

## **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.
- Share classes displaying \* have performance data calculated prior to the inception date. This is based upon a simulated /extended track record.

## **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.

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

**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 (HK) **	USD	E	1	IM00BLD8QH62	16/10/2024	0.21	0.69	1.54	3.30	12.51	14.40	17.43
Euro Deposit (HK) *	EUR	E	1	IM00BLD8QJ86	16/10/2024	1.02	3.39	6.96	10.14	15.92	15.09	14.20
Sterling Deposit (HK) *	GBP	E	1	IM00BLD8QG55	16/10/2024	1.04	3.49	7.31	15.05	24.68	26.03	27.13
<b>Equity - Asia Pacific excluding Japan</b>												
Far East ex Japan (HK) *	USD	E	5	IM00BLD7B011	16/10/2024	5.25	18.79	23.22	44.98	79.32	43.76	182.84
<b>Equity - Emerging Markets</b>												
Global Emerging Markets (HK) *	USD	E	5	IM00BLD7B896	16/10/2024	4.99	18.39	28.86	46.14	47.45	-4.95	102.99
<b>Equity - Europe excluding UK</b>												
European Equity (HK) *	EUR	E	4	IM00BLD7B789	16/10/2024	-0.87	6.56	7.73	5.48	26.51	32.67	113.79
<b>Equity - Global</b>												
World Equity (HK) *	USD	E	4	IM00BLD7BL23	16/10/2024	-0.94	2.43	4.12	8.38	26.52	22.13	71.21
<b>Equity - North America</b>												
North American Equity (HK) *	USD	E	4	IM00BLD7BF62	16/10/2024	-5.77	-5.69	-6.08	2.45	32.65	31.38	127.98
<b>Equity - Single Country</b>												
China Opportunities (HK) *	USD	E	5	IM00BLD7B565	16/10/2024	-0.25	8.83	15.24	35.10	21.39	-32.97	34.19
Japan Growth (HK) *	USD	E	4	IM00BLD7BC32	16/10/2024	9.34	11.70	16.26	41.93	83.03	22.69	140.43
<b>Equity - UK</b>												
UK Equity (HK)	GBP	E	4	IM00BLD7BH86	16/10/2024	3.89	11.26	15.29	27.04	-	-	-
UK Equity Opportunities (HK) *	GBP	E	4	IM00BLD7BJ01	16/10/2024	0.59	3.93	8.58	14.22	17.73	-27.03	7.32
UK Prime Equity (HK) *	GBP	E	4	IM00BLD7BG79	16/10/2024	6.45	12.48	21.95	30.72	49.14	107.95	142.98
<b>Fixed Interest - Europe</b>												
European Bond (HK) *	EUR	E	2	IM00BLD7B672	16/10/2024	1.52	1.75	3.44	3.02	12.38	-9.99	-4.05
<b>Fixed Interest - Global</b>												
High Yield Bond (HK) *	GBP	E	3	IM00BLD7BB25	16/10/2024	0.62	2.85	3.62	8.16	27.74	19.88	47.58
World Bond (HK) *	USD	E	2	IM00BLD7BK16	16/10/2024	1.32	2.64	3.05	8.15	7.43	-12.07	-3.19

### 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 (HK) *	GBP	E	2	IM00BLD7BM30	16/10/2024	1.08	1.50	4.70	6.54	17.91	5.67	19.58
<b>Fixed Interest - US</b>												
North American Bond (HK) *	USD	E	2	IM00BLD7BD49	16/10/2024	1.73	1.66	4.38	7.18	14.61	-2.29	11.46
<b>Global Managed</b>												
Sterling Adventurous Managed S1 (HK) *	GBP	E	4	IM00BLD8QB01	16/10/2024	4.44	7.35	11.19	14.61	29.29	34.52	75.27
Sterling Balanced Managed S1 GBP (HK) *	GBP	E	3	IM00BLD8Q983	16/10/2024	4.10	6.43	10.08	13.03	26.79	27.73	59.63
Sterling Cautious Managed S1 (HK) *	GBP	E	2	IM00BLD8Q876	16/10/2024	2.80	3.92	6.69	8.97	17.82	11.36	28.61
US Dollar Adventurous Managed S1 (HK) *	USD	E	4	IM00BLD8QF49	16/10/2024	0.83	3.30	9.50	14.28	49.17	48.33	108.15
US Dollar Balanced Managed S1 (HK) *	USD	E	3	IM00BLD8QD25	16/10/2024	0.35	4.36	8.59	18.56	42.10	25.07	84.98
US Dollar Cautious Managed S1 (HK) *	USD	E	2	IM00BLD8QC18	16/10/2024	-0.06	-0.72	1.83	3.38	15.91	5.78	29.98
<b>Specialist</b>												
Global Technology S1 (HK) *	USD	E	5	IM00BLD7B904	16/10/2024	-3.05	-0.22	6.55	23.64	102.35	32.74	513.51

### 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 (HK) *	USD	E	1	IM00BLD8QH62	16/10/2024	3.30	4.01	2.73	1.62	0.54
Euro Deposit (HK) *	EUR	E	1	IM00BLD8QJ86	16/10/2024	10.14	5.05	2.85	1.34	1.33
Sterling Deposit (HK) *	GBP	E	1	IM00BLD8QG55	16/10/2024	15.05	7.63	4.74	2.43	1.70
<b>Equity - Asia Pacific excluding Japan</b>										
Far East ex Japan (HK) *	USD	E	5	IM00BLD7B011	16/10/2024	44.98	21.49	7.53	10.96	16.72
<b>Equity - Emerging Markets</b>										
Global Emerging Markets (HK) *	USD	E	5	IM00BLD7B896	16/10/2024	46.14	13.82	-1.01	7.34	16.39
<b>Equity - Emerging Europe excluding UK</b>										
European Equity (HK) *	EUR	E	4	IM00BLD7B789	16/10/2024	5.48	8.16	5.82	7.89	16.89
<b>Equity - Global</b>										
World Equity (HK) *	USD	E	4	IM00BLD7BL23	16/10/2024	8.38	8.16	4.08	5.52	15.73
<b>Equity - North America</b>										
North American Equity (HK) *	USD	E	4	IM00BLD7BF62	16/10/2024	2.45	9.88	5.61	8.59	15.80
<b>Equity - Single Country</b>										
China Opportunities (HK) *	USD	E	5	IM00BLD7B565	16/10/2024	35.10	6.67	-7.69	2.98	27.22
Japan Growth (HK) *	USD	E	4	IM00BLD7BC32	16/10/2024	41.93	22.32	4.17	9.17	19.45
<b>Equity - UK</b>										
UK Equity (HK)	GBP	E	4	IM00BLD7BH86	16/10/2024	27.04	-	-	-	-
UK Equity Opportunities (HK) *	GBP	E	4	IM00BLD7BJ01	16/10/2024	14.22	5.59	-6.11	0.71	17.05
UK Prime Equity (HK) *	GBP	E	4	IM00BLD7BG79	16/10/2024	30.72	14.25	15.77	9.28	10.93
<b>Fixed Interest - Europe</b>										
European Bond (HK) *	EUR	E	2	IM00BLD7B672	16/10/2024	3.02	3.97	-2.08	-0.41	6.11
<b>Fixed Interest - Global</b>										
High Yield Bond (HK) *	GBP	E	3	IM00BLD7BB25	16/10/2024	8.16	8.50	3.69	3.97	6.06
World Bond (HK) *	USD	E	2	IM00BLD7BK16	16/10/2024	8.15	2.42	-2.54	-0.32	8.64

### 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 (HK) *	GBP	E	2	IM00BLD7BM30	16/10/2024	6.54	5.65	1.11	1.80	7.74
<b>Fixed Interest - US</b>										
North American Bond (HK) *	USD	E	2	IM00BLD7BD49	16/10/2024	7.18	4.65	-0.46	1.09	6.54
<b>Global Managed</b>										
Sterling Adventurous Managed S1 (HK) *	GBP	E	4	IM00BLD8QB01	16/10/2024	14.61	8.94	6.11	5.77	8.63
Sterling Balanced Managed S1 GBP (HK) *	GBP	E	3	IM00BLD8Q983	16/10/2024	13.03	8.23	5.02	4.79	7.65
Sterling Cautious Managed S1 (HK) *	GBP	E	2	IM00BLD8Q876	16/10/2024	8.97	5.62	2.18	2.55	5.62
US Dollar Adventurous Managed S1 (HK) *	USD	E	4	IM00BLD8QF49	16/10/2024	14.28	14.26	8.20	7.61	11.07
US Dollar Balanced Managed S1 (HK) *	USD	E	3	IM00BLD8QD25	16/10/2024	18.56	12.42	4.58	6.34	10.04
US Dollar Cautious Managed S1 (HK) *	USD	E	2	IM00BLD8QC18	16/10/2024	3.38	5.04	1.13	2.66	6.91
<b>Specialist</b>										
Global Technology S1 (HK) *	USD	E	5	IM00BLD7B904	16/10/2024	23.64	26.48	5.83	19.89	23.49

### 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 (HK) *	USD	E	1	IM00BLD8QH62	16/10/2024	3.49	4.56	4.09	1.32	-0.18
Euro Deposit (HK) *	EUR	E	1	IM00BLD8QJ86	16/10/2024	8.15	3.19	1.90	-0.22	-0.83
Sterling Deposit (HK) *	GBP	E	1	IM00BLD8QG55	16/10/2024	13.23	4.32	3.66	0.87	-0.22
<b>Equity - Asia Pacific excluding Japan</b>										
Far East ex Japan (HK) *	USD	E	5	IM00BLD7B011	16/10/2024	27.40	14.57	10.33	-17.55	1.30
<b>Equity - Emerging Markets</b>										
Global Emerging Markets (HK) *	USD	E	5	IM00BLD7B896	16/10/2024	27.36	-3.81	7.71	-29.16	-3.89
<b>Equity - Emerging Europe excluding UK</b>										
European Equity (HK) *	EUR	E	4	IM00BLD7B789	16/10/2024	9.83	6.52	17.66	-24.96	24.62
<b>Equity - Global</b>										
World Equity (HK) *	USD	E	4	IM00BLD7BL23	16/10/2024	14.17	3.08	11.62	-19.65	14.68
<b>Equity - North America</b>										
North American Equity (HK) *	USD	E	4	IM00BLD7BF62	16/10/2024	7.84	6.16	30.51	-24.20	25.47
<b>Equity - Single Country</b>										
China Opportunities (HK) *	USD	E	5	IM00BLD7B565	16/10/2024	31.60	5.47	-20.03	-27.57	-20.32
Japan Growth (HK) *	USD	E	4	IM00BLD7BC32	16/10/2024	21.58	14.38	14.08	-35.14	-4.57
<b>Equity - UK</b>										
UK Equity (HK)	GBP	E	4	IM00BLD7BH86	16/10/2024	21.90	-	-	-	-
UK Equity Opportunities (HK) *	GBP	E	4	IM00BLD7BJ01	16/10/2024	10.03	3.33	4.27	-41.15	2.00
UK Prime Equity (HK) *	GBP	E	4	IM00BLD7BG79	16/10/2024	23.73	9.26	5.55	8.53	25.00
<b>Fixed Interest - Europe</b>										
European Bond (HK) *	EUR	E	2	IM00BLD7B672	16/10/2024	1.02	1.36	6.00	-17.39	-4.68
<b>Fixed Interest - Global</b>										
High Yield Bond (HK) *	GBP	E	3	IM00BLD7BB25	16/10/2024	8.46	6.66	11.62	-10.84	2.98
World Bond (HK) *	USD	E	2	IM00BLD7BK16	16/10/2024	7.63	-6.41	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 (HK) *	GBP	E	2	IM00BLD7BM30	16/10/2024	6.72	0.96	9.87	-12.29	-5.48
<b>Fixed Interest - US</b>										
North American Bond (HK) *	USD	E	2	IM00BLD7BD49	16/10/2024	7.69	0.41	4.40	-15.08	-2.56
<b>Global Managed</b>										
Sterling Adventurous Managed S1 (HK) *	GBP	E	4	IM00BLD8QB01	16/10/2024	10.59	7.39	7.52	-10.09	11.91
Sterling Balanced Managed S1 GBP (HK) *	GBP	E	3	IM00BLD8Q983	16/10/2024	9.36	6.63	6.91	-10.83	9.97
Sterling Cautious Managed S1 (HK) *	GBP	E	2	IM00BLD8Q876	16/10/2024	6.92	3.58	4.74	-11.35	4.47
US Dollar Adventurous Managed S1 (HK) *	USD	E	4	IM00BLD8QF49	16/10/2024	12.59	17.20	12.67	-16.36	17.51
US Dollar Balanced Managed S1 (HK) *	USD	E	3	IM00BLD8QD25	16/10/2024	16.69	7.90	11.25	-16.61	5.07
US Dollar Cautious Managed S1 (HK) *	USD	E	2	IM00BLD8QC18	16/10/2024	5.81	0.22	11.57	-11.16	0.96
<b>Specialist</b>										
Global Technology S1 (HK) *	USD	E	5	IM00BLD7B904	16/10/2024	17.35	30.71	46.80	-42.98	5.52

## **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.