

Protected Lifestyle

Fund Performance Booklet

Performance Data

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

Included in the booklet you will find:

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

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

Important:

- Performance statistics include the fund's own management charges, but excludes any RL360° product charges and is calculated in the asset currency, nav to nav, on a total return basis.
- Where no performance data is available a hyphen (-) will be shown.
- A bid/offer spread of 2.5% applies to switches and new premium payments.

* 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

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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Cumulative Performance

The following tables detail the cumulative performance of each fund in the Protected Lifestyle 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 %
Risk Rating : 1										
Currency/Money Market										
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 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
Risk Rating : 3										
Fixed Interest - Asia										
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
Fixed Interest - Emerging Markets										
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	-
Fixed Interest - Europe										
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
Fixed Interest - Global										
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 EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	-0.54	-0.18	-1.79	-3.40	4.77	11.21	65.86
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	GB00B0L4TB44	24 Oct 2005	-0.02	-0.37	-2.05	-2.22	-12.72	-12.00	-3.67
Fixed Interest - Sterling										
Invesco Sterling Bond A Acc GBP	GBP	IE0030233831	24 Jan 1997	-0.27	0.04	-0.04	0.31	11.92	21.44	115.70
Fixed Interest - US										
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
Global Managed										
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	-	-

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Cumulative Performance

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Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
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	-	-
Hedge/Structured Products										
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	-	-
Islamic										
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	0.00	1.08	-0.62	-1.14	4.17	9.67	-
Risk Rating : 4										
Equity - Global										
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
Fixed Interest - Asia										
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
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
Fixed Interest - Emerging Markets										
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
Fixed Interest - Global										
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 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
Global Managed										
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

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Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
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
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 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 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	-	-
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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Cumulative Performance

The following tables detail the cumulative performance of each fund in the Protected Lifestyle 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 %
Risk Rating : 5										
Equity - Asia Pacific including Japan										
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	-
Equity - Europe including UK										
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	-	-
Equity - Global										
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	GB00B7FQHJ97	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	-
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
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	-
Equity - North America										
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

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Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Equity - UK										
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
JPM 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
Fixed Interest - Asia										
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
Fixed Interest - Global										
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
Global Managed										
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
Islamic										
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	-
Specialist										
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
Risk Rating : 6										
Equity - North America										
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
Not Rated										
RL360 EUR Cash Fund	EUR	-	01 Dec 2014	0.00	0.00	0.00	0.00	0.00	-	-
RL360 GBP Cash Fund	GBP	-	01 Dec 2014	0.00	0.00	0.00	0.00	0.00	-	-
RL360 USD Cash Fund	USD	-	01 Dec 2014	0.00	0.00	0.00	0.00	0.00	-	-

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Annualised Performance

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
Risk Rating : 1								
Currency/Money Market								
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 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
Risk Rating : 3								
Fixed Interest - Asia								
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	-2.57	3.15	4.02	5.99	3.53
Fixed Interest - Emerging Markets								
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	-3.68	5.73	3.10	-	6.03
Fixed Interest - Europe								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	-1.77	4.19	3.74	7.74	4.02
Fixed Interest - Global								
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 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	GBO0B0L4TB44	24 Oct 2005	-2.22	-4.44	-2.52	-0.37	3.53
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP	GBP	IE0030233831	24 Jan 1997	0.31	3.82	3.96	7.99	2.86
Fixed Interest - US								
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

Protected Lifestyle

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Annualised Performance

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
Global Managed								
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	-	-	-
Hedge/Structured Products								
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	-	-	-
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	-1.14	1.37	1.86	-	3.11
Risk Rating : 4								
Equity - Global								
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
Fixed Interest - Asia								
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
Fixed Interest - Emerging Markets								
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

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Annualised Performance

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
Fixed Interest - Global								
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
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
Global Managed								
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
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 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 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	-	-	-
IFSL Brooks Macdonald Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	6.35	7.74	-	-	-
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

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Annualised Performance

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
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
Risk Rating : 5								
Equity - Asia Pacific including Japan								
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
Equity - Europe including UK								
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	-	-	-
Equity - Global								
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
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

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Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Janus Henderson Global Equity R Acc EUR	EUR	LU0200076213	29 Oct 2004	14.49	13.01	15.18	10.81	11.29
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
Equity - North America								
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
Equity - UK								
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
JPM 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
Fixed Interest - Asia								
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
Fixed Interest - Global								
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	-0.59	2.16	3.87	7.44	10.16
Global Managed								
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

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Annualised Performance

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
Islamic								
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
Specialist								
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	9.97	7.56	10.81	9.27	12.13
Risk Rating : 6								
Equity - North America								
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
Not Rated								
RL360 EUR Cash Fund	EUR	-	01 Dec 2014	0.00	0.00	-	-	-
RL360 GBP Cash Fund	GBP	-	01 Dec 2014	0.00	0.00	-	-	-
RL360 USD Cash Fund	USD	-	01 Dec 2014	0.00	0.00	-	-	-

Protected Lifestyle

Fund Performance Booklet

Discrete Performance

The following tables detail the performance of each fund in the Protected Lifestyle 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 %
Risk Rating : 1								
Currency/Money Market								
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 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
Risk Rating : 3								
Fixed Interest - Asia								
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	-2.69	2.61	10.50	1.51	8.75
Fixed Interest - Emerging Markets								
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	-3.78	7.22	14.71	-8.89	8.21
Fixed Interest - Europe								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	-0.75	8.61	2.57	-1.76	13.67
Fixed Interest - Global								
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 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
Threadneedle Absolute Return Bond R Acc GBP	GBP	GB00B0L4TB44	24 Oct 2005	-2.22	-2.73	-8.48	0.28	0.65
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP	GBP	IE0030233831	24 Jan 1997	0.57	6.87	4.53	2.56	7.70
Fixed Interest - US								
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
Global Managed								
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	-	-

Protected Lifestyle

Fund Performance Booklet

Discrete Performance

The following tables detail the performance of each fund in the Protected Lifestyle 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 %
IFSL Brooks Macdonald Defensive Income B Acc USD	USD	GB00BVCX4J06	20 Mar 2015	2.33	4.68	7.43	-	-
Hedge/Structured Products								
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	-
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	-1.23	2.90	2.50	0.09	5.38
Risk Rating : 4								
Equity - Global								
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
Fixed Interest - Asia								
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
Fixed Interest - Emerging Markets								
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
Fixed Interest - Global								
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 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
Global Managed								
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
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	GB00BIM29V45	22 Jan 2007	2.93	7.27	5.25	8.28	4.17

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Fund Performance Booklet

Discrete Performance

The following tables detail the performance of each fund in the Protected Lifestyle 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 Balanced A Acc EUR	EUR	IE00B5VGTN75	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	-
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	-
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
Risk Rating : 5								
Equity - Asia Pacific including Japan								
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
Equity - Europe including UK								
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	-

Protected Lifestyle

Fund Performance Booklet

Discrete Performance

The following tables detail the performance of each fund in the Protected Lifestyle 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 %
Equity - Global								
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
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
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
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
Equity - North America								
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
Equity - UK								
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
JPM 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
Fixed Interest - Asia								
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

Protected Lifestyle

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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 %
Templeton Asian Bond A Acc EUR	EUR	LU0229951891	25 Oct 2005	-0.55	1.79	0.28	-0.50	14.02
Fixed Interest - Global								
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	-0.59	7.48	-1.80	2.05	12.95
Global Managed								
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
Islamic								
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
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	5.71	14.30	9.71	-15.00	5.45
Specialist								
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	9.43	10.23	3.03	7.48	25.17
Risk Rating : 6								
Equity - North America								
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
Not Rated								
RL360 EUR Cash Fund	EUR	-	01 Dec 2014	0.00	0.00	0.00	-	-
RL360 GBP Cash Fund	GBP	-	01 Dec 2014	0.00	0.00	0.00	-	-
RL360 USD Cash Fund	USD	-	01 Dec 2014	0.00	0.00	0.00	-	-

Important Information

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