

## Fund Performance Booklet

### Performance Data

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

#### Included in the booklet you will find:

|                               |   |
|-------------------------------|---|
| <b>Cumulative Performance</b> | 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.  |
| <b>Annualised Performance</b> | 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. |
| <b>Discrete Performance</b>   | 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.

\* Share classes displaying \* have performance data calculated prior to the inception date. This is based upon a simulated/extended track record. Please refer to the Investment Report for relevant share classes for more details.

### Risk Rating

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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.

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| Name   | Ccy | ISIN         | Inception Date | 1mth % | 3mth % | 6mth % | 1yr % | 3yr % | 5yr % | 10yr % |
|--|-----|--------------|----------------|--------|--------|--------|-------|-------|-------|--------|
| <b>Risk Rating : 1</b>                               |     |              |                |        |        |        |       |       |       |        |
| <b>Currency/Money Market</b>                         |     |              |                |        |        |        |       |       |       |        |
| Aberdeen (Lux) Liquidity A2 Acc EUR                  | EUR | LU0090865873 | 23 Jul 1990    | -0.04  | -0.11  | -0.22  | -0.45 | -1.06 | -0.95 | 1.23   |
| Aberdeen (Lux) Liquidity A2 Acc GBP                  | GBP | LU0049015760 | 01 Jul 1985    | 0.05   | 0.12   | 0.20   | 0.30  | 0.52  | 0.65  | 3.36   |
| Aberdeen (Lux) Liquidity A2 Acc USD                  | USD | LU0049014870 | 17 Sep 1984    | 0.21   | 0.56   | 1.04   | 1.74  | 3.10  | 3.21  | 4.53   |
| Goldman Sachs Liquid Reserves Acc EUR                | EUR | IE0031295821 | 27 Feb 2002    | -0.04  | -0.12  | -0.25  | -0.51 | -1.28 | -1.30 | 0.85   |
| Goldman Sachs Liquid Reserves Acc GBP                | GBP | IE0031296126 | 27 Feb 2002    | 0.03   | 0.08   | 0.12   | 0.15  | 0.34  | 0.65  | 3.13   |
| Goldman Sachs Liquid Reserves Acc USD                | USD | IE0031294410 | 27 Feb 2002    | 0.13   | 0.45   | 0.86   | 1.42  | 2.29  | 2.30  | 2.83   |
| UBS (Lux) Money Market P Acc AUD                     | AUD | LU0066649970 | 20 Aug 1992    | 0.13   | 0.36   | 0.69   | 1.21  | 4.03  | 8.11  | 29.04  |
| UBS (Lux) Money Market P Acc CHF                     | CHF | LU0033502740 | 16 Sep 1991    | -0.07  | -0.21  | -0.43  | -0.86 | -2.63 | -3.15 | -2.73  |
| UBS (Lux) Money Market P Acc EUR                     | EUR | LU0006344922 | 09 Oct 1989    | -0.04  | -0.12  | -0.24  | -0.48 | -1.11 | -1.01 | 1.88   |
| UBS (Lux) Money Market P Acc GBP                     | GBP | LU0006277635 | 25 Nov 1988    | 0.01   | 0.00   | 0.04   | 0.04  | 0.30  | 0.47  | 3.69   |
| UBS (Lux) Money Market P Acc USD                     | USD | LU0006277684 | 25 Nov 1988    | 0.13   | 0.43   | 0.86   | 1.17  | 1.87  | 2.06  | 3.67   |
| <b>Risk Rating : 2</b>                               |     |              |                |        |        |        |       |       |       |        |
| <b>Fixed Interest - Europe</b>                       |     |              |                |        |        |        |       |       |       |        |
| Credit Suisse (Lux) Bond B Acc CHF                   | CHF | LU0049527079 | 01 Nov 1991    | -0.55  | -0.61  | -1.11  | -1.93 | -2.14 | 1.22  | 20.21  |
| <b>Risk Rating : 3</b>                               |     |              |                |        |        |        |       |       |       |        |
| <b>Fixed Interest - Asia</b>                         |     |              |                |        |        |        |       |       |       |        |
| BlackRock GF Asian Tiger Bond A2 Acc USD             | USD | LU0063729296 | 02 Feb 1996    | -0.15  | 1.16   | -1.30  | -2.57 | 9.75  | 21.76 | 78.85  |
| Fidelity Funds Asian High Yield A Acc USD            | USD | LU0286668453 | 02 Apr 2007    | 0.64   | 2.44   | -1.38  | -1.09 | 20.94 | 29.59 | 101.36 |
| <b>Fixed Interest - Emerging Markets</b>             |     |              |                |        |        |        |       |       |       |        |
| Investec GSF Latin American Corporate Debt A Acc USD | USD | LU0492942718 | 30 Apr 2010    | 0.97   | 1.08   | -2.91  | -3.68 | 18.19 | 16.47 | -      |
| <b>Fixed Interest - Europe</b>                       |     |              |                |        |        |        |       |       |       |        |
| Fidelity European High Yield A Acc EUR               | EUR | LU0251130802 | 03 Jul 2006    | 0.50   | 0.91   | -1.14  | -1.77 | 13.11 | 20.13 | 110.83 |
| Invesco Euro Corporate Bond A Acc EUR                | EUR | LU0243957825 | 31 Mar 2006    | -0.44  | 0.03   | -0.83  | -0.95 | 4.49  | 12.60 | 76.87  |
| <b>Fixed Interest - Global</b>                       |     |              |                |        |        |        |       |       |       |        |
| Invesco Global Total Return Bond A Acc CHF Hgd       | CHF | LU0955866271 | 18 Sep 2013    | -0.45  | -0.22  | -2.12  | -2.31 | 0.65  | 8.11  | -      |
| Invesco Global Total Return Bond A Acc EUR           | EUR | LU0534239909 | 15 Sep 2010    | -0.41  | -0.10  | -1.87  | -1.71 | 2.68  | 11.62 | -      |
| PIMCO Global Investment Grade Credit E Acc CHF Hgd   | CHF | IE00B3SL5777 | 06 Mar 2012    | -0.61  | -0.35  | -1.98  | -3.80 | 3.17  | 8.27  | -      |
| PIMCO Global Investment Grade Credit E Acc EUR Hgd   | EUR | IE00B11XZ434 | 31 Mar 2006    | -0.54  | -0.18  | -1.79  | -3.40 | 4.77  | 11.21 | 65.86  |

## Fund Performance Booklet

## Cumulative Performance

The following tables detail the cumulative performance of each fund in the LifePlan range up until 30 Sep 2018. For example the 1yr % figure is the percentage growth between 01 Oct 2017 and 30 Sep 2018.

| Name  | Ccy | ISIN         | Inception Date | 1mth % | 3mth % | 6mth % | 1yr % | 3yr %  | 5yr %  | 10yr % |
|---|-----|--------------|----------------|--------|--------|--------|-------|--------|--------|--------|
| PIMCO Global Investment Grade Credit E Acc USD            | USD | IE00B3K7XK29 | 10 Dec 2008    | -0.35  | 0.47   | -0.46  | -0.92 | 10.72  | 17.87  | -      |
| Threadneedle Absolute Return Bond R Acc GBP               | GBP | GB00BOL4TB44 | 24 Oct 2005    | -0.02  | -0.37  | -2.05  | -2.22 | -12.72 | -12.00 | -3.67  |
| <b>Fixed Interest - Sterling</b>                          |     |              |                |        |        |        |       |        |        |        |
| Invesco Sterling Bond A Acc GBP (Closed to new investors) | GBP | IE0030233831 | 24 Jan 1997    | -0.27  | 0.04   | -0.04  | 0.31  | 11.92  | 21.44  | 115.70 |
| <b>Fixed Interest - US</b>                                |     |              |                |        |        |        |       |        |        |        |
| JPM US Bond A Acc USD                                     | USD | LU0070215933 | 15 May 1997    | -0.57  | 0.02   | 0.05   | -1.52 | 4.39   | 10.36  | 62.73  |
| Natixis Loomis Sayles Multi Sector Income RE/A Acc USD*   | USD | IE00B5Q4WK41 | 22 Jan 2010    | -0.13  | 0.94   | -0.40  | -0.73 | 13.80  | 12.77  | 78.05  |
| <b>Global Managed</b>                                     |     |              |                |        |        |        |       |        |        |        |
| IFSL Brooks Macdonald Defensive Capital B Acc EUR         | EUR | GB00BVCX4N42 | 20 Mar 2015    | 0.19   | 0.56   | 2.29   | 0.56  | 12.36  | -      | -      |
| IFSL Brooks Macdonald Defensive Capital B Acc GBP *       | GBP | GB00B62WVX98 | 29 Mar 2010    | 0.25   | 0.91   | 2.99   | 1.73  | 16.54  | 22.39  | 57.19  |
| IFSL Brooks Macdonald Defensive Capital B Acc USD         | USD | GB00BVCX4M35 | 20 Mar 2015    | 0.36   | 1.26   | 3.68   | 2.64  | 18.65  | -      | -      |
| IFSL Brooks Macdonald Defensive Income B Acc EUR          | EUR | GB00BVCX4K11 | 20 Mar 2015    | -0.68  | 0.29   | 2.08   | 0.19  | 8.08   | -      | -      |
| IFSL Brooks Macdonald Defensive Income B Acc GBP          | GBP | GB00BVCX4H81 | 20 Mar 2015    | -0.55  | 0.65   | 2.76   | 1.13  | 11.77  | -      | -      |
| IFSL Brooks Macdonald Defensive Income B Acc USD          | USD | GB00BVCX4J06 | 20 Mar 2015    | -0.45  | 1.01   | 3.39   | 2.33  | 14.24  | -      | -      |
| <b>Hedge/Structured Products</b>                          |     |              |                |        |        |        |       |        |        |        |
| Invesco Global Targeted Returns A Acc CHF Hgd             | CHF | LU1004132996 | 18 Dec 2013    | -0.55  | -1.22  | -2.16  | -4.10 | -3.60  | -      | -      |
| Invesco Global Targeted Returns A Acc EUR                 | EUR | LU1004132566 | 18 Dec 2013    | -0.51  | -1.09  | -1.91  | -3.50 | -1.63  | -      | -      |
| Invesco Global Targeted Returns A Acc GBP Hgd             | GBP | LU1075209020 | 23 Jul 2014    | -0.41  | -0.84  | -1.45  | -2.74 | 0.61   | -      | -      |
| Invesco Global Targeted Returns A Acc USD Hgd             | USD | LU1004132723 | 18 Dec 2013    | -0.30  | -0.48  | -0.65  | -1.22 | 3.29   | -      | -      |
| <b>Islamic</b>  |     |              |                |        |        |        |       |        |        |        |
| Franklin Global Sukuk A Acc USD                           | USD | LU0792756115 | 10 Sep 2012    | 0.00   | 1.08   | -0.62  | -1.14 | 4.17   | 9.67   | -      |
| <b>Risk Rating : 4</b>                                    |     |              |                |        |        |        |       |        |        |        |
| <b>Equity - Global</b>                                    |     |              |                |        |        |        |       |        |        |        |
| First Eagle Amundi International AU-C Acc USD             | USD | LU0068578508 | 12 Aug 1996    | -0.19  | 1.44   | 1.17   | 2.51  | 24.83  | 22.62  | 69.56  |
| Janus Henderson Multi-Manager Active A Acc GBP            | GBP | GB0031413593 | 28 Jun 1996    | -0.86  | 1.98   | 6.64   | 6.10  | 38.25  | 45.29  | 94.04  |
| Sarasin Thematic Global Equity A Acc GBP                  | GBP | GB0009341214 | 01 Jul 1994    | -0.41  | 5.99   | 14.45  | 13.49 | 58.05  | 64.69  | 127.40 |
| <b>Fixed Interest - Asia</b>                              |     |              |                |        |        |        |       |        |        |        |
| Fidelity Funds Asian High Yield A Acc EUR                 | EUR | LU0286668966 | 02 Apr 2007    | 1.48   | 2.02   | 4.81   | 0.21  | 16.94  | 50.86  | 145.68 |
| Pictet Asian Local Currency Debt P Acc EUR                | EUR | LU0280438309 | 24 Jan 2007    | -0.35  | -0.68  | 0.30   | -0.91 | 3.90   | 20.75  | 72.77  |
| Pictet Asian Local Currency Debt P Acc USD                | USD | LU0255797556 | 26 Jun 2006    | -1.28  | -0.51  | -6.16  | -2.34 | 8.00   | 3.78   | 37.40  |

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|---|-----|--------------|----------------|--------|--------|--------|-------|-------|-------|--------|
| Templeton Asian Bond A Acc USD                                    | USD | LU0229949994 | 25 Oct 2005    | -0.06  | 0.35   | -2.58  | -1.81 | 5.92  | -1.25 | 42.10  |
| <b>Fixed Interest - Emerging Markets</b>                          |     |              |                |        |        |        |       |       |       |        |
| Aberdeen Global Select Emerging Markets Bond A Acc CHF *          | CHF | LU0487189069 | 06 Aug 2007    | 0.63   | 0.22   | -6.97  | -8.64 | 8.75  | 4.80  | 46.41  |
| Aberdeen Global Select Emerging Markets Bond A Acc EUR *          | EUR | LU0376989207 | 11 Jul 2007    | 0.60   | 0.24   | -6.87  | -8.34 | 10.45 | 7.55  | 53.17  |
| Aberdeen Global Select Emerging Markets Bond A Acc USD            | USD | LU0132414144 | 15 Aug 2001    | 0.82   | 0.96   | -5.48  | -5.80 | 16.93 | 14.51 | 80.20  |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc AUD Hgd  | AUD | LU0491680806 | 12 Mar 2010    | -0.63  | -2.12  | -8.31  | -5.06 | 8.64  | 6.28  | -      |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc CHF Hgd  | CHF | LU0476445340 | 15 Jan 2010    | -0.90  | -2.82  | -9.57  | -7.78 | -0.54 | -8.29 | -      |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc EUR Hgd* | EUR | LU0177592218 | 30 Sep 2003    | -0.84  | -2.74  | -9.53  | -7.41 | 0.74  | -6.13 | 10.61  |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc USD*     | USD | LU0106253197 | 17 Jan 2000    | -0.61  | -2.05  | -8.17  | -4.91 | 6.94  | 0.19  | 19.92  |
| <b>Fixed Interest - Global</b>                                    |     |              |                |        |        |        |       |       |       |        |
| BNY Mellon Global Bond A Acc EUR                                  | EUR | IE0003921727 | 02 Jan 2002    | -0.31  | -1.44  | 1.41   | -0.44 | -0.31 | 15.18 | 48.09  |
| BNY Mellon Global Bond A Acc USD                                  | USD | IE0003924739 | 10 Dec 2001    | -1.29  | -1.54  | -5.22  | -2.12 | 3.28  | -1.23 | 17.40  |
| Templeton Global Bond A Acc CHF Hgd                               | CHF | LU0450468003 | 14 Sep 2009    | 0.83   | -0.08  | -2.81  | -4.87 | 3.77  | -3.73 | -      |
| Templeton Global Bond A Acc EUR Hgd                               | EUR | LU0294219869 | 10 Apr 2007    | 0.85   | -0.10  | -2.62  | -4.65 | 4.85  | -1.28 | 53.04  |
| Templeton Global Bond A Acc USD                                   | USD | LU0252652382 | 28 Apr 2006    | 1.04   | 0.59   | -1.42  | -2.05 | 10.20 | 3.77  | 62.87  |
| <b>Global Managed</b>   |     |              |                |        |        |        |       |       |       |        |
| BlackRock GF Global Allocation A2 Acc AUD Hgd                     | AUD | LU0468326631 | 22 Jan 2010    | -1.16  | 1.67   | 0.00   | 1.37  | 20.42 | 26.04 | -      |
| BlackRock GF Global Allocation A2 Acc EUR                         | EUR | LU0171283459 | 03 Jan 1997    | 0.23   | 1.73   | 6.85   | 3.61  | 14.56 | 39.57 | 100.78 |
| BlackRock GF Global Allocation A2 Acc GBP Hgd                     | GBP | LU0236177068 | 01 Dec 2005    | -1.16  | 1.40   | -0.64  | -0.20 | 14.75 | 15.56 | 49.45  |
| BlackRock GF Global Allocation A2 Acc USD                         | USD | LU0072462426 | 03 Jan 1997    | -1.01  | 1.84   | 0.28   | 1.73  | 18.79 | 19.29 | 58.93  |
| Canaccord Opportunity A Inc USD                                   | USD | IE00B3BRDK12 | 26 Sep 2008    | 0.93   | 3.43   | 1.97   | 6.92  | 24.08 | 34.94 | 115.08 |
| Carmignac Patrimoine A Acc CHF Hgd                                | CHF | FRO011269596 | 19 Jun 2012    | -0.63  | -3.40  | -3.09  | -5.09 | -0.41 | 9.16  | -      |
| Carmignac Patrimoine A Acc EUR                                    | EUR | FRO010135103 | 07 Nov 1989    | -0.59  | -3.27  | -2.79  | -4.46 | 1.60  | 13.17 | 58.99  |
| Carmignac Patrimoine A Acc USD Hgd                                | USD | FRO011269067 | 19 Jun 2012    | -0.40  | -2.70  | -1.78  | -2.23 | 6.12  | 17.07 | -      |
| Fidelity Multi Asset Strategic A Acc GBP                          | GBP | GB00B1M29V45 | 22 Jan 2007    | -1.49  | -0.50  | 3.60   | 2.65  | 18.38 | 29.28 | 81.67  |
| GAM Star Balanced A Acc CHF                                       | CHF | IE00B5W69V40 | 13 Sep 2016    | -1.35  | -0.82  | 0.83   | 0.92  | -     | -     | -      |

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|---|-----|--------------|----------------|--------|--------|--------|-------|-------|-------|--------|
| GAM Star Balanced A Acc EUR                     | EUR | IE00B5VGTN75 | 05 Aug 2014    | -1.39  | -0.74  | 1.09   | 1.52  | 18.95 | -     | -      |
| GAM Star Balanced A Acc GBP                     | GBP | IE00B55YB208 | 09 Jun 2014    | -1.27  | -0.41  | 1.66   | 2.56  | 22.33 | -     | -      |
| GAM Star Balanced A Acc USD                     | USD | IE00B5NTPS12 | 24 Mar 2014    | -1.10  | -0.08  | 2.45   | 3.98  | 25.02 | -     | -      |
| GAM Star Cautious A Acc EUR                     | EUR | IE00BJ358440 | 13 Aug 2015    | -1.44  | -0.90  | 0.92   | 0.64  | 13.93 | -     | -      |
| GAM Star Cautious A Acc GBP                     | GBP | IE00BJ358556 | 06 Nov 2014    | -1.25  | -0.55  | 1.49   | 1.71  | 17.40 | -     | -      |
| GAM Star Cautious A Acc USD                     | USD | IE00BJ358333 | 24 Mar 2014    | -1.07  | -0.17  | 2.29   | 3.17  | 20.02 | -     | -      |
| GAM Star Growth A Acc CHF                       | CHF | IE00BDD9NV60 | 15 Feb 2016    | -1.45  | -0.39  | 1.98   | 3.12  | -     | -     | -      |
| GAM Star Growth A Acc EUR                       | EUR | IE00BJ358770 | 02 Nov 2016    | -1.24  | -0.27  | 3.24   | 4.01  | -     | -     | -      |
| GAM Star Growth A Acc GBP                       | GBP | IE00BJ358887 | 11 Jul 2014    | -1.31  | 0.04   | 2.82   | 4.76  | 29.06 | -     | -      |
| GAM Star Growth A Acc USD                       | USD | IE00BJ358663 | 24 Mar 2014    | -1.20  | 0.38   | 3.62   | 6.22  | 31.76 | -     | -      |
| Harmony Portfolios Asian Growth C Acc USD*      | USD | LU0651984105 | 12 Aug 2011    | -0.91  | -1.27  | -4.57  | -1.30 | 18.68 | 13.62 | -      |
| Harmony Portfolios Sterling Growth C Acc GBP*   | GBP | LU0651985847 | 12 Aug 2011    | -1.51  | -0.45  | 4.71   | 3.35  | 28.32 | 32.58 | -      |
| Harmony Portfolios USD Growth C Acc USD*        | USD | LU0651986738 | 12 Aug 2011    | 0.05   | 0.74   | 1.41   | 5.14  | 25.31 | 23.38 | -      |
| IFSL Brooks Macdonald Balanced B Acc EUR        | EUR | GB00BVCX4B20 | 20 Mar 2015    | -0.42  | 1.56   | 6.44   | 6.35  | 25.05 | -     | -      |
| IFSL Brooks Macdonald Balanced B Acc GBP        | GBP | GB00B054QG49 | 20 Dec 2004    | -0.37  | 1.81   | 7.05   | 7.48  | 29.66 | 37.04 | 95.26  |
| IFSL Brooks Macdonald Balanced B Acc USD        | USD | GB00BVCX4909 | 20 Mar 2015    | -0.32  | 2.13   | 7.69   | 8.63  | 31.57 | -     | -      |
| IFSL Brooks Macdonald Cautious Growth B Acc EUR | EUR | GB00BVCX4F67 | 20 Mar 2015    | -0.69  | 0.79   | 3.98   | 2.86  | 18.07 | -     | -      |
| IFSL Brooks Macdonald Cautious Growth B Acc GBP | GBP | GB00B5W8NJ69 | 07 Jul 2011    | -0.60  | 1.09   | 4.65   | 4.06  | 23.13 | 33.90 | -      |
| IFSL Brooks Macdonald Cautious Growth B Acc USD | USD | GB00BVCX4D44 | 20 Mar 2015    | -0.50  | 1.45   | 5.31   | 5.04  | 24.89 | -     | -      |
| Janus Henderson Cautious Managed A Acc GBP      | GBP | GB0032477639 | 03 Feb 2003    | -1.52  | -1.70  | 3.90   | 1.80  | 14.39 | 19.58 | 77.36  |
| Janus Henderson Multi-Manager Managed A Acc GBP | GBP | GB0031412744 | 30 Jul 1997    | -0.97  | 1.39   | 5.56   | 4.44  | 29.13 | 36.30 | 67.91  |
| JPM Global Balanced A Acc EUR                   | EUR | LU0070212591 | 18 Jul 1995    | -0.34  | 2.17   | 1.75   | 4.61  | 16.06 | 27.52 | 68.87  |
| JPM Global Balanced A Acc USD Hgd               | USD | LU0957039414 | 20 Nov 2013    | -0.11  | 2.85   | 3.14   | 7.24  | 21.99 | -     | -      |
| Kames Ethical Cautious Managed A Acc GBP        | GBP | GB00BIN9DX45 | 01 Mar 2007    | -1.30  | -0.29  | 3.75   | 2.28  | 12.46 | 30.10 | 112.44 |
| MFS Meridian Global Total Return A1 Acc EUR     | EUR | LU0219418836 | 26 Sep 2005    | 0.26   | 2.10   | 6.80   | 2.58  | 15.34 | 40.68 | 104.52 |
| MFS Meridian Global Total Return A1 Acc GBP     | GBP | LU0219431771 | 26 Sep 2005    | -1.71  | 2.90   | 8.25   | 4.05  | 39.38 | 49.57 | 123.72 |
| MFS Meridian Global Total Return A1 Acc USD     | USD | LU0219441499 | 31 Jan 2001    | -0.46  | 2.63   | -0.03  | 1.48  | 19.83 | 21.03 | 65.04  |
| Templeton Global Income A Acc USD               | USD | LU0211326755 | 27 May 2005    | -0.10  | 2.29   | 1.88   | 1.03  | 20.75 | 14.62 | 75.71  |

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|---|-----|--------------|----------------|--------|--------|--------|-------|-------|--------|--------|
| <b>Risk Rating : 5</b>                            |     |              |                |        |        |        |       |       |        |        |
| <b>Commodity &amp; Energy</b>                     |     |              |                |        |        |        |       |       |        |        |
| Pictet Water P Acc EUR                            | EUR | LU0104884860 | 19 Jan 2000    | 0.66   | 4.27   | 8.10   | 4.52  | 33.29 | 62.44  | 134.57 |
| Pictet Water P Acc USD                            | USD | LU0255980327 | 26 May 2006    | -0.61  | 4.30   | 1.36   | 2.71  | 37.73 | 39.41  | 89.40  |
| <b>Equity - Asia Pacific excluding Japan</b>      |     |              |                |        |        |        |       |       |        |        |
| Guinness Asian Equity Income C EUR Acc            | EUR | IE00BGHQDM52 | 20 Dec 2013    | -1.31  | 2.66   | 0.52   | 2.75  | 33.00 | -      | -      |
| Guinness Asian Equity Income C GBP Acc*           | GBP | IE00BVYPNP33 | 11 Mar 2015    | -2.96  | 3.62   | 2.09   | 4.37  | 60.83 | -      | -      |
| Guinness Asian Equity Income C USD Acc*           | USD | IE00BVYPNQ40 | 11 Mar 2015    | -1.26  | 3.37   | -5.31  | 2.27  | 38.99 | -      | -      |
| <b>Equity - Asia Pacific including Japan</b>      |     |              |                |        |        |        |       |       |        |        |
| Aberdeen Asia Pacific & Japan Equity A Acc GBP*   | GBP | GB00BOXWNJ21 | 01 Mar 1979    | -2.22  | 0.61   | 2.11   | 5.37  | 54.74 | 41.01  | 161.13 |
| Matthews Asia - Asia Dividend A Acc GBP           | GBP | LU0594556309 | 28 Feb 2011    | 0.19   | 1.86   | 6.32   | 8.70  | 63.99 | 65.69  | -      |
| Matthews Asia - Asia Dividend A Acc USD           | USD | LU0491817952 | 26 Aug 2010    | 1.12   | 1.52   | -2.01  | 5.63  | 40.73 | 33.93  | -      |
| <b>Equity - Europe excluding UK</b>               |     |              |                |        |        |        |       |       |        |        |
| Threadneedle European Smaller Companies R Acc EUR | EUR | GB0002771383 | 14 Nov 1997    | -2.56  | -0.81  | 5.45   | 8.19  | 42.65 | 83.64  | 251.74 |
| Threadneedle European Smaller Companies R Acc GBP | GBP | GB0001531424 | 14 Nov 1997    | -4.61  | -0.47  | 6.88   | 9.46  | 72.20 | 94.29  | 293.88 |
| <b>Equity - Europe including UK</b>               |     |              |                |        |        |        |       |       |        |        |
| Jupiter European Growth L Acc EUR                 | EUR | LU0260085492 | 17 Aug 2001    | -2.31  | 4.32   | 15.32  | 16.57 | 31.03 | 82.29  | 229.48 |
| Jupiter European Growth L Acc USD Hgd             | USD | LU0966834136 | 02 Oct 2013    | -2.06  | 5.07   | 16.79  | 19.35 | 36.63 | -      | -      |
| <b>Equity - Global</b>                            |     |              |                |        |        |        |       |       |        |        |
| Aberdeen Ethical World Equity A Acc GBP           | GBP | GB0006833718 | 21 May 1999    | -1.28  | 3.27   | 9.01   | 8.79  | 57.10 | 40.37  | 100.38 |
| BNY Mellon Global Equity A Acc EUR                | EUR | IE0004003764 | 02 Jan 2002    | 1.44   | 6.70   | 15.83  | 12.96 | 26.86 | 60.45  | 102.49 |
| BNY Mellon Global Equity A Acc USD                | USD | IE0004004283 | 29 Jan 1988    | 0.43   | 6.60   | 8.26   | 11.07 | 31.45 | 37.63  | 60.83  |
| Fidelity Funds Global Dividend A Acc EUR          | EUR | LU1261431768 | 07 Aug 2015    | 0.54   | 4.89   | 10.51  | 6.49  | 23.96 | -      | -      |
| Fidelity Funds Global Dividend A Acc EUR Hgd      | EUR | LU0605515377 | 30 Jan 2012    | -0.16  | 4.93   | 7.47   | 5.16  | 25.84 | 44.56  | -      |
| Fidelity Funds Global Dividend A Acc USD          | USD | LU0772969993 | 04 May 2012    | -0.29  | 5.29   | 3.96   | 5.16  | 28.70 | 36.30  | -      |
| Fidelity Global Dividend A Acc GBP                | GBP | GB00B7FQJH97 | 30 Jan 2012    | -1.59  | 5.63   | 13.35  | 8.50  | 50.17 | 71.77  | -      |
| Franklin Mutual Global Discovery A Acc EUR        | EUR | LU0211333025 | 25 Oct 2005    | 0.39   | 3.28   | 9.13   | 2.41  | 24.05 | 37.50  | 114.11 |
| Franklin Mutual Global Discovery A Acc USD        | USD | LU0211331839 | 25 Oct 2005    | -0.30  | 3.74   | 2.94   | 0.96  | 28.20 | 18.11  | 70.31  |
| Fundsmith Equity R Acc GBP                        | GBP | GB00B4LPDJ14 | 01 Nov 2010    | -0.93  | 6.17   | 19.23  | 21.37 | 95.08 | 156.84 | -      |
| Guinness Global Equity Income C Acc EUR*          | EUR | IE00BGHQF631 | 29 Nov 2013    | -0.24  | 4.98   | 11.03  | 9.90  | 28.55 | 57.17  | -      |

## Fund Performance Booklet

## Cumulative Performance

The following tables detail the cumulative performance of each fund in the LifePlan range up until 30 Sep 2018. For example the 1yr % figure is the percentage growth between 01 Oct 2017 and 30 Sep 2018.

| Name   | Ccy | ISIN         | Inception Date | 1mth % | 3mth % | 6mth % | 1yr % | 3yr % | 5yr %  | 10yr % |
|--|-----|--------------|----------------|--------|--------|--------|-------|-------|--------|--------|
| Guinness Global Equity Income C Acc GBP*             | GBP | IE00BVYPNV92 | 11 Mar 2015    | -1.91  | 5.97   | 12.77  | 11.63 | 55.44 | 65.89  | -      |
| Guinness Global Equity Income C Acc USD*             | USD | IE00BVYPNW00 | 11 Mar 2015    | -0.18  | 5.72   | 4.60   | 9.39  | 34.34 | 34.99  | -      |
| Invesco Global Equity Income A Acc EUR Hgd           | EUR | LU0794791870 | 27 Jun 2012    | -0.67  | 1.31   | -0.92  | -0.49 | 20.19 | 21.09  | -      |
| Invesco Global Equity Income A Acc USD*              | USD | LU0607513230 | 30 Sep 2011    | -0.44  | 2.19   | 0.76   | 2.40  | 27.54 | 29.41  | 80.77  |
| Investec GSF Global Franchise A Acc CHF Hgd          | CHF | LU0869878131 | 31 Jan 2013    | -0.20  | 4.45   | 6.88   | 8.44  | 33.30 | 41.06  | -      |
| Investec GSF Global Franchise A Acc EUR              | EUR | LU0846948197 | 25 Oct 2012    | 0.96   | 5.01   | 15.15  | 13.60 | 38.63 | 79.11  | -      |
| Investec GSF Global Franchise A Acc USD*             | USD | LU0426412945 | 04 Jul 2009    | 0.11   | 5.30   | 8.54   | 11.88 | 43.27 | 53.76  | 138.29 |
| Janus Henderson Global Equity R Acc EUR              | EUR | LU0200076213 | 29 Oct 2004    | 0.34   | 4.20   | 12.95  | 14.49 | 44.34 | 102.75 | 179.03 |
| Janus Henderson Global Equity R Acc GBP              | GBP | LU0200077294 | 29 Oct 2004    | -1.34  | 5.18   | 14.71  | 16.29 | 74.54 | 114.86 | 212.19 |
| Janus Henderson Global Equity R Acc USD              | USD | LU0200076999 | 24 Mar 2005    | 0.40   | 4.93   | 6.40   | 13.95 | 50.84 | 74.82  | 122.91 |
| Jupiter Merlin International Equities L Acc EUR      | EUR | LU0362742719 | 05 Sep 2008    | 0.92   | 2.27   | 10.49  | 11.50 | 25.30 | 46.33  | 118.19 |
| Jupiter Merlin International Equities L Acc USD      | USD | LU0362742800 | 14 Apr 2009    | -0.09  | 2.16   | 3.30   | 9.68  | 29.88 | 25.55  | -      |
| <b>Equity - North America</b>                        |     |              |                |        |        |        |       |       |        |        |
| Franklin US Opportunities A Acc CHF Hgd              | CHF | LU0536403206 | 30 Sep 2010    | 0.20   | 4.90   | 12.87  | 22.03 | 47.91 | 66.47  | -      |
| Franklin US Opportunities A Acc EUR Hgd              | EUR | LU0316494391 | 03 Sep 2007    | 0.25   | 4.96   | 13.09  | 22.31 | 49.31 | 69.87  | 177.93 |
| Franklin US Opportunities A Acc USD                  | USD | LU0109391861 | 03 Apr 2000    | 0.45   | 5.75   | 14.29  | 25.37 | 57.88 | 78.76  | 205.48 |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd | EUR | LU0334663233 | 14 Dec 2007    | -0.83  | 4.01   | 5.79   | 5.55  | 32.19 | 56.13  | 130.58 |
| Schroder ISF US Small & Mid-Cap Equity A Acc USD     | USD | LU0205193047 | 10 Dec 2004    | -0.62  | 4.77   | 7.36   | 8.36  | 39.04 | 64.20  | 153.15 |
| <b>Equity - UK</b>                                   |     |              |                |        |        |        |       |       |        |        |
| Invesco Perpetual UK Smaller Companies Acc GBP       | GBP | GB0033030528 | 29 May 1992    | -0.26  | 0.65   | 7.64   | 8.47  | 51.09 | 91.46  | 260.34 |
| Investec UK Smaller Companies A Acc GBP              | GBP | GB0031075558 | 30 Jul 1982    | -0.19  | 1.56   | 9.70   | 12.88 | 36.12 | 67.46  | 350.14 |
| JP Morgan UK Smaller Companies A Acc GBP             | GBP | GB0030880255 | 16 Jul 1987    | -1.10  | -1.12  | 7.44   | 12.41 | 29.98 | 54.49  | 202.76 |
| Kames Ethical Equity A Acc GBP                       | GBP | GB0007452484 | 17 Apr 1989    | -1.92  | -0.41  | 6.57   | 4.09  | 17.58 | 38.33  | 134.14 |
| Legg Mason IF QS UK Equity A Acc GBP                 | GBP | GB0033506501 | 31 Oct 1995    | -2.26  | -2.32  | 7.46   | 2.34  | 13.32 | 30.18  | 95.08  |
| <b>Fixed Interest - Asia</b>                         |     |              |                |        |        |        |       |       |        |        |
| Schroder ISF Asian Bond Total Return A Acc EUR Hgd*  | EUR | LU0327381843 | 09 Nov 2007    | -0.95  | -0.50  | -4.20  | -3.88 | -1.63 | -3.75  | 4.35   |
| Schroder ISF Asian Bond Total Return A Acc USD*      | USD | LU0106250508 | 17 Jan 2000    | -0.71  | 0.24   | -2.77  | -1.38 | 3.94  | 2.13   | 11.76  |
| Templeton Asian Bond A Acc EUR                       | EUR | LU0229951891 | 25 Oct 2005    | 0.61   | -0.06  | 3.26   | -0.39 | 2.44  | 14.95  | 78.73  |
| <b>Fixed Interest - Global</b>                       |     |              |                |        |        |        |       |       |        |        |
| Templeton Global Bond A Acc EUR                      | EUR | LU0152980495 | 09 Sep 2002    | 1.78   | 0.24   | 4.53   | -0.59 | 6.62  | 20.93  | 104.98 |

## Fund Performance Booklet

## Cumulative Performance

The following tables detail the cumulative performance of each fund in the LifePlan range up until 30 Sep 2018. For example the 1yr % figure is the percentage growth between 01 Oct 2017 and 30 Sep 2018.

| Name  | Ccy | ISIN         | Inception Date | 1mth % | 3mth % | 6mth % | 1yr % | 3yr % | 5yr %  | 10yr % |
|---|-----|--------------|----------------|--------|--------|--------|-------|-------|--------|--------|
| <b>Global Managed</b>                             |     |              |                |        |        |        |       |       |        |        |
| IFSL Brooks Macdonald Strategic Growth B Acc EUR  | EUR | GB00BVCX4R89 | 20 Mar 2015    | -0.48  | 1.88   | 7.99   | 8.17  | 29.85 | -      | -      |
| IFSL Brooks Macdonald Strategic Growth B Acc GBP  | GBP | GB00BDX8Y988 | 20 Mar 2015    | -0.46  | 2.14   | 8.49   | 9.31  | 29.10 | -      | -      |
| IFSL Brooks Macdonald Strategic Growth B Acc USD  | USD | GB00BVCX4Q72 | 20 Mar 2015    | -0.37  | 2.43   | 9.14   | 10.11 | 35.00 | -      | -      |
| Templeton Global Income A Acc EUR                 | EUR | LU0211332563 | 27 May 2005    | 0.63   | 1.92   | 8.06   | 2.58  | 16.79 | 33.53  | 121.05 |
| <b>Islamic</b>                                    |     |              |                |        |        |        |       |       |        |        |
| Aberdeen Islamic Global Equity A Acc GBP          | GBP | LU0264144311 | 28 Aug 2006    | -1.22  | 1.68   | 9.50   | 6.14  | 52.20 | 46.67  | 146.94 |
| Aberdeen Islamic Global Equity A Acc USD          | USD | LU0371570317 | 15 Jul 2013    | 0.83   | 1.68   | 0.83   | 3.42  | 28.72 | 18.63  | 32.97  |
| Amundi Islamic Asia Pacific Quant CC Acc USD      | USD | LU0399639060 | 21 Oct 2010    | -1.75  | -1.33  | -6.69  | 4.31  | 44.30 | 33.90  | -      |
| BNP Paribas Islamic Equity Optimiser CC Acc USD   | USD | LU0245286777 | 05 Apr 2006    | -0.11  | 3.21   | 5.41   | 12.67 | 36.79 | 27.78  | 69.37  |
| Templeton Shariah Global Equity A Acc USD         | USD | LU0792757196 | 10 Sep 2012    | 0.37   | 1.96   | 1.43   | 6.21  | 33.73 | 17.87  | -      |
| <b>Specialist</b>                                 |     |              |                |        |        |        |       |       |        |        |
| UBS (Lux) Equity Health Care P Acc USD            | USD | LU0085953304 | 27 May 1998    | 0.77   | 10.61  | 14.59  | 9.97  | 24.45 | 67.09  | 142.75 |
| <b>Risk Rating : 6</b>                            |     |              |                |        |        |        |       |       |        |        |
| <b>Equity - North America</b>                     |     |              |                |        |        |        |       |       |        |        |
| Franklin US Opportunities A Acc EUR               | EUR | LU0260869739 | 01 Sep 2006    | 1.18   | 5.41   | 21.18  | 27.30 | 52.83 | 108.25 | 284.75 |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR* | EUR | LU0248178732 | 28 Mar 2006    | 0.50   | 4.59   | 14.76  | 10.07 | 33.91 | 91.97  | 218.78 |
| <b>Not Rated</b>                                  |     |              |                |        |        |        |       |       |        |        |
| Ashburton Euro Asset Management Acc EUR           | EUR | GB0032012865 | 25 Apr 2003    | -0.50  | 0.16   | 0.85   | -0.66 | 0.85  | 8.35   | 36.34  |
| Ashburton Sterling Asset Management Acc GBP       | GBP | GB0000532423 | 04 Feb 1992    | -0.80  | 0.53   | 1.15   | -0.44 | 6.79  | 11.02  | 39.95  |
| Ashburton US Dollar Asset Management Acc USD      | USD | GB0000532530 | 04 Feb 1992    | -0.45  | 0.81   | 0.40   | 1.40  | 7.13  | 9.61   | 31.76  |
| Canaccord Opportunity A Acc GBP Hgd               | GBP | IE00BSJCJC74 | 15 Jun 2015    | 0.78   | 3.01   | 0.99   | 4.84  | 19.65 | -      | -      |



## Fund Performance Booklet

### Annualised Performance

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Sep 2018. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2015 and 30 Sep 2018. 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 |
|--|-----|--------------|----------------|-------|-------|-------|--------|----------------|
| <b>Risk Rating : 1</b>                               |     |              |                |       |       |       |        |                |
| <b>Currency/Money Market</b>                         |     |              |                |       |       |       |        |                |
| Aberdeen (Lux) Liquidity A2 Acc EUR                  | EUR | LU0090865873 | 23 Jul 1990    | -0.45 | -0.35 | -0.19 | 0.12   | 0.06           |
| Aberdeen (Lux) Liquidity A2 Acc GBP                  | GBP | LU0049015760 | 01 Jul 1985    | 0.30  | 0.17  | 0.13  | 0.33   | 0.02           |
| Aberdeen (Lux) Liquidity A2 Acc USD                  | USD | LU0049014870 | 17 Sep 1984    | 1.74  | 1.02  | 0.63  | 0.44   | 0.19           |
| Goldman Sachs Liquid Reserves Acc EUR                | EUR | IE0031295821 | 27 Feb 2002    | -0.51 | -0.43 | -0.26 | 0.09   | 0.07           |
| Goldman Sachs Liquid Reserves Acc GBP                | GBP | IE0031296126 | 27 Feb 2002    | 0.15  | 0.11  | 0.13  | 0.31   | 0.02           |
| Goldman Sachs Liquid Reserves Acc USD                | USD | IE0031294410 | 27 Feb 2002    | 1.42  | 0.76  | 0.46  | 0.28   | 0.16           |
| UBS (Lux) Money Market P Acc AUD                     | AUD | LU0066649970 | 20 Aug 1992    | 1.21  | 1.33  | 1.57  | 2.58   | 0.12           |
| UBS (Lux) Money Market P Acc CHF                     | CHF | LU0033502740 | 16 Sep 1991    | -0.86 | -0.88 | -0.64 | -0.28  | 0.13           |
| UBS (Lux) Money Market P Acc EUR                     | EUR | LU0006344922 | 09 Oct 1989    | -0.48 | -0.37 | -0.20 | 0.19   | 0.07           |
| UBS (Lux) Money Market P Acc GBP                     | GBP | LU0006277635 | 25 Nov 1988    | 0.04  | 0.10  | 0.09  | 0.36   | 0.03           |
| UBS (Lux) Money Market P Acc USD                     | USD | LU0006277684 | 25 Nov 1988    | 1.17  | 0.62  | 0.41  | 0.36   | 0.15           |
| <b>Risk Rating : 2</b>                               |     |              |                |       |       |       |        |                |
| <b>Fixed Interest - Europe</b>                       |     |              |                |       |       |       |        |                |
| Credit Suisse (Lux) Bond B Acc CHF                   | CHF | LU0049527079 | 01 Nov 1991    | -1.93 | -0.72 | 0.24  | 1.86   | 1.60           |
| <b>Risk Rating : 3</b>                               |     |              |                |       |       |       |        |                |
| <b>Fixed Interest - Asia</b>                         |     |              |                |       |       |       |        |                |
| BlackRock GF Asian Tiger Bond A2 Acc USD             | USD | LU0063729296 | 02 Feb 1996    | -2.57 | 3.15  | 4.02  | 5.99   | 3.53           |
| Fidelity Funds Asian High Yield A Acc USD            | USD | LU0286668453 | 02 Apr 2007    | -1.09 | 6.54  | 5.32  | 7.25   | 4.67           |
| <b>Fixed Interest - Emerging Markets</b>             |     |              |                |       |       |       |        |                |
| Investec GSF Latin American Corporate Debt A Acc USD | USD | LU0492942718 | 30 Apr 2010    | -3.68 | 5.73  | 3.10  | -      | 6.03           |
| <b>Fixed Interest - Europe</b>                       |     |              |                |       |       |       |        |                |
| Fidelity European High Yield A Acc EUR               | EUR | LU0251130802 | 03 Jul 2006    | -1.77 | 4.19  | 3.74  | 7.74   | 4.02           |
| Invesco Euro Corporate Bond A Acc EUR                | EUR | LU0243957825 | 31 Mar 2006    | -0.95 | 1.47  | 2.40  | 5.87   | 3.06           |
| <b>Fixed Interest - Global</b>                       |     |              |                |       |       |       |        |                |
| Invesco Global Total Return Bond A Acc CHF Hgd       | CHF | LU0955866271 | 18 Sep 2013    | -2.31 | 0.22  | 1.57  | -      | -              |

## Fund Performance Booklet

## Annualised Performance

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| Name  | Ccy | ISIN         | Inception Date | 1yr % | 3yr % | 5yr % | 10yr % | 5yr Volatility |
|---|-----|--------------|----------------|-------|-------|-------|--------|----------------|
| Invesco Global Total Return Bond A Acc EUR                | EUR | LU0534239909 | 15 Sep 2010    | -1.71 | 0.89  | 2.22  | -      | 3.46           |
| PIMCO Global Investment Grade Credit E Acc CHF Hgd        | CHF | IE00B3SL5777 | 06 Mar 2012    | -3.80 | 1.05  | 1.60  | -      | 3.19           |
| PIMCO Global Investment Grade Credit E Acc EUR Hgd        | EUR | IE00B11XZ434 | 31 Mar 2006    | -3.40 | 1.57  | 2.15  | 5.19   | 3.22           |
| PIMCO Global Investment Grade Credit E Acc USD            | USD | IE00B3K7XK29 | 10 Dec 2008    | -0.92 | 3.45  | 3.34  | -      | 3.08           |
| Threadneedle Absolute Return Bond R Acc GBP               | GBP | GB00B0L4TB44 | 24 Oct 2005    | -2.22 | -4.44 | -2.52 | -0.37  | 3.53           |
| <b>Fixed Interest - Sterling</b>                          |     |              |                |       |       |       |        |                |
| Invesco Sterling Bond A Acc GBP (Closed to new investors) | GBP | IE0030233831 | 24 Jan 1997    | 0.31  | 3.82  | 3.96  | 7.99   | 2.86           |
| <b>Fixed Interest - US</b>                                |     |              |                |       |       |       |        |                |
| JPM US Bond A Acc USD                                     | USD | LU0070215933 | 15 May 1997    | -1.52 | 1.44  | 1.99  | 4.99   | 2.57           |
| Natixis Loomis Sayles Multi Sector Income RE/A Acc USD*   | USD | IE00B5Q4WK41 | 22 Jan 2010    | -0.73 | 4.40  | 2.43  | 5.94   | 5.37           |
| <b>Global Managed</b>                                     |     |              |                |       |       |       |        |                |
| IFSL Brooks Macdonald Defensive Capital B Acc EUR         | EUR | GB00BVCX4N42 | 20 Mar 2015    | 0.56  | 3.96  | -     | -      | -              |
| IFSL Brooks Macdonald Defensive Capital B Acc GBP *       | GBP | GB00B62WNX98 | 29 Mar 2010    | 1.73  | 5.23  | 4.12  | 4.63   | 3.79           |
| IFSL Brooks Macdonald Defensive Capital B Acc USD         | USD | GB00BVCX4M35 | 20 Mar 2015    | 2.64  | 5.87  | -     | -      | -              |
| IFSL Brooks Macdonald Defensive Income B Acc EUR          | EUR | GB00BVCX4K11 | 20 Mar 2015    | 0.19  | 2.62  | -     | -      | -              |
| IFSL Brooks Macdonald Defensive Income B Acc GBP          | GBP | GB00BVCX4H81 | 20 Mar 2015    | 1.13  | 3.78  | -     | -      | -              |
| IFSL Brooks Macdonald Defensive Income B Acc USD          | USD | GB00BVCX4J06 | 20 Mar 2015    | 2.33  | 4.54  | -     | -      | -              |
| <b>Hedge/Structured Products</b>                          |     |              |                |       |       |       |        |                |
| Invesco Global Targeted Returns A Acc CHF Hgd             | CHF | LU1004132996 | 18 Dec 2013    | -4.10 | -1.21 | -     | -      | -              |
| Invesco Global Targeted Returns A Acc EUR                 | EUR | LU1004132566 | 18 Dec 2013    | -3.50 | -0.55 | -     | -      | -              |
| Invesco Global Targeted Returns A Acc GBP Hgd             | GBP | LU1075209020 | 23 Jul 2014    | -2.74 | 0.20  | -     | -      | -              |
| Invesco Global Targeted Returns A Acc USD Hgd             | USD | LU1004132723 | 18 Dec 2013    | -1.22 | 1.08  | -     | -      | -              |
| <b>Islamic</b>  |     |              |                |       |       |       |        |                |
| Franklin Global Sukuk A Acc USD                           | USD | LU0792756115 | 10 Sep 2012    | -1.14 | 1.37  | 1.86  | -      | 3.11           |

## Fund Performance Booklet

## Annualised Performance

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| Name  | Ccy | ISIN         | Inception Date | 1yr % | 3yr % | 5yr % | 10yr % | 5yr Volatility |
|---|-----|--------------|----------------|-------|-------|-------|--------|----------------|
| <b>Risk Rating : 4</b>  |     |              |                |       |       |       |        |                |
| <b>Equity - Global</b>  |     |              |                |       |       |       |        |                |
| First Eagle Amundi International AU-C Acc USD                     | USD | LU0068578508 | 12 Aug 1996    | 2.51  | 7.67  | 4.16  | 5.42   | 7.11           |
| Janus Henderson Multi-Manager Active A Acc GBP                    | GBP | GB0031413593 | 28 Jun 1996    | 6.10  | 11.40 | 7.76  | 6.85   | 7.25           |
| Sarasin Thematic Global Equity A Acc GBP                          | GBP | GB0009341214 | 01 Jul 1994    | 13.49 | 16.48 | 10.49 | 8.56   | 10.38          |
| <b>Fixed Interest - Asia</b>                                      |     |              |                |       |       |       |        |                |
| Fidelity Funds Asian High Yield A Acc EUR                         | EUR | LU0286668966 | 02 Apr 2007    | 0.21  | 5.36  | 8.57  | 9.40   | 7.84           |
| Pictet Asian Local Currency Debt P Acc EUR                        | EUR | LU0280438309 | 24 Jan 2007    | -0.91 | 1.28  | 3.84  | 5.62   | 7.33           |
| Pictet Asian Local Currency Debt P Acc USD                        | USD | LU0255797556 | 26 Jun 2006    | -2.34 | 2.60  | 0.74  | 3.23   | 5.98           |
| Templeton Asian Bond A Acc USD                                    | USD | LU0229949994 | 25 Oct 2005    | -1.81 | 1.94  | -0.25 | 3.58   | 5.57           |
| <b>Fixed Interest - Emerging Markets</b>                          |     |              |                |       |       |       |        |                |
| Aberdeen Global Select Emerging Markets Bond A Acc CHF *          | CHF | LU0487189069 | 06 Aug 2007    | -8.64 | 2.84  | 0.94  | 3.89   | 7.04           |
| Aberdeen Global Select Emerging Markets Bond A Acc EUR *          | EUR | LU0376989207 | 11 Jul 2007    | -8.34 | 3.37  | 1.47  | 4.36   | 7.05           |
| Aberdeen Global Select Emerging Markets Bond A Acc USD            | USD | LU0132414144 | 15 Aug 2001    | -5.80 | 5.35  | 2.75  | 6.07   | 7.09           |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc AUD Hgd  | AUD | LU0491680806 | 12 Mar 2010    | -5.06 | 2.80  | 1.23  | -      | 5.23           |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc CHF Hgd  | CHF | LU0476445340 | 15 Jan 2010    | -7.78 | -0.18 | -1.72 | -      | 5.21           |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc EUR Hgd* | EUR | LU0177592218 | 30 Sep 2003    | -7.41 | 0.24  | -1.26 | 1.01   | 5.40           |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc USD*     | USD | LU0106253197 | 17 Jan 2000    | -4.91 | 2.26  | 0.04  | 1.83   | 5.42           |
| <b>Fixed Interest - Global</b>                                    |     |              |                |       |       |       |        |                |
| BNY Mellon Global Bond A Acc EUR                                  | EUR | IE0003921727 | 02 Jan 2002    | -0.44 | -0.10 | 2.87  | 4.00   | 6.45           |
| BNY Mellon Global Bond A Acc USD                                  | USD | IE0003924739 | 10 Dec 2001    | -2.12 | 1.08  | -0.25 | 1.62   | 4.82           |

## Fund Performance Booklet

### Annualised Performance

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Sep 2018. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2015 and 30 Sep 2018. 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 |
|---|-----|--------------|----------------|-------|-------|-------|--------|----------------|
| Templeton Global Bond A Acc CHF Hgd           | CHF | LU0450468003 | 14 Sep 2009    | -4.87 | 1.24  | -0.76 | -      | 6.49           |
| Templeton Global Bond A Acc EUR Hgd           | EUR | LU0294219869 | 10 Apr 2007    | -4.65 | 1.59  | -0.26 | 4.35   | 6.46           |
| Templeton Global Bond A Acc USD               | USD | LU0252652382 | 28 Apr 2006    | -2.05 | 3.29  | 0.74  | 5.00   | 6.44           |
| <b>Global Managed</b>                         |     |              |                |       |       |       |        |                |
| BlackRock GF Global Allocation A2 Acc AUD Hgd | AUD | LU0468326631 | 22 Jan 2010    | 1.37  | 6.39  | 4.74  | -      | 6.46           |
| BlackRock GF Global Allocation A2 Acc EUR     | EUR | LU0171283459 | 03 Jan 1997    | 3.61  | 4.64  | 6.90  | 7.22   | 8.12           |
| BlackRock GF Global Allocation A2 Acc GBP Hgd | GBP | LU0236177068 | 01 Dec 2005    | -0.20 | 4.69  | 2.93  | 4.10   | 6.45           |
| BlackRock GF Global Allocation A2 Acc USD     | USD | LU0072462426 | 03 Jan 1997    | 1.73  | 5.91  | 3.59  | 4.74   | 6.36           |
| Canaccord Opportunity A Inc USD               | USD | IE00B3BRDK12 | 26 Sep 2008    | 6.92  | 7.46  | 6.18  | 7.96   | 7.96           |
| Carmignac Patrimoine A Acc CHF Hgd            | CHF | FR0011269596 | 19 Jun 2012    | -5.09 | -0.14 | 1.77  | -      | 6.28           |
| Carmignac Patrimoine A Acc EUR                | EUR | FR0010135103 | 07 Nov 1989    | -4.46 | 0.53  | 2.51  | 4.75   | 6.33           |
| Carmignac Patrimoine A Acc USD Hgd            | USD | FR0011269067 | 19 Jun 2012    | -2.23 | 2.00  | 3.20  | -      | 6.33           |
| Fidelity Multi Asset Strategic A Acc GBP      | GBP | GB00B1M29V45 | 22 Jan 2007    | 2.65  | 5.79  | 5.27  | 6.15   | 5.11           |
| GAM Star Balanced A Acc CHF                   | CHF | IE00B5W69V40 | 13 Sep 2016    | 0.92  | -     | -     | -      | -              |
| GAM Star Balanced A Acc EUR                   | EUR | IE00B5VGTN75 | 05 Aug 2014    | 1.52  | 5.96  | -     | -      | -              |
| GAM Star Balanced A Acc GBP                   | GBP | IE00B55YB208 | 09 Jun 2014    | 2.56  | 6.95  | -     | -      | -              |
| GAM Star Balanced A Acc USD                   | USD | IE00B5NTPS12 | 24 Mar 2014    | 3.98  | 7.73  | -     | -      | -              |
| GAM Star Cautious A Acc EUR                   | EUR | IE00BJ358440 | 13 Aug 2015    | 0.64  | 4.44  | -     | -      | -              |
| GAM Star Cautious A Acc GBP                   | GBP | IE00BJ358556 | 06 Nov 2014    | 1.71  | 5.49  | -     | -      | -              |
| GAM Star Cautious A Acc USD                   | USD | IE00BJ358333 | 24 Mar 2014    | 3.17  | 6.27  | -     | -      | -              |
| GAM Star Growth A Acc CHF                     | CHF | IE00BDD9NV60 | 15 Feb 2016    | 3.12  | -     | -     | -      | -              |
| GAM Star Growth A Acc EUR                     | EUR | IE00BJ358770 | 02 Nov 2016    | 4.01  | -     | -     | -      | -              |
| GAM Star Growth A Acc GBP                     | GBP | IE00BJ358887 | 11 Jul 2014    | 4.76  | 8.88  | -     | -      | -              |
| GAM Star Growth A Acc USD                     | USD | IE00BJ358663 | 24 Mar 2014    | 6.22  | 9.63  | -     | -      | -              |
| Harmony Portfolios Asian Growth C Acc USD*    | USD | LU0651984105 | 12 Aug 2011    | -1.30 | 5.87  | 2.59  | -      | 8.56           |
| Harmony Portfolios Sterling Growth C Acc GBP* | GBP | LU0651985847 | 12 Aug 2011    | 3.35  | 8.67  | 5.80  | -      | 6.59           |
| Harmony Portfolios USD Growth C Acc USD*      | USD | LU0651986738 | 12 Aug 2011    | 5.14  | 7.81  | 4.29  | -      | 8.14           |
| IFSL Brooks Macdonald Balanced B Acc EUR      | EUR | GB00BVCX4B20 | 20 Mar 2015    | 6.35  | 7.74  | -     | -      | -              |

## Fund Performance Booklet

## Annualised Performance

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Sep 2018. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2015 and 30 Sep 2018. 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 |
|---|-----|--------------|----------------|-------|-------|-------|--------|----------------|
| IFSL Brooks Macdonald Balanced B Acc GBP        | GBP | GB00B054QG49 | 20 Dec 2004    | 7.48  | 9.04  | 6.51  | 6.92   | 6.82           |
| IFSL Brooks Macdonald Balanced B Acc USD        | USD | GB00BVCX4909 | 20 Mar 2015    | 8.63  | 9.58  | -     | -      | -              |
| IFSL Brooks Macdonald Cautious Growth B Acc EUR | EUR | GB00BVCX4F67 | 20 Mar 2015    | 2.86  | 5.69  | -     | -      | -              |
| IFSL Brooks Macdonald Cautious Growth B Acc GBP | GBP | GB00B5W8NJ69 | 07 Jul 2011    | 4.06  | 7.18  | 6.01  | -      | 5.40           |
| IFSL Brooks Macdonald Cautious Growth B Acc USD | USD | GB00BVCX4D44 | 20 Mar 2015    | 5.04  | 7.69  | -     | -      | -              |
| Janus Henderson Cautious Managed A Acc GBP      | GBP | GB0032477639 | 03 Feb 2003    | 1.80  | 4.58  | 3.64  | 5.90   | 5.17           |
| Janus Henderson Multi-Manager Managed A Acc GBP | GBP | GB0031412744 | 30 Jul 1997    | 4.44  | 8.89  | 6.39  | 5.32   | 6.51           |
| JPM Global Balanced A Acc EUR                   | EUR | LU0070212591 | 18 Jul 1995    | 4.61  | 5.09  | 4.98  | 5.38   | 5.31           |
| JPM Global Balanced A Acc USD Hgd               | USD | LU0957039414 | 20 Nov 2013    | 7.24  | 6.85  | -     | -      | -              |
| Kames Ethical Cautious Managed A Acc GBP        | GBP | GB00B1N9DX45 | 01 Mar 2007    | 2.28  | 3.99  | 5.40  | 7.83   | 6.40           |
| MFS Meridian Global Total Return A1 Acc EUR     | EUR | LU0219418836 | 26 Sep 2005    | 2.58  | 4.87  | 7.06  | 7.42   | 7.68           |
| MFS Meridian Global Total Return A1 Acc GBP     | GBP | LU0219431771 | 26 Sep 2005    | 4.05  | 11.70 | 8.38  | 8.39   | 7.96           |
| MFS Meridian Global Total Return A1 Acc USD     | USD | LU0219441499 | 31 Jan 2001    | 1.48  | 6.22  | 3.89  | 5.14   | 6.38           |
| Templeton Global Income A Acc USD               | USD | LU0211326755 | 27 May 2005    | 1.03  | 6.49  | 2.77  | 5.80   | 8.79           |
| <b>Risk Rating : 5</b>                          |     |              |                |       |       |       |        |                |
| <b>Commodity &amp; Energy</b>                   |     |              |                |       |       |       |        |                |
| Pictet Water P Acc EUR                          | EUR | LU0104884860 | 19 Jan 2000    | 4.52  | 10.05 | 10.19 | 8.90   | 10.05          |
| Pictet Water P Acc USD                          | USD | LU0255980327 | 26 May 2006    | 2.71  | 11.26 | 6.87  | 6.60   | 9.85           |
| <b>Equity - Asia Pacific excluding Japan</b>    |     |              |                |       |       |       |        |                |
| Guinness Asian Equity Income C EUR Acc          | EUR | IE00BGHQDM52 | 20 Dec 2013    | 2.75  | 9.97  | -     | -      | -              |
| Guinness Asian Equity Income C GBP Acc*         | GBP | IE00BVYPNP33 | 11 Mar 2015    | 4.37  | 17.16 | -     | -      | -              |
| Guinness Asian Equity Income C USD Acc*         | USD | IE00BVYPNQ40 | 11 Mar 2015    | 2.27  | 11.60 | -     | -      | -              |
| <b>Equity - Asia Pacific including Japan</b>    |     |              |                |       |       |       |        |                |
| Aberdeen Asia Pacific & Japan Equity A Acc GBP* | GBP | GB00B0XWNJ21 | 01 Mar 1979    | 5.37  | 15.67 | 7.12  | 10.07  | 12.33          |
| Matthews Asia - Asia Dividend A Acc GBP         | GBP | LU0594556309 | 28 Feb 2011    | 8.70  | 17.93 | 10.63 | -      | 11.65          |
| Matthews Asia - Asia Dividend A Acc USD         | USD | LU0491817952 | 26 Aug 2010    | 5.63  | 12.06 | 6.02  | -      | 11.02          |

## Fund Performance Booklet

### Annualised Performance

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Sep 2018. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2015 and 30 Sep 2018. 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 |
|---|-----|--------------|----------------|-------|-------|-------|--------|----------------|
| <b>Equity - Europe excluding UK</b>               |     |              |                |       |       |       |        |                |
| Threadneedle European Smaller Companies R Acc EUR | EUR | GB0002771383 | 14 Nov 1997    | 8.19  | 12.57 | 12.93 | 13.40  | 10.57          |
| Threadneedle European Smaller Companies R Acc GBP | GBP | GB0001531424 | 14 Nov 1997    | 9.46  | 19.86 | 14.21 | 14.69  | 9.96           |
| <b>Equity - Europe including UK</b>               |     |              |                |       |       |       |        |                |
| Jupiter European Growth L Acc EUR                 | EUR | LU0260085492 | 17 Aug 2001    | 16.57 | 9.43  | 12.76 | 12.66  | 11.96          |
| Jupiter European Growth L Acc USD Hgd             | USD | LU0966834136 | 02 Oct 2013    | 19.35 | 10.96 | -     | -      | -              |
| <b>Equity - Global</b>                            |     |              |                |       |       |       |        |                |
| Aberdeen Ethical World Equity A Acc GBP           | GBP | GB0006833718 | 21 May 1999    | 8.79  | 16.25 | 7.02  | 7.20   | 10.80          |
| BNY Mellon Global Equity A Acc EUR                | EUR | IE0004003764 | 02 Jan 2002    | 12.96 | 8.25  | 9.92  | 7.31   | 11.12          |
| BNY Mellon Global Equity A Acc USD                | USD | IE0004004283 | 29 Jan 1988    | 11.07 | 9.54  | 6.60  | 4.87   | 9.86           |
| Fidelity Funds Global Dividend A Acc EUR          | EUR | LU1261431768 | 07 Aug 2015    | 6.49  | 7.42  | -     | -      | -              |
| Fidelity Funds Global Dividend A Acc EUR Hgd      | EUR | LU0605515377 | 30 Jan 2012    | 5.16  | 7.96  | 7.65  | -      | 8.07           |
| Fidelity Funds Global Dividend A Acc USD          | USD | LU0772969993 | 04 May 2012    | 5.16  | 8.77  | 6.39  | -      | 8.69           |
| Fidelity Global Dividend A Acc GBP                | GBP | GB00B7FQHJ97 | 30 Jan 2012    | 8.50  | 14.51 | 11.43 | -      | 9.38           |
| Franklin Mutual Global Discovery A Acc EUR        | EUR | LU0211333025 | 25 Oct 2005    | 2.41  | 7.45  | 6.58  | 7.91   | 11.00          |
| Franklin Mutual Global Discovery A Acc USD        | USD | LU0211331839 | 25 Oct 2005    | 0.96  | 8.63  | 3.38  | 5.47   | 10.71          |
| Fundsmith Equity R Acc GBP                        | GBP | GB00B4LPDJ14 | 01 Nov 2010    | 21.37 | 24.95 | 20.76 | -      | 10.81          |
| Guinness Global Equity Income C Acc EUR*          | EUR | IE00BGHQF631 | 29 Nov 2013    | 9.90  | 8.73  | 9.47  | -      | 9.80           |
| Guinness Global Equity Income C Acc GBP*          | GBP | IE00BVYPNV92 | 11 Mar 2015    | 11.63 | 15.84 | 10.65 | -      | 9.48           |
| Guinness Global Equity Income C Acc USD*          | USD | IE00BVYPNW00 | 11 Mar 2015    | 9.39  | 10.34 | 6.18  | -      | 9.85           |
| Invesco Global Equity Income A Acc EUR Hgd        | EUR | LU0794791870 | 27 Jun 2012    | -0.49 | 6.32  | 3.90  | -      | 10.68          |
| Invesco Global Equity Income A Acc USD*           | USD | LU0607513230 | 30 Sep 2011    | 2.40  | 8.45  | 5.29  | 6.10   | 10.75          |
| Investec GSF Global Franchise A Acc CHF Hgd       | CHF | LU0869878131 | 31 Jan 2013    | 8.44  | 10.06 | 7.12  | -      | 9.84           |
| Investec GSF Global Franchise A Acc EUR           | EUR | LU0846948197 | 25 Oct 2012    | 13.60 | 11.50 | 12.36 | -      | 10.46          |
| Investec GSF Global Franchise A Acc USD*          | USD | LU0426412945 | 04 Jul 2009    | 11.88 | 12.73 | 8.99  | 9.07   | 9.79           |
| Janus Henderson Global Equity R Acc EUR           | EUR | LU0200076213 | 29 Oct 2004    | 14.49 | 13.01 | 15.18 | 10.81  | 11.29          |

## Fund Performance Booklet

### Annualised Performance

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| Name   | Ccy | ISIN         | Inception Date | 1yr % | 3yr % | 5yr % | 10yr % | 5yr Volatility |
|--|-----|--------------|----------------|-------|-------|-------|--------|----------------|
| Janus Henderson Global Equity R Acc GBP              | GBP | LU0200077294 | 29 Oct 2004    | 16.29 | 20.40 | 16.53 | 12.06  | 10.65          |
| Janus Henderson Global Equity R Acc USD              | USD | LU0200076999 | 24 Mar 2005    | 13.95 | 14.69 | 11.82 | 8.35   | 11.00          |
| Jupiter Merlin International Equities L Acc EUR      | EUR | LU0362742719 | 05 Sep 2008    | 11.50 | 7.81  | 7.91  | 8.11   | 10.12          |
| Jupiter Merlin International Equities L Acc USD      | USD | LU0362742800 | 14 Apr 2009    | 9.68  | 9.11  | 4.66  | -      | 9.55           |
| <b>Equity - North America</b>                        |     |              |                |       |       |       |        |                |
| Franklin US Opportunities A Acc CHF Hgd              | CHF | LU0536403206 | 30 Sep 2010    | 22.03 | 13.94 | 10.73 | -      | 12.01          |
| Franklin US Opportunities A Acc EUR Hgd              | EUR | LU0316494391 | 03 Sep 2007    | 22.31 | 14.29 | 11.18 | 10.76  | 11.97          |
| Franklin US Opportunities A Acc USD                  | USD | LU0109391861 | 03 Apr 2000    | 25.37 | 16.44 | 12.32 | 11.81  | 12.05          |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd | EUR | LU0334663233 | 14 Dec 2007    | 5.55  | 9.75  | 9.32  | 8.71   | 9.96           |
| Schroder ISF US Small & Mid-Cap Equity A Acc USD     | USD | LU0205193047 | 10 Dec 2004    | 8.36  | 11.61 | 10.43 | 9.73   | 9.95           |
| <b>Equity - UK</b>                                   |     |              |                |       |       |       |        |                |
| Invesco Perpetual UK Smaller Companies Acc GBP       | GBP | GB0033030528 | 29 May 1992    | 8.47  | 14.75 | 13.87 | 13.68  | 10.85          |
| Investec UK Smaller Companies A Acc GBP              | GBP | GB0031075558 | 30 Jul 1982    | 12.88 | 10.83 | 10.86 | 16.23  | 12.54          |
| JP Morgan UK Smaller Companies A Acc GBP             | GBP | GB0030880255 | 16 Jul 1987    | 12.41 | 9.13  | 9.09  | 11.71  | 11.39          |
| Kames Ethical Equity A Acc GBP                       | GBP | GB0007452484 | 17 Apr 1989    | 4.09  | 5.55  | 6.70  | 8.88   | 10.94          |
| Legg Mason IF QS UK Equity A Acc GBP                 | GBP | GB0033506501 | 31 Oct 1995    | 2.34  | 4.26  | 5.42  | 6.91   | 9.10           |
| <b>Fixed Interest - Asia</b>                         |     |              |                |       |       |       |        |                |
| Schroder ISF Asian Bond Total Return A Acc EUR Hgd*  | EUR | LU0327381843 | 09 Nov 2007    | -3.88 | -0.54 | -0.76 | 0.43   | 3.18           |
| Schroder ISF Asian Bond Total Return A Acc USD*      | USD | LU0106250508 | 17 Jan 2000    | -1.38 | 1.30  | 0.42  | 1.12   | 3.02           |
| Templeton Asian Bond A Acc EUR                       | EUR | LU0229951891 | 25 Oct 2005    | -0.39 | 0.81  | 2.83  | 5.98   | 8.08           |
| <b>Fixed Interest - Global</b>                       |     |              |                |       |       |       |        |                |
| Templeton Global Bond A Acc EUR                      | EUR | LU0152980495 | 09 Sep 2002    | -0.59 | 2.16  | 3.87  | 7.44   | 10.16          |
| <b>Global Managed</b>                                |     |              |                |       |       |       |        |                |
| IFSL Brooks Macdonald Strategic Growth B Acc EUR     | EUR | GB00BVCX4R89 | 20 Mar 2015    | 8.17  | 9.10  | -     | -      | -              |
| IFSL Brooks Macdonald Strategic Growth B Acc GBP     | GBP | GB00BDX8Y988 | 20 Mar 2015    | 9.31  | 8.89  | -     | -      | -              |
| IFSL Brooks Macdonald Strategic Growth B Acc USD     | USD | GB00BVCX4Q72 | 20 Mar 2015    | 10.11 | 10.52 | -     | -      | -              |
| Templeton Global Income A Acc EUR                    | EUR | LU0211332563 | 27 May 2005    | 2.58  | 5.31  | 5.95  | 8.26   | 9.97           |

## Fund Performance Booklet

### Annualised Performance

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| Name  | Ccy | ISIN         | Inception Date | 1yr % | 3yr % | 5yr % | 10yr % | 5yr Volatility |
|---|-----|--------------|----------------|-------|-------|-------|--------|----------------|
| <b>Islamic</b>                                    |     |              |                |       |       |       |        |                |
| Aberdeen Islamic Global Equity A Acc GBP          | GBP | LU0264144311 | 28 Aug 2006    | 6.14  | 15.03 | 7.96  | 9.46   | 10.46          |
| Aberdeen Islamic Global Equity A Acc USD          | USD | LU0371570317 | 15 Jul 2013    | 3.42  | 8.78  | 3.48  | 2.89   | 10.53          |
| Amundi Islamic Asia Pacific Quant CC Acc USD      | USD | LU0399639060 | 21 Oct 2010    | 4.31  | 13.00 | 6.01  | -      | 11.24          |
| BNP Paribas Islamic Equity Optimiser CC Acc USD   | USD | LU0245286777 | 05 Apr 2006    | 12.67 | 11.01 | 5.02  | 5.41   | 9.89           |
| Templeton Shariah Global Equity A Acc USD         | USD | LU0792757196 | 10 Sep 2012    | 6.21  | 10.17 | 3.34  | -      | 10.45          |
| <b>Specialist</b>                                 |     |              |                |       |       |       |        |                |
| UBS (Lux) Equity Health Care P Acc USD            | USD | LU0085953304 | 27 May 1998    | 9.97  | 7.56  | 10.81 | 9.27   | 12.13          |
| <b>Risk Rating : 6</b>                            |     |              |                |       |       |       |        |                |
| <b>Equity - North America</b>                     |     |              |                |       |       |       |        |                |
| Franklin US Opportunities A Acc EUR               | EUR | LU0260869739 | 01 Sep 2006    | 27.30 | 15.19 | 15.80 | 14.42  | 13.42          |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR* | EUR | LU0248178732 | 28 Mar 2006    | 10.07 | 10.22 | 13.93 | 12.29  | 11.96          |
| <b>Not Rated</b>                                  |     |              |                |       |       |       |        |                |
| Ashburton Euro Asset Management Acc EUR           | EUR | GB0032012865 | 25 Apr 2003    | -0.66 | 0.28  | 1.62  | 3.15   | 5.21           |
| Ashburton Sterling Asset Management Acc GBP       | GBP | GB0000532423 | 04 Feb 1992    | -0.44 | 2.22  | 2.11  | 3.42   | 4.77           |
| Ashburton US Dollar Asset Management Acc USD      | USD | GB0000532530 | 04 Feb 1992    | 1.40  | 2.32  | 1.85  | 2.80   | 4.85           |
| Canaccord Opportunity A Acc GBP Hgd               | GBP | IE00BSJCJC74 | 15 Jun 2015    | 4.84  | 6.16  | -     | -      | -              |



## Fund Performance Booklet

### Discrete Performance

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

| Name   | Ccy | ISIN         | Inception Date | Jun 18 - Jun 17 % | Jun 17 - Jun 16 % | Jun 16 - Jun 15 % | Jun 15 - Jun 14 % | Jun 14 - Jun 13 % |
|--|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Risk Rating : 1</b>                               |     |              |                |                   |                   |                   |                   |                   |
| <b>Currency/Money Market</b>                         |     |              |                |                   |                   |                   |                   |                   |
| Aberdeen (Lux) Liquidity A2 Acc EUR                  | EUR | LU0090865873 | 23 Jul 1990    | -0.44             | -0.36             | -0.16             | 0.04              | 0.09              |
| Aberdeen (Lux) Liquidity A2 Acc GBP                  | GBP | LU0049015760 | 01 Jul 1985    | 0.20              | 0.11              | 0.11              | 0.07              | 0.04              |
| Aberdeen (Lux) Liquidity A2 Acc USD                  | USD | LU0049014870 | 17 Sep 1984    | 1.73              | 0.96              | 0.38              | 0.06              | 0.04              |
| Goldman Sachs Liquid Reserves Acc EUR                | EUR | IE0031295821 | 27 Feb 2002    | -0.51             | -0.49             | -0.29             | -0.03             | 0.01              |
| Goldman Sachs Liquid Reserves Acc GBP                | GBP | IE0031296126 | 27 Feb 2002    | 0.15              | 0.01              | 0.18              | 0.18              | 0.12              |
| Goldman Sachs Liquid Reserves Acc USD                | USD | IE0031294410 | 27 Feb 2002    | 1.42              | 0.72              | 0.14              | 0.01              | 0.01              |
| UBS (Lux) Money Market P Acc AUD                     | AUD | LU0066649970 | 20 Aug 1992    | 1.21              | 1.18              | 1.58              | 1.91              | 1.97              |
| UBS (Lux) Money Market P Acc CHF                     | CHF | LU0033502740 | 16 Sep 1991    | -0.86             | -0.88             | -0.92             | -0.42             | -0.10             |
| UBS (Lux) Money Market P Acc EUR                     | EUR | LU0006344922 | 09 Oct 1989    | -0.47             | -0.45             | -0.19             | 0.00              | 0.10              |
| UBS (Lux) Money Market P Acc GBP                     | GBP | LU0006277635 | 25 Nov 1988    | 0.04              | 0.10              | 0.17              | 0.08              | 0.08              |
| UBS (Lux) Money Market P Acc USD                     | USD | LU0006277684 | 25 Nov 1988    | 1.17              | 0.52              | 0.18              | 0.11              | 0.07              |
| <b>Risk Rating : 2</b>                               |     |              |                |                   |                   |                   |                   |                   |
| <b>Fixed Interest - Europe</b>                       |     |              |                |                   |                   |                   |                   |                   |
| Credit Suisse (Lux) Bond B Acc CHF                   | CHF | LU0049527079 | 01 Nov 1991    | -1.49             | -2.21             | 2.32              | 1.24              | 2.77              |
| <b>Risk Rating : 3</b>                               |     |              |                |                   |                   |                   |                   |                   |
| <b>Fixed Interest - Asia</b>                         |     |              |                |                   |                   |                   |                   |                   |
| BlackRock GF Asian Tiger Bond A2 Acc USD             | USD | LU0063729296 | 02 Feb 1996    | -2.69             | 2.61              | 10.50             | 1.51              | 8.75              |
| Fidelity Funds Asian High Yield A Acc USD            | USD | LU0286668453 | 02 Apr 2007    | -1.15             | 6.48              | 15.71             | -1.67             | 8.37              |
| <b>Fixed Interest - Emerging Markets</b>             |     |              |                |                   |                   |                   |                   |                   |
| Investec GSF Latin American Corporate Debt A Acc USD | USD | LU0492942718 | 30 Apr 2010    | -3.78             | 7.22              | 14.71             | -8.89             | 8.21              |
| <b>Fixed Interest - Europe</b>                       |     |              |                |                   |                   |                   |                   |                   |
| Fidelity European High Yield A Acc EUR               | EUR | LU0251130802 | 03 Jul 2006    | -0.75             | 8.61              | 2.57              | -1.76             | 13.67             |
| Invesco Euro Corporate Bond A Acc EUR                | EUR | LU0243957825 | 31 Mar 2006    | -0.31             | 2.25              | 1.30              | 1.77              | 8.53              |
| <b>Fixed Interest - Global</b>                       |     |              |                |                   |                   |                   |                   |                   |
| Invesco Global Total Return Bond A Acc CHF Hgd       | CHF | LU0955866271 | 18 Sep 2013    | -2.26             | 3.50              | -1.51             | 1.24              | -                 |
| Invesco Global Total Return Bond A Acc EUR           | EUR | LU0534239909 | 15 Sep 2010    | -1.63             | 4.15              | -0.71             | 1.97              | 9.11              |
| PIMCO Global Investment Grade Credit E Acc CHF Hgd   | CHF | IE00B3SL5777 | 06 Mar 2012    | -2.81             | 1.55              | 3.95              | 0.54              | 5.93              |
| PIMCO Global Investment Grade Credit E Acc EUR Hgd   | EUR | IE00B11XZ434 | 31 Mar 2006    | -2.37             | 2.05              | 4.67              | 1.21              | 6.32              |
| PIMCO Global Investment Grade Credit E Acc USD       | USD | IE00B3K7XK29 | 10 Dec 2008    | -0.98             | 2.91              | 8.65              | 0.65              | 5.85              |

## Fund Performance Booklet

### Discrete Performance

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

| Name  | Ccy | ISIN         | Inception Date | Jun 18 - Jun 17 % | Jun 17 - Jun 16 % | Jun 16 - Jun 15 % | Jun 15 - Jun 14 % | Jun 14 - Jun 13 % |
|---|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Threadneedle Absolute Return Bond R Acc GBP               | GBP | GB00BOL4TB44 | 24 Oct 2005    | -2.22             | -2.73             | -8.48             | 0.28              | 0.65              |
| <b>Fixed Interest - Sterling</b>                          |     |              |                |                   |                   |                   |                   |                   |
| Invesco Sterling Bond A Acc GBP (Closed to new investors) | GBP | IE0030233831 | 24 Jan 1997    | 0.57              | 6.87              | 4.53              | 2.56              | 7.70              |
| <b>Fixed Interest - US</b>                                |     |              |                |                   |                   |                   |                   |                   |
| JPM US Bond A Acc USD                                     | USD | LU0070215933 | 15 May 1997    | -1.59             | 0.48              | 5.37              | 1.24              | 4.60              |
| Natixis Loomis Sayles Multi Sector Income RE/A Acc USD*   | USD | IE00B5Q4WK41 | 22 Jan 2010    | -0.73             | 4.93              | 9.67              | -6.87             | 6.09              |
| <b>Global Managed</b>                                     |     |              |                |                   |                   |                   |                   |                   |
| IFSL Brooks Macdonald Defensive Capital B Acc EUR         | EUR | GB00BVCX4N42 | 20 Mar 2015    | 0.37              | 3.89              | 7.75              | -                 | -                 |
| IFSL Brooks Macdonald Defensive Capital B Acc GBP *       | GBP | GB00B62WNX98 | 29 Mar 2010    | 1.57              | 5.18              | 9.02              | 1.18              | 4.17              |
| IFSL Brooks Macdonald Defensive Capital B Acc USD         | USD | GB00BVCX4M35 | 20 Mar 2015    | 2.55              | 6.19              | 8.96              | -                 | -                 |
| IFSL Brooks Macdonald Defensive Income B Acc EUR          | EUR | GB00BVCX4K11 | 20 Mar 2015    | -0.96             | 7.57              | -0.72             | -                 | -                 |
| IFSL Brooks Macdonald Defensive Income B Acc GBP          | GBP | GB00BVCX4H81 | 20 Mar 2015    | -0.09             | 9.01              | 0.30              | -                 | -                 |
| IFSL Brooks Macdonald Defensive Income B Acc USD          | USD | GB00BVCX4J06 | 20 Mar 2015    | 2.33              | 4.68              | 7.43              | -                 | -                 |
| <b>Hedge/Structured Products</b>                          |     |              |                |                   |                   |                   |                   |                   |
| Invesco Global Targeted Returns A Acc CHF Hgd             | CHF | LU1004132996 | 18 Dec 2013    | -4.15             | -0.04             | 0.23              | 3.65              | -                 |
| Invesco Global Targeted Returns A Acc EUR                 | EUR | LU1004132566 | 18 Dec 2013    | -3.55             | 0.55              | 1.04              | 4.69              | -                 |
| Invesco Global Targeted Returns A Acc GBP Hgd             | GBP | LU1075209020 | 23 Jul 2014    | -2.79             | 1.34              | 1.73              | 5.22              | -                 |
| Invesco Global Targeted Returns A Acc USD Hgd             | USD | LU1004132723 | 18 Dec 2013    | -1.27             | 2.22              | 1.95              | 4.69              | -                 |
| <b>Islamic</b>  |     |              |                |                   |                   |                   |                   |                   |
| Franklin Global Sukuk A Acc USD                           | USD | LU0792756115 | 10 Sep 2012    | -1.23             | 2.90              | 2.50              | 0.09              | 5.38              |
| <b>Risk Rating : 4</b>                                    |     |              |                |                   |                   |                   |                   |                   |
| <b>Equity - Global</b>                                    |     |              |                |                   |                   |                   |                   |                   |
| First Eagle Amundi International AU-C Acc USD             | USD | LU0068578508 | 12 Aug 1996    | 2.26              | 7.30              | 14.39             | -6.87             | 5.41              |
| Janus Henderson Multi-Manager Active A Acc GBP            | GBP | GB0031413593 | 28 Jun 1996    | 5.04              | 16.42             | 4.86              | 6.37              | 8.26              |
| Sarasin Thematic Global Equity A Acc GBP                  | GBP | GB0009341214 | 01 Jul 1994    | 12.75             | 16.70             | 21.70             | -4.48             | 8.75              |
| <b>Fixed Interest - Asia</b>                              |     |              |                |                   |                   |                   |                   |                   |
| Fidelity Funds Asian High Yield A Acc EUR                 | EUR | LU0286668966 | 02 Apr 2007    | 0.42              | 1.33              | 14.93             | 11.25             | 16.14             |
| Pictet Asian Local Currency Debt P Acc EUR                | EUR | LU0280438309 | 24 Jan 2007    | -1.13             | -5.89             | 11.32             | 6.47              | 9.66              |
| Pictet Asian Local Currency Debt P Acc USD                | USD | LU0255797556 | 26 Jun 2006    | -2.83             | -0.64             | 10.91             | -5.19             | 2.38              |
| Templeton Asian Bond A Acc USD                            | USD | LU0229949994 | 25 Oct 2005    | -2.25             | 6.99              | 0.85              | -11.94            | 6.44              |

## Fund Performance Booklet

## Discrete Performance

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

| Name  | Ccy | ISIN         | Inception Date | Jun 18 - Jun 17 % | Jun 17 - Jun 16 % | Jun 16 - Jun 15 % | Jun 15 - Jun 14 % | Jun 14 - Jun 13 % |
|---|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Fixed Interest - Emerging Markets</b>                          |     |              |                |                   |                   |                   |                   |                   |
| Aberdeen Global Select Emerging Markets Bond A Acc CHF *          | CHF | LU0487189069 | 06 Aug 2007    | -8.84             | 4.19              | 16.08             | -10.04            | 5.81              |
| Aberdeen Global Select Emerging Markets Bond A Acc EUR *          | EUR | LU0376989207 | 11 Jul 2007    | -6.39             | 6.35              | 4.50              | -4.21             | 9.00              |
| Aberdeen Global Select Emerging Markets Bond A Acc USD            | USD | LU0132414144 | 15 Aug 2001    | -5.98             | 6.67              | 18.22             | -9.05             | 6.35              |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc AUD Hgd  | AUD | LU0491680806 | 12 Mar 2010    | -5.50             | 4.30              | 10.12             | -4.62             | 2.66              |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc CHF Hgd  | CHF | LU0476445340 | 15 Jan 2010    | -8.20             | 1.31              | 6.85              | -7.67             | -0.08             |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc EUR Hgd* | EUR | LU0177592218 | 30 Sep 2003    | -4.54             | 1.89              | 3.75              | -6.52             | 1.99              |
| Schroder ISF Emerging Markets Debt Absolute Return A Acc USD*     | USD | LU0106253197 | 17 Jan 2000    | -5.35             | 3.64              | 8.93              | -6.59             | 0.38              |
| <b>Fixed Interest - Global</b>                                    |     |              |                |                   |                   |                   |                   |                   |
| BNY Mellon Global Bond A Acc EUR                                  | EUR | IE0003921727 | 02 Jan 2002    | -0.41             | -8.29             | 9.08              | 7.91              | 6.84              |
| BNY Mellon Global Bond A Acc USD                                  | USD | IE0003924739 | 10 Dec 2001    | -2.36             | -2.97             | 8.59              | -3.89             | -0.34             |
| Templeton Global Bond A Acc CHF Hgd                               | CHF | LU0450468003 | 14 Sep 2009    | -4.89             | 8.09              | -8.14             | -3.18             | 5.60              |
| Templeton Global Bond A Acc EUR Hgd                               | EUR | LU0294219869 | 10 Apr 2007    | -4.66             | 8.52              | -7.55             | -2.20             | 5.89              |
| Templeton Global Bond A Acc USD                                   | USD | LU0252652382 | 28 Apr 2006    | -2.34             | 12.97             | -1.23             | -9.68             | 5.44              |
| <b>Global Managed</b>   |     |              |                |                   |                   |                   |                   |                   |
| BlackRock GF Global Allocation A2 Acc AUD Hgd                     | AUD | LU0468326631 | 22 Jan 2010    | 1.31              | 10.51             | 7.71              | -3.68             | 9.15              |
| BlackRock GF Global Allocation A2 Acc EUR                         | EUR | LU0171283459 | 03 Jan 1997    | 3.56              | 4.34              | 6.25              | 6.59              | 14.55             |
| BlackRock GF Global Allocation A2 Acc GBP Hgd                     | GBP | LU0236177068 | 01 Dec 2005    | 1.10              | 10.61             | -5.24             | 0.80              | 12.92             |
| BlackRock GF Global Allocation A2 Acc USD                         | USD | LU0072462426 | 03 Jan 1997    | 1.67              | 9.83              | 6.47              | -5.48             | 6.79              |
| Canaccord Opportunity A Inc USD                                   | USD | IE00B3BRDK12 | 26 Sep 2008    | 5.97              | 15.19             | 3.56              | -1.29             | 8.55              |
| Carmignac Patrimoine A Acc CHF Hgd                                | CHF | FRO011269596 | 19 Jun 2012    | -2.82             | 3.48              | -5.40             | 12.29             | 6.19              |
| Carmignac Patrimoine A Acc EUR                                    | EUR | FRO010135103 | 07 Nov 1989    | -2.20             | 4.09              | -4.50             | 13.53             | 6.41              |
| Carmignac Patrimoine A Acc USD Hgd                                | USD | FRO011269067 | 19 Jun 2012    | -2.43             | 4.11              | 4.43              | 0.72              | 10.10             |
| Fidelity Multi Asset Strategic A Acc GBP                          | GBP | GB00B1M29V45 | 22 Jan 2007    | 2.93              | 7.27              | 5.25              | 8.28              | 4.17              |
| GAM Star Balanced A Acc CHF                                       | CHF | IE00B5W69V40 | 13 Sep 2016    | 2.70              | -                 | -                 | -                 | -                 |
| GAM Star Balanced A Acc EUR                                       | EUR | IE00B5VG7N75 | 05 Aug 2014    | 3.40              | 11.48             | -0.85             | -                 | -                 |
| GAM Star Balanced A Acc GBP                                       | GBP | IE00B55YB208 | 09 Jun 2014    | 4.35              | 12.76             | -0.36             | 5.58              | -                 |
| GAM Star Balanced A Acc USD                                       | USD | IE00B5NTPS12 | 24 Mar 2014    | 3.47              | 9.58              | 11.49             | -0.90             | -                 |
| GAM Star Cautious A Acc EUR                                       | EUR | IE00BJ358440 | 13 Aug 2015    | 2.22              | 9.39              | -                 | -                 | -                 |
| GAM Star Cautious A Acc GBP                                       | GBP | IE00BJ358556 | 06 Nov 2014    | 3.28              | 10.58             | -0.38             | -                 | -                 |
| GAM Star Cautious A Acc USD                                       | USD | IE00BJ358333 | 24 Mar 2014    | 2.73              | 7.91              | 9.36              | -0.80             | -                 |

## Fund Performance Booklet

### Discrete Performance

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

| Name  | Ccy | ISIN         | Inception Date | Jun 18 - Jun 17 % | Jun 17 - Jun 16 % | Jun 16 - Jun 15 % | Jun 15 - Jun 14 % | Jun 14 - Jun 13 % |
|---|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| GAM Star Growth A Acc CHF                       | CHF | IE00BDD9NV60 | 15 Feb 2016    | 4.86              | 13.41             | -                 | -                 | -                 |
| GAM Star Growth A Acc EUR                       | EUR | IE00BJ358770 | 02 Nov 2016    | 5.38              | -                 | -                 | -                 | -                 |
| GAM Star Growth A Acc GBP                       | GBP | IE00BJ358887 | 11 Jul 2014    | 6.50              | 15.47             | -0.74             | -                 | -                 |
| GAM Star Growth A Acc USD                       | USD | IE00BJ358663 | 24 Mar 2014    | 5.45              | 12.04             | 12.99             | -1.60             | -                 |
| Harmony Portfolios Asian Growth C Acc USD*      | USD | LU0651984105 | 12 Aug 2011    | -1.38             | 9.51              | 10.68             | -8.41             | 4.34              |
| Harmony Portfolios Sterling Growth C Acc GBP*   | GBP | LU0651985847 | 12 Aug 2011    | 4.24              | 12.25             | 5.37              | 4.27              | 6.60              |
| Harmony Portfolios USD Growth C Acc USD*        | USD | LU0651986738 | 12 Aug 2011    | 4.62              | 11.19             | 8.72              | -7.01             | 5.31              |
| IFSL Brooks Macdonald Balanced B Acc EUR        | EUR | GB00BVCX4B20 | 20 Mar 2015    | 5.00              | 16.44             | -4.09             | -                 | -                 |
| IFSL Brooks Macdonald Balanced B Acc GBP        | GBP | GB00B054QG49 | 20 Dec 2004    | 6.11              | 17.92             | -2.78             | 7.20              | 7.25              |
| IFSL Brooks Macdonald Balanced B Acc USD        | USD | GB00BVCX4909 | 20 Mar 2015    | 8.44              | 10.37             | 11.82             | -                 | -                 |
| IFSL Brooks Macdonald Cautious Growth B Acc EUR | EUR | GB00BVCX4F67 | 20 Mar 2015    | 1.15              | 10.58             | 2.10              | -                 | -                 |
| IFSL Brooks Macdonald Cautious Growth B Acc GBP | GBP | GB00B5W8NJ69 | 07 Jul 2011    | 2.23              | 11.73             | 4.63              | 6.49              | 6.65              |
| IFSL Brooks Macdonald Cautious Growth B Acc USD | USD | GB00BVCX4D44 | 20 Mar 2015    | 4.94              | 6.29              | 13.04             | -                 | -                 |
| Janus Henderson Cautious Managed A Acc GBP      | GBP | GB0032477639 | 03 Feb 2003    | 2.84              | 10.82             | -1.04             | 2.95              | 10.06             |
| Janus Henderson Multi-Manager Managed A Acc GBP | GBP | GB0031412744 | 30 Jul 1997    | 3.65              | 14.57             | 2.29              | 5.80              | 8.21              |
| JPM Global Balanced A Acc EUR                   | EUR | LU0070212591 | 18 Jul 1995    | 5.07              | 5.54              | -0.23             | 6.41              | 10.42             |
| JPM Global Balanced A Acc USD Hgd               | USD | LU0957039414 | 20 Nov 2013    | 6.97              | 7.20              | 6.56              | 1.27              | -                 |
| Kames Ethical Cautious Managed A Acc GBP        | GBP | GB00B1N9DX45 | 01 Mar 2007    | 4.14              | 9.80              | -2.02             | 10.38             | 11.29             |
| MFS Meridian Global Total Return A1 Acc EUR     | EUR | LU0219418836 | 26 Sep 2005    | 2.20              | 2.36              | 9.92              | 8.53              | 13.70             |
| MFS Meridian Global Total Return A1 Acc GBP     | GBP | LU0219431771 | 26 Sep 2005    | 3.16              | 2.99              | 30.72             | 2.60              | 6.01              |
| MFS Meridian Global Total Return A1 Acc USD     | USD | LU0219441499 | 31 Jan 2001    | 1.02              | 7.02              | 10.93             | -4.13             | 5.59              |
| Templeton Global Income A Acc USD               | USD | LU0211326755 | 27 May 2005    | 0.59              | 15.43             | 2.61              | -8.88             | 6.05              |
| <b>Risk Rating : 5</b>                          |     |              |                |                   |                   |                   |                   |                   |
| <b>Commodity &amp; Energy</b>                   |     |              |                |                   |                   |                   |                   |                   |
| Pictet Water P Acc EUR                          | EUR | LU0104884860 | 19 Jan 2000    | 4.42              | 7.64              | 16.29             | 7.93              | 15.46             |
| Pictet Water P Acc USD                          | USD | LU0255980327 | 26 May 2006    | 2.30              | 13.23             | 17.07             | -4.63             | 7.70              |
| <b>Equity - Asia Pacific excluding Japan</b>    |     |              |                |                   |                   |                   |                   |                   |
| Guinness Asian Equity Income C EUR Acc          | EUR | IE00BGHQDM52 | 20 Dec 2013    | 3.33              | 12.59             | 14.48             | 8.26              | -                 |
| Guinness Asian Equity Income C GBP Acc*         | GBP | IE00BVYPNP33 | 11 Mar 2015    | 4.40              | 14.67             | 34.40             | 2.39              | -                 |
| Guinness Asian Equity Income C USD Acc*         | USD | IE00BVYPNQ40 | 11 Mar 2015    | 2.07              | 18.44             | 15.26             | -4.33             | -                 |

## Fund Performance Booklet

### Discrete Performance

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| Name  | Ccy | ISIN         | Inception Date | Jun 18 - Jun 17 % | Jun 17 - Jun 16 % | Jun 16 - Jun 15 % | Jun 15 - Jun 14 % | Jun 14 - Jun 13 % |
|---|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Equity - Asia Pacific including Japan</b>      |     |              |                |                   |                   |                   |                   |                   |
| Aberdeen Asia Pacific & Japan Equity A Acc GBP*   | GBP | GB00BOXWNJ21 | 01 Mar 1979    | 4.61              | 10.53             | 34.18             | -11.37            | 4.26              |
| Matthews Asia - Asia Dividend A Acc GBP           | GBP | LU0594556309 | 28 Feb 2011    | 7.58              | 10.80             | 37.47             | 0.87              | 1.53              |
| Matthews Asia - Asia Dividend A Acc USD           | USD | LU0491817952 | 26 Aug 2010    | 4.71              | 14.45             | 17.34             | -5.54             | 1.80              |
| <b>Equity - Europe excluding UK</b>               |     |              |                |                   |                   |                   |                   |                   |
| Threadneedle European Smaller Companies R Acc EUR | EUR | GB0002771383 | 14 Nov 1997    | 10.57             | 24.90             | 0.54              | 21.36             | 17.11             |
| Threadneedle European Smaller Companies R Acc GBP | GBP | GB0001531424 | 14 Nov 1997    | 11.47             | 32.82             | 16.77             | 7.75              | 9.43              |
| <b>Equity - Europe including UK</b>               |     |              |                |                   |                   |                   |                   |                   |
| Jupiter European Growth L Acc EUR                 | EUR | LU0260085492 | 17 Aug 2001    | 11.99             | 16.47             | -4.60             | 27.60             | 17.22             |
| Jupiter European Growth L Acc USD Hgd             | USD | LU0966834136 | 02 Oct 2013    | 18.68             | 16.97             | -0.72             | 24.59             | -                 |
| <b>Equity - Global</b>                            |     |              |                |                   |                   |                   |                   |                   |
| Aberdeen Ethical World Equity A Acc GBP           | GBP | GB0006833718 | 21 May 1999    | 8.19              | 11.61             | 30.80             | -14.66            | 5.26              |
| BNY Mellon Global Equity A Acc EUR                | EUR | IE0004003764 | 02 Jan 2002    | 13.02             | 4.51              | 9.40              | 8.04              | 15.43             |
| BNY Mellon Global Equity A Acc USD                | USD | IE0004004283 | 29 Jan 1988    | 10.81             | 10.57             | 8.92              | -3.78             | 7.68              |
| Fidelity Funds Global Dividend A Acc EUR          | EUR | LU1261431768 | 07 Aug 2015    | 6.39              | 2.95              | 11.70             | -                 | -                 |
| Fidelity Funds Global Dividend A Acc EUR Hgd      | EUR | LU0605515377 | 30 Jan 2012    | 4.76              | 6.65              | 11.60             | 1.66              | 14.57             |
| Fidelity Funds Global Dividend A Acc USD          | USD | LU0772969993 | 04 May 2012    | 4.66              | 8.25              | 12.85             | -3.49             | 10.91             |
| Fidelity Global Dividend A Acc GBP                | GBP | GB00B7FQHJ97 | 30 Jan 2012    | 7.61              | 6.14              | 30.68             | 4.03              | 11.65             |
| Franklin Mutual Global Discovery A Acc EUR        | EUR | LU0211333025 | 25 Oct 2005    | 2.26              | 10.13             | 7.95              | 0.35              | 13.45             |
| Franklin Mutual Global Discovery A Acc USD        | USD | LU0211331839 | 25 Oct 2005    | 0.45              | 15.86             | 8.54              | -11.24            | 5.95              |
| Fundsmith Equity R Acc GBP                        | GBP | GB00B4LPDJ14 | 01 Nov 2010    | 20.98             | 15.03             | 41.32             | 14.61             | 14.72             |
| Guinness Global Equity Income C Acc EUR*          | EUR | IE00BGHQF631 | 29 Nov 2013    | 10.51             | 4.19              | 12.22             | 3.86              | 17.59             |
| Guinness Global Equity Income C Acc GBP*          | GBP | IE00BVYPNV92 | 11 Mar 2015    | 11.65             | 6.12              | 31.75             | -1.90             | 9.29              |
| Guinness Global Equity Income C Acc USD*          | USD | IE00BVYPNW00 | 11 Mar 2015    | 9.15              | 9.60              | 12.98             | -8.32             | 9.41              |
| Invesco Global Equity Income A Acc EUR Hgd        | EUR | LU0794791870 | 27 Jun 2012    | -0.74             | 19.66             | 0.89              | -5.66             | 7.43              |
| Invesco Global Equity Income A Acc USD*           | USD | LU0607513230 | 30 Sep 2011    | 2.18              | 21.88             | 2.13              | -5.22             | 7.68              |
| Investec GSF Global Franchise A Acc CHF Hgd       | CHF | LU0869878131 | 31 Jan 2013    | 8.08              | 9.57              | 11.22             | -0.70             | 8.21              |
| Investec GSF Global Franchise A Acc EUR           | EUR | LU0846948197 | 25 Oct 2012    | 13.37             | 6.91              | 12.33             | 13.38             | 16.41             |
| Investec GSF Global Franchise A Acc USD*          | USD | LU0426412945 | 04 Jul 2009    | 11.51             | 12.39             | 12.96             | 0.26              | 8.67              |
| Janus Henderson Global Equity R Acc EUR           | EUR | LU0200076213 | 29 Oct 2004    | 14.35             | 15.83             | 9.81              | 18.28             | 17.77             |
| Janus Henderson Global Equity R Acc GBP           | GBP | LU0200077294 | 29 Oct 2004    | 15.53             | 17.97             | 28.91             | 11.85             | 9.78              |

## Fund Performance Booklet

### Discrete Performance

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

| Name   | Ccy | ISIN         | Inception Date | Jun 18 - Jun 17 % | Jun 17 - Jun 16 % | Jun 16 - Jun 15 % | Jun 15 - Jun 14 % | Jun 14 - Jun 13 % |
|--|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Janus Henderson Global Equity R Acc USD              | USD | LU0200076999 | 24 Mar 2005    | 12.95             | 21.84             | 10.55             | 4.52              | 9.90              |
| Jupiter Merlin International Equities L Acc EUR      | EUR | LU0362742719 | 05 Sep 2008    | 11.68             | 8.02              | 6.24              | 5.13              | 9.14              |
| Jupiter Merlin International Equities L Acc USD      | USD | LU0362742800 | 14 Apr 2009    | 9.57              | 14.20             | 5.78              | -6.36             | 1.88              |
| <b>Equity - North America</b>                        |     |              |                |                   |                   |                   |                   |                   |
| Franklin US Opportunities A Acc CHF Hgd              | CHF | LU0536403206 | 30 Sep 2010    | 21.07             | 15.56             | 3.32              | 2.81              | 12.53             |
| Franklin US Opportunities A Acc EUR Hgd              | EUR | LU0316494391 | 03 Sep 2007    | 21.31             | 15.64             | 4.07              | 3.44              | 12.97             |
| Franklin US Opportunities A Acc USD                  | USD | LU0109391861 | 03 Apr 2000    | 24.41             | 18.12             | 5.02              | 3.03              | 12.99             |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd | EUR | LU0334663233 | 14 Dec 2007    | 5.40              | 12.69             | 13.47             | 3.79              | 12.79             |
| Schroder ISF US Small & Mid-Cap Equity A Acc USD     | USD | LU0205193047 | 10 Dec 2004    | 8.20              | 14.51             | 14.45             | 3.68              | 12.86             |
| <b>Equity - UK</b>                                   |     |              |                |                   |                   |                   |                   |                   |
| Invesco Perpetual UK Smaller Companies Acc GBP       | GBP | GB0033030528 | 29 May 1992    | 14.21             | 40.97             | -5.65             | 15.41             | 18.36             |
| Investec UK Smaller Companies A Acc GBP              | GBP | GB0031075558 | 30 Jul 1982    | 16.74             | 33.55             | -10.02            | 2.05              | 35.17             |
| JP Morgan UK Smaller Companies A Acc GBP             | GBP | GB0030880255 | 16 Jul 1987    | 20.64             | 30.99             | -12.72            | 10.91             | 14.43             |
| Kames Ethical Equity A Acc GBP                       | GBP | GB0007452484 | 17 Apr 1989    | 7.88              | 16.82             | -7.97             | 12.94             | 14.74             |
| Legg Mason IF QS UK Equity A Acc GBP                 | GBP | GB0033506501 | 31 Oct 1995    | 5.20              | 11.88             | -2.20             | 8.53              | 12.94             |
| <b>Fixed Interest - Asia</b>                         |     |              |                |                   |                   |                   |                   |                   |
| Schroder ISF Asian Bond Total Return A Acc EUR Hgd*  | EUR | LU0327381843 | 09 Nov 2007    | -3.92             | -0.92             | 3.66              | -4.77             | 2.61              |
| Schroder ISF Asian Bond Total Return A Acc USD*      | USD | LU0106250508 | 17 Jan 2000    | -1.42             | 0.96              | 4.78              | -4.40             | 2.61              |
| Templeton Asian Bond A Acc EUR                       | EUR | LU0229951891 | 25 Oct 2005    | -0.55             | 1.79              | 0.28              | -0.50             | 14.02             |
| <b>Fixed Interest - Global</b>                       |     |              |                |                   |                   |                   |                   |                   |
| Templeton Global Bond A Acc EUR                      | EUR | LU0152980495 | 09 Sep 2002    | -0.59             | 7.48              | -1.80             | 2.05              | 12.95             |
| <b>Global Managed</b>                                |     |              |                |                   |                   |                   |                   |                   |
| IFSL Brooks Macdonald Strategic Growth B Acc EUR     | EUR | GB00BVCX4R89 | 20 Mar 2015    | 6.92              | 19.19             | -4.27             | -                 | -                 |
| IFSL Brooks Macdonald Strategic Growth B Acc GBP     | GBP | GB00BDX8Y988 | 20 Mar 2015    | 8.13              | 20.82             | -3.33             | -                 | -                 |
| IFSL Brooks Macdonald Strategic Growth B Acc USD     | USD | GB00BVCX4Q72 | 20 Mar 2015    | 9.93              | 13.91             | 7.80              | -                 | -                 |
| Templeton Global Income A Acc EUR                    | EUR | LU0211332563 | 27 May 2005    | 2.44              | 9.75              | 2.06              | 2.92              | 13.62             |
| <b>Islamic</b>                                       |     |              |                |                   |                   |                   |                   |                   |
| Aberdeen Islamic Global Equity A Acc GBP             | GBP | LU0264144311 | 28 Aug 2006    | 5.68              | 8.53              | 31.88             | -10.11            | 8.54              |
| Aberdeen Islamic Global Equity A Acc USD             | USD | LU0371570317 | 15 Jul 2013    | 2.54              | 11.32             | 12.77             | -15.32            | 8.82              |
| Amundi Islamic Asia Pacific Quant CC Acc USD         | USD | LU0399639060 | 21 Oct 2010    | 3.98              | 17.17             | 18.07             | -11.34            | 5.78              |
| BNP Paribas Islamic Equity Optimiser CC Acc USD      | USD | LU0245286777 | 05 Apr 2006    | 11.84             | 12.49             | 9.52              | -11.77            | 5.91              |

## Fund Performance Booklet

### Discrete Performance

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

| Name  | Ccy | ISIN         | Inception Date | Jun 18 - Jun 17 % | Jun 17 - Jun 16 % | Jun 16 - Jun 15 % | Jun 15 - Jun 14 % | Jun 14 - Jun 13 % |
|---|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Templeton Shariah Global Equity A Acc USD         | USD | LU0792757196 | 10 Sep 2012    | 5.71              | 14.30             | 9.71              | -15.00            | 5.45              |
| <b>Specialist</b>                                 |     |              |                |                   |                   |                   |                   |                   |
| UBS (Lux) Equity Health Care P Acc USD            | USD | LU0085953304 | 27 May 1998    | 9.43              | 10.23             | 3.03              | 7.48              | 25.17             |
| <b>Risk Rating : 6</b>                            |     |              |                |                   |                   |                   |                   |                   |
| <b>Equity - North America</b>                     |     |              |                |                   |                   |                   |                   |                   |
| Franklin US Opportunities A Acc EUR               | EUR | LU0260869739 | 01 Sep 2006    | 26.67             | 12.40             | 4.34              | 16.40             | 21.09             |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR* | EUR | LU0248178732 | 28 Mar 2006    | 10.48             | 8.18              | 14.65             | 16.66             | 21.41             |
| <b>Not Rated</b>                                  |     |              |                |                   |                   |                   |                   |                   |
| Ashburton Euro Asset Management Acc EUR           | EUR | GB0032012865 | 25 Apr 2003    | -0.98             | 1.46              | -4.19             | 7.21              | 6.77              |
| Ashburton Sterling Asset Management Acc GBP       | GBP | GB0000532423 | 04 Feb 1992    | -0.74             | 4.81              | -1.50             | 3.45              | 6.16              |
| Ashburton US Dollar Asset Management Acc USD      | USD | GB0000532530 | 04 Feb 1992    | 1.17              | 2.62              | 4.02              | -3.55             | 5.49              |
| Canaccord Opportunity A Acc GBP Hgd               | GBP | IE00BSJJC74  | 15 Jun 2015    | 4.55              | 14.03             | -8.23             | -                 | -                 |

## Important Information

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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 Fund 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<sup>o</sup> 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.

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