



**FUND CENTRE
USER GUIDE**

How to make the best use of the free tools available to you for fund selection and ongoing performance monitoring

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INTRODUCTION

THIS GUIDE WILL GIVE YOU AN OVERVIEW OF THE BENEFITS OF USING OUR PRODUCT SPECIFIC, INTERACTIVE FUND CENTRES TO HELP WITH FUND SELECTION AND ONGOING MONITORING OF FUND PERFORMANCE.

The fund centres are product-specific because most of our products have different fund ranges. You should therefore ensure you are in the correct fund centre to access the fund range specific to your needs.

The open-access fund centres are free to use for our plan owners and advisers and provide a number of ways to gather and analyse information at any time of the day.

The funds on offer to you are from different sectors, some are low risk some are high risk. These funds perform differently in different markets, so it's important to monitor how the funds you have chosen are doing, especially during market turmoil and rallies.

That's why we developed our fund centres, to help you do just that.

The fund centres are powered by US based data collection company Morningstar®. Morningstar® is an investment research firm that collects and analyses fund, stock and general market data and provides software and data platforms for investment professionals. It also has a research arm and investment management service, and has more than \$200 billion in assets under management and operates in 27 countries.



BENEFITS OF USING THE FUND CENTRE

The world of investment choice and ongoing portfolio monitoring can be confusing. Which funds to choose? What do I need to consider? How do I keep track of how my portfolio is doing? These are all common concerns and worries for anyone starting out on their investment journey.

Over time, circumstances and investment conditions change. So once you've set up your RL360 plan and created your portfolio, it's important to monitor it and make sure it remains on course to meet your investment goals. Where a product provides you with a variety of fund options, you don't have to remain invested in the first funds you selected at outset and it may even be necessary to change your selection over time when circumstances change.

Whether you are an investor or financial adviser, you need the right tools to help you choose the best funds for your/or your client's risk reward profile, be able to regularly monitor them and assess whether the selection remains right for you.

That's why we built our fund centre, to support you through the investment selection and monitoring process.

There is an individual fund centre for each of the following products as each has a different, defined fund range:

- Regular Savings Plan
- Regular Savings Plan Malaysia
- Quantum
- Quantum Malaysia
- Oracle
- Paragon
- LifePlan
- Protected Lifestyle
- Preference
- Kudos
- SPILA Funds
- RL360 Multi Asset Portfolios
- PIMS Focused

The fund centre is a comprehensive fund research tool where you can view past performance, risk indicators/ratings, fund charges and view important documents for the funds such as a factsheet, the prospectus and the Key Investor Information Document (KIID) (where this is available for the fund).

You can regularly check the performance of the funds you are invested in and analyse, shortlist and compare funds you are interested in.

If you want to do really in-depth analysis, you can drill down under the bonnet of a fund to see how it's constructed; this includes what type of assets (asset allocation) and sectors it invests in, its geographical exposure and its top ten holdings.

This guide will walk you through the various features of the fund centre and how to make the best use of the interactive functionality.

LET'S GET STARTED

WHERE TO FIND THE FUND CENTRES

If you are an adviser

Visit our dedicated adviser website www.rl360adviser.com to access the fund centres. Once here you can click on "Funds" in the menu bar and select your product from the dropdown.

Alternatively, we've created quick links to each product on a single landing page here: www.rl360adviser.com/fundcentres

The screenshot shows the RL360 adviser website interface. At the top, there is a dark navigation bar with the RL360 logo, a search bar, and an 'ONLINE SERVICES' button. Below the navigation bar, the 'FUND CENTRES' section is highlighted. It includes a sub-header 'FUND CENTRES' and a brief description: 'Monitor performance, on the go, 24/7. Research funds available to our defined fund range products, do side by side comparisons, view fund documents and more.' There are three promotional banners: 'MAKE BETTER DECISIONS WITH OUR FUND KNOWLEDGE CENTRE', 'SAVE REGULARLY TO MEET FUTURE GOALS', and 'HOW CAN YOU PUT A LUMP SUM TO GOOD USE?'. Below these banners, there are two columns of product links: 'OPEN PRODUCTS' (LifePlan, Oracle, Regular Savings Plan, Regular Savings Plan Malaysia) and 'CLOSED PRODUCTS' (Kudos, Paragon, PIMS Focused/PIMS Select, Preference, Protected Lifestyle, Quantum, Quantum Malaysia, SPILA Funds).

The screenshot shows the RL360 public website interface. At the top, there is a dark navigation bar with the RL360 logo, a search bar, and an 'ONLINE SERVICES' button. Below the navigation bar, the 'FUND CENTRES' section is highlighted. It includes a sub-header 'FUND CENTRES' and a brief description: 'Monitor performance, on the go, 24/7. Research funds available to our defined fund range products, do side by side comparisons, view fund documents and more.' There are three promotional banners: 'MAKE BETTER DECISIONS WITH OUR FUND KNOWLEDGE CENTRE', 'EVALUATE YOUR PORTFOLIO AND GET A CLEAR VIEW OF YOUR INVESTMENTS.', and 'TRY OUR PORTFOLIO X-RAY REPORT'. Below these banners, there are two columns of product links: 'OPEN PRODUCTS' (LifePlan, Oracle, Regular Savings Plan, Regular Savings Plan Malaysia) and 'CLOSED PRODUCTS' (Kudos, Paragon, PIMS Focused/PIMS Select, Preference, Protected Lifestyle, Quantum, Quantum Malaysia, SPILA Funds, Multi-Asset Portfolios).

If you are a plan owner

Visit our public website www.rl360.com to access the fund centres. Once here you can click on "Funds" in the menu bar and select your product from the dropdown.

Alternatively, we've created quick links to each product on a single landing page here: www.rl360.com/fundcentres

From the landing page you simply click on the product name and it will take you directly to the product specific fund centre.

FINDING YOUR WAY AROUND

FUND SCREENER

The data in each fund centre landing screen, called the “Fund Screener”, is laid out over a number of tabs which you click on to access:

- Fund information
- Fund prices and size
- Cumulative performance
- Annualised performance
- Discrete performance
- Fund charges
- Documents

The top of the Fund Screener offers some quick filter options to help you get to funds faster if you know exactly what you are looking for (for example, search for a specific fund by its ISIN identifier, or look for funds in a specific sector).

At the top of the screen is a **Currency** filter. When you first enter the fund centre, this will default to Fund Currency, which means all performance displays in each fund’s base currency. You can change this filter to a number of currency options, such as USD, GBP etc, should you wish to see all performance rebased into a single currency denomination of your choice.

The funds relevant to the product are listed in the lower part of the screen and defaults to 100 per page. You can change the number that displays by clicking on the **Show 100 rows** button on the right hand side and selecting from the options (up to a maximum of 500 per page).

The red bar just above the funds shows column headings, a number of which are data sortable. This means you can data sort them alphabetically or in number order - very useful if you want to quickly data sort for something particular such as the top performing funds.

The screenshot shows the 'SEARCH OR FILTER INVESTMENTS' section with various dropdown menus for Branding Name, Morningstar Category, Morningstar ESG Risk Rating, RL360 Sector, Price Currency, KIID Risk Rating, and Geographical Regions. A 'RESET FILTERS' button is highlighted. Below the filters is the 'REVIEW AND ANALYZE YOUR SEARCH RESULTS' section with a navigation bar containing tabs for Fund Information, Fund Prices and Size, Cumulative Performance, Annualised Performance, Discrete Performance, Fund Charges, and Documents. A '0 / 330' indicator and a row of action buttons (Compare, X-Ray, Chart, Performance Report, Export to Excel, Add to list, Show list) are also visible. The main table lists fund details with columns for Asset Name, ISIN, Brand Name, Morningstar Category, RL360 Sector, Morningstar Rating, Morningstar ESG Risk Rating, Low Carbon, and KIID Risk Rating.

| Asset Name | ISIN | Brand Name | Morningstar Category | RL360 Sector | Morningstar Rating™ | Morningstar ESG Risk Rating™ | Low Carbon | KIID Risk Rating |
|---|--------------|-------------------|--------------------------------|-----------------------|---------------------|------------------------------|------------|------------------|
| <input type="checkbox"/> AB Sustainable Global Thematic A Acc EUR | LU0252218267 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ⊕⊕⊕⊕⊕ | ✓ | 6 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc AUD Hgd | LU0511384066 | AllianceBernstein | Other Equity | Responsible Investing | - | ⊕⊕⊕⊕⊕ | ✓ | 6 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | LU0511383332 | AllianceBernstein | Other Equity | Responsible Investing | - | ⊕⊕⊕⊕⊕ | ✓ | 6 |
| <input type="checkbox"/> AB Sustainable | LU0592692320 | AllianceBernstein | Global Large- | Responsible | ★★ | ⊕⊕⊕⊕⊕ | ✓ | 6 |

Positioned just above the red column heading you will see a number of options which provide you with a range of handy tools:

- Compare
- X-Ray
- Chart
- Performance Report
- Export to Excel
- Add to list
- Show list

Compare

review up to 5 funds side by side

X-ray

see how a combination of funds work together as a portfolio

Chart

view the performance of one or more funds in a graph

Export to Excel

export funds into an excel sheet

Performance bulletin

produce an on-the-fly bulletin of funds based on latest price movements

We'll look at the tools in more detail in the Demos section.



The performance bulletin contains cumulative, annualised and discrete returns for all funds, per product, in one booklet. This means the bulletin will contain many pages, so think before you print!

FUND INFORMATION TAB

This provides you with some basic information about each fund available.

At the end of each fund line you will find a PDF icon which provides you with an RL360 on-the-fly factsheet. On-the-fly means some of the information is based on the latest data available as opposed to last month end.

The asset name (highlighted in red) is an interactive link. Click on this to view more detail for the fund in a separate page, including performance, fund objective, charges and asset allocation details. This is called the **Morningstar® Fund Report**.

This Fund Report will open in a new tab. The Fund Report has a number of expandable sections which you can click into for more focused detail on the fund.

| Asset Name | ISIN | Brand Name | Morningstar Category | RL360 Sector | Morningstar Rating™ | Morningstar ESG Risk Rating™ | Low Carbon | KIID Risk Rating |
|--|--------------|-------------------|--------------------------------|-----------------------|---------------------|------------------------------|------------|------------------|
| AB Sustainable Global Thematic A Acc EUR | LU0252218267 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ⊕⊕⊕⊕⊕ | ✓ | 6 |
| AB Sustainable Global Thematic Portfolio A Acc AUD Hgd | LU0511384066 | AllianceBernstein | Other Equity | Responsible Investing | – | ⊕⊕⊕⊕⊕ | ✓ | 6 |
| AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | LU0511383332 | AllianceBernstein | Other Equity | Responsible Investing | – | ⊕⊕⊕⊕⊕ | ✓ | 6 |
| AB Sustainable Global Thematic Portfolio A Acc GBP | LU0592692320 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ⊕⊕⊕⊕⊕ | ✓ | 6 |
| AB Sustainable Global Thematic Portfolio A Acc USD | LU0069063385 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ⊕⊕⊕⊕⊕ | ✓ | 6 |

Currency: GBP

AB SUSTAINABLE GLOBAL THEMATIC PORTFOLIO A ACC GBP

★★★ PDF Profile Report

Latest NAV: 31.98 | Date of Latest NAV: 12 April 2024 | ISIN: LU0592692320 | Currency: GBP

Fund Size: GBP 2.37b (28 Mar 2024)

INVESTMENT OBJECTIVE
The Portfolio seeks to increase the value of investment over time through capital growth. Under normal market conditions, the Portfolio typically invests at least 80% of its assets in equity securities of issuers that the Investment Manager believes are positively aligned with sustainable investment themes. These companies may be of any market capitalisation and from any country, including Emerging Markets. The Portfolio usually invests in at least three different countries and at least 40% in equity securities of non-US companies. The Portfolio's investments may include convertible securities, REITs and ETFs. The Portfolio may be exposed to any currency.

- PERFORMANCE (Open)
- PORTFOLIO AS OF 31/03/2024 (Open)
- SUSTAINABILITY RATING (Open)
- FEES & EXPENSES (Open)
- RISK AND RATING (Open)
- FUND MANAGEMENT (Open)
- DOCUMENTS (Open)

REVIEW AND ANALYZE YOUR SEARCH RESULTS

Fund Prices and Size

| Asset Name | Last Close Date | Close Price | Currency | Daily Price Change % | 1 Week Return % | Fund Size | Fund Size Date |
|--|-----------------|-------------|----------|----------------------|-----------------|-----------|----------------|
| AB Sustainable Global Thematic A Acc EUR | 12/04/2024 | 37.40 | EUR | -1.06 | -1.07 | 2.3Bil | 12/04/2024 |
| AB Sustainable Global Thematic Portfolio A Acc AUD Hgd | 12/04/2024 | 44.31 | AUD | -1.90 | -2.70 | 2.3Bil | 12/04/2024 |
| AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | 12/04/2024 | 28.80 | EUR | -1.94 | -2.92 | 2.3Bil | 12/04/2024 |
| AB Sustainable Global Thematic Portfolio A Acc GBP | 12/04/2024 | 31.98 | GBP | -0.99 | -1.08 | 2.3Bil | 12/04/2024 |
| AB Sustainable Global Thematic Portfolio A Acc USD | 12/04/2024 | 39.80 | USD | -1.87 | -1.13 | 2.3Bil | 12/04/2024 |

FUND PRICES AND SIZE TAB

Here you'll find the latest closing price of the fund, its currency, daily price change % and its one week return %. Again, you can access the RL360 on-the-fly factsheet from here and access the Morningstar® Fund Report via the interactive fund name link.



The columns are data sortable so you simply click on that column heading and data sort down.

Note that if you move to a different tab, the funds will remain in that order until you conduct any further data sorting or filtering.

CUMULATIVE PERFORMANCE TAB

Cumulative performance is the percentage increase or decrease in a fund's performance over a specified time frame. The fund centre displays time periods from 3 months up to 10 years.

REVIEW AND ANALYZE YOUR SEARCH RESULTS

Fund Information | Fund Prices and Size | **Cumulative Performance** | Annualised Performance | Discrete Performance | Fund Charges | Documents

0 / 349 | Compare | X-Ray | Chart | Performance Report | Export to Excel | Add to list | Show list

| Asset Name | Inception Date | 3 Month % | 6 Month % | 1 Year % | 3 Year % | 5 Year % | 10 Year % |
|---|----------------|-----------|-----------|----------|----------|----------|-----------|
| <input type="checkbox"/> AB Sustainable Global Thematic A Acc EUR | 24/11/2000 | 4.43 | 8.21 | 11.48 | 4.96 | 61.03 | 203.59 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc AUD Hgd | 08/06/2010 | 0.79 | 9.74 | 5.79 | -16.49 | 29.51 | 90.25 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | 10/06/2011 | 1.03 | 8.16 | 5.63 | -13.12 | 34.09 | 91.37 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc GBP | 08/02/2011 | 4.41 | 8.08 | 11.47 | 4.92 | 61.03 | 203.99 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc USD | 01/08/1996 | 4.67 | 8.53 | 11.45 | 5.04 | 61.46 | 203.91 |
| <input type="checkbox"/> abrdn Liquidity (Lux) EUR A2 Acc | 23/07/1990 | 0.44 | 0.87 | 0.65 | 2.47 | 1.82 | 4.59 |

REVIEW AND ANALYZE YOUR SEARCH RESULTS

Fund Information | Fund Prices and Size | Cumulative Performance | **Annualised Performance** | Discrete Performance | Fund Charges | Documents

0 / 349 | Compare | X-Ray | Chart | Performance Report | Export to Excel | Add to list | Show list

| Asset Name | Inception Date | 1 Year % | 3 Year % | 5 Year % | 10 Year % |
|---|----------------|----------|----------|----------|-----------|
| <input type="checkbox"/> AB Sustainable Global Thematic A Acc EUR | 24/11/2000 | 11.48 | 1.63 | 10.00 | 11.75 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc AUD Hgd | 08/06/2010 | 5.79 | -5.83 | 5.31 | 6.64 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | 10/06/2011 | 5.63 | -4.58 | 6.04 | 6.71 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc GBP | 08/02/2011 | 11.47 | 1.61 | 10.00 | 11.76 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc USD | 01/08/1996 | 11.45 | 1.65 | 10.06 | 11.76 |
| <input type="checkbox"/> abrdn Liquidity (Lux) EUR A2 Acc | 23/07/1990 | 0.65 | 0.82 | 0.36 | 0.45 |

ANNUALISED PERFORMANCE TAB

This is effectively the cumulative performance of the fund converted into the average yearly growth.

DISCRETE PERFORMANCE TAB

This is the cumulative performance but presented in 5 discrete 12 monthly periods, on a rolling quarterly basis and calendar year. It allows you to see how funds have performed for each time period over the last 5 years.

REVIEW AND ANALYZE YOUR SEARCH RESULTS

Fund Information | Fund Prices and Size | Cumulative Performance | Annualised Performance | **Discrete Performance** | Fund Charges | Documents

0 / 349 | Compare | X-Ray | Chart | Performance Report | Export to Excel | Add to list | Show list

| Asset Name | Inception Date | 04 22 - 04 23 % | 04 21 - 04 22 % | 04 20 - 04 21 % | 04 19 - 04 20 % | 04 18 - 04 19 % |
|---|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <input type="checkbox"/> AB Sustainable Global Thematic A Acc EUR | 24/11/2000 | 11.79 | -5.21 | 5.73 | 53.07 | -1.40 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc AUD Hgd | 08/06/2010 | 6.95 | -18.21 | 2.91 | 85.91 | -17.44 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | 10/06/2011 | 8.88 | -10.90 | -1.52 | 60.32 | -6.20 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc GBP | 08/02/2011 | 11.67 | -4.81 | 5.52 | 52.39 | -1.03 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc USD | 01/08/1996 | 11.85 | -4.82 | 5.38 | 51.94 | -0.84 |
| <input type="checkbox"/> abrdn Liquidity (Lux) EUR A2 Acc | 23/07/1990 | 0.83 | 4.64 | -1.38 | -4.16 | 2.17 |
| <input type="checkbox"/> abrdn Liquidity (Lux) GBP A2 Acc | 01/07/1985 | 4.81 | 1.99 | 0.02 | 0.06 | 0.62 |



The performance stats displayed anywhere within the fund centres can only be used as an indication of the general performance trend of a fund as, whilst the performance takes into account the fund's own charges, it does not take into account any RL360 product-specific charges. Product charges will reduce the effective growth. Also, for plan owners making regular payments into a fund, they build up their total number of units held in their plan each time they make a payment, and the share price could be higher or lower since their last payment meaning they receive a different number of units each time. A plan owner who makes regular payments into a fund and first invested in it 36 months ago will not be able to match 3 year performance in their plan to the 3 year performance in the fund centre as the majority of the units purchased won't have been held in the plan for that long.

FUND CHARGES TAB

This tab details the charges that apply to the funds.

1. Annual management charge (AMC) is a fee charged to a fund by the investment manager as their remuneration for running the fund. It is usually shown as an annual percentage fee, such as 1.50%.
2. An ongoing charge figure (OCF) better represents the total cost that is applied to a fund. This figure includes the AMC plus other operating and incidental costs, so would generally be higher than the AMC figure. More fund managers are now showing the OCF instead of the AMC on their factsheets to allow investors and advisers to see the true cost of the charges applied to the fund, and not just their remuneration.

REVIEW AND ANALYZE YOUR SEARCH RESULTS

Fund Information Fund Prices and Size Cumulative Performance Annualised Performance Discrete Performance **Fund Charges** Documents

0 / 337 Compare X-Ray Chart Performance Report Export to Excel Add to list Show list

| Asset Name | AMC % | OCF % | |
|---|-------|-------|--|
| <input type="checkbox"/> AB Sustainable Global Thematic A Acc EUR | 1.67 | 1.90 | |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc AUD Hgd | 1.67 | 1.90 | |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | 1.67 | 1.90 | |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc GBP | 1.67 | 1.90 | |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc USD | 1.67 | 1.90 | |
| <input type="checkbox"/> abrdn Liquidity (Lux) EUR A2 Acc | 0.25 | 0.17 | |
| <input type="checkbox"/> abrdn Liquidity (Lux) GBP A2 Acc | 0.40 | 0.43 | |
| <input type="checkbox"/> abrdn Liquidity (Lux) USD A2 Acc | 0.40 | 0.43 | |
| <input type="checkbox"/> Allianz GEM Equity High Dividend AT Acc EURTRE | 1.75 | 2.30 | |
| <input type="checkbox"/> Allianz Green Bond AT Acc EUR | 0.90 | 1.14 | |
| <input type="checkbox"/> Allianz Green Bond AT H2 Acc USD | 0.90 | 1.14 | |
| <input type="checkbox"/> Artemis Monthly Distribution R Acc GBP | 1.50 | 1.61 | |
| <input type="checkbox"/> BGF Asian Tiger Bond A2 Acc USD | 1.00 | 1.21 | |
| <input type="checkbox"/> BGF Continental European Flexible A2 Acc EUR | 1.50 | 1.81 | |
| <input type="checkbox"/> BGF Continental European Flexible A2 Acc USD | 1.50 | 1.81 | |
| <input type="checkbox"/> BGF Continental European Flexible A2 Acc USD Hgd | 1.50 | 1.81 | |
| <input type="checkbox"/> BGF Emerging Markets A2 Acc EUR | 1.50 | 1.89 | |
| <input type="checkbox"/> BGF Emerging Markets A2 Acc USD | 1.50 | 1.89 | |

REVIEW AND ANALYZE YOUR SEARCH RESULTS

Fund Information Fund Prices and Size Cumulative Performance Annualised Performance Discrete Performance Fund Charge **Documents**

0 / 349 Compare X-Ray Chart Performance Report Export to Excel Add to list Show list

| Asset Name | English Prospectus | English Factsheet | English KIID | Spanish Prospectus | Spanish Factsheet | Spanish KIID | Portuguese Prospectus | Portuguese Factsheet | Portuguese KIID |
|---|--------------------|-------------------|--------------|--------------------|-------------------|--------------|-----------------------|----------------------|-----------------|
| <input type="checkbox"/> AB Sustainable Global Thematic A Acc EUR | | | | - | - | - | - | - | - |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc AUD Hgd | | | | - | - | - | - | - | - |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | | | | - | - | - | - | - | - |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc GBP | | | | - | - | - | - | - | - |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc USD | | | | - | - | - | - | - | - |
| <input type="checkbox"/> abrdn Liquidity (Lux) EUR A2 Acc | | | | - | - | - | - | - | - |
| <input type="checkbox"/> abrdn Liquidity (Lux) GBP A2 Acc | | | | - | - | - | - | - | - |
| <input type="checkbox"/> abrdn Liquidity (Lux) USD A2 Acc | | | | - | - | - | - | - | - |
| <input type="checkbox"/> Allianz GEM Equity High Dividend AT Acc EURTRE | | | | | | | - | - | - |
| <input type="checkbox"/> Allianz Green Bond AT Acc EUR | | | | - | - | - | - | - | - |

DOCUMENTS TAB

In this tab you have access to the following documents (where available for the fund):

Prospectus this is a legal document that details the investment objective, policy and strategy of a fund or group of funds. This is an in-depth and technical document

Factsheet this is the fund managers own factsheet usually produced at each month end providing a summary of performance, holdings and charges

KIID this is a regulatory document required for all funds marketed within Europe which is a summarised version of the prospectus.

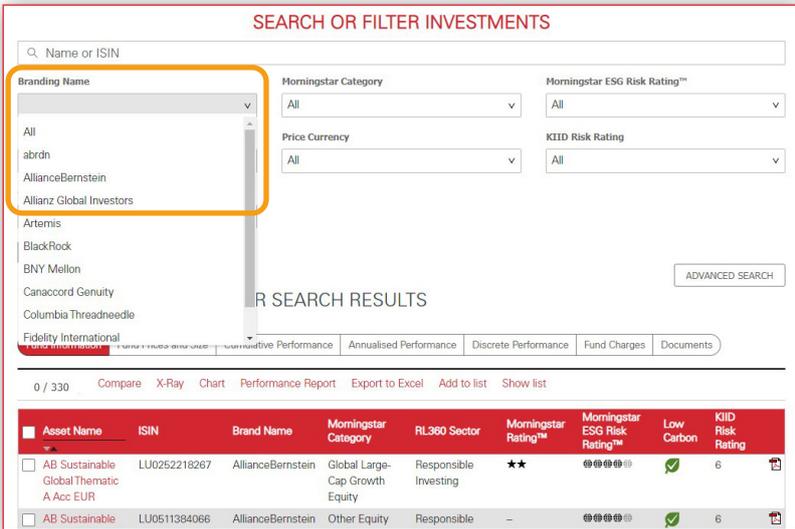
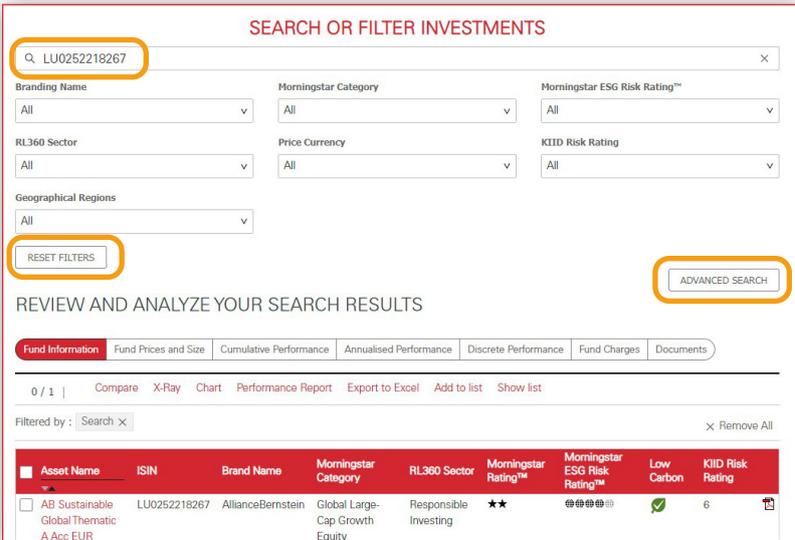
These documents are only produced for funds managed outside of RL360, so will not be available for any internal insurance fund, such as the SPILA internal funds or the RL360 MAP Funds.

LET'S TAKE A LOOK AT SOME DEMOS

HOW TO FIND A FUND WITH AN ISIN

If you know the ISIN and just want to go straight to that fund, simply type or paste it into to the **Name** or **ISIN** search field in the top part of the Fund Screener and the fund will appear below.

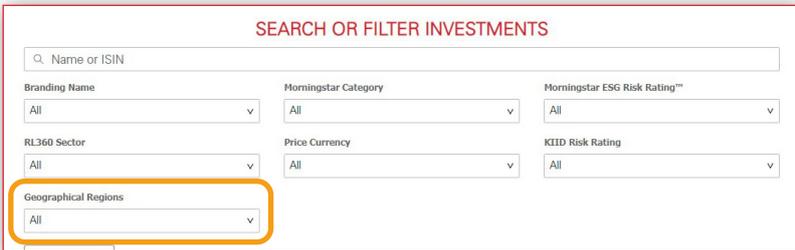
To refresh the screen, just delete the ISIN or click on the **Reset Filters** button.



SEARCH FOR A FUND BY SPECIFIC FUND HOUSE

Click the down arrow in the **Branding Name** filter, and simply select the fund house from the list. All funds from that company will now appear below. You can carry out the same steps to switch between fund houses. To refresh the list of funds back to the start, click **All** in the filter or click the **Reset Filters** button and it will return the full list of funds.

You can do the same in the other filters at the top if you want to search for funds by specific currency, RL360 sector (this is RL360's high level grouping of the funds), or Morningstar's own sector category (this is a more granular grouping). You can also search funds by regions.



SELECT FUNDS BY MORNINGSTAR ESG RISK RATING OR KIID RISK RATING

The Morningstar ESG Risk Rating for funds helps investors measure portfolio-level risk from environmental, social, and governance (“ESG”) factors (1 globe is low engagement of these factors, 5 globes is high). The KIID risk rating provides an indication of how much risk an asset takes in order to achieve its performance returns (1 is low risk, 7 is high). A fund that has big swings in its price movements would be considered higher risk. Filters are available for both of these options to allow you to select funds with a specific risk or ESG rating.

FILTER FUNDS USING THE ADVANCED SEARCH FUNCTION

The Advanced search allows you to narrow down your fund selection to those that fit within certain tolerances of volatility, performance and/or ongoing charge (i.e. total fund charge applied to the fund). To access this, click on the **Advanced search** button and a drop down will appear. From the choices, 3-year Standard Deviation data, Total Return Time Frame and Total Return %, appear click on the ones you want. The funds that match will appear below. The funds matching will change as you continue to make your choices.

Above the red header bar, your selected filters will appear. At the end of each option is an ‘X’. If you want to remove the option click on the ‘X’ to delete it or click on ‘X’ by ‘Remove All’.

SEARCH OR FILTER INVESTMENTS

Branding Name

Morningstar Category

Morningstar ESG Risk Rating™

RL360 Sector

Price Currency

KIID Risk Rating

Geographical Regions

REVIEW AND ANALYZE YOUR SEARCH RESULTS

Fund Information
Fund Prices and Size
Cumulative Performance
Annualised Performance
Discrete Performance
Fund Charges
Documents

0 / 330 | [Compare](#) | [X-Ray](#) | [Chart](#) | [Performance Report](#) | [Export to Excel](#) | [Add to list](#) | [Show list](#)

SEARCH OR FILTER INVESTMENTS

Branding Name

Morningstar Category

Morningstar ESG Risk Rating™

RL360 Sector

Price Currency

KIID Risk Rating

Geographical Regions

REVIEW AND ANALYZE YOUR SEARCH RESULTS

SEARCH OR FILTER INVESTMENTS

Branding Name

Morningstar Category

Morningstar ESG Risk Rating™

RL360 Sector

Price Currency

KIID Risk Rating

Geographical Regions

3-year Standard Deviation

Total Return Time Frame

Total Return (%)

Fund Fees

Select Criteria

REVIEW AND ANALYZE YOUR SEARCH RESULTS

Fund Information
Fund Prices and Size
Cumulative Performance
Annualised Performance
Discrete Performance
Fund Charges
Documents

0 / 330 | [Compare](#) | [X-Ray](#) | [Chart](#) | [Performance Report](#) | [Export to Excel](#) | [Add to list](#) | [Show list](#)

| Asset Name | ISIN | Brand Name | Morningstar Category | RL360 Sector | Morningstar Rating™ | Morningstar ESG Risk Rating™ | Low Carbon | KIID Risk Rating |
|---|--------------|-------------------|--------------------------------|-----------------------|---------------------|------------------------------|------------|------------------|
| <input type="checkbox"/> AB Sustainable Global Thematic A Acc EUR | LU0262218267 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | 🌐🌐🌐🌐 | 🟢 | 6 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc AUD Hgd | LU0511384066 | AllianceBernstein | Other Equity | Responsible Investing | - | 🌐🌐🌐🌐 | 🟢 | 6 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc | LU0511383332 | AllianceBernstein | Other Equity | Responsible Investing | - | 🌐🌐🌐🌐 | 🟢 | 6 |

CREATE A SHORTLIST OF FUNDS

The fund centres allow you to create a shortlist of funds in order to view the data for these on just one page.

A good use of this could be if you want to build a portfolio of funds for analysis. To do this, tick the funds you want from the Fund Screener and click on the **Add to list** button. Once you have your chosen list you can view it by clicking on the **Show list** option.

From here you can now analyse the performance by clicking between the different performance tabs.

You can add up to 20 funds in a shortlist, but note that there is no facility to save the shortlist.

To take funds out of your shortlist tick the ones you want to remove and then click on the **Remove from the list** option.

You can use the **Back** button to take you back to the Fund Screener.

| Asset Name | SIN | Brand Name | Morningstar Category | RL360 Sector | Morningstar Rating™ | Morningstar ESG Risk Rating™ | Low Carbon | KIID Risk Rating |
|--|-------------|-------------------|--------------------------------|-----------------------|---------------------|------------------------------|------------|------------------|
| <input checked="" type="checkbox"/> AB Sustainable Global Thematic A Acc EUR | U0252218267 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ④④④④④④ | ✔ | 6 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc AUD Hgd | U0511384066 | AllianceBernstein | Other Equity | Responsible Investing | – | ④④④④④④ | ✔ | 6 |
| <input checked="" type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | U0511383332 | AllianceBernstein | Other Equity | Responsible Investing | – | ④④④④④④ | ✔ | 6 |
| <input checked="" type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc GBP | U0592692320 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ④④④④④④ | ✔ | 6 |

| Asset Name | ISIN | Brand Name | Morningstar Category | RL360 Sector | Morningstar Rating™ | Morningstar ESG Risk Rating™ | Low Carbon | KIID Risk Rating |
|---|--------------|-------------------|--------------------------------|-----------------------|---------------------|------------------------------|------------|------------------|
| <input type="checkbox"/> AB Sustainable Global Thematic A Acc EUR | LU0252218267 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ④④④④④④ | ✔ | 6 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | LU0511383332 | AllianceBernstein | Other Equity | Responsible Investing | – | ④④④④④④ | ✔ | 6 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc GBP | LU0592692320 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ④④④④④④ | ✔ | 6 |



You can do any combination of filtering in order to create your shortlist. For example you might want only USD funds, or funds just from certain fund houses. So select these filters in order to narrow down quickly to these funds. Tick the ones you want and add them to your shortlist. If a filter only lets you choose one option at a time, run your first filter, tick the fund(s) and click **Add to list**, then choose your next option in the filter to continue finding the funds you want.

WATCHLIST

BACK

Fund Information Fund Prices and Size Cumulative Performance Annualised Performance Discrete Performance Fund Charges Documents

0 / 3 X-Ray Chart Compare Export to Excel Remove from the list

| <input type="checkbox"/> | Asset Name | ISIN | Brand Name | Morningstar Category | RL360 Sector | Morningstar Rating™ | Morningstar ESG Risk Rating™ | Low Carbon | KIID Risk Rating | |
|--------------------------|--|--------------|------------------------|-------------------------|-------------------------|---------------------|------------------------------|------------|------------------|--|
| <input type="checkbox"/> | BGF Global Multi Asset Income A2 EUR | LU1162516477 | BlackRock | USD Moderate Allocation | Global Managed | ★★★ | – | – | 4 | |
| <input type="checkbox"/> | Fidelity Funds European High Yield A Acc EUR | LU0251130802 | Fidelity International | EUR High Yield Bond | Fixed Interest - Europe | ★★★★ | – | – | 4 | |
| <input type="checkbox"/> | Fidelity Funds Global Multi Asset Income A Acc EUR | LU1116430247 | Fidelity International | USD Moderate Allocation | Global Managed | ★★ | 🌐🌐🌐🌐 | – | 4 | |

« First < Previous 1 Next > Last »

Example

In this example the user is in the Oracle fund centre. They want to look at what BlackRock and Fidelity funds are available in EUR with a risk rating of 4. They select BlackRock in the Branding Name filter, choose EUR in the Currency filter and click 4 in the KIID Risk Rating filter. If there are any available funds in the product these will display below. They tick ones they want and choose Add to list.

Then in the Branding Company filter they select Fidelity and the fund options available display below.

Again, they tick the ones they want They again choose **Add to list**. They click the **Show list** option and have the list of funds they want to compare against each other all on one screen.

VIEWING ONE OR MORE FUNDS IN A CHART

You can quickly view a chart directly from the Fund Screener using the Chart tool.

To do this first tick the fund or funds you want from the Fund Screener before clicking on the Chart tool option.

The defaulted currency will be the currency you choose from the fund screener. The chart will rebase all funds into that currency. The chart is interactive. At the top of the chart, it will show the default time period it is currently displaying.

Monthly frequency provides return as of last month-end and Daily frequency displays performance to last price available, however, you can click on different time periods to display long or short term performance.

You can even put in your own specific time period using the sliding calendar option. If you want to add in another fund from the available range, you can do this by entering the fund name or ISIN in the 'Add Comparison' field to make your selection.

Other options

Within **Chart Settings** you also have the following options:

- Rebase the chart to a different currency (select from the **Currency drop down**)
- Export performance for the charted funds
- Produce a print friendly chart view
- Show the value of dividends applied to the fund(s) at month end.



Remember, if you want to chart multiple funds you can use any filtering to narrow your search to find the funds you want to chart. You might even save them to a shortlist first. If you are using a shortlist, only the funds ticked will be displayed in the chart.

WATCHLIST

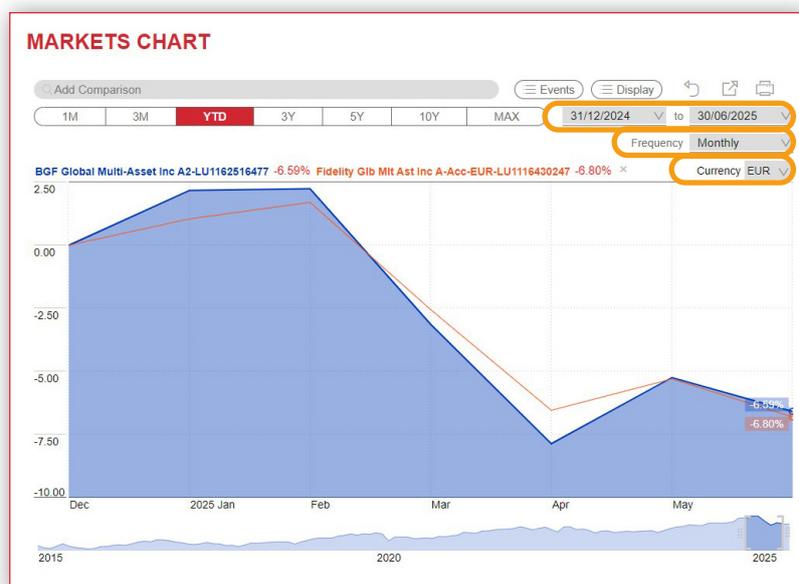
Currency: Fund currency

BACK

Fund Information Fund Prices and Size Cumulative Performance Annualised Performance Discrete Performance Fund Charges Documents

2 / 3 X-Ray Chart Compare Export to Excel Remove from the list

| Asset Name | ISIN | Brand Name | Morningstar Category | RL360 Sector | Morningstar Rating™ | Morningstar ESG Risk Rating™ | Low Carbon | KIID Risk Rating |
|--|--------------|------------------------|-------------------------|-------------------------|---------------------|------------------------------|------------|------------------|
| <input checked="" type="checkbox"/> BGF Global Multi Asset Income A2 EUR | LU1162516477 | BlackRock | USD Moderate Allocation | Global Managed | ★★★ | - | - | 4 |
| <input type="checkbox"/> Fidelity Funds European High Yield A Acc EUR | LU0251130802 | Fidelity International | EUR High Yield Bond | Fixed Interest - Europe | ★★★★ | - | - | 4 |
| <input checked="" type="checkbox"/> Fidelity Funds Global Multi Asset Income A Acc EUR | LU116430247 | Fidelity International | USD Moderate Allocation | Global Managed | ★★ | ④④④④④④ | - | 4 |



Events

Events

2 Dividend

Display

Off

Chart Type

Mountain

Line

Dot

Above/Below

Growth

10K Growth

Post Tax

Y-Axis

Left

Right

Vertical Scale

Linear

EXPORT DATA TO CSV

You can export Asset Name and ISIN, for up to 15 funds at one time, from the Fund Screener into a CSV file.

From the Fund Screener, tick the funds you want before clicking the **Export to Excel**. You might even want to create a shortlist of funds and export from here.

| Asset Name | ISIN | Brand Name | Morningstar Category | RL360 Sector | Morningstar Rating™ | Morningstar ESG Risk Rating™ | Low Carbon | KIID Risk Rating |
|--|--------------|--------------------------|--------------------------------------|-----------------------|---------------------|------------------------------|------------|------------------|
| <input checked="" type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc USD | LU0069063385 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ④④④④④④ | 🟢 | 6 |
| <input checked="" type="checkbox"/> abrdn Liquidity (Lux) USD A2 Acc | LU0049014870 | abrdn | USD Money Market - Short Term | Currency/Money Market | - | - | - | 1 |
| <input checked="" type="checkbox"/> Allianz Green Bond AT A2 Acc USD | LU1896600654 | Allianz Global Investors | Global Diversified Bond - USD Hedged | Responsible Investing | ★★ | ④④④④④④ | - | 4 |

COMPARE UP TO 5 FUNDS SIDE BY SIDE

As well as comparing funds against others using the Fund Screener and the various performance tabs, there is also a specific **Fund Compare** tool which allows you to view up to 5 funds giving you a side by side comparison of;

- Performance stats
- Volatility and risk ratios
- Asset allocation details
- Investment style
- Regional weightings
- Stock sector weightings
- Management information
- Fees and expenses

| Asset Name | ISIN | Brand Name | Morningstar Category | RL360 Sector | Morningstar Rating™ | Morningstar ESG Risk Rating™ | Low Carbon | KIID Risk Rating |
|--|--------------|--------------------------|--------------------------------------|-----------------------|---------------------|------------------------------|------------|------------------|
| <input checked="" type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc USD | LU0069063385 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ④④④④④④ | 🟢 | 6 |
| <input checked="" type="checkbox"/> abrdn Liquidity (Lux) USD A2 Acc | LU0049014870 | abrdn | USD Money Market - Short Term | Currency/Money Market | - | - | - | 1 |
| <input checked="" type="checkbox"/> Allianz Green Bond AT A2 Acc USD | LU1896600654 | Allianz Global Investors | Global Diversified Bond - USD Hedged | Responsible Investing | ★★ | ④④④④④④ | - | 4 |

Simply tick up to 5 funds from the Fund Screener and then click on **Compare**. Scroll down the page to view the comparison data.

To view the performance chart click on the Chart at the top of the screen.

At the top of the screen, the '+' symbol allows you to remove your choices and/or add funds available to the product.

| Key Statistics | AB Sustainable Global Thematic Portfolio A Acc USD LU0069063385 | abrdn Liquidity (Lux) USD A2 Acc LU0049014870 | BGF Asian Tiger Bond A2 Acc USD LU0063729296 |
|------------------------------|---|--|---|
| Morningstar Rating | ★★ | - | ★★ |
| Inception Date | 1 Aug 1996 | 17 Sept 1984 | 2 Feb 1996 |
| Analyst Rating | - | - | - |
| Morningstar® Category | Global Large-Cap Growth Equity | USD Money Market - Short Term | Asia Bond |
| Total Assets | 2,026.18M | 3,980.12M | 2,008.49M |
| Currency | USD | USD | USD |
| Style | 📊 Large Growth | - | 📊 Small Core |
| Morningstar Risk (Overall) | Above Average | - | Average |
| Morningstar Return (Overall) | Below Average | - | Below Average |
| Prospectus Objective | The Portfolio seeks to increase the value of investment over time through capital growth. Under normal market conditions, the Portfolio typically invests at least 80% of its assets in equity securities of issuers that the Investment Manager believes are positively aligned with sustainable investment themes. These companies may be of any market capitalisation and from any country, including Emerging Markets. The Portfolio usually invests in at least three different countries and at least 40% in equity | The Fund's investment objective is to preserve capital and provide liquidity whilst aiming to deliver a return in line with prevailing short term money market rates for which SOFR has been chosen as a benchmark. To achieve this objective, the assets of the Fund are invested with the principle of risk diversification predominantly in fixed or floating US Dollar denominated Money Market Instruments and in deposits with credit institutions, including but not limited to, fixed-term deposits at financial institutions, | The Fund seeks to maximise total return. The Fund invests at least 70% of its total assets in the fixed income transferable securities of issuers domiciled in, or exercising the predominant part of their economic activity in, Asian Tiger countries. The Fund may invest in the full spectrum of available securities, including non-investment grade. The currency exposure of the Fund is flexibly managed. |



If you have selected funds in different currencies, the performance data will be rebased to the currency you chose from the fund screener. The chart will rebase all funds into that currency. However, you have the option to change the currency from at the top of the Fund Compare screen.

CREATE A PORTFOLIO X-RAY

The Portfolio X-Ray tool allows you view funds together and view it as a portfolio of your chosen funds. This is a good way to see how a selection of funds work together and whether you have enough diversity in your holdings.

It will show you the exposure of the portfolio to asset allocation split, regional coverage, sector diversity, investment style and the top 10 holdings across the selected funds. You can examine these in more detail online. Alternatively you can produce a summary PDF, or print all of the available results for digesting offline.

To run an X-Ray report, tick the funds you want to include in your portfolio from the Fund Screener. You might even want to create a shortlist of funds and create the X-Ray report from here. Now click on the **X-Ray**.

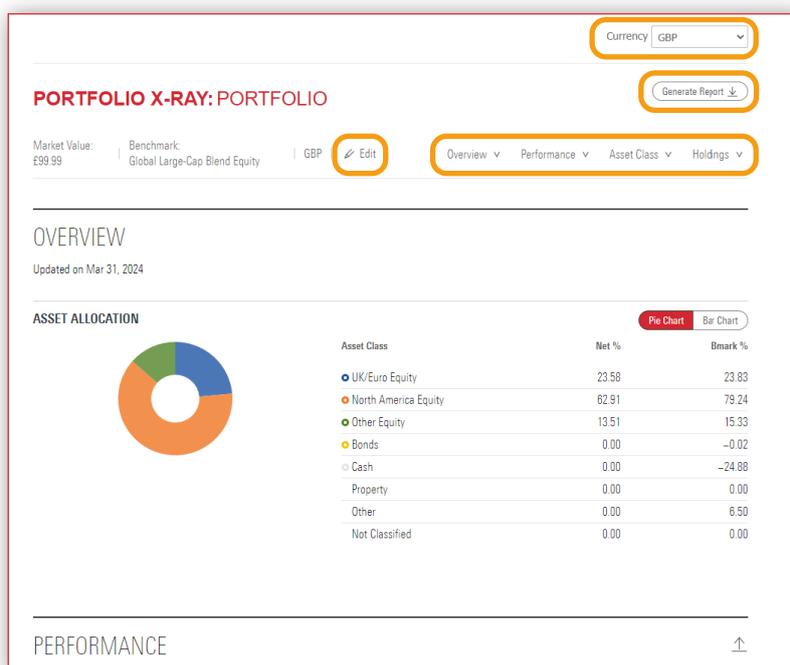
When the X-Ray report first opens it will be a general overview.

You will see options at the top. There are 2 key ones to be aware of. Firstly, you should be aware that the report defaults to the currency you select for the fund screener, so if your fund selection is in different currencies, you can choose to rebase the performance to a single currency using the currency drop down filter in the top right corner.

Secondly, you can change the allocation percentage to each fund selected. By default, it will equally weight each fund. Click on the Edit 'pencil' icon at the top of the screen. You have the option to change this to a monetary allocation if you prefer. Here, you can also change the Benchmark, if needed.

In this section you can also make amendments to the funds listed (for example, you decide to change to a different fund). To do this click on 'X', by the field, to remove a fund already selected and you can also add in a fund by searching with Fund name or ISIN.

| Asset Name | ISIN | Brand Name | Morningstar Category | RL360 Sector | Morningstar Rating™ | Morningstar ESG Risk Rating™ | Low Carbon | KIID Risk Rating |
|--|--------------|-------------------|--------------------------------|-----------------------|---------------------|------------------------------|------------|------------------|
| <input type="checkbox"/> AB Sustainable Global Thematic A Acc EUR | LU0252218267 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ⊕⊕⊕⊕⊕⊕ | ✓ | 6 |
| <input checked="" type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | LU0511384066 | AllianceBernstein | Other Equity | Responsible Investing | - | ⊕⊕⊕⊕⊕⊕ | ✓ | 6 |
| <input checked="" type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd | LU0511383332 | AllianceBernstein | Other Equity | Responsible Investing | - | ⊕⊕⊕⊕⊕⊕ | ✓ | 6 |
| <input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc | LU0592692320 | AllianceBernstein | Global Large-Cap Growth Equity | Responsible Investing | ★★ | ⊕⊕⊕⊕⊕⊕ | ✓ | 6 |



portfolioXRay: Portfolio | Reset | Cancel | Save & Close

Select Holdings

Amount | Weight | Units

| Holding | Amount |
|-------------------------------|---------|
| Total | 100.000 |
| Cash | |
| 1 AB Sustainable Glb The | 50.000 |
| 2 AB Sustainable Glb The | 50.000 |
| 3 Search by name, ISIN or tic | |

Select Benchmark

Global Large-Cap Blend Equity

Now you can examine some sections in more detail using the Performance, Asset Class and Holdings drop down options at the top of the Overview section. To print a detailed version of the

X-Ray with all these sections there is a **Generate Report** option at the top right of the screen.

IT'S DOWN TO YOU

We can't make any investment decisions for you, so why not take charge and start monitoring your funds today using our interactive product fund centres:

Plan owners

www.rl360.com/fundcentres

Advisers

www.rl360adviser.com/fundcentres

IMPORTANT NOTES

All underlying data in the fund centres is supplied by Morningstar® and RL360 Insurance Company Limited (RL360) cannot be held responsible for the accuracy of the information provided.

Performance tabs are calculated in fund currency and are not rebased. Performance statistics include the fund's own management charges, but excludes any RL360 product charges and are calculated in the asset currency, NAV to NAV, on a total return basis.

Some funds are priced in minor currency and some in major currency, for example GBX is used to represent 'pence' and GBP is used to represent 'pounds sterling'.

A Key Investor Information Document (KIID) 'risk rating' is generally only available for UCITS funds. The KIID is a fund specific document that provides key information about an investment fund, including investment objective, risk profile and its charges, in order to help potential investors assess whether it will meet their specific needs.

The fund factsheet available on most tabs will be a RL360 version based on Morningstar data, but you can view the fund managers factsheet, prospectus and KIID via the 'Documents' tab.

You can print a fund performance bulletin that contains cumulative, annualised and discrete returns for all funds, per product, in one booklet. This means the bulletin will contain many pages, so think before you print!

It is important to know that unit prices reflect the value of the underlying assets of the funds and so can go down as well as up. Past performance is not indicative of future performance. Where a fund invests in overseas securities, the unit prices may also rise and fall purely on account of exchange rate fluctuations.

RL360 is not responsible for, and will compensate plan owners in relation to, the performance of their underlying funds. For details of all charges that may affect the individual funds please refer to the specific fund manager's literature.

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YOUR FUTURE**
