

Protected Lifestyle Lebanon

Fund Performance Booklet

Performance Data

This booklet contains a number of different performance measures and time periods to help you assess the Protected Lifestyle Lebanon 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.

Protected Lifestyle Lebanon

Fund Performance Booklet

Cumulative Performance

The following tables detail the cumulative performance of each fund in the Protected Lifestyle Lebanon range up until 01 Jul 2018. For example the 1yr % figure is the percentage growth between 02 Jul 2017 and 01 Jul 2018.

Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Risk Rating : 1										
Currency/Money Market										
Goldman Sachs Liquid Reserves Acc USD	USD	IE0031294410	27 Feb 2002	0.15	0.41	0.72	1.21	1.83	1.85	2.92
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	0.14	0.44	0.61	0.93	1.47	1.66	3.80
Risk Rating : 3										
Fixed Interest - Asia										
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	-1.24	-2.50	-4.18	-2.41	6.63	21.69	72.87
Fixed Interest - Emerging Markets										
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	-1.63	-4.12	-5.59	-2.12	8.38	14.37	-
Fixed Interest - Global										
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	-0.58	-1.10	-2.01	-0.18	9.70	18.28	-
Fixed Interest - US										
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	0.17	-0.06	-1.85	-0.99	4.44	11.75	57.53
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD*	USD	IE00B5Q4WK41	22 Jan 2010	-0.40	-1.39	-1.72	-0.80	7.38	14.23	58.48
Hedge/Structured Products										
Invesco Global Targeted Returns A Acc USD Hedged	USD	LU1004132723	18 Dec 2013	0.03	-0.40	-0.21	-2.12	4.05	-	-
Islamic										
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	-0.09	-1.42	-2.88	-1.33	1.65	9.88	-
Risk Rating : 4										
Equity - Global										
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	-2.03	-0.11	-2.00	2.34	12.71	26.97	53.51
Fixed Interest - Asia										
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	-2.58	-5.40	-4.79	-1.20	4.57	3.08	36.49
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	-0.63	-2.30	-3.55	-1.08	-3.82	-2.03	36.53
Fixed Interest - Emerging Markets										
Schroder ISF Emerging Markets Debt Absolute Return A Acc USD*	USD	LU0106253197	17 Jan 2000	-1.16	-5.94	-3.43	-2.14	6.63	2.07	17.12
Fixed Interest - Global										
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	0.25	-3.34	-1.36	0.24	6.59	1.96	16.84
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	-1.06	-2.53	-1.43	-2.10	0.24	3.55	60.96

Protected Lifestyle Lebanon

Fund Performance Booklet

Cumulative Performance

The following tables detail the cumulative performance of each fund in the Protected Lifestyle Lebanon range up until 01 Jul 2018. For example the 1yr % figure is the percentage growth between 02 Jul 2017 and 01 Jul 2018.

Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Global Managed										
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	-0.53	-0.69	-2.13	2.72	8.92	23.93	40.84
Carmignac Patrimoine A Acc USD Hedged	USD	FRO011269067	19 Jun 2012	0.11	-0.06	-0.20	-0.19	0.72	20.83	-
JPM Global Balanced A Acc USD Hedged	USD	LU0957039414	20 Nov 2013	-0.31	0.92	0.21	7.12	14.71	-	-
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	-1.72	-2.47	-4.08	0.47	10.31	23.70	53.92
Risk Rating : 5										
Equity - Asia Pacific including Japan										
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	-3.86	-2.39	-3.65	7.81	23.62	42.12	-
Equity - Europe including UK										
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	1.00	10.68	8.49	13.80	27.75	-	-
Equity - Global										
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	0.16	2.25	-0.22	6.73	14.68	39.51	23.93
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	0.97	-0.30	-2.24	2.21	16.80	38.15	-
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	-0.05	-0.77	-3.15	-0.77	7.14	24.92	56.17
Invesco Global Equity Income A Acc USD*	USD	LU0607513230	30 Sep 2011	-0.13	-0.88	-2.84	6.17	14.54	37.33	62.55
Janus Henderson Global Equity R Acc USD	USD	LU0200076999	24 Mar 2005	-0.73	2.16	2.46	11.98	32.02	82.79	82.54
Jupiter Merlin International Equities L Acc USD	USD	LU0362742800	14 Apr 2009	-0.59	1.77	1.39	11.75	18.67	31.12	-
Equity - North America										
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	1.32	6.11	11.67	23.10	35.59	90.28	145.48
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	-0.82	2.64	-1.65	5.33	24.59	70.17	123.29
Fixed Interest - Asia										
Schroder ISF Asian Bond Total Return A Acc USD*	USD	LU0106250508	17 Jan 2000	-1.52	-2.77	-2.91	-0.41	-0.53	1.26	7.23
Global Managed										
Templeton Global Income A Acc USD	USD	LU0211326755	27 May 2005	-0.45	-0.64	-2.52	0.65	5.50	19.68	61.95
Islamic										
Amundi Islamic Asia Pacific Quant CC Acc USD	USD	LU0399639060	21 Oct 2010	-5.57	-4.30	-3.07	13.95	23.28	49.00	-
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	-1.43	2.30	0.45	11.45	18.13	34.83	50.51
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	-0.89	-0.52	-0.30	9.31	15.93	27.65	-
Specialist										
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	2.55	4.24	1.13	1.54	3.49	62.79	123.51

Protected Lifestyle Lebanon

Fund Performance Booklet

Cumulative Performance

The following tables detail the cumulative performance of each fund in the Protected Lifestyle Lebanon range up until 01 Jul 2018. For example the 1yr % figure is the percentage growth between 02 Jul 2017 and 01 Jul 2018.

Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Not Rated										
Lebanese Deposit Fund USD	USD	-	04 Jan 2016	0.19	0.85	1.61	3.08	-	-	-

Protected Lifestyle Lebanon

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the Protected Lifestyle Lebanon range up until 01 Jul 2018. For example the 3yr % figure is the average annual percentage growth achieved between 02 Jul 2015 and 01 Jul 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 USD	USD	IE0031294410	27 Feb 2002	1.21	0.61	0.37	0.29	0.14
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	0.93	0.49	0.33	0.37	0.12
Risk Rating : 3								
Fixed Interest - Asia								
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	-2.41	2.16	4.00	5.63	3.67
Fixed Interest - Emerging Markets								
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	-2.12	2.72	2.72	-	5.89
Fixed Interest - Global								
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	-0.18	3.13	3.42	-	3.13
Fixed Interest - US								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	-0.99	1.46	2.25	4.65	2.60
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD*	USD	IE00B5Q4WK41	22 Jan 2010	-0.80	2.40	2.70	4.71	5.45
Hedge/Structured Products								
Invesco Global Targeted Returns A Acc USD Hedged	USD	LU1004132723	18 Dec 2013	-2.12	1.33	-	-	-
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	-1.33	0.55	1.90	-	3.39
Risk Rating : 4								
Equity - Global								
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	2.34	4.07	4.89	4.38	7.27
Fixed Interest - Asia								
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	-1.20	1.50	0.61	3.16	6.11
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	-1.08	-1.29	-0.41	3.16	5.71

Protected Lifestyle Lebanon

Fund Performance Booklet

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Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Fixed Interest - Emerging Markets								
Schroder ISF Emerging Markets Debt Absolute Return A Acc USD*	USD	LU0106253197	17 Jan 2000	-2.14	2.16	0.41	1.59	5.24
Fixed Interest - Global								
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	0.24	2.15	0.39	1.57	4.85
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	-2.10	0.08	0.70	4.87	6.09
Global Managed								
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	2.72	2.89	4.38	3.48	6.69
Carmignac Patrimoine A Acc USD Hedged	USD	FR0011269067	19 Jun 2012	-0.19	0.24	3.86	-	6.60
JPM Global Balanced A Acc USD Hedged	USD	LU0957039414	20 Nov 2013	7.12	4.68	-	-	-
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	0.47	3.32	4.34	4.41	6.60
Risk Rating : 5								
Equity - Asia Pacific including Japan								
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	7.81	7.32	7.28	-	11.18
Equity - Europe including UK								
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	13.80	8.50	-	-	-
Equity - Global								
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	6.73	4.67	6.89	2.17	9.92
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	2.21	5.31	6.68	-	8.85
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	-0.77	2.33	4.55	4.56	10.88
Invesco Global Equity Income A Acc USD*	USD	LU0607513230	30 Sep 2011	6.17	4.63	6.55	4.98	10.81
Janus Henderson Global Equity R Acc USD	USD	LU0200076999	24 Mar 2005	11.98	9.70	12.82	6.20	11.13
Jupiter Merlin International Equities L Acc USD	USD	LU0362742800	14 Apr 2009	11.75	5.87	5.57	-	9.69
Equity - North America								
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	23.10	10.68	13.73	9.40	12.17
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	5.33	7.60	11.22	8.36	10.13
Fixed Interest - Asia								
Schroder ISF Asian Bond Total Return A Acc USD*	USD	LU0106250508	17 Jan 2000	-0.41	-0.18	0.25	0.70	3.20

Protected Lifestyle Lebanon

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the Protected Lifestyle Lebanon range up until 01 Jul 2018. For example the 3yr % figure is the average annual percentage growth achieved between 02 Jul 2015 and 01 Jul 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								
Templeton Global Income A Acc USD	USD	LU0211326755	27 May 2005	0.65	1.80	3.66	4.94	8.91
Islamic								
Amundi Islamic Asia Pacific Quant CC Acc USD	USD	LU0399639060	21 Oct 2010	13.95	7.23	8.30	-	11.58
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	11.45	5.71	6.16	4.17	9.97
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	9.31	5.05	5.00	-	10.59
Specialist								
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	1.54	1.15	10.24	8.38	12.32
Not Rated								
Lebanese Deposit Fund USD	USD	-	04 Jan 2016	3.08	-	-	-	-

Protected Lifestyle Lebanon

Fund Performance Booklet

Discrete Performance

The following tables detail the performance of each fund in the Protected Lifestyle Lebanon 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 USD	USD	IE0031294410	27 Feb 2002	1.21	0.55	0.07	0.01	0.01
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	0.93	0.39	0.15	0.11	0.08
Risk Rating : 3								
Fixed Interest - Asia								
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	-2.31	3.45	5.53	5.34	8.32
Fixed Interest - Emerging Markets								
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	-2.12	7.53	2.97	-2.44	8.18
Fixed Interest - Global								
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	-0.06	3.95	5.52	1.43	6.37
Fixed Interest - US								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	-0.73	0.44	4.46	1.21	6.02
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD*	USD	IE00B5Q4WK41	22 Jan 2010	-0.80	7.16	1.53	-4.97	11.38
Hedge/Structured Products								
Invesco Global Targeted Returns A Acc USD Hedged	USD	LU1004132723	18 Dec 2013	-1.85	5.19	0.86	5.15	-
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	-1.24	1.17	1.64	0.37	7.81
Risk Rating : 4								
Equity - Global								
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	2.88	9.19	1.92	-2.62	13.89
Fixed Interest - Asia								
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	-1.13	0.23	5.61	-3.28	1.83
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	-1.31	6.34	-8.46	-3.11	5.24
Fixed Interest - Emerging Markets								
Schroder ISF Emerging Markets Debt Absolute Return A Acc USD*	USD	LU0106253197	17 Jan 2000	-2.12	3.80	4.87	-6.16	2.10
Fixed Interest - Global								
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	0.45	-3.36	9.39	-8.41	4.84
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	-2.17	10.03	-7.26	-2.20	6.06
Global Managed								
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	2.96	11.68	-5.04	0.65	12.76

Protected Lifestyle Lebanon

Fund Performance Booklet

Discrete Performance

The following tables detail the performance of each fund in the Protected Lifestyle Lebanon 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 %
Carmignac Patrimoine A Acc USD Hedged	USD	FR0011269067	19 Jun 2012	-0.09	5.45	-4.41	12.78	6.39
JPM Global Balanced A Acc USD Hedged	USD	LU0957039414	20 Nov 2013	7.48	7.26	0.07	6.36	-
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	1.11	6.46	3.70	-2.62	13.80
Risk Rating : 5								
Equity - Asia Pacific including Japan								
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	8.72	16.19	-3.20	5.38	10.29
Equity - Europe including UK								
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	14.30	17.99	-4.68	27.81	-
Equity - Global								
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	7.51	12.05	-3.74	1.98	17.97
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	2.40	8.71	6.19	-2.70	20.12
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	-0.62	20.48	-10.02	-4.06	20.85
Invesco Global Equity Income A Acc USD*	USD	LU0607513230	30 Sep 2011	6.81	19.01	-9.49	-1.28	20.92
Janus Henderson Global Equity R Acc USD	USD	LU0200076999	24 Mar 2005	13.26	24.48	-4.65	12.95	20.39
Jupiter Merlin International Equities L Acc USD	USD	LU0362742800	14 Apr 2009	12.44	14.01	-6.72	-3.43	13.55
Equity - North America								
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	23.10	20.63	-9.35	11.50	26.78
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	5.92	18.53	-0.65	11.08	22.82
Fixed Interest - Asia								
Schroder ISF Asian Bond Total Return A Acc USD*	USD	LU0106250508	17 Jan 2000	-0.43	1.54	-1.53	0.46	1.25
Global Managed								
Templeton Global Income A Acc USD	USD	LU0211326755	27 May 2005	0.95	17.36	-10.77	-3.10	16.83
Islamic								
Amundi Islamic Asia Pacific Quant CC Acc USD	USD	LU0399639060	21 Oct 2010	13.93	15.30	-5.34	2.00	17.47
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	12.14	11.46	-3.61	-5.39	18.29
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	9.75	15.75	-8.27	-10.72	22.69
Specialist								
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	1.59	10.77	-8.35	20.12	31.42
Not Rated								
Lebanese Deposit Fund USD	USD	-	04 Jan 2016	2.98	3.08	-	-	-

Important Information

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

Before selecting funds for your policy you should read the product's most recent 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° will not compensate you as a result.

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

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

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

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

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You can count on us

The logo for RL360, featuring the letters 'RL' in a large, black, serif font above the number '360' in a large, red, serif font. A small red circle is positioned to the right of the '0' in '360'.