cannot be held responsible for the accuracy of the information provided.

Issued by RL360 Insurance Company Limited. Incorporated in the Isle of Man with limited liability. Registered Office: RL360 House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles. Telephone: +44 (0)1624 681681. Telephone calls may be recorded. Website: www.rl360.com. This website contains products that are not authorised in Hong Kong and are not available to Hong Kong investors. The appointed representative in Hong Kong is RL360 Insurance Company Limited's Branch office: RL360 Insurance Company Limited, Suite 3605, The Center, 99 Queen's Road Central, Hong Kong. RL360 Insurance Company Limited is authorised by the Isle of Man Financial Services Authority. Registered in the Isle of Man number 053002C and in Hong Kong number F9136.

You can count on us 