

### PERFORMANCE DATA AS AT 28 FEBRUARY 2026

This booklet contains a number of different performance measures and time periods to help you assess the fund range. Included in the booklet you will find:

#### Cumulative Performance

this shows you the percentage increase or decrease in a fund's performance over a specified time frame. We show time periods of 1 month all the way to 10 years.

#### Annualised Performance

this is effectively the cumulative performance of the fund converted into the average yearly growth. For example, if a fund has achieved 23.58% growth over the last 3 years, annualised performance will show 7.31% over the same period. This means the fund has effectively achieved a growth of 7.31% each year for the last 3 years.

#### Discrete Performance

this is the cumulative performance but presented in 5 discrete 12 monthly periods, normally on a rolling quarterly basis and calendar year. It allows you to see how the fund has performed for each individual year over the last 5 years.

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

### IMPORTANT

- Performance statistics include the fund's own management charges, but excludes any RL360 product charges and are calculated in the asset currency, nav to nav, on a total return basis.
- Where no performance data is available a hyphen (-) will be shown.

### RISK RATING

Ratings range between 1 and 5. 1 = lower risk, potentially lower reward, 5 = higher risk, potentially higher reward. For full details of the ratings for each fund and the methodology used please refer to the Scottish Provident International Funds Investment Fund Guide.

### FUND KEY

**A:** Closed to new investors and switches in.

**B:** Suspended to all trading. Please refer to the Fund Updates section of our website.

**C:** Not available for new premiums or switches in from Hong Kong Onshore designated policyholders.

**D:** Not available for new premiums or switches in from Hong Kong Offshore designated policyholders.

**E:** A bid/offer spread of 7% applies to new premium payments.

**F:** The Managed Funds Series 1 are not available to Technology Bond and International Investment Portfolio policies.

**G:** The Managed Funds Series 2 are only available to Technology Bond and International Investment Portfolio policies.

**H:** The Global Technology Series 2 fund is only available to the Technology Bond.

**I:** The Euro, Sterling and Dollar Deposit Funds are not available to Stratum.

**J:** The High Yield Bond Fund is not available to International Investors Choice.

**R:** Fund is pending removal from the range due to a fund manager driven event or an internal sector review. Please refer to the Fund Updates section of our website.

### CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the range up until 28 February 2026. For example the 1yr % figure is the percentage growth between 1 March 2025 and 28 February 2026.

Name	Currency	Fund Key	Risk Rating	ISIN	Inception Date	Cumulative Performance						
						1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
<b>Currency/Money Market</b>												
Dollar Deposit	USD	C, D, E, I	1	GB0004022207	16/09/1991	0.26	0.74	1.54	3.36	12.51	14.40	17.43
Euro Deposit	EUR	C, D, E, I	1	GB0004022314	16/09/1991	0.05	0.21	0.47	1.16	7.09	6.32	5.50
Sterling Deposit	GBP	C, D, E, I	1	GB0004022199	16/09/1991	0.19	0.70	1.44	3.17	11.85	13.06	14.05
<b>Equity - Asia Pacific excluding Japan</b>												
Far East ex Japan	USD	C, D, E	5	GB0007825465	02/10/1995	5.05	18.22	22.52	43.74	77.80	42.54	180.44
<b>Equity - Emerging Markets</b>												
Global Emerging Markets	USD	C, D, E	5	GB0004437355	03/08/1998	4.61	17.84	28.08	45.13	46.33	-5.68	101.44
<b>Equity - Europe excluding UK</b>												
European Equity	EUR	C, D, E	4	GB0004020599	06/09/1991	-0.88	6.34	7.23	4.84	25.65	31.76	112.32
<b>Equity - Global</b>												
Global Growth	GBP	C, D, E	4	GB0004022421	09/08/1991	-1.16	-5.13	-1.85	-6.93	10.97	17.30	76.23
World Equity	USD	C, D, E	4	GB0004020938	16/09/1991	-0.73	1.54	2.51	5.28	22.68	18.42	66.02
<b>Equity - North America</b>												
North American Equity	USD	C, D, E	4	GB0004020714	16/09/1991	-5.78	-5.62	-6.12	2.34	32.39	31.13	127.54
<b>Equity - Single Country</b>												
China Opportunities	USD	C, D, E	5	GB0007823643	02/10/1995	-1.42	8.88	14.98	34.57	21.16	-33.10	33.94
India	USD	C, D, E	5	GB0007824385	02/10/1995	0.75	-7.37	-5.95	2.80	22.45	10.39	58.11
Japan Growth	USD	C, D, E	4	GB0007844128	02/01/1996	9.64	12.09	16.32	42.11	83.13	22.75	140.55
<b>Equity - UK</b>												
UK Equity	GBP	C, D, E	4	GB0004020821	16/09/1991	6.13	11.82	20.74	29.98	51.59	90.20	109.28
UK Mid Cap Fund	GBP	C, D, E	4	GB0007844565	02/01/1996	0.53	3.53	7.67	12.40	15.82	-28.22	5.58
<b>Fixed Interest - Europe</b>												
European Bond	EUR	C, D, E	2	GB0004021019	16/09/1991	0.90	0.81	1.73	1.14	10.00	-11.89	-6.08
<b>Fixed Interest - Global</b>												
High Yield Bond	GBP	C, D, E, J	3	GB0004805619	05/11/1998	0.37	1.95	2.34	5.38	23.34	15.75	42.50
World Bond	USD	C, D, E	2	GB0004021456	16/09/1991	1.14	2.23	2.43	6.89	6.11	-13.14	-4.38

### CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the range up until 28 February 2026. For example the 1yr % figure is the percentage growth between 1 March 2025 and 28 February 2026.

Name	Currency	Fund Key	Risk Rating	ISIN	Inception Date	Cumulative Performance						
						1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
<b>Fixed Interest - Sterling</b>												
UK Bond	GBP	C, D, E	2	GB0004021340	16/09/1991	1.01	1.30	4.30	4.92	16.09	4.04	17.73
<b>Fixed Interest - US</b>												
North American Bond	USD	C, D, E	2	GB0004021233	16/09/1991	0.42	0.81	1.37	3.02	10.01	-6.21	6.99
<b>Global Managed</b>												
Sterling Adventurous Managed S1	GBP	C, D, E, F	4	GB0004021563	16/09/1991	5.96	9.78	15.33	20.33	35.69	41.18	83.95
Sterling Adventurous Managed S2	GBP	C, D, E, G	4	GB0007805400	03/06/1996	6.03	10.01	15.81	21.22	38.03	45.09	94.67
Sterling Balanced Managed S1	GBP	C, D, E, F	3	GB0004021670	16/09/1991	4.87	12.64	15.75	22.01	36.83	37.85	72.28
Sterling Balanced Managed S2	GBP	C, D, E, G	3	GB0007805392	03/06/1996	4.96	12.86	16.23	22.88	39.21	41.64	81.94
Sterling Cautious Managed S1	GBP	C, D, E, F	2	GB0004021787	16/09/1991	2.15	3.45	6.93	10.41	19.33	12.79	30.25
Sterling Cautious Managed S2	GBP	C, D, E, G	2	GB0007805285	03/06/1996	2.21	3.68	7.37	11.21	21.39	15.92	37.31
US Dollar Adventurous Managed S1	USD	C, D, E, F	4	GB0004021894	16/09/1991	0.76	3.05	8.85	13.08	47.58	46.74	105.93
US Dollar Adventurous Managed S2	USD	C, D, E, G	4	GB0007805178	03/06/1996	0.83	3.27	9.27	13.89	50.14	50.76	115.61
US Dollar Balanced Managed S1	USD	C, D, E, F	3	GB0004021902	16/09/1991	0.29	4.21	8.28	17.97	41.25	24.32	83.88
US Dollar Balanced Managed S2	USD	C, D, E, G	3	GB0007950388	03/06/1996	0.37	4.43	8.72	18.80	43.69	27.74	93.34
US Dollar Cautious Managed S1	USD	C, D, E, F	2	GB0004022082	16/09/1991	1.47	1.14	3.61	5.09	17.79	7.50	32.08
US Dollar Cautious Managed S2	USD	C, D, E, G	2	GB0007950495	03/06/1996	-	-	-	-	-	-	-
<b>Specialist</b>												
Global Technology S1	USD	C, D, E, F	5	GB0007824617	02/10/1995	-3.06	-0.26	5.82	22.34	100.12	31.27	506.73
Global Technology S2	USD	C, D, E, H	5	GB0009553602	01/06/2000	-3.00	0.00	6.39	23.50	105.14	36.71	538.66

### ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the range up until 28 February 2026. For example the 3yr % figure is the average annual percentage growth achieved between 1 March 2023 and 28 February 2026. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Currency	Fund Key	Risk Rating	ISIN	Inception Date	Annualised Performance				
						1yr %	3yr %	5yr %	10yr %	5yr Volatility
<b>Currency/Money Market</b>										
Dollar Deposit	USD	C, D, E, I	1	GB0004022207	16/09/1991	3.36	4.01	2.73	1.62	0.54
Euro Deposit	EUR	C, D, E, I	1	GB0004022314	16/09/1991	1.16	2.31	1.23	0.54	0.49
Sterling Deposit	GBP	C, D, E, I	1	GB0004022199	16/09/1991	3.17	3.80	2.49	1.32	0.91
<b>Equity - Asia Pacific excluding Japan</b>										
Far East ex Japan	USD	C, D, E	5	GB0007825465	02/10/1995	43.74	21.15	7.35	10.86	16.65
<b>Equity - Emerging Markets</b>										
Global Emerging Markets	USD	C, D, E	5	GB0004437355	03/08/1998	45.13	13.53	-1.16	7.25	16.33
<b>Equity - Emerging Europe excluding UK</b>										
European Equity	EUR	C, D, E	4	GB0004020599	06/09/1991	4.84	7.91	5.67	7.82	16.84
<b>Equity - Global</b>										
Global Growth	GBP	C, D, E	4	GB0004022421	09/08/1991	-6.93	3.53	3.24	5.83	12.01
World Equity	USD	C, D, E	4	GB0004020938	16/09/1991	5.28	7.05	3.44	5.20	15.43
<b>Equity - North America</b>										
North American Equity	USD	C, D, E	4	GB0004020714	16/09/1991	2.34	9.81	5.57	8.57	15.79
<b>Equity - Single Country</b>										
China Opportunities	USD	C, D, E	5	GB0007823643	02/10/1995	34.57	6.61	-7.72	2.97	27.30
India	USD	C, D, E	5	GB0007824385	02/10/1995	2.80	6.98	2.00	4.69	14.71
Japan Growth	USD	C, D, E	4	GB0007844128	02/01/1996	42.11	22.34	4.18	9.17	19.48
<b>Equity - UK</b>										
UK Equity	GBP	C, D, E	4	GB0004020821	16/09/1991	29.98	14.87	13.72	7.66	11.56
UK Mid Cap Fund	GBP	C, D, E	4	GB0007844565	02/01/1996	12.40	5.02	-6.42	0.54	16.97
<b>Fixed Interest - Europe</b>										
European Bond	EUR	C, D, E	2	GB0004021019	16/09/1991	1.14	3.23	-2.50	-0.63	5.92
<b>Fixed Interest - Global</b>										
High Yield Bond	GBP	C, D, E, J	3	GB0004805619	05/11/1998	5.38	7.24	2.97	3.61	5.94
World Bond	USD	C, D, E	2	GB0004021456	16/09/1991	6.89	2.00	-2.78	-0.45	8.60

### ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the range up until 28 February 2026. For example the 3yr % figure is the average annual percentage growth achieved between 1 March 2023 and 28 February 2026. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Currency	Fund Key	Risk Rating	ISIN	Inception Date	Annualised Performance				
						1yr %	3yr %	5yr %	10yr %	5yr Volatility
<b>Fixed Interest - Sterling</b>										
UK Bond	GBP	C, D, E	2	GB0004021340	16/09/1991	4.92	5.10	0.79	1.65	7.69

### Fixed Interest - US

North American Bond	USD	C, D, E	2	GB0004021233	16/09/1991	3.02	3.23	-1.27	0.68	6.37
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### Global Managed

Sterling Adventurous Managed S1	GBP	C, D, E, F	4	GB0004021563	16/09/1991	20.33	10.71	7.14	6.28	8.79
Sterling Adventurous Managed S2	GBP	C, D, E, G	4	GB0007805400	03/06/1996	21.22	11.34	7.73	6.89	8.82
Sterling Balanced Managed S1	GBP	C, D, E, F	3	GB0004021670	16/09/1991	22.01	11.02	6.63	5.59	8.02
Sterling Balanced Managed S2	GBP	C, D, E, G	3	GB0007805392	03/06/1996	22.88	11.66	7.21	6.17	8.01
Sterling Cautious Managed S1	GBP	C, D, E, F	2	GB0004021787	16/09/1991	10.41	6.07	2.44	2.68	5.71
Sterling Cautious Managed S2	GBP	C, D, E, G	2	GB0007805285	03/06/1996	11.21	6.67	3.00	3.22	5.71
US Dollar Adventurous Managed S1	USD	C, D, E, F	4	GB0004021894	16/09/1991	13.08	13.85	7.97	7.49	10.99
US Dollar Adventurous Managed S2	USD	C, D, E, G	4	GB0007805178	03/06/1996	13.89	14.51	8.56	7.99	10.99
US Dollar Balanced Managed S1	USD	C, D, E, F	3	GB0004021902	16/09/1991	17.97	12.20	4.45	6.28	10.01
US Dollar Balanced Managed S2	USD	C, D, E, G	3	GB0007950388	03/06/1996	18.80	12.84	5.02	6.81	10.01
US Dollar Cautious Managed S1	USD	C, D, E, F	2	GB0004022082	16/09/1991	5.09	5.61	1.46	2.82	6.93
US Dollar Cautious Managed S2	USD	C, D, E, G	2	GB0007950495	03/06/1996	-	-	-	-	-

### Specialist

Global Technology S1	USD	C, D, E, F	5	GB0007824617	02/10/1995	22.34	26.02	5.59	19.76	23.43
Global Technology S2	USD	C, D, E, H	5	GB0009553602	01/06/2000	23.50	27.06	6.45	20.37	23.45

### DISCRETE PERFORMANCE

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

Name	Currency	Fund Key	Risk Rating	ISIN	Inception Date	Discrete Performance				
						Dec 25 - Dec 24 %	Dec 24 - Dec 23 %	Dec 23 - Dec 22 %	Dec 22 - Dec 21 %	Dec 21 - Dec 20 %
<b>Currency/Money Market</b>										
Dollar Deposit	USD	C, D, E, I	1	GB0004022207	16/09/1991	3.43	4.56	4.09	1.32	-0.18
Euro Deposit	EUR	C, D, E, I	1	GB0004022314	16/09/1991	1.59	3.52	1.90	-0.22	-0.83
Sterling Deposit	GBP	C, D, E, I	1	GB0004022199	16/09/1991	3.39	4.32	3.66	0.87	-0.22
<b>Equity - Asia Pacific excluding Japan</b>										
Far East ex Japan	USD	C, D, E	5	GB0007825465	02/10/1995	26.89	14.51	10.33	-17.55	1.30
<b>Equity - Emerging Markets</b>										
Global Emerging Markets	USD	C, D, E	5	GB0004437355	03/08/1998	26.90	-3.88	7.71	-29.16	-3.89
<b>Equity - Emerging Europe excluding UK</b>										
European Equity	EUR	C, D, E	4	GB0004020599	06/09/1991	9.22	6.53	17.66	-24.96	24.62
<b>Equity - Global</b>										
Global Growth	GBP	C, D, E	4	GB0004022421	09/08/1991	-0.98	6.96	10.51	-15.36	19.81
World Equity	USD	C, D, E	4	GB0004020938	16/09/1991	11.02	3.05	11.62	-19.65	14.68
<b>Equity - North America</b>										
North American Equity	USD	C, D, E	4	GB0004020714	16/09/1991	7.62	6.05	30.51	-24.20	25.47
<b>Equity - Single Country</b>										
China Opportunities	USD	C, D, E	5	GB0007823643	02/10/1995	31.11	5.61	-20.03	-27.57	-20.32
India	USD	C, D, E	5	GB0007824385	02/10/1995	-5.84	14.70	16.08	-20.79	17.50
Japan Growth	USD	C, D, E	4	GB0007844128	02/01/1996	21.54	14.21	14.08	-35.14	-4.57
<b>Equity - UK</b>										
UK Equity	GBP	C, D, E	4	GB0004020821	16/09/1991	22.79	10.14	10.86	0.39	21.02
UK Mid Cap Fund	GBP	C, D, E	4	GB0007844565	02/01/1996	8.67	3.26	4.27	-41.15	2.00
<b>Fixed Interest - Europe</b>										
European Bond	EUR	C, D, E	2	GB0004021019	16/09/1991	0.18	1.22	6.00	-17.39	-4.68
<b>Fixed Interest - Global</b>										
High Yield Bond	GBP	C, D, E, J	3	GB0004805619	05/11/1998	5.63	6.36	11.62	-10.84	2.98
World Bond	USD	C, D, E	2	GB0004021456	16/09/1991	6.71	-6.44	3.33	-14.55	-6.88

### DISCRETE PERFORMANCE

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

Name	Currency	Fund Key	Risk Rating	ISIN	Inception Date	Discrete Performance				
						Dec 25 - Dec 24 %	Dec 24 - Dec 23 %	Dec 23 - Dec 22 %	Dec 22 - Dec 21 %	Dec 21 - Dec 20 %
<b>Fixed Interest - Sterling</b>										
UK Bond	GBP	C, D, E	2	GB0004021340	16/09/1991	5.24	0.94	9.87	-12.29	-5.48
<b>Fixed Interest - US</b>										
North American Bond	USD	C, D, E	2	GB0004021233	16/09/1991	4.63	0.61	4.40	-15.08	-2.56
<b>Global Managed</b>										
Sterling Adventurous Managed S1	GBP	C, D, E, F	4	GB0004021563	16/09/1991	13.19	7.37	7.52	-10.09	11.91
Sterling Adventurous Managed S2	GBP	C, D, E, G	4	GB0007805400	03/06/1996	13.94	7.91	8.07	-9.64	12.44
Sterling Balanced Managed S1	GBP	C, D, E, F	3	GB0004021670	16/09/1991	13.40	6.61	6.91	-10.83	9.97
Sterling Balanced Managed S2	GBP	C, D, E, G	3	GB0007805392	03/06/1996	14.14	7.16	7.45	-10.37	10.53
Sterling Cautious Managed S1	GBP	C, D, E, F	2	GB0004021787	16/09/1991	8.42	3.55	4.74	-11.35	4.47
Sterling Cautious Managed S2	GBP	C, D, E, G	2	GB0007805285	03/06/1996	9.15	4.08	5.25	-10.89	5.02
US Dollar Adventurous Managed S1	USD	C, D, E, F	4	GB0004021894	16/09/1991	11.58	17.18	12.67	-16.36	17.51
US Dollar Adventurous Managed S2	USD	C, D, E, G	4	GB0007805178	03/06/1996	12.29	17.77	13.23	-15.94	18.13
US Dollar Balanced Managed S1	USD	C, D, E, F	3	GB0004021902	16/09/1991	16.10	7.90	11.25	-16.61	5.07
US Dollar Balanced Managed S2	USD	C, D, E, G	3	GB0007950388	03/06/1996	16.83	8.47	11.78	-16.18	5.59
US Dollar Cautious Managed S1	USD	C, D, E, F	2	GB0004022082	16/09/1991	5.81	0.19	11.57	-11.16	0.96
US Dollar Cautious Managed S2	USD	C, D, E, G	2	GB0007950495	03/06/1996	-	-	-	-	-
<b>Specialist</b>										
Global Technology S1	USD	C, D, E, F	5	GB0007824617	02/10/1995	16.15	30.64	46.80	-42.98	5.52
Global Technology S2	USD	C, D, E, H	5	GB0009553602	01/06/2000	17.25	31.65	47.97	-42.56	6.36

### IMPORTANT INFORMATION

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

Before selecting funds for your policy you should read the product's most recent Fund Guide (where one is available). The final responsibility for fund selection lies with you and your adviser. If the funds selected for your policy reduce in value, this will reduce your policy value and RL360 will not compensate you as a result.

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

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

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