FUND PERFORMANCE BOOKLET

SPILA FUNDS (HONG KONG)

Currency: Local

PERFORMANCE DATA AS AT 30 SEPTEMBER 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 calcuated 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.

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CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the range up until 30 September 2026. For example the 1yr % figure is the percentage growth between 1 October 2025 and 30 September 2026.

Name	Currency	Fund Key	Risk Rating	ISIN	Inception Date	Cumulative Performance						
						1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Currency/Money Market												
Dollar Deposit (HK) * *	USD	E	1	IM00BLD8QH62	16/10/2024	1.45	1.92	2.62	4.20	13.02	17.84	20.74
Euro Deposit (HK) *	EUR	E	1	IM00BLD8QJ86	16/10/2024	0.14	0.33	0.67	7.54	16.57	17.61	16.19
Sterling Deposit (HK) *	GBP	E	1	IM00BLD8QG55	16/10/2024	0.27	0.78	1.50	8.80	25.25	29.44	30.29
Equity - Asia Pacific excluding Japan												
Far East ex Japan (HK) *	USD	E	5	IM00BLD7B011	16/10/2024	-1.21	-0.27	24.50	28.24	95.84	64.74	157.90
Equity - Emerging Markets												
Global Emerging Markets (HK) *	USD	E	5	IM00BLD7B896	16/10/2024	-2.63	-5.23	23.88	27.82	58.38	11.42	76.18
Equity - Europe excluding UK												
European Equity (HK) *	EUR	E	4	IM00BLD7B789	16/10/2024	-1.45	-3.44	13.97	11.26	35.53	18.82	118.61
Equity - Global												
World Equity (HK) *	USD	E	4	IM00BLD7BL23	16/10/2024	-5.28	1.95	10.37	0.57	25.84	7.80	54.57
Equity - North America												
North American Equity (HK) *	USD	E	4	IM00BLD7BF62	16/10/2024	-5.95	3.12	11.52	-3.50	22.20	16.42	107.08
Equity - Single Country												
China Opportunities (HK) *	USD	E	5	IM00BLD7B565	16/10/2024	-2.31	4.57	15.23	9.62	55.90	-12.91	15.34
Japan Growth (HK) *	USD	E	4	IM00BLD7BC32	16/10/2024	0.22	2.38	14.13	10.91	76.53	11.31	106.70
Equity - UK												
UK Equity (HK)	GBP	E	4	IM00BLD7BH86	16/10/2024	-1.27	3.32	15.22	22.81	-	-	-
UK Equity Opportunities (HK) *	GBP	E	4	IM00BLD7BJ01	16/10/2024	-2.32	6.71	36.47	27.53	55.59	-17.60	23.70
UK Prime Equity (HK) *	GBP	E	4	IM00BLD7BG79	16/10/2024	-2.10	0.87	5.05	15.57	45.23	74.38	111.53
Fixed Interest - Europe												
European Bond (HK) *	EUR	E	2	IM00BLD7B672	16/10/2024	-2.48	-4.54	-2.48	-4.38	4.17	-15.41	-13.91
Fixed Interest - Global												
High Yield Bond (HK) *	GBP	E	3	IM00BLD7BB25	16/10/2024	-1.79	-1.49	2.62	1.43	23.06	15.51	33.68
World Bond (HK) *	USD	E	2	IM00BLD7BK16	16/10/2024	-2.45	-2.32	-1.71	-3.59	5.75	-15.24	-7.45

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the range up until 30 September 2026. For example the 1yr % figure is the percentage growth between 1 October 2025 and 30 September 2026.

Name	Currency	Fund Key	Risk Rating	ISIN	Inception Date	Cumulative Performance						
						1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Fixed Interest - Sterling												
UK Bond (HK) *	GBP	E	2	IM00BLD7BM30	16/10/2024	-1.23	-2.64	0.09	0.22	14.95	0.78	4.19
Fixed Interest - US												
North American Bond (HK) *	USD	E	2	IM00BLD7BD49	16/10/2024	-3.14	-4.02	-3.05	-3.02	10.05	-8.26	1.50
Global Managed												
Sterling Adventurous Managed S1 (HK) *	GBP	E	4	IM00BLD8QB01	16/10/2024	-0.74	1.36	13.47	13.49	36.89	28.35	63.78
Sterling Balanced Managed S1 GBP (HK) *	GBP	E	3	IM00BLD8Q983	16/10/2024	-1.21	-0.04	10.07	10.60	31.64	21.63	49.07
Sterling Cautious Managed S1 (HK) *	GBP	E	2	IM00BLD8Q876	16/10/2024	-1.46	-1.20	4.94	4.98	19.76	6.83	19.48
US Dollar Adventurous Managed S1 (HK) *	USD	E	4	IM00BLD8QF49	16/10/2024	-0.22	1.66	16.84	17.67	59.62	48.29	110.32
US Dollar Balanced Managed S1 (HK) *	USD	E	3	IM00BLD8QD25	16/10/2024	-1.92	-0.72	9.64	8.32	43.95	24.41	75.60
US Dollar Cautious Managed S1 (HK) *	USD	E	2	IM00BLD8QC18	16/10/2024	-	-	-	-	-	-	-
Specialist												
Global Technology S1 (HK) *	USD	E	5	IM00BLD7B904	16/10/2024	4.41	-3.70	50.17	36.47	142.73	77.81	604.11

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the range up until 30 September 2026. For example the 3yr % figure is the average annual percentage growth achieved between 1 October 2023 and 30 September 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
Currency/Money Market										
Dollar Deposit (HK) *	USD	E	1	IM00BLD8QH62	16/10/2024	4.20	4.16	3.34	1.90	0.69
Euro Deposit (HK) *	EUR	E	1	IM00BLD8QJ86	16/10/2024	7.54	5.24	3.30	1.51	1.33
Sterling Deposit (HK) *	GBP	E	1	IM00BLD8QG55	16/10/2024	8.80	7.79	5.30	2.68	1.67
Equity - Asia Pacific excluding Japan										
Far East ex Japan (HK) *	USD	E	5	IM00BLD7B011	16/10/2024	28.24	25.11	10.50	9.94	18.95
Equity - Emerging Markets										
Global Emerging Markets (HK) *	USD	E	5	IM00BLD7B896	16/10/2024	27.82	16.56	2.19	5.83	20.15
Equity - Europe excluding UK										
European Equity (HK) *	EUR	E	4	IM00BLD7B789	16/10/2024	11.26	10.67	3.51	8.13	17.50
Equity - Global										
World Equity (HK) *	USD	E	4	IM00BLD7BL23	16/10/2024	0.57	7.96	1.51	4.45	16.90
Equity - North America										
North American Equity (HK) *	USD	E	4	IM00BLD7BF62	16/10/2024	-3.50	6.91	3.09	7.55	16.46
Equity - Single Country										
China Opportunities (HK) *	USD	E	5	IM00BLD7B565	16/10/2024	9.62	15.95	-2.73	1.44	27.34
Japan Growth (HK) *	USD	E	4	IM00BLD7BC32	16/10/2024	10.91	20.86	2.17	7.53	20.88
Equity - UK										
UK Equity (HK)	GBP	E	4	IM00BLD7BH86	16/10/2024	22.81	-	-	-	-
UK Equity Opportunities (HK) *	GBP	E	4	IM00BLD7BJ01	16/10/2024	27.53	15.88	-3.80	2.15	19.80
UK Prime Equity (HK) *	GBP	E	4	IM00BLD7BG79	16/10/2024	15.57	13.24	11.76	7.78	11.25
Fixed Interest - Europe										
European Bond (HK) *	EUR	E	2	IM00BLD7B672	16/10/2024	-4.38	1.37	-3.29	-1.49	6.54
Fixed Interest - Global										
High Yield Bond (HK) *	GBP	E	3	IM00BLD7BB25	16/10/2024	1.43	7.16	2.93	2.95	6.48
World Bond (HK) *	USD	E	2	IM00BLD7BK16	16/10/2024	-3.59	1.88	-3.25	-0.77	8.84

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the range up until 30 September 2026. For example the 3yr % figure is the average annual percentage growth achieved between 1 October 2023 and 30 September 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
Fixed Interest - Sterling										
UK Bond (HK) *	GBP	E	2	IM00BLD7BM30	16/10/2024	0.22	4.75	0.16	0.41	8.00
Fixed Interest - US										
North American Bond (HK) *	USD	E	2	IM00BLD7BD49	16/10/2024	-3.02	3.24	-1.71	0.15	6.80
Global Managed										
Sterling Adventurous Managed S1 (HK) *	GBP	E	4	IM00BLD8QB01	16/10/2024	13.49	11.03	5.12	5.06	9.90
Sterling Balanced Managed S1 GBP (HK) *	GBP	E	3	IM00BLD8Q983	16/10/2024	10.60	9.60	3.99	4.07	8.70
Sterling Cautious Managed S1 (HK) *	GBP	E	2	IM00BLD8Q876	16/10/2024	4.98	6.20	1.33	1.80	6.29
US Dollar Adventurous Managed S1 (HK) *	USD	E	4	IM00BLD8QF49	16/10/2024	17.67	16.87	8.20	7.72	12.15
US Dollar Balanced Managed S1 (HK) *	USD	E	3	IM00BLD8QD25	16/10/2024	8.32	12.91	4.47	5.79	10.99
US Dollar Cautious Managed S1 (HK) *	USD	E	2	IM00BLD8QC18	16/10/2024	-	-	-	-	-
Specialist										
Global Technology S1 (HK) *	USD	E	5	IM00BLD7B904	16/10/2024	36.47	34.39	12.20	21.55	28.27

DISCRETE PERFORMANCE

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

Name	Currency	Fund Key	Risk Rating	ISIN	Inception Date	Discrete Quarter End Performance %				
						0-12 months	12-24 months	24-36 months	36-48 months	48-60 months
Currency/Money Market										
Dollar Deposit (HK) *	USD	E	1	IM00BLD8QH62	16/10/2024	4.20	3.69	4.61	3.77	0.48
Euro Deposit (HK) *	EUR	E	1	IM00BLD8QJ86	16/10/2024	7.54	5.26	2.98	1.63	-0.72
Sterling Deposit (HK) *	GBP	E	1	IM00BLD8QG55	16/10/2024	8.80	10.26	4.41	2.99	0.35
Equity - Asia Pacific excluding Japan										
Far East ex Japan (HK) *	USD	E	5	IM00BLD7B011	16/10/2024	28.24	15.93	31.73	13.06	-25.60
Equity - Emerging Markets										
Global Emerging Markets (HK) *	USD	E	5	IM00BLD7B896	16/10/2024	27.82	11.28	11.35	9.49	-35.75
Equity - Europe excluding UK										
European Equity (HK) *	EUR	E	4	IM00BLD7B789	16/10/2024	11.26	2.86	18.43	21.51	-27.85
Equity - Global										
World Equity (HK) *	USD	E	4	IM00BLD7BL23	16/10/2024	0.57	3.74	20.62	14.33	-25.07
Equity - North America										
North American Equity (HK) *	USD	E	4	IM00BLD7BF62	16/10/2024	-3.50	7.27	18.05	26.25	-24.54
Equity - Single Country										
China Opportunities (HK) *	USD	E	5	IM00BLD7B565	16/10/2024	9.62	21.20	17.34	-10.84	-37.35
Japan Growth (HK) *	USD	E	4	IM00BLD7BC32	16/10/2024	10.91	20.96	31.58	12.45	-43.92
Equity - UK										
UK Equity (HK)	GBP	E	4	IM00BLD7BH86	16/10/2024	22.81	-	-	-	-
UK Equity Opportunities (HK) *	GBP	E	4	IM00BLD7BJ01	16/10/2024	27.53	3.51	17.87	0.08	-47.08
UK Prime Equity (HK) *	GBP	E	4	IM00BLD7BG79	16/10/2024	15.57	11.44	12.76	19.01	0.89
Fixed Interest - Europe										
European Bond (HK) *	EUR	E	2	IM00BLD7B672	16/10/2024	-4.38	0.73	8.15	-0.57	-18.34
Fixed Interest - Global										
High Yield Bond (HK) *	GBP	E	3	IM00BLD7BB25	16/10/2024	1.43	9.29	11.02	10.87	-15.33
World Bond (HK) *	USD	E	2	IM00BLD7BK16	16/10/2024	-3.59	0.48	9.16	2.36	-21.70

DISCRETE PERFORMANCE

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

Name	Currency	Fund Key	Risk Rating	ISIN	Inception Date	Discrete Quarter End Performance %				
						0-12 months	12-24 months	24-36 months	36-48 months	48-60 months
Fixed Interest - Sterling										
UK Bond (HK) *	GBP	E	2	IM00BLD7BM30	16/10/2024	0.22	2.96	11.40	9.24	-19.74
Fixed Interest - US										
North American Bond (HK) *	USD	E	2	IM00BLD7BD49	16/10/2024	-3.02	2.84	10.34	-0.36	-16.34
Global Managed										
Sterling Adventurous Managed S1 (HK) *	GBP	E	4	IM00BLD8QB01	16/10/2024	13.49	8.29	11.39	5.82	-11.40
Sterling Balanced Managed S1 GBP (HK) *	GBP	E	3	IM00BLD8Q983	16/10/2024	10.60	7.31	10.91	4.27	-11.39
Sterling Cautious Managed S1 (HK) *	GBP	E	2	IM00BLD8Q876	16/10/2024	4.98	4.86	8.80	1.56	-12.17
US Dollar Adventurous Managed S1 (HK) *	USD	E	4	IM00BLD8QF49	16/10/2024	17.67	11.56	21.59	7.47	-13.55
US Dollar Balanced Managed S1 (HK) *	USD	E	3	IM00BLD8QD25	16/10/2024	8.32	10.98	19.74	7.89	-19.89
US Dollar Cautious Managed S1 (HK) *	USD	E	2	IM00BLD8QC18	16/10/2024	-	1.91	11.40	9.76	-17.06
Specialist										
Global Technology S1 (HK) *	USD	E	5	IM00BLD7B904	16/10/2024	36.47	24.34	43.05	22.20	-40.05

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.

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