



**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.



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. 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 (Rest of the World)
- Preference (Hong Kong)
- Kudos
- SPILA Funds (Rest of the World)
- SPILA Funds (Hong Kong)
- 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.

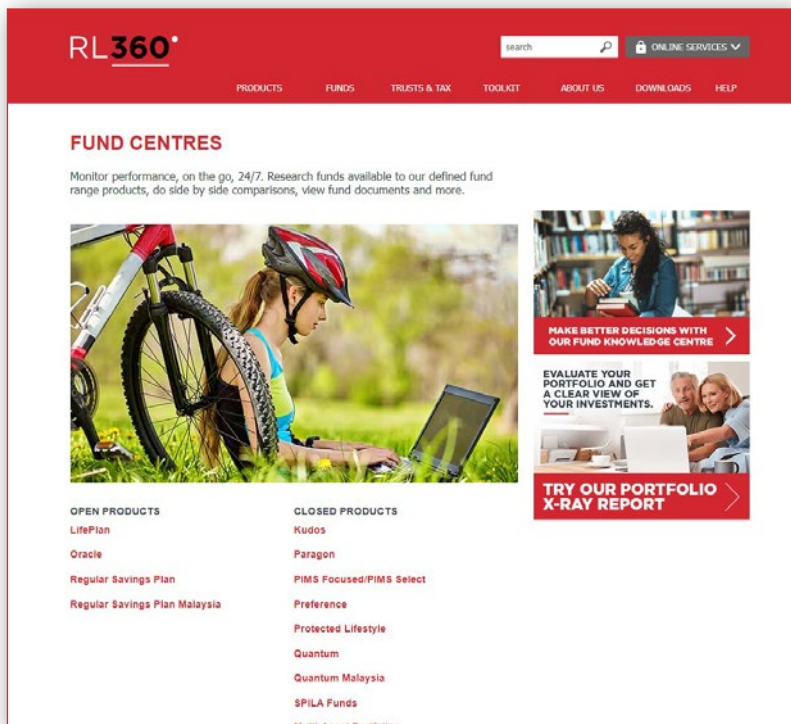
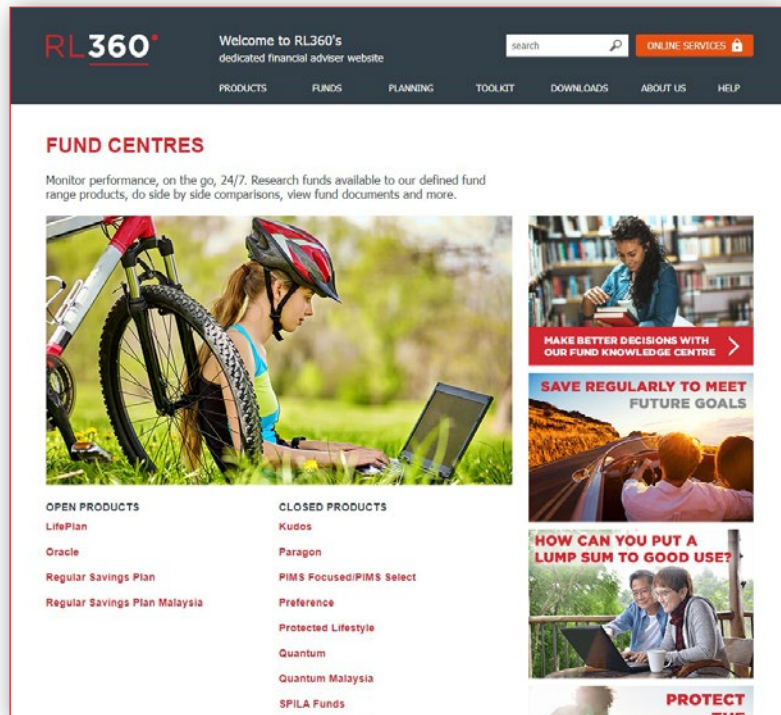
LET'S GET STARTED

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



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:

- General
- Cumulative performance
- Calendar performance
- Annualised performance
- Risk
- Ratios
- Fees

At the top of the screen is a **Currency** filter. When you first enter the fund centre, this will default to Local currency, which means all performance displays in each fund's base currency. You can select between 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 Fund Screener offers a quick filter option 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 name).

In addition, the Fund Screener has predefined fund filter tags, such as 'Top performers, Top Alpha, Top rated, Top ESG and Lowest fees', and Advanced filter option at the far right.

The funds relevant to the product are listed in the lower part of the screen and defaults to 10 per page. You can choose to display up to a maximum of 30 funds per page from the dropdown.

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.

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

Fund comparison

Review up to 10 funds side by side

Fund portfolio

See how a combination of funds work together as a portfolio

Fund watchlist

Save selected funds to a list

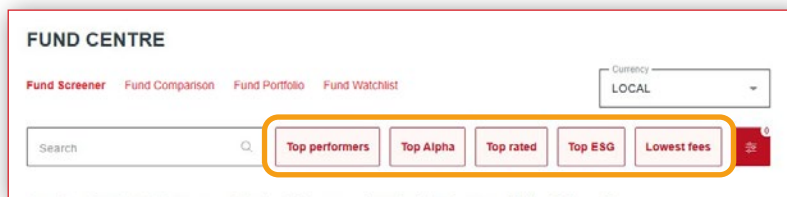
We'll look at the tools in more detail in the Demos section.



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.

FUND SELECTION: PREDEFINED FILTERS AND ADVANCED FILTERS



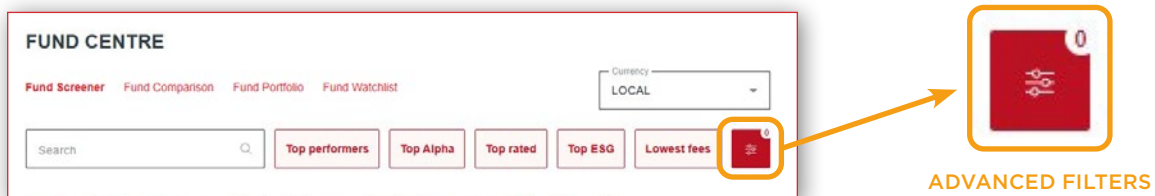
These predefined filter selections will deliver the following filters:

- **Top performers** - when you click on it, it shows all the funds ordered by their 3 year cumulative performance in descending order.
- **Top Alpha** - ranks funds by their alpha ratio over 3 years in descending order.
- **Top rated** - the funds ordered by their FE fundinfo Crown rating in descending order.
- **Top ESG** - it shows all the funds ordered by their SFDR score (9 high, 6 low) in descending order.
- **Lowest fees** - funds are ordered by the Ongoing charge in ascending order, showing funds with lowest fees first.

Note: Select the relevant tab to view the results.

ADVANCED FILTERS

On the right-hand side of the pre-defined search buttons is the '**Advanced filters**' icon. Advanced search filters will appear in a pop-up window which will be grouped in categories.



The Advanced filters allow you to narrow down your fund selection to those that fall within definable selections, such as performance, fees, risk and many others. The funds matching will change as you continue to make your choices.

ADVANCED FILTERS OPTIONS

Search

Top performers Top Alpha Top rated Top ESG Lowest fees

GENERAL X

General

Categories

Ratings

Performance

Risk

Ratios

ESG

Fees

Fund Management Group

Currency

Geographical area

Domicile

Fund size min (in millions)

Fund size max (in millions)

Fund history min (in years)

Remove General

Remove all

Apply filters

Section 'General'

- Fund Management Group
- Currency
- Geographical area
- Domicile
- Fund size
- Fund history

Section 'Categories'

- European Fund Classification (EFC) main category
- European Fund Classification (EFC) specific category
- RL360 Sector

Section 'Rating'

- FE fundinfo Crown Rating
- FE fundinfo Alpha Manager Rating

Section 'Performance'

- Cumulative performance for periods: YTD, 1M, 3M, 6M, 1Y, 3Y, 5Y & 10Y
- Calendar performances for the last 5 calendar year ends
- Annualized performances for 1Y, 3Y, 5Y and 10Y

Section 'Risk'

- Standard deviation for periods: 1Y, 3Y & 5Y

Section 'Ratios'

- Sharpe ratio for periods: 3 Y
- R2 for periods: 3 Y
- Beta for periods: 3 Y
- Alpha for periods: 3 Y

Section 'ESG'

- SFDR type - Article 6
- SFDR type - Article 8
- SFDR type - Article 9

Section 'Fees'

- Management Fee
- Ongoing Charges
- Performance Fee

GENERAL TAB

This provides you with some basic information, such as fund size, sector, FMG (Fund Management Group), currency and fund launch date, about each fund available.

You may need to use the scrollbar to the right to see all the available columns.

Name	FMG	FF: Fundinfo Category	RL360 sector	Currency	SFDR type	Fund size (M)
AB Sustainable Global Thematic Portfolio A Acc EUR Hgd LU0511383332	AllianceBernstein	Equity Global	Responsible Investing	EUR	9	1530.09
AB Sustainable Global Thematic Portfolio A Acc AUD Hgd LU0511384066	AllianceBernstein	Equity Global	Responsible Investing	AUD	9	1530.09
AB Sustainable Global Thematic Portfolio A Acc USD LU0509093393	AllianceBernstein	Equity Global	Responsible Investing	USD	9	1530.09
AB Sustainable Global Thematic Portfolio A Acc GBP LU05092692320	AllianceBernstein	Equity Global	Responsible Investing	GBP	9	1530.09
AB Sustainable Global Thematic A Acc EUR LU0252218267	AllianceBernstein	Equity Global	Responsible Investing	EUR	9	1530.09
abrdn Liquidity (Lux) EUR A2 Acc LU0909855873	Aberdeen Group plc	Low volatility NAV Money Market	Currency/Money Market	EUR	8	4156.31
abrdn Liquidity (Lux) GBP A2 Acc LU0049015760	Aberdeen Group plc	Low volatility NAV Money Market	Currency/Money Market	GBP	8	17375.05
abrdn Liquidity (Lux) USD A2 Acc LU0049014870	Aberdeen Group plc	Low volatility NAV Money Market	Currency/Money Market	USD	8	3337.13
Allianz GEM Equity High Dividend AT Acc EUR LU0293313325	Allianz Global Investors	Equity Emerging Market Global	Equity - Emerging Markets	EUR	6	403.38
Allianz Green Bond AT Acc EUR LU1542252181	Allianz Global Investors	Bond Aggregate LT EUR	Responsible Investing	EUR	-	420.41

SCROLL TO VIEW MORE

Name	YTD(%)	1M(%)	3M(%)	6M(%)	1Y(%)	3Y(%)	5Y(%)	10Y(%)
AB Sustainable Global Thematic Portfolio A Acc EUR Hgd LU0511383332	-2.1	-3.34	-3.37	-4.05	-1.62	9.18	-10.28	107
AB Sustainable Global Thematic Portfolio A Acc AUD Hgd LU0511384066	-1.88	-3.14	-2.94	-3.26	-0.68	11.02	-7.84	125
AB Sustainable Global Thematic Portfolio A Acc USD LU0509093393	-1.88	-3.19	-2.86	-2.9	0.47	16.35	0.66	161
AB Sustainable Global Thematic Portfolio A Acc GBP LU05092692320	-3.15	-5.14	-6.3	-3.74	-7.38	2.15	2.52	174
AB Sustainable Global Thematic A Acc EUR LU0252218267	-2.91	-5.43	-4.93	-4.75	-11.23	4.58	2.56	145
abrdn Liquidity (Lux) EUR A2 Acc LU0909855873	0.23	0.15	0.46	0.89	1.94	9.19	8.84	6.6
abrdn Liquidity (Lux) GBP A2 Acc LU0049015760	0.45	0.29	0.93	1.87	3.93	14.02	15.8	17
abrdn Liquidity (Lux) USD A2 Acc LU0049014870	0.42	0.26	0.88	1.86	3.94	14.58	16.97	24
Allianz GEM Equity High Dividend AT Acc EUR LU0293313325	9.97	2.67	10.52	18.55	21.43	55.3	43.65	195
Allianz Green Bond AT Acc EUR LU1542252181	1.03	0.63	0.7	0.93	1.76	8.34	-15.73	-

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 YTD (year to date) up to 10 years.

CALENDAR PERFORMANCE TAB

This is the cumulative performance but presented in five calendar years. It allows you to see how funds have performed for each calendar year over the last five years.

Name	2024(%)	2023(%)	2022(%)	2021(%)	2020(%)
AB Sustainable Global Thematic Portfolio A Acc EUR Hgd LU0511383332	2.83	3.13	11.74	-30.46	20.01
AB Sustainable Global Thematic Portfolio A Acc AUD Hgd LU0511384095	3.74	3.6	11.89	-30.06	20.48
AB Sustainable Global Thematic Portfolio A Acc USD LU05090963385	5.08	5.06	14.68	-27.87	21.38
AB Sustainable Global Thematic Portfolio A Acc GBP LU05092692329	-2.41	6.95	8.76	-19.22	22.68
AB Sustainable Global Thematic A Acc EUR LU0252218267	-7.36	11.95	11.21	-23.3	30.25
abrdn Liquidity (Lux) EUR A2 Acc LU0909065873	2.05	3.68	3.22	-0.07	-0.57
abrdn Liquidity (Lux) GBP A2 Acc LU09049015769	4.05	4.89	4.44	1.14	-0.02
abrdn Liquidity (Lux) USD A2 Acc LU09049014870	4.05	5.05	4.94	1.54	0.01

ANNUALISED PERFORMANCE TAB

This is effectively the cumulative performance of the fund converted into the average yearly growth, based on the last day's price.

Name	1Y(%)	3Y(%)	5Y(%)	10Y(%)
AB Sustainable Global Thematic Portfolio A Acc EUR Hgd LU0511383332	-1.62	2.98	-2.15	7.58
AB Sustainable Global Thematic Portfolio A Acc AUD Hgd LU0511384095	-0.68	3.55	-1.62	8.48
AB Sustainable Global Thematic Portfolio A Acc USD LU05090963385	0.47	5.19	0.13	10.11
AB Sustainable Global Thematic Portfolio A Acc GBP LU05092692329	-7.38	0.71	0.5	10.62
AB Sustainable Global Thematic A Acc EUR LU0252218267	-11.23	1.51	0.51	9.41
abrdn Liquidity (Lux) EUR A2 Acc LU0909065873	1.93	2.97	1.71	0.64
abrdn Liquidity (Lux) GBP A2 Acc LU09049015769	3.91	4.47	2.98	1.63
abrdn Liquidity (Lux) USD A2 Acc LU09049014870	3.91	4.47	2.98	1.63



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.

RISK TAB

Risk tab shows summarised risk information of the fund's standard deviation for 1 year, 3 years and 5 years, and synthetic risk and reward indicator – SRRRI information. Standard deviation measures how much an investment's return fluctuates around its average. SRRRI information shows fund's risk profile.

Name	Standard deviation 1Y(%)	Standard deviation 3Y(%)	Standard deviation 5Y(%)	SRRRI
AB Sustainable Global Thematic Portfolio A Acc EUR Hgd	12.10	13.51	17.50	6/7
AB Sustainable Global Thematic Portfolio A Acc AUD Hgd	12.10	13.50	17.46	6/7
AB Sustainable Global Thematic Portfolio A Acc USD	12.16	13.57	17.52	6/7
AB Sustainable Global Thematic Portfolio A Acc GBP	14.04	11.78	14.41	6/7
AB Sustainable Global Thematic A Acc EUR	14.07	12.29	15.79	6/7
abrdn Liquidity (Lux) EUR A2 Acc	0.08	0.24	0.51	1/7
abrdn Liquidity (Lux) GBP A2 Acc	0.07	0.18	0.58	2/7

Name	Sharpe 3Y	R2 3Y	Beta 3Y	Alpha 3Y(%)
AB Sustainable Global Thematic Portfolio A Acc EUR Hgd	0.03	0.55	1.06	-8.59
AB Sustainable Global Thematic Portfolio A Acc AUD Hgd	0.07	0.57	1.07	-5.21
AB Sustainable Global Thematic Portfolio A Acc USD	0.2	0.56	1.07	-4.63
AB Sustainable Global Thematic Portfolio A Acc GBP	-	0.85	1.15	-8.87
AB Sustainable Global Thematic A Acc EUR	-	0.81	1.17	-8.46
abrdn Liquidity (Lux) EUR A2 Acc	-	0.64	0.56	1.45
abrdn Liquidity (Lux) GBP A2 Acc	5.5	0.75	1.05	0.60

RATIOS TAB

This tab shows Sharpe, R2, Beta and Alpha information for the 3 year period.

Sharpe ratio compares an investment's return with its risk.

Beta ratio is an indicator of a fund's price volatility or the level of risk relative to the broader market.

Alpha is a measure of a fund's performance that indicates its ability to generate returns in excess of its benchmark.

FEES TAB

This tab provides Management Fee, Ongoing Charges and Performance Fee information.

Name	Management fee(%)	Ongoing Charges(%)	Performance fee max(%)
AB Sustainable Global Thematic Portfolio A Acc EUR Hgd	1.70	1.91	0.00
AB Sustainable Global Thematic Portfolio A Acc AUD Hgd	1.70	1.91	0.00
AB Sustainable Global Thematic Portfolio A Acc USD	1.70	1.91	0.00
AB Sustainable Global Thematic Portfolio A Acc GBP	1.70	1.91	0.00
AB Sustainable Global Thematic A Acc EUR	1.70	1.91	0.00
abrdn Liquidity (Lux) EUR A2 Acc	0.25	0.28	0.00
abrdn Liquidity (Lux) GBP A2 Acc	0.50	0.43	0.00
abrdn Liquidity (Lux) USD A2 Acc	0.50	0.44	0.00
Allianz GEM Equity High Dividend AT Acc EUR	0.00	2.30	0.00

FUND FACTSHEET

An interactive fund factsheet is accessible by clicking on the fund name and ISIN from the Fund Screener. The fund factsheet provides a comprehensive summary and a quick overview of key details including performance, investment objective, fees and asset allocation details. The information is displayed on different tabs which will contain overview, performance, risk and fees details.

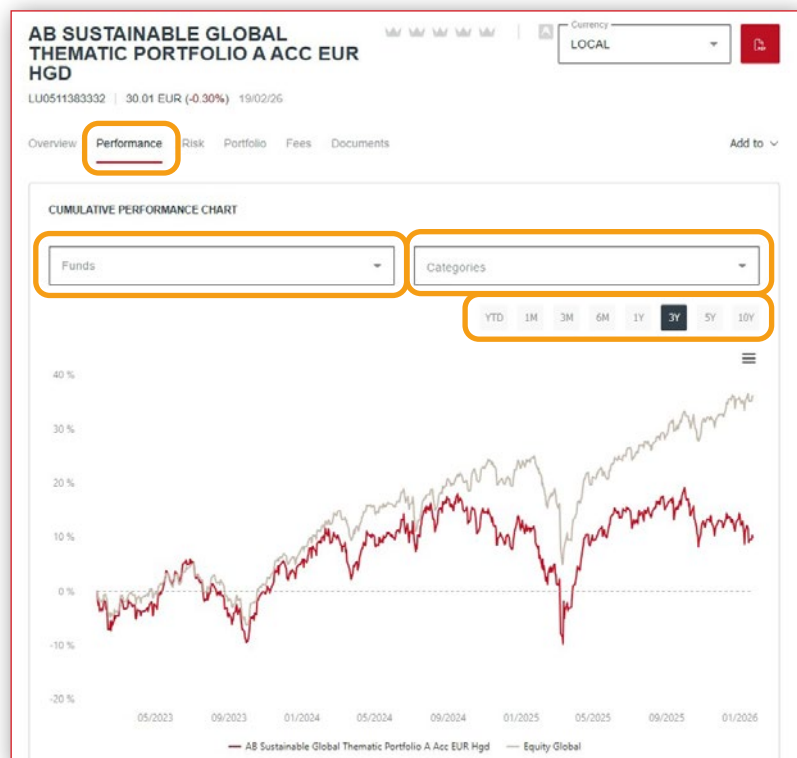
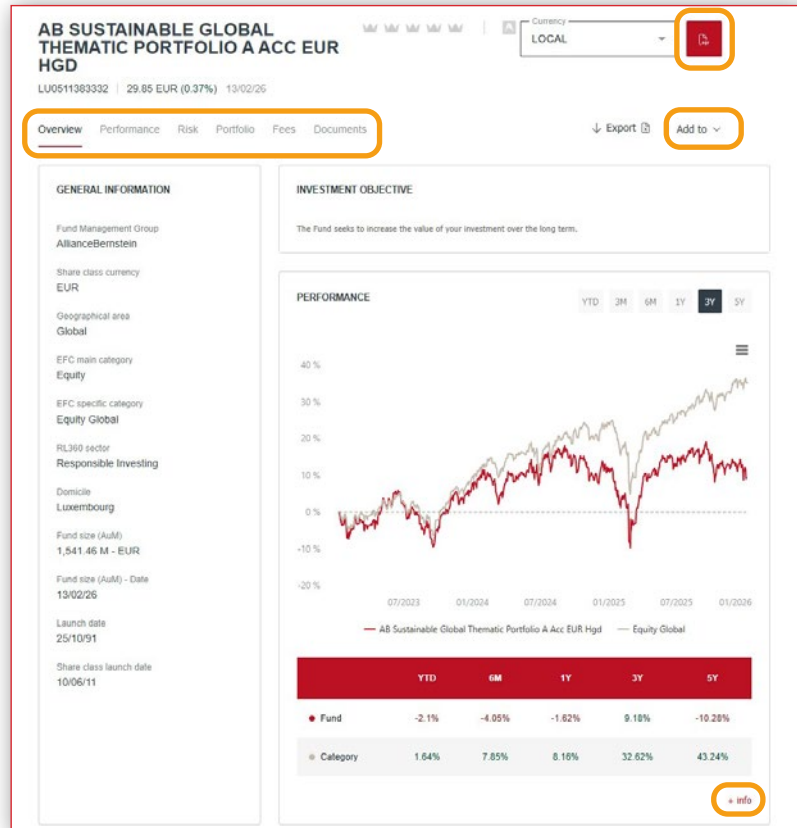
You can produce a PDF version of the fund factsheet by clicking on the PDF icon at the top right. Some of the information is based on the latest data available as opposed to last month end. You can add to watchlist or add to comparison from the dropdown provided.

The fund factsheet has a number of expandable sections which you can access by clicking on **+info** for more focused detail on the fund.

The performance chart is interactive and allows you to select different performance periods. You can add additional funds available in the product range from the **'Funds'** dropdown menu.

You also have the option to add up to four additional categories.

PDF VERSION



FUND COMPARISON

As well as comparing funds against others using the Fund Screener and the various performance tabs, there is also a specific Fund Comparison tool which allows you to view up to 10 funds, providing a side by side comparison of;

- General information and fund objectives
- Performance stats
- Volatility and risk ratios
- Asset allocation details
- Geographical weightings
- Stock sector weightings
- Top 10 Holdings
- Fees and documents

Name	1Y(%)	3Y(%)	5Y(%)	10Y(%)
M&G Optimal Income A Acc GBP	7.83	6.66	2.61	3.76
Artemis Monthly Distribution R Acc GBP	25.55	15.66	10.65	8.03
Schroder Sterling Corporate Bond A Acc GBP	7.49	6.72	0.45	4.58
Fidelity UK Smaller Companies A Acc GBP	14.34	6.87	6.87	9.24
Invesco UK Opportunities (UK) Acc GBP	27.77	13.4	15.66	10.8
Invesco China Equity (UK) Acc GBP	13.4	2.82	-6.2	7.48
SVS RM Defensive Capital B Acc GBP	17.36	7.21	5.31	5.3
Janus Henderson Global Responsible Managed A Acc GBP	5.09	6.61	4.46	8.53
CT European Smaller Companies R Acc GBP	11.15	4.24	-0.04	8.17
AB Sustainable Global Thematic Portfolio A Acc EUR Hed	2.84	2.27	-2.14	0.78

Compare up to 10 funds	M&G Optimal Income A Acc GBP	Invesco UK Opportunities (UK) Acc GBP	CT European Smaller Companies R Acc GBP	Artemis Monthly Distribution R Acc GBP
Fund Management Group	M&G Investments	Invesco	Columbia Threadneedle Investments	Artemis
Share class currency	GBP	GBP	GBP	GBP
Geographical area	Global	United Kingdom	Europe Ex UK	Global
EFC main category	Bond	Equity	Equity	Multi-Asset
EFC specific category	Flexible Bond GBP	Equity United Kingdom	Equity Europe Ex UK Small Cap	Multi-Asset Global Balanced
RL360 sector	Global Managed	Equity - UK	Equity - Europe excluding UK	Global Managed
Domicile	UK	UK	UK	UK
Fund size (AuM)	1,303.19 M - GBP	1,993.87 M - GBP	196.90 M - GBP	1,690.77 M - GBP
Fund size AuM - Date	31/12/25	31/01/26	31/01/26	13/02/26
Fund launch date	08/12/06	12/06/07	14/11/97	21/05/12

Simply tick up to 10 funds from the Fund Screener and then select 'Add to Comparison' from the 'Add to' dropdown list or from the ellipsis '...' at the end of the fund row. Alternatively, click on the 'Fund Comparison' at the top of the screen and add funds to see fund information side by side.



SCROLL RIGHT TO VIEW MORE

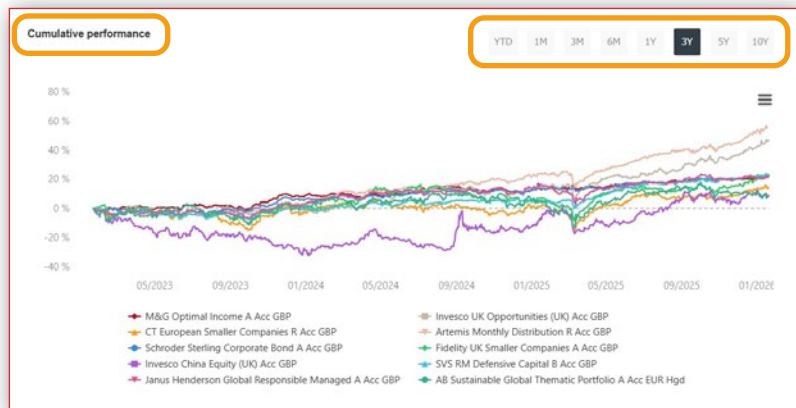
The 'Add fund' option allows you to add funds available to the product and you can remove funds by clicking on '...' next to the fund name and then clicking on 'X Remove'.

SCROLL DOWN TO VIEW MORE

Performance chart

The performance chart is interactive. Within chart settings you have the option to select different time periods.

You can rebase the chart performance to a different currency (select the currency you want from the **'Currency'** drop down at the top of the page).



Documents

View or download the fund(s) documents in English or Spanish and Portuguese (where available):

- Prospectus
- KIID
- Factsheet
- Annual report.

Documents			
Prospectus			
KIID			
Factsheet			
Annual report			



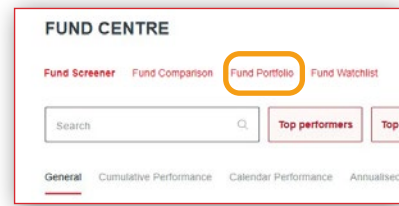
If you have selected funds in different currencies, the performance data will be rebased to the currency you chose from the Fund Screener or remain in local currency if no currency is specified. However, you have the option to change the currency from at the top of the Fund Comparison screen.

FUND PORTFOLIO

Whereas the Fund Screener allows you to see how individual funds are performing, the 'Fund Portfolio' tool allows you to get a better understanding of how a selection of funds perform as a combined portfolio holding. This is an effective way to assess how different fund combinations work together and whether they provide you with enough balance and diversity across the underlying holdings.

Accessible from the Fund Screener, you can select up to 10 funds and apply equal or different allocations to each of the funds for the report.

The Fund Portfolio report output will show you the aggregate exposure of the selected funds as a portfolio covering asset allocation, regional coverage, sector diversity, risk-return metrics, and top 10 holdings. You can examine the details online or generate a summary PDF to save.



RL360[®] Fund Portfolio
Valuation currency: LOCAL

RL360[®] Fund Portfolio
Valuation currency: LOCAL

RL360[®] Fund Portfolio
Valuation currency: LOCAL

RL360[®] Fund Portfolio
Valuation currency: LOCAL

RL360[®] Fund Portfolio
Valuation currency: LOCAL

holding	% portfolio weight
APPLE INC.	2.73%
NVIDIA CORPORATION	2.48%
TAIWAN SEMICONDUCTOR MANUFACTURING COMPANY LIMITED	2.08%
WASTE MANAGEMENT ⁴⁴ . INC.	1.9%
COMPANHIA DE SANEAMENTO BASICO DO ESTADO DE SAO PAULO - SABESP	1.87%
NEXTERA ENERGYS ⁴⁴ . INC.	1.85%
MICROSOFT CORPORATION	1.66%
ALPHABET INC.	1.6%
VISA INC.	1.55%
HALMA PUBLIC LIMITED COMPANY	1.49%

LET'S TAKE A LOOK AT SOME DEMOS

HOW TO FIND A FUND WITH AN ISIN OR NAME

If you know the ISIN or name and just want to go straight to that fund, simply type or paste the name or ISIN into the 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 name or refresh the page.

The screenshot shows the 'Fund Screener' interface. At the top, there are tabs for 'Fund Screener', 'Fund Comparison', 'Fund Portfolio', and 'Fund Watchlist'. A search bar contains the text 'pictet'. To the right of the search bar are buttons for 'Top performers', 'Top Alpha', 'Top rated', 'Top ESG', and 'Lowest fees'. Below the search bar, there are tabs for 'General', 'Cumulative Performance', 'Calendar Performance', 'Annualised Performance', 'Risk', 'Ratios', and 'Fees'. A notification '13 results found' is displayed. Below this is a table with columns: Name, Management fee(%), Ongoing Charges(%), and Performance fee max(%). The table lists several funds, including 'Pictet Global Environmental Opportunities P Acc CHF', 'Pictet Global Environmental Opportunities P Acc EUR', 'Pictet Global Environmental Opportunities P Acc USD', 'Pictet Premium Brands P Acc USD', 'Pictet Premium Brands P Acc EUR', and 'Pictet Short Term Money Market R Acc JPY'.

SHOWS NUMBER OF FILTERS APPLIED

ADVANCED FILTERS: SEARCH FOR A FUND BY A SPECIFIC FUND MANAGEMENT GROUP

In the 'General' section of the Advanced filters window click on the 'Fund Management Group' dropdown and simply make your selection from the list and click on 'Apply filters'. All funds from that Fund Management Group will be selected.

To remove the filter(s), click on 'Remove General' or 'Remove all' it will clear all the filter(s).

You can do the same in the other sections, for example if you want to search for funds by specific ratings, performance or fees. The filters you apply in one section will stay on if you move to another section and apply additional filters.

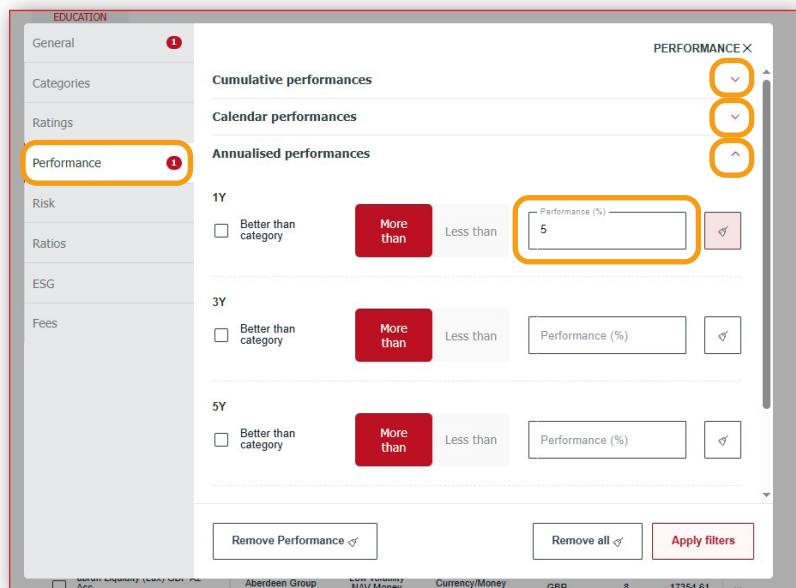
The screenshot shows the 'Advanced Filters' window. The 'General' section is active. A dropdown menu for 'Fund Management Group' is set to 'BlackRock'. Other filters include 'Currency', 'Geographical area', 'Domicile', 'Fund size min (in millions)', 'Fund size max (in millions)', and 'Fund history min (in years)'. At the bottom, there are buttons for 'Remove General', 'Remove all', and 'Apply filters'. A red circle with the number '1' is placed over the 'Fund Management Group' dropdown, and an arrow points to it from the text above. The 'Apply filters' button is also circled in red.

ADVANCED FILTERS: PERFORMANCE

The Advanced filters allow you to narrow down your fund selection to those that fit within a certain performance range. To access this, click on the Advanced filters icon and select the Performance section.

From the choices, Cumulative, Calendar and Annualised performances click on the ones you want. The funds filtering will change as you continue to make your choices.

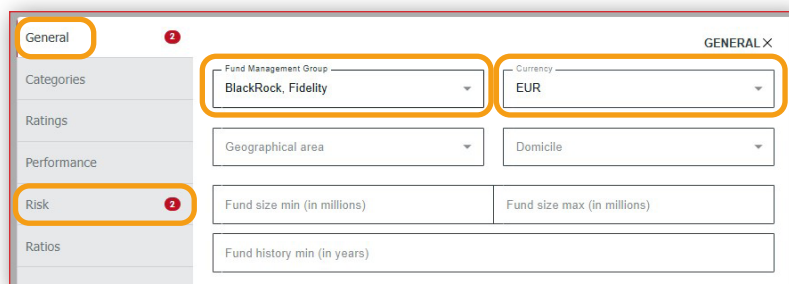
For all these performances and periods the user will be able to search by Better than category and More than/Less than (a figure you input). Each performance section can be collapsed or expanded.



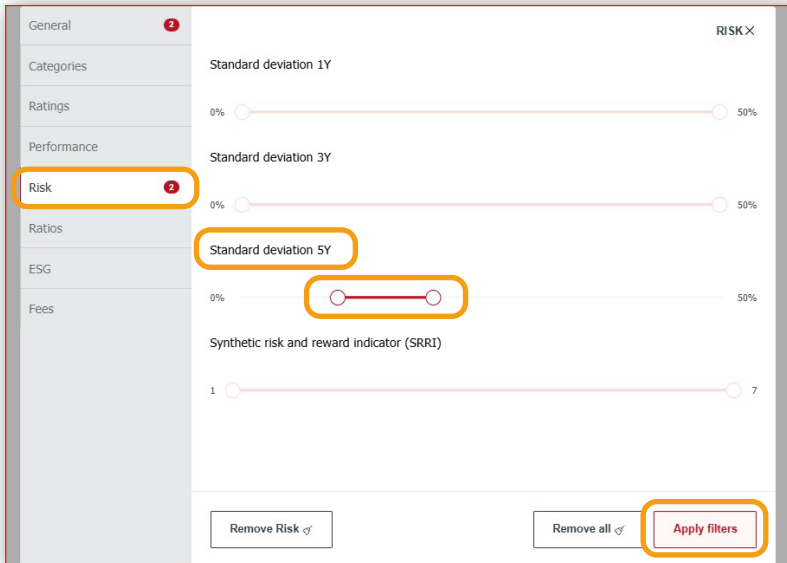
Name	1Y(%)	3Y(%)	5Y(%)	10Y(%)
<input type="checkbox"/> Pictet Global Environmental Opportunit P Acc USD LU0593632262	11.37	8.65	1.97	10.41
<input type="checkbox"/> Pictet Water P Acc USD (Fund Key A) LU0255980327	8.61	8.47	5.05	9.2
<input type="checkbox"/> Pictet CH Physical Gold P Inc USD CH0104850497	69.04	39.05	22.14	14.78
<input type="checkbox"/> Pictet CH Physical Gold P Inc CHF CH0104851016	44.97	30.7	18.56	11.95
<input type="checkbox"/> Pictet CH Physical Gold P Inc EUR CH0104850968	49.91	34.23	22.64	14.1

Example

In this example the user is in the Regular Savings Plan fund centre. They want to look at what BlackRock and Fidelity funds are available in EUR with a standard deviation 5Y rating between 10% and 20%. They select BlackRock and Fidelity in the Fund Management Group filter, choose EUR in the Currency filter followed by a click on 'Apply filters', and from the Risk tab they choose standard deviation 5Y between 10% to 20% by using the slider.

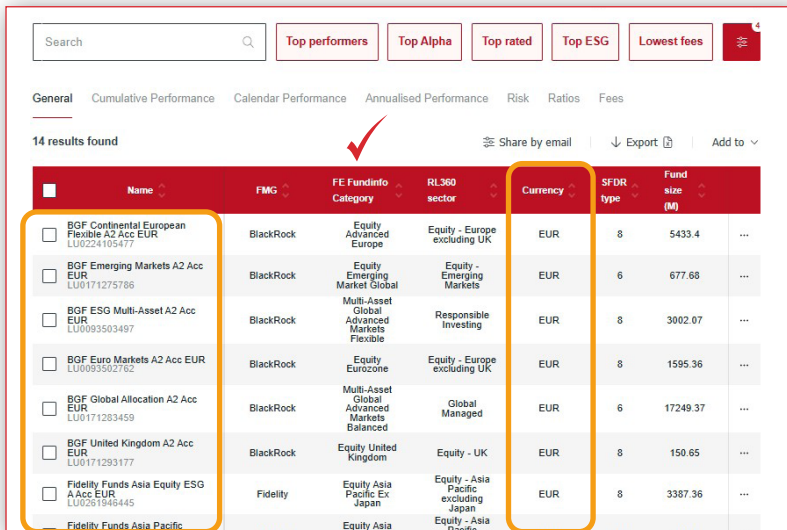


Example continued



If there are any available funds in the product these will display in the Fund Screener once **'Apply filters'** is selected. The user ticks the ones they want and Add to Watchlist.

They then click on Fund Watchlist to see the selected funds.



CREATE A FUND WATCHLIST

The fund centre allows you to create a watchlist (in other words 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, click on the **'Add to'** dropdown and choose **'Add to watchlist'**. Also, you can access **'Add to watchlist'** from the ellipsis **'...'** at the end of the fund row.

Once you have your chosen list you can view it by clicking on the Fund Watchlist at the top of the Fund Screener. From here you can now analyse the performance by clicking between the different performance tabs. Please note that there is no facility to save the watchlist, however, you can export the list to Excel.

You can also remove funds from the watchlist by selecting the ones you want to remove by selecting 'Remove from watchlist' option from the 'Add to/Remove' dropdown or from the ellipsis '...' at the end of the fund row.

FUND CENTRE

Fund Screener Fund Comparison Fund Portfolio **Fund Watchlist** Currency: USD

Search [] Top performers Top Alpha Top rated Top ESG Lowest fees

General Cumulative Performance Calendar Performance Annualised Performance Risk Ratios Fees

329 results found Share by email Export

Name	FMG	FE Fundinfo Category	RL360 sector	Currency	SFDR type	Fund size	...
<input checked="" type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd LU0911383332	AllianceBernstein	Equity Global	Responsible Investing	EUR	9	154	...
<input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc AUD Hgd LU0511384066	AllianceBernstein	Equity Global	Responsible Investing	AUD	9	1541.46	...
<input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc USD LU0606061300	AllianceBernstein	Equity Global	Responsible Investing	USD	9	1541.46	...
<input checked="" type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc GBP LU0920000300	AllianceBernstein	Equity Global	Responsible Investing	GBP	9	1541.46	...
<input checked="" type="checkbox"/> AB Sustainable Global Thematic A Acc EUR LU0920210267	AllianceBernstein	Equity Global	Responsible Investing	EUR	9	1541.46	...
<input type="checkbox"/> abrdn Liquidity (Lux) EUR A2 Acc LU0909085873	Aberdeen Group plc	Low volatility NAV Money Market EUR	Currency/Money Market	EUR	8	4165.81	...

Add to/Remove dropdown: Add to watchlist, Add to comparison, Add to portfolio

Ellipsis '...' highlighted with a red box and arrow.

FUND CENTRE

Fund Screener Fund Comparison Fund Portfolio **Fund Watchlist** Currency: LOCAL

General Cumulative Performance Calendar Performance Annualised Performance Risk Ratios Fees

5 results found Export Add to/Remove

Name	FMG	FE Fundinfo Category	RL360 sector	Currency	SFDR type	Fund size	...
<input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd LU0911383332	AllianceBernstein	Equity Global	Responsible Investing	EUR	9	154	...
<input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc GBP LU0592692320	AllianceBernstein	Equity Global	Responsible Investing	GBP	9	1530.09	...
<input type="checkbox"/> AB Sustainable Global Thematic A Acc EUR LU0920210267	AllianceBernstein	Equity Global	Responsible Investing	EUR	9	1530.09	...
<input type="checkbox"/> abrdn Liquidity (Lux) GBP A2 Acc LU0048015760	Aberdeen Group plc	Low volatility NAV Money Market GBP	Currency/Money Market	GBP	8	17375.05	...
<input type="checkbox"/> abrdn Liquidity (Lux) USD A2 Acc LU0048014870	Aberdeen Group plc	Low volatility NAV Money Market USD	Currency/Money Market	USD	8	3337.13	...

Export Add to/Remove dropdown: Remove from watchlist, Add to comparison, Add to portfolio

You can do any combination of filtering in order to create your watchlist. For example, you might want only USD funds, or funds just from a certain Fund Management Group. So select these filters in order to narrow down quickly to these funds. Tick the ones you want and add them to your Watchlist.

CREATE A FUND PORTFOLIO REPORT

You first start by selecting up to a maximum of 10 funds that you want to include in your portfolio. You can do this in a number of ways. The most straightforward ways are to either:

FUND CENTRE

Fund Screener Fund Comparison **Fund Portfolio** Fund Watchlist Currency: LOCAL

Search [] Top performers Top Alpha Top rated Top ESG Lowest fees

General Cumulative Performance Calendar Performance Annualised Performance Risk Ratios Fees

- Click into 'Fund Portfolio' from the Fund Screener. This will take you into an 'Asset Weighting' pop up screen. In here you can select the required funds from the 'Funds' drop-down filter; or
- Create a watchlist of funds, tick them, select 'Add to portfolio' from the 'Add to/Remove' dropdown list. This will then take you into the 'Asset Weighting' pop-up window.

However, you can also:

- From the Fund Screener, tick your required funds per page view. Once you have ticked the funds on a page, select **'Add to portfolio'** from the **'Add to'** dropdown list. This will then take you into the **'Asset Weighting'** pop-up window where you can add any additional funds; or
- You can start by selecting a single fund by clicking on the ellipsis '...' at the end of the fund row. Once you do this it will take you into the **'Asset Weighting'** pop-up window where you can then add additional funds.

The screenshot shows the 'Fund Screener' interface with the following table of results:

Name	FMG	FE FundInfo Category	RI_360 sector	Currency	SFDR type	Fund size (M)
<input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR Hgd LU0511983332	AllianceBernstein	Equity Global	Responsible Investing	EUR	9	1414.15
<input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc EUR LU025218267	AllianceBernstein	Equity Global	Responsible Investing	EUR	9	1414.15
<input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc AUD Hgd LU0511984090	AllianceBernstein	Equity Global	Responsible Investing	AUD	9	1414.15
<input checked="" type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc GBP LU0592692320	AllianceBernstein	Equity Global	Responsible Investing	GBP	9	1414.15
<input type="checkbox"/> AB Sustainable Global Thematic Portfolio A Acc USD LU0099063385	AllianceBernstein	Equity Global	Responsible Investing	USD	9	1414.15
<input type="checkbox"/> abrdn Liquidity (Lux) EUR A2 Acc LU0090865873	Aberdeen Group plc	Low volatility NAV Money Market EUR	Currency/Money Market	EUR	8	4110.38
<input type="checkbox"/> abrdn Liquidity (Lux) GBP A2 Acc LU0049015760	Aberdeen Group plc	Low volatility NAV Money Market GBP	Currency/Money Market	GBP	8	17798.18
<input checked="" type="checkbox"/> abrdn Liquidity (Lux) USD A2 Acc LU0049014870	Aberdeen Group plc	Low volatility NAV Money Market USD	Currency/Money Market	USD	8	3444.51

Whichever way you choose, once you are in the **'Asset Weighting'** pop-up window the next step is to enter either a percentage weighting to each fund or a monetary amount. Toggle between **'Percentage'** and **'Amount'** at the top left of the window to choose your option.

If selecting Percentage, you have the option to click on **'Distribute weights automatically'** to apply an even allocation across the funds, or you can choose to enter the percentages manually, especially if you wish to allocate different weightings per fund. Percentages must add up to 100%.

If you choose **'Amount'** in the cell next to this, you can add a monetary value and choose **'Auto distribute'** to evenly split that value across the funds. Alternatively, you can simply enter your own values manually into each of the boxes if you want to allocate different values to different funds.

The 'ASSET WEIGHTING' window shows the following details:

- Tab: **Percentage** (highlighted)
- Option: **Distribute weights automatically**
- Selected Fund: **AB Sustainable Global Thematic Portfolio A Acc GBP, abrdn Liquidity (Lux) USD A2 Acc**
- Table:

Product	Weight
Total	100.00%
AB SICAV I - Sustainable Global Thematic Portfolio LU0592692320	60.00 %
abrdn Liquidity Fund (Lux) - US Dollar Fund LU0049014870	40.00 %

Buttons: **Cancel**, **Add to portfolio** (highlighted)

If you have not added your maximum 10 funds at this point, you can still choose to add another fund by searching by Fund name or ISIN in the **'Fund'** drop down filter, but if you add a new fund you will need to readjust your weightings depending on whether you are using percentages or amount. Ensure you do this before proceeding to the next step.

To remove a fund from your selection, simply click on the delete icon on the relevant fund. Again, you will need to readjust your weightings accordingly.

Once you have your finalised fund list and the required allocations assigned, click on **'Add to portfolio'** to view the report.

Now you can examine cumulative and calendar performance, a risk-return map, asset, sector, and geographical allocation breakdowns, along with top 10 holdings. Note that the report defaults to the currency as selected on the Fund screener, however, you can choose to change this to any currency you wish in the drop-down filter in the top right corner.

At this stage, if you want to go back and make any adjustments



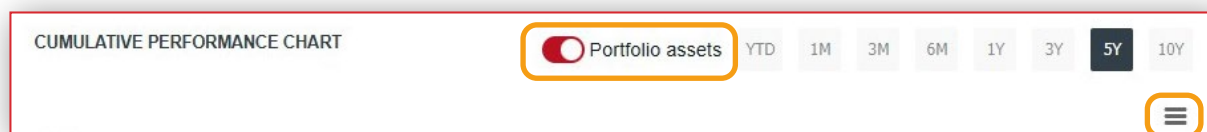
to the funds in the portfolio, you can click on the **Edit 'pencil'** icon at the top of the screen to re-open the Asset Weighting window where you can change your fund selection and/or weightings.

There are various elements that are interactive within the report that allow you to change the default display settings. This includes the Cumulative performance chart where you can change to display the charted performance to a different time period. In the Cumulative performance and Calendar performance sections there is an option to view the performance of the individual funds as well as the portfolio by toggling the **'Portfolio assets'** button.

In the **'Risk-return map'** you can choose what you want to chart. The standard default displays Standard Deviation and Performance of the portfolio, but these are fully changeable, including changing the chart to display the values over a 1, 3 or 5 year time period. You can view these metrics for the individual funds as well as the portfolio by using the **'Portfolio assets'** toggle button.

In the **'Breakdowns'** section you can switch between viewing the Asset Allocation or the Sector Allocation of the portfolio.

Additionally, you can use the **'hamburger'** icon wherever it appears throughout the screen to view the data of that section in full screen or choose to export the values to csv or excel.



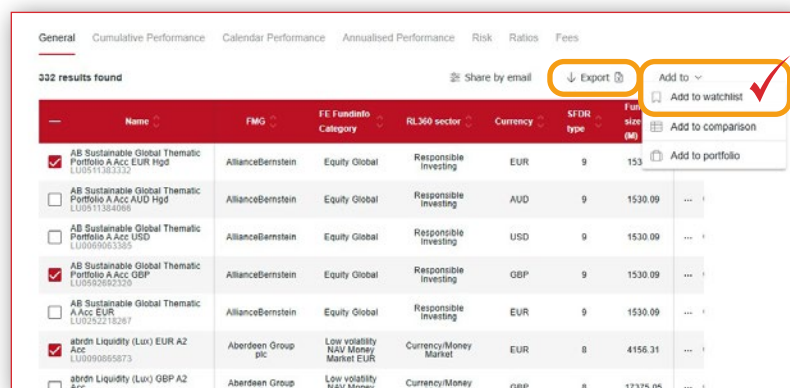
Printing the report to pdf

At the top of the screen by the Edit pencil icon, you can select the **'PDF icon'** to print the report to pdf. The output will be based on any of the interchangeable selections you made for the above-mentioned options.

EXPORT DATA TO EXCEL

The **'Export'** feature allows you to download your research from the Fund Screener directly into an Excel spreadsheet. This export includes all data fields across every tab and column in the Fund Screener, providing a comprehensive dataset regardless of your current view.

If no filters are applied for fund selection, it will export the entire product fund range. You can also export a specific selection by adding funds to your watchlist and then using the Export option from there.



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 Allfunds® and RL360 Insurance Company Limited (RL360) cannot be held responsible for the accuracy of the information provided.

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 Allfunds® data, but you can view the fund managers factsheet, prospectus and KIID via the 'Documents' tab on Fund Factsheet.

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 not 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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