

Savings and Investment

Fund Guide

November 2017

Important information

This guide is applicable to the following products only:

- Quantum (for policies issued after April 2010)
- Quantum Malaysia
- Oracle
- Paragon

We strongly recommend that the advice of a suitably qualified financial adviser is sought before making any investment decisions.

For Quantum policies issued prior to April 2004 under the Scottish Provident International brand, please refer to the *Scottish Provident International Funds Investment Guide* for the relevant fund choices.

Contents

- 2 A world of investment choice
- 3 Fund risk ratings
- 4 Monitoring fund performance
- 5 Fund range overview
- 17 Fund objectives
- 29 Important information

To ensure that you have all the information you need to make a decision, this *Investment Guide* should be read in conjunction with the *Brochure, Key Features* and *Terms and Conditions*.

A world of investment choice

To help you review the investment options available the following sections provide you with some of the key information you'll require to help you make your choice.

The "Fund range overview" section lists each of the funds by sector and provides the following information:

- currency
- ISIN code
- risk rating
- launch date
- domicile
- annual management charge (AMC %)
- if the fund is subject to any performance fee (Perf fee %)
- if it is a multi-manager fund
- if the fund is classed as socially conscious

A socially conscious fund is one which invests in companies that operate ethically, provides social benefits or is sensitive to the environment.

The "Fund objectives" summarises the aim of each fund or financial goal it will pursue.

The information supplied within these sections has been sourced from Morningstar Direct and selected third parties and is correct as at 17 November 2017. Whilst great care has been taken to ensure that this information is correct, RL360° cannot accept responsibility for its content or interpretation.

Prior to investment in any fund you should read the relevant Prospectus, Factsheet and Key Investor Information Document (KIID) to make yourself aware of the charges and risks that apply to the fund. These can be obtained from your financial adviser, the fund manager's own website or from the product Fund Centre at www.rl360.com.

RL360° does not provide investment advice and we recommend that you consult a suitably qualified financial adviser before making any investment decisions.

Remember, once you have made your decision, you can still switch between funds at any time (currently free of charge).

Please also note that all the funds are available at the 'net asset value' (NAV), which means there are no initial fund charges. This *Fund Guide* does not detail any product specific charges. For further details please refer to the relevant product literature.

Please be aware that investment returns may fluctuate and are not guaranteed. The price of units may fall as well as rise as a result of market and currency fluctuations and you may get back less than you paid in.

Fund risk ratings

To provide you with additional assistance in making your fund selection, as well as separating the funds into different asset classes or sectors, where possible each fund displays a synthetic risk and reward rating of between 1 and 7 in the overview section. The risk rating aims to provide you with an indication of the risk versus potential reward of each fund in the available range.

How is the risk rating determined?

The ratings provided are those as published in each fund's Key Investor Information Document (KIID) which we have sourced from either Morningstar Direct or from the fund managers KIID (correct as at 17 November 2017). Please note that KIID's are only produced for funds with UCITS* status, therefore if the fund does not have UCITS status a risk rating will not be available.

The rating is calculated based upon the historic volatility (see below) of each individual fund over a 5 year period. So in simple terms, funds with very low volatility will have a 1 or 2 rating. These funds generally have a more cautious approach with little or no exposure to equity markets, and usually invest in cash or money market securities. You should be aware that for funds considered lower risk, the potential for reward will be lower, as these funds are likely to yield much lower returns than funds with a high equity exposure.

Funds with high volatility will have a 6 or 7 rating. These funds tend to have a high exposure to less developed, emerging equity markets or use high risk alternative assets within their investment strategy. Over the long term, exposure to equity markets could provide the opportunity for higher investment returns however, it also brings a much higher degree of investment risk. Although investment gains could be made when markets are buoyant, losses can quickly occur when markets take a downturn. You must therefore be prepared not only for the potential of higher returns, but also the potential for higher losses by investing in these types of funds.

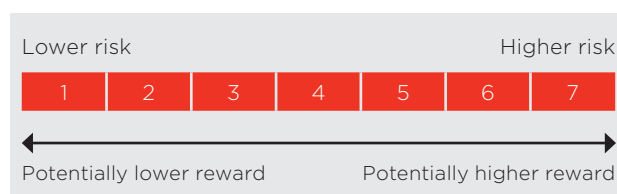
What is volatility?

Volatility is a measure of variance of a financial instrument's price over a particular time period, which means the greater the movement in fund prices, the more volatile the fund's performance is.

Funds with high volatility are generally associated with higher risk but potentially higher reward. Funds with low volatility are generally associated with lower risk, but lower potential reward.

Synthetic risk and reward indicator scale

The scale demonstrates where a fund ranks in terms of its potential risk versus return.



In all cases there is no guarantee that a fund's risk reward rating will remain the same and may be re-categorised in the future. Please note that a low rated fund does not mean it is risk-free.

Although the rating is designed to give an indication of the risk versus reward potential it should not be used in isolation as your personal circumstances and attitude to risk need to be taken into consideration. There could also be other factors, such as investment term, which should be considered so we would always recommend that you speak to your financial adviser for assistance when making your fund choice.

For the most up to date risk rating always refer to the fund manager's published KIID.

* UCITS: Undertakings for Collective Investment in Transferable Securities are a set of European Union directives that aim to allow collective investment schemes to operate freely throughout the EU on the basis of a single authorisation from one member state.

©2017 Morningstar. All rights reserved. The data contained herein: (1) include the proprietary information of Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) do not constitute investment advice offered by Morningstar; (4) are provided solely for information purposes and therefore are not an offer to buy or sell a security; and (5) are not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers shall be responsible for any trading decisions, damages, or losses arising from any use of this information.

Morningstar is a leading provider of independent investment research in North America, Europe, Australia, and Asia.

Monitoring fund performance

Your premiums buy units in the funds you choose, so an important part of maintaining the growth in your policy is how well the investment choices in your policy perform. Some funds perform better than others during the ups and downs of market conditions. So to help you monitor the investments in your policy we created the Fund Centre.

With the aid of the Fund Centre you can access daily price movements across the fund range, see how funds have performed over different time periods and view one or more funds in a chart. You can investigate the breakdown of a fund such as its top 10 holdings, its asset allocation or the investment style adopted by the fund manager. Using the Fund Centre you can easily monitor your funds and research new fund choices for future investment.

You can also access a range of documents each fund house publishes that you should read prior to investing in a fund. In the *Documents* tab in Fund Centre you will find the:

- **Prospectus** – a legal document that details the investment objective, policy and strategy of a fund or group of funds offered. This includes all the important and financial details that should be disclosed about a fund to enable an investor to assess all the risks associated with the fund prior to investment. This detailed document is only updated when a significant change happens to the fund range
- **Factsheet** – a monthly document issued by the fund manager that provides a fund's objective, its latest performance, its top 5 or 10 holdings and its charges
- **Key Investor Information Document (KIID)** – a simplified version of the Prospectus, usually 2 or 3 pages long, updated at least once a year detailing some of the key elements of the fund such as its objective, its risks, its charges and past performance.

Charges applied by funds such as the Annual Management Charge (AMC), Ongoing Charge Fee (OCF) and in some circumstances a Performance Fee, are reflected in the published unit prices. This means each unit price shown in your policy is the value after these charges have been deducted. You will not see fund charges deducted separately from your policy, only our product related charges.

One of the features of the fund range is that Initial Entry Charges (normally applied when investing in a fund directly) do not apply when you purchase units in a fund. Therefore all unit purchases are made free of any Initial Entry Charges.

To access the Fund Centre go to www.rl360.com, click on 360° Public then Products. For Oracle click on the *Oracle Fund Centre*. For Paragon click on the *Paragon Fund Centre*. For Quantum click on the *Quantum Fund Centre*.

Note that past performance is not a guide to future performance. Investment returns may fluctuate and are not guaranteed. Your policy will be subject to foreign exchange exposure where you select funds in a currency other than your policy denomination.

Fund range overview

The range of funds available are shown below in their respective sector, along with some key information for the fund.

You can switch between funds at any time, subject to minimum investment levels. Further details can be found in the *Key Features*. This service is currently free of charge.

Prior to investment in any fund you should read the relevant Prospectus, Factsheet and Key Investor Information Document (KIID) to make yourself aware of the charges and risks that apply to the fund. These can be obtained from your financial adviser, the fund manager's own website or from the product Fund Centre at www.r1360.com.

Commodity & Energy

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|-------------|-------|------------|---------------|--------------------|
| BGF World Energy | A2 | EUR | LU0171301533 | 6 | 06/04/01 | Luxembourg | 1.75 | - | - | - |
| BGF World Energy | A2 | USD | LU0122376428 | 6 | 06/04/01 | Luxembourg | 1.75 | - | - | - |
| BGF World Gold | A2 | EUR | LU0171305526 | 7 | 06/04/01 | Luxembourg | 1.75 | - | - | - |
| BGF World Gold | A2 | USD | LU0055631609 | 7 | 30/12/94 | Luxembourg | 1.75 | - | - | - |
| BGF World Mining | A2 | EUR | LU0172157280 | 7 | 06/04/01 | Luxembourg | 1.75 | - | - | - |
| BGF World Mining | A2 | USD | LU0075056555 | 7 | 24/03/97 | Luxembourg | 1.75 | - | - | - |
| Guinness Alternative Energy | C | EUR | IE00BGHQF417 | 6 | 29/11/13 | Ireland | 1.50 | - | - | ✓ |
| Guinness Alternative Energy | C | GBP | IE00B3CCJ633 | 6 | 02/09/08 | Ireland | 1.50 | - | - | ✓ |
| Guinness Alternative Energy | B | USD | IE00B2PGVK34 | 6 | 19/12/07 | Ireland | 1.50 | - | - | ✓ |
| Guinness Global Energy | C | EUR | IE00BGHQF524 | 6 | 29/11/13 | Ireland | 1.50 | - | - | - |
| Guinness Global Energy | C | GBP | IE00B3CCJ963 | 6 | 02/09/08 | Ireland | 1.50 | - | - | - |
| Guinness Global Energy | B | USD | IE00B2Q91V27 | 6 | 31/03/08 | Ireland | 1.50 | - | - | - |
| JPM Global Natural Resources | A | EUR | LU0208853274 | 6 | 21/12/04 | Luxembourg | 1.50 | - | - | - |
| JPM Global Natural Resources | A | USD | LU0266512127 | 7 | 12/09/06 | Luxembourg | 1.50 | - | - | - |
| JPM Natural Resources | A | GBP | GB0031835118 | 7 | 01/06/65 | UK | 1.50 | - | - | - |
| Parvest Energy Innovators | CC | EUR | LU0823414635 | 6 | 21/05/13 | Luxembourg | 1.50 | - | - | - |
| Pictet CH Precious Metals Fund - Physical Gold | P | CHF | CH0104851016 | 6 | 30/09/09 | Switzerland | 0.30 | - | - | - |
| Pictet CH Precious Metals Fund - Physical Gold | P | EUR | CH0104850968 | 6 | 30/09/09 | Switzerland | 0.30 | - | - | - |
| Pictet CH Precious Metals Fund - Physical Gold | P | USD | CH0104850497 | 6 | 30/09/09 | Switzerland | 0.30 | - | - | - |
| Pictet Timber | P | EUR | LU0340559557 | 6 | 29/09/08 | Luxembourg | 1.60 | - | - | ✓ |
| Pictet Timber | P | USD | LU0340557775 | 5 | 29/09/08 | Luxembourg | 1.60 | - | - | ✓ |
| Pictet Water | P | EUR | LU0104884860 | 5 | 20/01/00 | Luxembourg | 1.60 | - | - | ✓ |
| Pictet Water | P | USD | LU0255980327 | 5 | 29/05/06 | Luxembourg | 1.60 | - | - | ✓ |
| RobecoSAM Sustainable Water | B | EUR | LU0133061175 | 5 | 28/09/01 | Luxembourg | 1.50 | - | - | ✓ |
| RobecoSAM Sustainable Water | B | USD | LU0267923398 | 5 | 29/09/06 | Luxembourg | 1.50 | - | - | ✓ |

Currency/Money Market

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Liquidity (Lux) | A2 | EUR | LU0090865873 | 1 | 23/07/90 | Luxembourg | 0.02 | - | - | - |
| Aberdeen Liquidity (Lux) | A2 | GBP | LU0049015760 | 1 | 01/07/85 | Luxembourg | 0.20 | - | - | - |
| Aberdeen Liquidity (Lux) | A2 | USD | LU0049014870 | 1 | 17/09/84 | Luxembourg | 0.10 | - | - | - |
| Pictet Short-Term Money Market | R | JPY | LU0309035870 | 1 | 09/07/07 | Luxembourg | 0.12 | - | - | - |
| UBS (Lux) Money Market | P | AUD | LU0066649970 | 1 | 17/08/92 | Luxembourg | 0.58 | - | - | - |
| UBS (Lux) Money Market | P | CHF | LU0033502740 | 1 | 16/09/91 | Luxembourg | 0.04 | - | - | - |
| UBS (Lux) Money Market | P | EUR | LU0006344922 | 1 | 09/10/89 | Luxembourg | 0.04 | - | - | - |
| UBS (Lux) Money Market | P | GBP | LU0006277635 | 1 | 25/11/88 | Luxembourg | 0.26 | - | - | - |
| UBS (Lux) Money Market | P | USD | LU0006277684 | 1 | 25/11/88 | Luxembourg | 0.58 | - | - | - |

Equity - Asia Pacific excluding Japan

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Global Asia Pacific Equity | E2 | EUR | LU0498180339 | 5 | 13/01/11 | Luxembourg | 1.75 | - | - | - |
| Aberdeen Global Asia Pacific Equity | D2 | GBP | LU0231455378 | 5 | 27/04/92 | Luxembourg | 1.75 | - | - | - |
| Aberdeen Global Asia Pacific Equity | A2 | USD | LU0011963245 | 5 | 26/04/88 | Luxembourg | 1.75 | - | - | - |
| Aberdeen Global Asian Smaller Companies | D2 | GBP | LU0231459958 | 5 | 28/03/06 | Luxembourg | 1.75 | - | - | - |
| Aberdeen Global Asian Smaller Companies | A2 | USD | LU0231459107 | 5 | 24/03/06 | Luxembourg | 1.75 | - | - | - |
| AXA Rosenberg All Country Asia Pacific Ex-Japan Small Cap Alpha | B | EUR | IE0031069499 | 5 | 05/10/01 | Ireland | 1.50 | - | - | - |
| AXA Rosenberg All Country Asia Pacific Ex-Japan Small Cap Alpha | B | USD | IE0004334029 | 5 | 31/05/00 | Ireland | 1.50 | - | - | - |
| Fidelity Funds Asia Focus | A | EUR | LU0261946445 | 6 | 25/09/06 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Asia Focus | A | USD | LU0261947096 | 5 | 25/09/06 | Luxembourg | 1.50 | - | - | - |
| Guinness Asian Equity Income | C | EUR | IE00BGHQDM52 | 5 | 20/12/13 | Ireland | 1.50 | - | - | - |
| Guinness Asian Equity Income | C | GBP | IE00BVYPNP33 | 5 | 11/03/15 | Ireland | 1.50 | - | - | - |
| Guinness Asian Equity Income | C | USD | IE00BVYPNQ40 | 5 | 11/03/15 | Ireland | 1.50 | - | - | - |
| JPM ASEAN Equity | A | EUR | LU0441852612 | 6 | 04/09/09 | Luxembourg | 1.50 | - | - | - |
| JPM ASEAN Equity | A | USD | LU0441851309 | 5 | 04/09/09 | Luxembourg | 1.50 | - | - | - |
| Matthews Asia - Pacific Tiger | A | GBP | LU0594555590 | 5 | 28/02/11 | Luxembourg | 1.25 | - | - | - |
| Matthews Asia - Pacific Tiger | A | USD | LU0491815824 | 5 | 26/08/10 | Luxembourg | 1.25 | - | - | - |

Equity - Asia Pacific including Japan

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Asia Pacific & Japan Equity | A | GBP | GB00B0XWJ21 | 5 | 01/03/79 | UK | 1.75 | - | - | - |
| BGF Pacific Equity | A2 | EUR | LU0171290314 | 5 | 05/08/94 | Luxembourg | 1.50 | - | - | - |
| BGF Pacific Equity | A2 | GBP | LU0171290744 | 5 | 05/08/94 | Luxembourg | 1.50 | - | - | - |
| BGF Pacific Equity | A2 | USD | LU0035112944 | 5 | 05/08/94 | Luxembourg | 1.50 | - | - | - |
| Matthews Asia - Asia Dividend | A | GBP | LU0594556309 | 5 | 28/02/11 | Luxembourg | 1.25 | - | - | - |
| Matthews Asia - Asia Dividend | A | USD | LU0491817952 | 5 | 26/08/10 | Luxembourg | 1.25 | - | - | - |

Equity - Emerging Europe

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|----------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BGF Emerging Europe | A2 | EUR | LU0011850392 | 6 | 29/12/95 | Luxembourg | 1.75 | - | - | - |
| BGF Emerging Europe | A2 | USD | LU0171273575 | 6 | 01/09/98 | Luxembourg | 1.75 | - | - | - |
| JPM Emerging Europe Equity | A | EUR | LU0210529144 | 6 | 31/03/05 | Luxembourg | 1.50 | - | - | - |

Equity - Emerging Markets

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Allianz GEM Equity High Dividend | AT | EUR | LU0293313325 | 6 | 15/06/07 | Luxembourg | 1.75 | - | - | - |
| Fidelity Funds Emerging Europe Middle East & Africa | A | EUR | LU0303816705 | 6 | 11/06/07 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Emerging Europe Middle East & Africa | A | USD | LU0303823156 | 6 | 11/06/07 | Luxembourg | 1.50 | - | - | - |
| Goldman Sachs BRICs Portfolio Base | Base | USD | LU0234580636 | 6 | 17/01/06 | Luxembourg | 1.75 | - | - | - |
| Goldman Sachs BRICs Portfolio Hgd Base | Base | EUR | LU0248245358 | 6 | 17/03/06 | Luxembourg | 1.75 | - | - | - |
| Henderson Gartmore Emerging Markets | R | EUR | LU0113993801 | 5 | 29/09/00 | Luxembourg | 1.50 | - | - | - |
| Henderson Gartmore Emerging Markets | R | USD | LU0201073169 | 5 | 29/09/00 | Luxembourg | 1.50 | - | - | - |
| JPM Africa Equity (perf) | A | EUR | LU0355584979 | 6 | 09/12/08 | Luxembourg | 1.50 | 10.00 | - | - |
| JPM Africa Equity (perf) | A | USD | LU0355584466 | 6 | 14/05/08 | Luxembourg | 1.50 | 10.00 | - | - |
| JPM Emerging Markets Small Cap (perf) | A | EUR | LU0318933057 | 5 | 15/11/07 | Luxembourg | 1.50 | 10.00 | - | - |
| JPM Emerging Markets Small Cap (perf) | A | USD | LU0318931358 | 5 | 15/11/07 | Luxembourg | 1.50 | 10.00 | - | - |
| Schroder ISF BRIC | A | EUR | LU0232931963 | 6 | 31/10/05 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF BRIC | A | USD | LU0228659784 | 6 | 31/10/05 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets | A | EUR | LU0248176959 | 6 | 09/03/94 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets | A | USD | LU0106252389 | 6 | 09/03/94 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets Hgd | A | AUD | LU0491680715 | 6 | 12/03/10 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Global Emerging Market Opportunities | A | EUR | LU0279459456 | 7 | 19/01/07 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Global Emerging Market Opportunities | A | USD | LU0269904917 | 7 | 19/01/07 | Luxembourg | 1.50 | - | - | - |
| Threadneedle Global Emerging Markets Equity | R | EUR | GB00B119QP90 | 6 | 05/03/07 | UK | 1.50 | - | - | - |
| Threadneedle Global Emerging Markets Equity | R | GBP | GB00B105JD63 | 5 | 15/03/06 | UK | 1.50 | - | - | - |
| Threadneedle Global Emerging Markets Equity | R | USD | GB00B119QQ08 | 5 | 15/03/06 | UK | 1.50 | - | - | - |
| VAM Emerging Markets Growth | A | USD | LU0293692165 | 5 | 01/06/07 | Luxembourg | 1.75 | 15.00 | - | - |

Equity - Europe excluding UK

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BGF Euro Markets | A2 | EUR | LU0093502762 | 6 | 04/01/99 | Luxembourg | 1.50 | - | - | - |
| BGF Euro Markets | A2 | USD | LU0171277485 | 6 | 07/06/99 | Luxembourg | 1.50 | - | - | - |
| Threadneedle European Smaller Companies | R | EUR | GB0002771383 | 5 | 14/11/97 | UK | 1.50 | - | - | - |
| Threadneedle European Smaller Companies | R | GBP | GB0001531424 | 5 | 14/11/97 | UK | 1.50 | - | - | - |

Equity - Europe including UK

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Henderson Horizon Pan European Alpha | A2 | EUR | LU0264597617 | 4 | 01/12/06 | Luxembourg | 1.20 | 20.00 | - | - |
| Invesco Pan European Equity | A | EUR | LU0028118809 | 6 | 01/01/91 | Luxembourg | 1.50 | - | - | - |
| Jupiter European Growth | L | EUR | LU0260085492 | 5 | 17/08/01 | Luxembourg | 1.50 | - | - | - |
| Jupiter European Growth Hgd | L | USD | LU0966834136 | 5 | 02/10/13 | Luxembourg | 1.50 | - | - | - |
| Threadneedle Pan European | R | EUR | GB0009583252 | 5 | 12/10/99 | UK | 1.50 | - | - | - |
| Threadneedle Pan European | R | GBP | GB0008371238 | 5 | 12/10/99 | UK | 1.50 | - | - | - |

Equity - Global

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Ethical World Equity | A | GBP | GB0006833718 | 5 | 01/05/99 | UK | 1.50 | - | - | ✓ |
| BNY Mellon Global Opportunities | A | EUR | IE0004084889 | 5 | 02/01/02 | Ireland | 2.00 | - | - | - |
| BNY Mellon Global Opportunities | A | USD | IE0004086264 | 5 | 10/12/01 | Ireland | 2.00 | - | - | - |
| Fidelity Funds Global Dividend | A | EUR | LU1261431768 | 5 | 07/08/15 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Global Dividend | A | USD | LU0772969993 | 4 | 04/05/12 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Global Dividend Hgd | A | EUR | LU0605515377 | 5 | 30/01/12 | Luxembourg | 1.50 | - | - | - |
| Fidelity Global Dividend | A | GBP | GB00B7FQHJ97 | 5 | 30/01/12 | UK | 1.50 | - | - | - |
| Franklin Mutual Global Discovery | A | EUR | LU0211333025 | 5 | 25/10/05 | Luxembourg | 1.00 | - | - | - |
| Franklin Mutual Global Discovery | A | USD | LU0211331839 | 5 | 25/10/05 | Luxembourg | 1.00 | - | - | - |
| Fundsmith Equity | R | GBP | GB00B4LPDJ14 | 5 | 01/11/10 | UK | 1.50 | - | - | - |
| Guinness Global Equity Income | C | EUR | IE00BGHQF631 | 5 | 29/11/13 | Ireland | 1.50 | - | - | - |
| Guinness Global Equity Income | C | GBP | IE00BVYPNV92 | 5 | 11/03/15 | Ireland | 1.50 | - | - | - |
| Guinness Global Equity Income | C | USD | IE00BVYPNW00 | 5 | 11/03/15 | Ireland | 1.50 | - | - | - |
| Guinness Global Innovators | C | EUR | IE00BQXX3D17 | 6 | 30/10/14 | Ireland | 1.50 | - | - | - |
| Guinness Global Innovators | C | GBP | IE00BQXX3C00 | 5 | 30/10/14 | Ireland | 1.50 | - | - | - |
| Guinness Global Innovators | C | USD | IE00BQXX3F31 | 5 | 30/10/14 | Ireland | 1.50 | - | - | - |
| Henderson Gartmore Global Growth | R | EUR | LU0200076213 | 5 | 29/10/04 | Luxembourg | 1.50 | - | - | - |
| Henderson Gartmore Global Growth | R | GBP | LU0200077294 | 5 | 29/10/04 | Luxembourg | 1.50 | - | - | - |
| Henderson Gartmore Global Growth | R | USD | LU0200076999 | 5 | 24/03/05 | Luxembourg | 1.50 | - | - | - |
| Henderson Multi-Manager Active | A | GBP | GB0031413593 | 4 | 17/06/96 | UK | 1.50 | - | ✓ | - |
| Invesco Global Equity Income | A | USD | LU0607513230 | 5 | 30/09/11 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Equity Income Hgd | A | EUR | LU0794791870 | 5 | 27/06/12 | Luxembourg | 1.40 | - | - | - |
| Investec GSF Global Franchise | A | EUR | LU0846948197 | 5 | 25/10/12 | Luxembourg | 1.50 | - | - | - |
| Investec GSF Global Franchise | A | USD | LU0426412945 | 5 | 04/07/09 | Luxembourg | 1.50 | - | - | - |
| Investec GSF Global Franchise Hgd | A | CHF | LU0869878131 | 5 | 31/01/13 | Luxembourg | 1.50 | - | - | - |
| JPM Global Unconstrained Equity | A | EUR | LU0159032522 | 6 | 14/06/11 | Luxembourg | 1.50 | - | - | - |
| JPM Global Unconstrained Equity | A | USD | LU0210533765 | 5 | 31/03/05 | Luxembourg | 1.50 | - | - | - |
| Jupiter Merlin International Equities Portfolio | L | EUR | LU0362742719 | 5 | 05/09/08 | Luxembourg | 1.50 | - | ✓ | - |
| Jupiter Merlin International Equities Portfolio | L | USD | LU0362742800 | 5 | 14/04/09 | Luxembourg | 1.50 | - | ✓ | - |
| M&G Global Leaders | A | EUR | GB0030934490 | 5 | 12/01/01 | UK | 1.75 | - | - | - |
| M&G Global Leaders | A | GBP | GB0030934383 | 5 | 12/01/01 | UK | 1.50 | - | - | - |
| M&G Global Leaders | A | USD | GB00B1RXYW84 | 5 | 09/03/07 | UK | 1.75 | - | - | - |
| Sarasin Thematic Global Equity | A | GBP | GB0009341214 | 5 | 01/07/94 | UK | 1.50 | - | - | - |
| Schroder ISF Global Equity | A | USD | LU0215105999 | 5 | 03/06/05 | Luxembourg | 1.25 | - | - | - |
| Schroder ISF Global Equity Hgd | A | AUD | LU0491681010 | 5 | 12/03/10 | Luxembourg | 1.25 | - | - | - |
| Schroder ISF Global Smaller Companies | A | USD | LU0240877869 | 5 | 24/02/06 | Luxembourg | 1.50 | 15.00 | - | - |
| Threadneedle Global Select | R | USD | GB0002769312 | 5 | 22/08/97 | UK | 1.50 | - | - | - |
| VAM Driehaus | A | USD | LU0297699406 | 5 | 02/07/07 | Luxembourg | 1.50 | - | - | - |
| VAM Driehaus Hgd | A | EUR | LU0404614934 | 5 | 22/12/08 | Luxembourg | 1.50 | - | - | - |
| VAM Driehaus Hgd | A | GBP | LU0404611757 | 5 | 19/12/08 | Luxembourg | 1.50 | - | - | - |

Equity - Latin America

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|-----------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BGF Latin American | A2 | EUR | LU0171289498 | 6 | 08/01/97 | Luxembourg | 1.75 | - | - | - |
| BGF Latin American | A2 | GBP | LU0171289738 | 6 | 08/01/97 | Luxembourg | 1.75 | - | - | - |
| BGF Latin American | A2 | USD | LU0072463663 | 6 | 08/01/97 | Luxembourg | 1.75 | - | - | - |
| Parvest Equity Brazil | CC | USD | LU0265266980 | 7 | 12/12/06 | Luxembourg | 1.75 | - | - | - |
| Threadneedle Latin American | R | EUR | GB00B0WJ2D10 | 6 | 05/03/07 | UK | 1.50 | - | - | - |
| Threadneedle Latin American | R | GBP | GB0001531754 | 6 | 11/11/97 | UK | 1.50 | - | - | - |
| Threadneedle Latin American | R | USD | GB0002769866 | 6 | 14/11/97 | UK | 1.50 | - | - | - |

Equity - North America

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--|-------------|---------|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Franklin US Opportunities | A | EUR | LU0260869739 | 6 | 01/09/06 | Luxembourg | 1.00 | - | - | - |
| Franklin US Opportunities | A | USD | LU0109391861 | 5 | 03/04/00 | Luxembourg | 1.00 | - | - | - |
| Franklin US Opportunities Hgd | A | CHF | LU0536403206 | 5 | 30/09/10 | Luxembourg | 1.00 | - | - | - |
| Franklin US Opportunities Hgd | A | EUR | LU0316494391 | 5 | 03/09/07 | Luxembourg | 1.00 | - | - | - |
| Janus US Twenty | A | USD | IE0004445239 | 5 | 24/12/98 | Ireland | 1.25 | - | - | - |
| JPM America Equity | A | EUR | LU0217390227 | 6 | 07/05/13 | Luxembourg | 1.50 | - | - | - |
| JPM America Equity | A | USD | LU0210528500 | 5 | 01/04/05 | Luxembourg | 1.50 | - | - | - |
| JPM America Equity Hgd | A | EUR | LU0159042083 | 5 | 15/03/07 | Luxembourg | 1.50 | - | - | - |
| JPM US Small Cap Growth | A | USD | LU0210535976 | 6 | 31/03/05 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF US Small & Mid-Cap Equity | A | EUR | LU0248178732 | 6 | 28/03/06 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF US Small & Mid-Cap Equity | A | USD | LU0205193047 | 5 | 10/12/04 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF US Small & Mid-Cap Equity Hgd | A | EUR Hgd | LU0334663233 | 5 | 14/12/07 | Luxembourg | 1.50 | - | - | - |
| T. Rowe Price US Smaller Companies Equity | A | EUR | LU0918140210 | 6 | 22/05/13 | Luxembourg | 1.60 | - | - | - |
| T. Rowe Price US Smaller Companies Equity | A | USD | LU0133096635 | 5 | 31/07/01 | Luxembourg | 1.60 | - | - | - |

Equity - Single country

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Amundi Funds Equity Greater China | AU-C | USD | LU0165623512 | 6 | 07/04/03 | Luxembourg | 1.70 | 20.00 | - | - |
| Amundi Funds Equity Korea | AU-C | USD | LU0158082171 | 6 | 31/12/91 | Luxembourg | 1.70 | - | - | - |
| Amundi Funds Equity Thailand | AU-C | USD | LU0158078906 | 6 | 01/01/98 | Luxembourg | 1.60 | - | - | - |
| BGF Japan Small & MidCap Opportunities | A2 | EUR | LU0171289068 | 6 | 13/05/87 | Luxembourg | 1.50 | - | - | - |
| BGF Japan Small & MidCap Opportunities | A2 | JPY | LU0249411835 | 6 | 13/05/87 | Luxembourg | 1.50 | - | - | - |
| BGF Japan Small & MidCap Opportunities | A2 | USD | LU0006061252 | 6 | 13/05/87 | Luxembourg | 1.50 | - | - | - |
| BGF Japan Small & MidCap Opportunities Hgd | A2 | EUR | LU0255399742 | 6 | 29/05/06 | Luxembourg | 1.50 | - | - | - |
| BGF Japan Small & MidCap Opportunities Hgd | A2 | USD | LU0931342652 | 6 | 15/05/13 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Australia | A | AUD | LU0261950041 | 5 | 25/09/06 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds China Consumer | A | EUR | LU0594300096 | 6 | 23/02/11 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds China Consumer | A | USD | LU0594300179 | 6 | 23/02/11 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Japan Smaller Companies | A | EUR | LU1048684440 | 6 | 02/04/14 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Japan Smaller Companies Hgd | A | USD | LU0997587166 | 6 | 10/01/14 | Luxembourg | 1.50 | - | - | - |
| Fidelity Japan Smaller Companies | A | GBP | GB0003860565 | 6 | 16/04/84 | UK | 1.50 | - | - | - |
| Franklin India | A | EUR | LU0231205187 | 6 | 25/10/05 | Luxembourg | 1.00 | - | - | - |
| Franklin India | A | USD | LU0231203729 | 6 | 25/10/05 | Luxembourg | 1.00 | - | - | - |
| GAM Star China Equity | Ord | GBP | IE00B1W3WM96 | 6 | 03/09/10 | Ireland | 1.35 | - | - | - |
| GAM Star China Equity | Ord | USD | IE00B1W3WR42 | 6 | 09/07/07 | Ireland | 1.35 | - | - | - |
| Henderson Horizon Japan Opportunities | A2 | USD | LU0011889929 | 6 | 01/07/85 | Luxembourg | 1.20 | 10.00 | - | - |
| HSBC GIF Russia Equity | AC | USD | LU0329931090 | 7 | 17/12/07 | Luxembourg | 1.75 | - | - | - |
| JPM India | A | USD | LU0210527015 | 6 | 31/03/05 | Luxembourg | 1.50 | - | - | - |
| JPM Indonesia Equity | A | USD | LU0752402288 | 6 | 15/03/12 | Luxembourg | 1.50 | - | - | - |
| JPM Singapore | A | USD | LU0210528336 | 5 | 31/03/05 | Luxembourg | 1.50 | - | - | - |
| JPM Taiwan | A | EUR | LU0401357313 | 5 | 09/12/08 | Luxembourg | 1.50 | - | - | - |
| JPM Taiwan | A | USD | LU0210528419 | 5 | 31/03/05 | Luxembourg | 1.50 | - | - | - |
| Legg Mason IF Japan Equity | A | GBP | GB0033507467 | 7 | 22/10/96 | UK | 1.00 | - | - | - |
| Matthews Asia - India | A | GBP | LU0594557455 | 6 | 30/06/11 | Luxembourg | 1.25 | - | - | - |
| Matthews Asia - India | A | USD | LU0594557299 | 6 | 30/06/11 | Luxembourg | 1.25 | - | - | - |
| Matthews Asia - Japan | A | USD | LU1220257304 | 5 | 30/04/15 | Luxembourg | 1.25 | - | - | - |
| Neptune Russia & Greater Russia | A | GBP | GB00B04H0T52 | 7 | 31/12/04 | UK | 1.75 | - | - | - |
| Neptune Russia & Greater Russia | A | USD | GB00B60T5T21 | 7 | 03/08/09 | UK | 1.75 | - | - | - |
| Schroder ISF China Opportunities | A | USD | LU0244354667 | 6 | 17/02/06 | Luxembourg | 1.50 | - | - | - |

Equity - UK

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen UK Equity | A | GBP | GB00B0LG6H52 | 5 | 19/12/05 | UK | 1.50 | - | - | - |
| Invesco Perpetual UK Focus | Acc | GBP | GB0033030965 | 5 | 02/07/01 | UK | 1.50 | - | - | - |
| Invesco Perpetual UK Growth | Acc | GBP | GB0033031153 | 5 | 11/06/87 | UK | 1.50 | - | - | - |
| Invesco Perpetual UK Smaller Companies Equity | Acc | GBP | GB0033030528 | 5 | 29/05/92 | UK | 1.50 | - | - | - |
| Investec UK Alpha | A | GBP | GB0031075228 | 5 | 05/02/79 | UK | 1.50 | - | - | - |
| Investec UK Smaller Companies | A | GBP | GB0031075558 | 5 | 30/07/82 | UK | 1.50 | - | - | - |
| JPM UK Smaller Companies | A | GBP | GB0030880255 | 5 | 16/07/87 | UK | 1.50 | - | - | - |
| Kames Ethical Equity | A | GBP | GB0007452484 | 5 | 17/04/89 | UK | 1.50 | - | - | ✓ |
| Legg Mason IF QS UK Equity | A | GBP | GB0033506501 | 5 | 31/10/95 | UK | 1.00 | - | - | - |
| M&G Recovery | A | GBP | GB0031289217 | 5 | 23/05/69 | UK | 1.50 | - | - | - |
| Schroder ISF UK Equity | A | GBP | LU0106244527 | 5 | 07/01/00 | Luxembourg | 1.25 | - | - | - |
| Schroder UK Opportunities | A | GBP | GB0031092728 | 5 | 03/11/89 | UK | 1.50 | - | - | - |
| Threadneedle UK Mid 250 | R | GBP | GB0033547604 | 5 | 08/09/03 | UK | 1.50 | - | - | - |

Fixed Interest - Asia

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BGF Asian Tiger Bond | A2 | USD | LU0063729296 | 3 | 02/02/96 | Luxembourg | 1.00 | - | - | - |
| Fidelity Funds Asian High Yield | A | EUR | LU0286668966 | 4 | 02/04/07 | Luxembourg | 1.00 | - | - | - |
| Fidelity Funds Asian High Yield | A | USD | LU0286668453 | 3 | 02/04/07 | Luxembourg | 1.00 | - | - | - |
| Pictet Asian Local Currency Debt | P | EUR | LU0280438309 | 4 | 24/01/07 | Luxembourg | 1.20 | - | - | - |
| Pictet Asian Local Currency Debt | P | USD | LU0255797556 | 4 | 26/06/06 | Luxembourg | 1.20 | - | - | - |
| Schroder ISF Asian Bond Absolute Return | A | USD | LU0106250508 | 5 | 16/10/98 | Luxembourg | 1.25 | - | - | - |
| Schroder ISF Asian Bond Absolute Return Hgd | A | EUR | LU0327381843 | 5 | 16/10/98 | Luxembourg | 1.25 | - | - | - |
| Templeton Asian Bond | A | EUR | LU0229951891 | 5 | 25/10/05 | Luxembourg | 0.75 | - | - | - |
| Templeton Asian Bond | A | USD | LU0229949994 | 4 | 25/10/05 | Luxembourg | 0.75 | - | - | - |

Fixed Interest - Emerging Markets

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Global Select Emerging Markets Bond | A2 | USD | LU0132414144 | 4 | 15/08/01 | Luxembourg | 1.50 | - | - | - |
| Aberdeen Global Select Emerging Markets Bond Base Ccy Exp | A2 | CHF | LU0487189069 | 4 | 06/08/07 | Luxembourg | 1.50 | - | - | - |
| Aberdeen Global Select Emerging Markets Bond Base Ccy Exp | A2 | EUR | LU0376989207 | 4 | 11/07/07 | Luxembourg | 1.50 | - | - | - |
| Invesco India Bond | A | USD | LU0996662002 | 4 | 23/04/14 | Luxembourg | 1.25 | - | - | - |
| Investec GSF Latin American Corporate Debt | A | USD | LU0492942718 | 3 | 30/04/10 | Luxembourg | 1.50 | - | - | - |
| Pictet Emerging Local Currency Debt | R | EUR | LU0280437830 | 5 | 23/01/07 | Luxembourg | 1.75 | - | - | - |
| Pictet Emerging Local Currency Debt | R | USD | LU0255798364 | 5 | 27/06/06 | Luxembourg | 1.75 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return | A | USD | LU0106253197 | 4 | 29/08/97 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return Hgd | A | AUD | LU0491680806 | 4 | 12/03/10 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return Hgd | A | CHF | LU0476445340 | 4 | 15/01/10 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return Hgd | A | EUR | LU0177592218 | 4 | 29/08/97 | Luxembourg | 1.50 | - | - | - |

Fixed Interest - Europe

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Credit Suisse Bond (Lux) | B | CHF | LU0049527079 | 2 | 01/11/91 | Luxembourg | 0.80 | - | - | - |
| Fidelity Funds European High Yield | A | EUR | LU0251130802 | 3 | 03/07/06 | Luxembourg | 1.00 | - | - | - |
| Invesco Euro Corporate Bond | A | EUR | LU0243957825 | 3 | 31/03/06 | Luxembourg | 1.00 | - | - | - |

Fixed Interest - Global

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BNY Mellon Global Bond | A | EUR | IE0003921727 | 4 | 02/01/02 | Ireland | 1.00 | - | - | - |
| BNY Mellon Global Bond | A | USD | IE0003924739 | 4 | 10/12/01 | Ireland | 1.00 | - | - | - |
| Invesco Global Total Return (EUR) Bond | A | EUR | LU0534239909 | 3 | 15/09/10 | Luxembourg | 1.00 | - | - | - |
| Invesco Global Total Return (EUR) Bond Hgd | A | CHF | LU0955866271 | 3 | 18/09/13 | Luxembourg | 1.00 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | CHF | IE00B3SL5777 | 3 | 06/03/12 | Ireland | 1.39 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | EUR | IE00B11XZ434 | 3 | 31/03/06 | Ireland | 1.39 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | USD | IE00B3K7XK29 | 3 | 10/12/08 | Ireland | 1.39 | - | - | - |
| Templeton Global Bond | A | EUR | LU0152980495 | 5 | 09/09/02 | Luxembourg | 0.75 | - | - | - |
| Templeton Global Bond | A | USD | LU0252652382 | 4 | 28/04/06 | Luxembourg | 0.75 | - | - | - |
| Templeton Global Bond Hgd | A | CHF | LU0450468003 | 4 | 14/09/09 | Luxembourg | 0.75 | - | - | - |
| Templeton Global Bond Hgd | A | EUR | LU0294219869 | 4 | 10/04/07 | Luxembourg | 0.75 | - | - | - |
| Threadneedle Absolute Return Bond | R | GBP | GB00B0L4TB44 | 3 | 24/10/05 | UK | 0.85 | - | - | - |

Fixed Interest - Sterling

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|-----------------------|-------------|-----|--------------|-------------|-------------|----------|-------|------------|---------------|--------------------|
| Invesco Sterling Bond | A | GBP | IE0030233831 | 3 | 24/01/97 | Ireland | 0.75 | - | - | - |

Fixed Interest - US

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| JPM US Bond | A | USD | LU0070215933 | 3 | 15/05/97 | Luxembourg | 0.90 | - | - | - |
| Natixis Loomis Sayles Multisector Income | RE/A | USD | IE00B5Q4WK41 | 3 | 22/01/10 | Ireland | 1.55 | - | - | - |

Global Managed

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|---|-------------|-----|---------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| BGF Global Allocation | A2 | EUR | LU0171283459 | 4 | 03/01/97 | Luxembourg | 1.50 | - | - | - |
| BGF Global Allocation | A2 | USD | LU0072462426 | 4 | 03/01/97 | Luxembourg | 1.50 | - | - | - |
| BGF Global Allocation Hgd | A2 | AUD | LU0468326631 | 4 | 22/01/10 | Luxembourg | 1.50 | - | - | - |
| BGF Global Allocation Hgd | A2 | GBP | LU0236177068 | 4 | 01/12/05 | Luxembourg | 1.50 | - | - | - |
| Canaccord Select Global Opportunity | A | USD | IE00B3BRDK12 | 4 | 25/09/08 | Ireland | 1.50 | - | - | - |
| Canaccord Select Global Opportunity Hgd | A | GBP | IE00BSJJC74 | - | 15/06/15 | Ireland | 1.50 | - | - | - |
| Carmignac Patrimoine | A | CHF | FR0011269596 | 4 | 18/06/12 | France | 1.50 | 10.00 | - | - |
| Carmignac Patrimoine | A | EUR | FR0010135103 | 4 | 07/11/89 | France | 1.50 | 10.00 | - | - |
| Carmignac Patrimoine | A | USD | FR0011269067 | 4 | 18/06/12 | France | 1.50 | 10.00 | - | - |
| CF Miton Cautious Multi Asset | A | GBP | GB00B031C923 | 4 | 30/12/97 | UK | 1.50 | - | ✓ | - |
| Credit Suisse Portfolio (Lux) Balanced | B | CHF | LU0078040838 | 4 | 14/05/93 | Luxembourg | 1.50 | - | - | - |
| Credit Suisse Portfolio (Lux) Balanced | B | EUR | LU0091100973 | 4 | 30/10/98 | Luxembourg | 1.50 | - | - | - |
| Credit Suisse Portfolio (Lux) Balanced | B | USD | LU0078041133 | 4 | 14/05/93 | Luxembourg | 1.50 | - | - | - |
| Credit Suisse Portfolio (Lux) Growth | B | CHF | LU0078041992 | 5 | 11/06/93 | Luxembourg | 1.70 | - | - | - |
| Credit Suisse Portfolio (Lux) Growth | B | EUR | LU0091101195 | 5 | 30/10/98 | Luxembourg | 1.70 | - | - | - |
| Credit Suisse Portfolio (Lux) Growth | B | USD | LU0078042453 | 4 | 11/06/93 | Luxembourg | 1.70 | - | - | - |
| Fidelity Multi Asset Strategic | A | GBP | GB00B1M29V45 | 4 | 22/01/07 | UK | 1.25 | - | - | - |
| GAM Star Balanced | A | CHF | IE00B5W69V40 | - | 13/09/16 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | EUR | IE00B5VGTN75 | - | 05/08/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | GBP | IE00B55YB208 | - | 09/06/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Balanced | A | USD | IE00B5NTPS12 | - | 24/03/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Cautious | A | EUR | IE00BJ358440 | 4 | 13/08/15 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Cautious | A | GBP | IE00BJ358556 | 4 | 06/11/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Cautious | A | USD | IE00BJ358333 | - | 24/03/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | CHF | IE00BDD9NV60 | - | 15/02/16 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | EUR | IE00BJ358770 | - | 02/11/16 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | GBP | IE00BJ358887 | 4 | 11/07/14 | Ireland | 0.85 | - | ✓ | - |
| GAM Star Growth | A | USD | IE00BJ358663 | 4 | 24/03/14 | Ireland | 0.85 | - | ✓ | - |
| Harmony Portfolios Asian Growth | C | USD | LU0651984105 | 4 | 12/08/11 | Luxembourg | 0.60 | - | ✓ | - |
| Harmony Portfolios Sterling Growth | C | GBP | LU0651985847 | 4 | 12/08/11 | Luxembourg | 0.60 | - | ✓ | - |
| Harmony Portfolios US Dollar Growth | C | USD | LU0651986738 | 4 | 12/08/11 | Luxembourg | 0.60 | - | ✓ | - |
| Henderson Cautious Managed | A | GBP | GB0032477639 | 4 | 03/02/03 | UK | 1.25 | - | - | - |
| Henderson Multi-Manager Managed | A | GBP | GB0031412744 | 4 | 30/06/97 | UK | 1.50 | - | ✓ | - |
| IFSL Brooks Macdonald Balanced | B | GBP | GB00B054QG49 | 4 | 20/12/04 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Balanced Hgd | B | EUR | GB00BVCX4B20 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Balanced Hgd | B | USD | GB00BVCX4909 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Cautious Growth | B | GBP | GB00B5W8NJ69 | 4 | 20/12/04 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Cautious Growth Hgd | B | EUR | GB00BVCX4F67 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Cautious Growth Hgd | B | USD | GB00BVCX4D44 | 4 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Capital | B | GBP | GB00B62W NX98 | 3 | 29/03/10 | UK | 1.50 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Capital Hgd | B | EUR | GB00BVCX4N42 | 3 | 20/03/15 | UK | 1.50 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Capital Hgd | B | USD | GB00BVCX4M35 | 3 | 20/03/15 | UK | 1.50 | - | ✓ | - |

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| IFSL Brooks Macdonald Defensive Income | B | GBP | GB00BVCX4H81 | 3 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Income Hgd | B | EUR | GB00BVCX4K11 | 3 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Defensive Income Hgd | B | USD | GB00BVCX4J06 | 3 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth | B | GBP | GB00BDX8Y988 | 5 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth Hgd | B | EUR | GB00BVCX4R89 | 5 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| IFSL Brooks Macdonald Strategic Growth Hgd | B | USD | GB00BVCX4Q72 | 5 | 20/03/15 | UK | 1.25 | - | ✓ | - |
| Invesco Asia Balanced | A | USD | LU0367026217 | 4 | 23/09/03 | Luxembourg | 1.25 | - | - | - |
| Invesco Asia Balanced Hgd | A | EUR | LU0482498259 | 4 | 31/03/10 | Luxembourg | 1.25 | - | - | - |
| Investec GSF Global Multi-Asset | A | USD | LU0972617095 | 3 | 27/09/13 | Luxembourg | 1.25 | - | - | - |
| JPM Global Macro Opportunities | A | EUR | LU0095938881 | 6 | 23/10/98 | Luxembourg | 1.25 | - | - | - |
| Kames Ethical Cautious Managed | A | GBP | GB00B1N9DX45 | 4 | 01/03/07 | UK | 1.25 | - | - | ✓ |
| MFS Meridian Global Total Return | A1 | EUR | LU0219418836 | 4 | 26/09/05 | Luxembourg | 1.05 | - | - | - |
| MFS Meridian Global Total Return | A1 | GBP | LU0219431771 | 4 | 26/09/05 | Luxembourg | 1.05 | - | - | - |
| MFS Meridian Global Total Return | A1 | USD | LU0219441499 | 4 | 26/09/05 | Luxembourg | 1.05 | - | - | - |
| Pacific Multi-Asset Accumulator Conservative | C | GBP | IE00BYX7MR63 | - | 19/01/17 | Ireland | 0.85 | - | ✓ | - |
| Pacific Multi-Asset Accumulator Conservative Hgd | C | EUR | IE00BYX7N066 | - | 19/01/17 | Ireland | 0.85 | - | ✓ | - |
| Pacific Multi-Asset Accumulator Conservative Hgd | C | USD | IE00BYX7MW17 | - | 19/01/17 | Ireland | 0.85 | - | ✓ | - |
| Pacific Multi-Asset Accumulator Core | C | GBP | IE00BYX7PN31 | - | 19/01/17 | Ireland | 0.85 | - | ✓ | - |
| Pacific Multi-Asset Accumulator Core Hgd | C | EUR | IE00BYX7Q077 | - | 19/01/17 | Ireland | 0.85 | - | ✓ | - |
| Pacific Multi-Asset Accumulator Core Hgd | C | USD | IE00BYX7PS85 | - | 19/01/17 | Ireland | 0.85 | - | ✓ | - |
| Pacific Multi-Asset Accumulator Plus | C | GBP | IE00BYX7Q416 | - | 19/01/17 | Ireland | 0.85 | - | ✓ | - |
| Pacific Multi-Asset Accumulator Plus Hgd | C | EUR | IE00BYX7QD08 | - | 19/01/17 | Ireland | 0.85 | - | ✓ | - |
| Pacific Multi-Asset Accumulator Plus Hgd | C | USD | IE00BYX7Q853 | - | 19/01/17 | Ireland | 0.85 | - | ✓ | - |

Hedge/Structured Product

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|-------------------------------------|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Invesco Global Targeted Returns | A | EUR | LU1004132566 | 3 | 18/12/13 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Targeted Returns Hgd | A | CHF | LU1004132996 | 3 | 18/12/13 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Targeted Returns Hgd | A | GBP | LU1075209020 | 3 | 23/07/14 | Luxembourg | 1.40 | - | - | - |
| Invesco Global Targeted Returns Hgd | A | USD | LU1004132723 | 3 | 18/12/13 | Luxembourg | 1.40 | - | - | - |

Islamic

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Aberdeen Islamic Global Equity | C | GBP | LU0264144311 | 5 | 06/08/06 | Luxembourg | 1.50 | - | - | - |
| Aberdeen Islamic Global Equity | C | USD | LU0371570317 | 5 | 16/07/13 | Luxembourg | 1.50 | - | - | - |
| Amundi Islamic Asia Pacific Quant | CC | USD | LU0399639060 | 5 | 21/10/10 | Luxembourg | 1.70 | - | - | - |
| Amundi Islamic BRIC Quant | CC | USD | LU0399639573 | 6 | 15/12/08 | Luxembourg | 1.70 | - | - | - |
| Amundi Islamic Global Resources | CC | USD | LU0399640407 | 6 | 19/01/10 | Luxembourg | 1.70 | - | - | - |
| BNP Paribas Islamic Equity Optimiser | CC | USD | LU0245286777 | 5 | 05/04/06 | Luxembourg | 1.50 | - | - | - |
| Deutsche Noor Precious Metals Securities | A | USD | IE00B1FQCN68 | 7 | 14/02/07 | Ireland | 1.50 | - | - | - |
| Franklin Global Sukuk | A | USD | LU0792756115 | 3 | 10/09/12 | Luxembourg | 1.00 | - | - | - |
| Templeton Shariah Global Equity | A | USD | LU0792757196 | 5 | 10/09/12 | Luxembourg | 1.00 | - | - | - |

Property

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Fidelity Funds Global Property | A | EUR | LU0237698757 | 5 | 05/12/05 | Luxembourg | 1.50 | - | - | - |
| Fidelity Funds Global Property | A | USD | LU0237698914 | 5 | 05/12/05 | Luxembourg | 1.50 | - | - | - |
| Fidelity Global Property | A | GBP | GB00B1BXCS68 | 5 | 05/09/06 | UK | 1.50 | - | - | - |
| Henderson Horizon Asia Pacific Property Equities | A2 | USD | LU0229494975 | 5 | 03/10/05 | Luxembourg | 1.20 | 10.00 | - | - |
| Henderson Horizon Global Property Equities | A2 | GBP | LU0264739185 | 5 | 31/10/11 | Luxembourg | 1.20 | 10.00 | - | - |
| Henderson Horizon Global Property Equities | A2 | USD | LU0209137388 | 5 | 03/01/05 | Luxembourg | 1.20 | 10.00 | - | - |
| Henderson Horizon Pan European Property Equities | A2 | EUR | LU0088927925 | 5 | 01/07/98 | Luxembourg | 1.20 | 10.00 | - | - |
| Schroder ISF Global Cities Real Estate | A | USD | LU0224508324 | 5 | 31/10/05 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Global Cities Real Estate Hgd | A | EUR | LU0224509132 | 5 | 31/10/05 | Luxembourg | 1.50 | - | - | - |
| VAM International Real Estate Equity | B | USD | LU0372758754 | 5 | 03/09/08 | Luxembourg | 1.75 | 15.00 | - | - |

Specialist

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | AMC % | Perf fee % | Multi-manager | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|-------|------------|---------------|--------------------|
| Amundi Funds Equity India Infrastructure | AU-C | USD | LU0334875175 | 6 | 04/12/07 | Luxembourg | 1.70 | 20.00 | - | - |
| BGF World Technology | A2 | EUR | LU0171310443 | 5 | 01/07/02 | Luxembourg | 1.50 | - | - | - |
| BGF World Technology | A2 | GBP | LU0171311680 | 5 | 01/07/02 | Luxembourg | 1.50 | - | - | - |
| BGF World Technology | A2 | USD | LU0056508442 | 5 | 01/07/02 | Luxembourg | 1.50 | - | - | - |
| Franklin Global Listed Infrastructure | A | EUR | LU0909058058 | 5 | 26/04/13 | Luxembourg | 1.00 | - | - | - |
| Franklin Global Listed Infrastructure | A | USD | LU0909057837 | 5 | 26/04/13 | Luxembourg | 1.00 | - | - | - |
| Henderson Horizon Global Technology | A2 | EUR | LU0572952280 | 6 | 19/10/07 | Luxembourg | 1.20 | 20.00 | - | - |
| Henderson Horizon Global Technology | A2 | GBP | LU0572952017 | 5 | 03/01/06 | Luxembourg | 1.20 | 20.00 | - | - |
| Henderson Horizon Global Technology | A2 | USD | LU0070992663 | 5 | 16/10/96 | Luxembourg | 1.20 | 20.00 | - | - |
| Henderson Horizon Global Technology Hgd | A2 | CHF | LU0892275776 | 5 | 27/12/13 | Luxembourg | 1.20 | 20.00 | - | - |
| Invesco Asia Consumer Demand | A | USD | LU0334857355 | 5 | 25/03/08 | Luxembourg | 1.50 | - | - | - |
| Invesco Asia Consumer Demand Hgd | A | EUR | LU0482497442 | 5 | 31/03/10 | Luxembourg | 1.50 | - | - | - |
| Janus Global Life Sciences | A | USD | IE0009355771 | 6 | 31/03/00 | Ireland | 1.50 | - | - | - |
| Janus Global Life Sciences Hgd | A | AUD | IE00BF2GM042 | 6 | 04/10/13 | Ireland | 1.50 | - | - | - |
| Janus Global Life Sciences Hgd | A | EUR | IE0002122038 | 6 | 31/03/00 | Ireland | 1.50 | - | - | - |
| JPM Global Healthcare | A | EUR | LU0880062913 | 6 | 01/02/13 | Luxembourg | 1.50 | - | - | - |
| JPM Global Healthcare | A | USD | LU0432979614 | 6 | 02/10/09 | Luxembourg | 1.50 | - | - | - |
| JPM Global Socially Responsible | A | USD | LU0210534813 | 5 | 31/03/05 | Luxembourg | 1.50 | - | - | ✓ |
| Pictet Premium Brands | P | EUR | LU0217139020 | 5 | 31/05/05 | Luxembourg | 1.60 | - | - | - |
| Pictet Premium Brands | P | USD | LU0280433847 | 5 | 23/01/07 | Luxembourg | 1.60 | - | - | - |
| Polar Capital Biotechnology | R | EUR | IE00B3VXGD32 | 6 | 31/10/13 | Ireland | 1.50 | 10.00 | - | - |
| Polar Capital Biotechnology | R | GBP | IE00B3XDCF51 | 6 | 31/10/13 | Ireland | 1.50 | 10.00 | - | - |
| Polar Capital Biotechnology | R | USD | IE00B3XLHR60 | 6 | 31/10/13 | Ireland | 1.50 | 10.00 | - | - |
| Polar Capital Global Technology | R | EUR | IE00B4468526 | 6 | 04/09/09 | Ireland | 1.50 | 10.00 | - | - |
| Polar Capital Global Technology | R | GBP | IE00B42N8Z54 | 6 | 04/09/09 | Ireland | 1.50 | 10.00 | - | - |
| Polar Capital Global Technology | R | USD | IE00B433M743 | 6 | 04/09/09 | Ireland | 1.50 | 10.00 | - | - |
| Polar Capital Healthcare Opportunities | R | EUR | IE00B3NLSS43 | 6 | 01/04/09 | Ireland | 1.50 | 10.00 | - | - |
| Polar Capital Healthcare Opportunities | R | GBP | IE00B3NM2Q33 | 6 | 01/04/09 | Ireland | 1.50 | 10.00 | - | - |
| Polar Capital Healthcare Opportunities | R | USD | IE00B3NLTK32 | 6 | 01/04/09 | Ireland | 1.50 | 10.00 | - | - |
| Sarasin Food and Agriculture Opportunities | A | GBP | GB00B2Q8L643 | 5 | 31/03/08 | UK | 1.50 | - | - | - |
| Schroder ISF Middle East | A | EUR | LU0316459139 | 6 | 03/09/07 | Luxembourg | 1.50 | - | - | - |
| Schroder ISF Middle East | A | USD | LU0314587907 | 6 | 03/09/07 | Luxembourg | 1.50 | - | - | - |
| UBS (Lux) Equity Fund Biotech | P | USD | LU0069152568 | 7 | 15/10/96 | Luxembourg | 1.63 | - | - | - |
| UBS (Lux) Equity Fund Health Care | P | USD | LU0085953304 | 5 | 27/05/98 | Luxembourg | 1.63 | - | - | - |

Performance fee (Perf fee %)

For some funds, the literature may state that a performance fee may become payable in the event of outperformance of a stipulated benchmark, hurdle rate or water mark.

The performance fee is payable in addition to the annual management fee and taken into account in the published unit prices. See the relevant fund prospectus for further details.

Fund objectives

Commodity & Energy

BlackRock Global Funds – BGF World Energy

The fund invests globally at least 70% of its total net assets in the equity securities of companies whose predominant economic activity is in the exploration, development, production and distribution of energy. Additionally, the fund may invest in companies seeking to develop and exploit new energy technologies.

BlackRock Global Funds – BGF World Gold

The fund invests globally at least 70% of its total net assets in the equity securities of companies whose predominant economic activity is gold mining. It may also invest in the equity securities of companies whose predominant economic activity is other precious metal or mineral and base metal or mineral mining. The fund does not hold physical gold or metal.

BlackRock Global Funds – BGF World Mining

The fund invests globally at least 70% of its total net assets in the equity securities of mining and metals companies whose predominant economic activity is the production of base metals and industrial minerals such as iron ore and coal. The fund may also hold the equity securities of companies whose predominant economic activity is in gold or other precious metal or mineral mining. The fund does not hold physical gold or metal.

Guinness Alternative Energy

The investment objective of the fund is to provide investors with long-term capital appreciation by investing in public listed equities in the alternative energy industry sector. In seeking to achieve its investment objective, the fund intends to invest at least 80% of its net assets in equity securities of globally based companies involved in alternative energy or energy technology sectors. Alternative energy includes, but is not limited to energy derived from such sources as solar or wind power, hydro-electricity, tidal flow, wave movements, geothermal heat, biomass or biofuels.

Guinness Global Energy

The investment objective of the fund is to provide investors with long-term capital appreciation by investing in public listed equities of companies engaged in the exploration, production or distribution of oil, gas and other energy sources. In seeking to achieve its investment objective the Fund intends to invest at least 80% of its net assets in equity securities of globally based companies principally engaged in the production, exploration or discovery, or distribution of energy derived from fossil fuels and the research and development or production of alternative energy sources.

JPMorgan – JPM Global Natural Resources

The fund aims to provide long-term capital growth by investing primarily in natural resources companies, many of which are in the early stages of exploration.

JPMorgan – JPM Natural Resources

To invest, primarily in the shares of companies throughout the world engaged in the production and marketing of commodities. The fund aims to provide capital growth over the long term.

Parvest Energy Innovators

The fund seeks to increase the value of its assets over the medium term by investing in shares issued by companies operating in the energy and/or in related sectors. It is actively managed and as such may invest in securities that are not included in the index which is MSCI World Energy 10/40 (NR).

Pictet CH Precious Metals Fund - Physical Gold

The fund aims to participate in returns of gold price movements by investing predominantly in standard 12.5 kilos of fine gold with a fineness of 995/1,000 or greater. The fund will be managed passively.

Pictet Funds Timber

The fund seeks capital growth by investing at least two-thirds of its total assets in a diversified portfolio of the shares of companies operating in the financing, plantation and management of forests and wooded regions and/or the processing, production and distribution of timber and other services and products derived from wood. The investment universe is not restricted to a specific geographical zone.

Pictet Funds Water

The fund's objective is to seek capital growth by investing at least two-thirds of its total assets in the shares of companies operating in the water and air sector worldwide. The fund favours companies operating in water supply, processing services, water technology and environmental services.

RobecoSAM Sustainable Water

The fund seeks capital growth by investing at least two-thirds of its total assets in the shares of companies operating in the water and air sector worldwide. The fund favours companies operating in water supply, processing services, water technology and environmental services.

Currency/Money Market

Aberdeen Liquidity (Lux)

The fund's investment objective is to preserve capital and a stable value whilst maintaining high liquidity and achieving returns. To achieve this objective, the assets of the fund are invested with the principle of risk diversification in Money Market Instruments and in deposits with credit institutions, including but not limited to, fixed-term deposits at financial institutions, certificates of deposit, commercial paper, medium-term notes, short-term treasury bills and call and notice accounts. Cash and cash equivalents may be held on an ancillary basis.

Pictet Funds Short-Term Money Market (JPY)

The fund aims to offer investors a high degree of capital protection by investing primarily in top-quality, short-term bonds and money market instruments denominated in JPY. Investments not denominated in JPY will generally be hedged.

UBS (Lux) Money Market Fund

A broadly diversified portfolio of selected money market instruments from top-class issuers. The fund portfolio's average residual term to maturity may not exceed one year. The overriding investment objective is to preserve capital by generating continuous positive returns.

Equity – Asia Pacific excluding Japan

Aberdeen Global Asia Pacific Equity

The fund's investment objective is long-term total return to be achieved by investing at least two-thirds of the fund's assets in equities and equity-related securities of companies with their registered office in Asia Pacific countries (excluding Japan); and/or, of companies which have the preponderance of their business activities in Asia Pacific countries (excluding Japan); and/or, of holding companies that have the preponderance of their assets in companies with their registered office in Asia Pacific countries (excluding Japan).

Aberdeen Global Asian Smaller Companies

The fund aims to maximise the long term total returns by investing at least two thirds of the fund's assets in equities and equity related securities of Smaller Companies with their registered office in an Asia Pacific (excluding Japan) country; and/or, of Smaller Companies which have the preponderance of their business activities in an Asia Pacific country (excluding Japan); and/or, of holding companies that have the preponderance of their assets in Smaller Companies with their registered office in an Asia Pacific country (excluding Japan).

AXA Rosenberg All Country Asia Pacific Ex-Japan Small Cap Alpha

The investment objective is to provide long-term capital appreciation with a total return greater than the return of the MSCI AC Asia Pacific ex Japan Small Cap Index on a rolling three-year basis.

Fidelity Funds Asia Focus

The fund invests principally in equity securities quoted on stock exchanges in Asia excluding Japan. The fund may invest its net assets directly in China A and B Shares.

Guinness Asian Equity Income

The investment objective of the fund is to provide investors with both income and long-term capital appreciation.

JPMorgan – JPM ASEAN Equity

To provide long-term capital growth by investing primarily in companies of countries which are members of the Association of South East Asian Nations (ASEAN). The main markets in this region are Singapore, Indonesia, Thailand, Malaysia, Philippines and Vietnam.

Matthews Asia - Pacific Tiger

To achieve long-term capital appreciation.

Equity – Asia Pacific including Japan

Aberdeen Asia Pacific & Japan Equity

The fund aims for capital growth by investing in the countries of the Asia Pacific region, including Japan.

BlackRock Global Funds – BGF Pacific Equity

The fund seeks to maximise total return. The fund invests at least 70% of its total net assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, the Pacific Basin region. Currency exposure is flexibly managed.

Matthews Asia - Asia Dividend

Aims for total return with an emphasis on providing current income (i.e. income and capital appreciation).

Equity – Emerging Europe

BlackRock Global Funds – BGF Emerging Europe

The fund seeks to maximise total return. The fund invests at least 70% of its total net assets in the equity securities of companies domiciled in, or exercising their economic activity in, emerging European countries. It may also invest in companies domiciled in and around, or exercising their economic activity in and around, the Mediterranean region.

JPMorgan – JPM Emerging Europe Equity

To provide long-term capital growth by investing primarily in companies in European emerging market countries, including Russia (the "Emerging European Countries").

Equity – Emerging Markets

Allianz GEM Equity High Dividend

The investment policy is geared towards long-term capital growth by investing Sub-Fund assets in global emerging equity markets by focusing on equities which result in a portfolio of investment with a potential portfolio dividend yield above the market average when the portfolio is considered as a whole.

Fidelity Funds Emerging Europe Middle East & Africa

The fund aims to generate long-term capital growth through investing primarily in securities of companies having their head office or exercising a predominant part of their activity in Central, Eastern and Southern Europe (including Russia), Middle East and Africa that are considered as emerging markets according to the MSCI EM Europe, Middle East and Africa Index.

Goldman Sachs BRICS Portfolio

The fund is aimed at investors seeking long-term capital appreciation by investing primarily in the equity securities of Brazilian, Russian, Indian and Chinese companies. The Portfolio may also invest in companies which are based anywhere in the world.

Henderson Gartmore Emerging Markets

The fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from emerging equity markets, by investing at any given time at least two thirds of its net assets in: companies having their registered office in emerging markets; companies that do not have their registered office in emerging markets but either (i) carry out a predominant proportion of their business activity in these markets, or (ii) are holding companies which predominantly own companies with registered offices in emerging markets.

JPMorgan - JPM Africa Equity

The fund seeks to provide long-term capital growth by investing primarily in a portfolio of African companies.

JPMorgan - JPM Emerging Markets Small Cap

To provide long-term capital growth by investing primarily in emerging market companies.

Schroder ISF BRIC

The fund's objective is to provide capital growth primarily through investment in equity securities of Brazilian, Russian, Indian and Chinese companies.

Schroder ISF Emerging Markets

The fund's objective is to provide capital growth primarily through investment in equity securities of emerging markets companies.

Schroder ISF Global Emerging Market Opportunities

The fund objective is to provide a total return. The fund may invest in equity and equity related securities of emerging market countries worldwide. The fund may also invest in fixed income securities worldwide and liquidities for defensive purposes.

Threadneedle Global Emerging Markets Equity

The fund aims to achieve long term capital growth through investing primarily in the equities of emerging markets companies. The fund may use derivatives and forward transaction for the purposes that are limited to efficient portfolio management. If desirable, the fund may invest further in other securities (including fixed interest securities, other equities and money market securities).

VAM Emerging Markets Growth

The fund seeks to maximise capital appreciation over each full market cycle. To achieve this objective, the fund will invest primarily in equity securities of companies in emerging markets. The fund may invest in companies with limited operating histories.

Equity - Europe excluding UK

BlackRock Global Funds - BGF Euro Markets

The fund seeks to maximise total return, the fund invests at least 70% of its total assets in the equity securities of companies domiciled in those EU Member States participating in EMU. Other exposure may include, without limitation, investments in those EU Member States that, in the opinion of the Investment Adviser, are likely to join EMU in the foreseeable future and companies based elsewhere that exercise the predominant part of their economic activity in EMU participating countries.

Threadneedle European Smaller Companies

The aim of the fund is to grow the amount you invested. The fund invests at least two-thirds of its assets in shares of smaller companies in Continental Europe or companies that have significant operations there. As it invests in smaller companies, the fund will mainly choose shares from companies that are smaller in size than the top 225 companies in the FTSE World Europe (ex UK) Index. The fund permanently invests a minimum of 75% of its assets in European Economic Area (excluding Liechtenstein) equities, and is therefore PEA (Plan d'Epargne en Actions) eligible in France.

Equity - Europe including UK

Henderson Horizon Pan European Alpha

The fund objective is to seek long term capital appreciation through exposure primarily to European equities. At least two thirds of the fund's total assets (after deduction of cash) will be invested in equity securities and equity related instruments (excluding convertible debt securities) of companies that are domiciled in Europe (including the UK) or derive the majority of their revenue from business activities in this region.

Invesco Pan European Equity

The fund aims to provide long-term capital growth by investing at least 70% of the total assets of the fund in equity or equity related instruments of companies with their registered office in a European country or with their registered office outside of Europe but carrying out their business activities predominantly in Europe.

Jupiter Global Funds - Jupiter European Growth

The fund objective is to achieve long-term capital growth by exploiting special investment opportunities in Europe.

Threadneedle Pan European

The fund objective is to achieve capital growth. The fund will invest primarily in the equity of large companies domiciled in Continental Europe or the UK or with significant Continental or UK activities. The fund may however further invest in the equity of smaller companies.

Equity - Global

Aberdeen Ethical World Equity

The fund aims to achieve long term capital growth through investment in a portfolio of quality international investments chosen on the basis of ethical ("socially responsible") criteria.

BNY Mellon Global Opportunities

Aims to achieve a long term capital growth through investment primarily, (meaning at least two thirds of the fund's assets) in a portfolio of equity or equity related securities of companies located worldwide, the majority of which shall be listed or traded on Recognised Exchanges located worldwide.

Fidelity Funds Global Dividend

Aims to provide income and long-term capital growth. At least 70% invested in income producing company shares globally. The choice of assets is guided by attractive dividend yields in addition to the potential for capital growth.

Fidelity Global Dividend

The fund aims to provide income and long-term capital growth. It invests primarily in shares of companies from around the world. The choice of assets is guided by attractive dividend yields in addition to the potential for capital growth.

Franklin Templeton - Franklin Mutual Global Discovery

The fund aims to achieve capital appreciation by investing in common stock, preferred stock and debt securities convertible or expected to be convertible into common or preferred stock of mid or large-cap companies of any nation with a market capitalisation around or greater than US\$1.5 billion. It may also seek to invest in the securities of companies involved in mergers, consolidations, liquidations and reorganisations.

Fundsmith Equity

The Company will invest in equities on a global basis. The Company's approach is to be a long-term investor in its chosen stocks. It will not adopt short-term trading strategies. The investment manager adheres to strict investment criteria in selecting securities for the Company's investment portfolio ensuring the Company invests in: high quality businesses that can sustain a high return on operating capital employed; businesses whose advantages are difficult to replicate; which do not require significant leverage to generate returns; high degree of certainty of growth from reinvestment of their cash flows at high rates of return; are resilient to change, particularly technological innovation; and whose valuation is considered by the Company to be attractive.

Guinness Global Equity Income

The investment objective of the fund is to provide investors with both income and long-term capital appreciation. In seeking to achieve its investment objective the fund intends to invest primarily in a portfolio of global equities providing an above average yield (i.e. a higher yield than the yield of the overall global equity market), however, the fund may also invest, to a limited extent, in other instruments such as government bonds and corporate fixed income securities of investment grade rating.

Guinness Global Innovators

The investment objective of the fund is to provide investors with long-term capital appreciation. This is primarily achieved through investment in equity securities of companies that the managers believe are positioned to benefit from one of more of the following: advances in technology, advances in communications, globalisation, or innovative management.

Henderson Gartmore Global Growth

The fund aims to achieve above average long-term capital growth, in excess of long-term capital growth that is typically achieved from global equity markets. The fund will invest principally in a concentrated portfolio of global securities with a bias to those securities where innovation drives competitive advantage and where the fund manager considers them to be underappreciated and which offer substantially high levels of growth.

Henderson Multi-Manager Active

Aims to achieve capital growth by investing in markets in both the UK and overseas.

Invesco Global Equity Income

The fund aims to generate a rising level of income, together with long term capital growth, investing primarily in global equities. In pursuing this objective, the Investment Adviser may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, undertakings for collective investment, deposits and other permitted investments.

Investec GSF Global Franchise

The fund aims to achieve long-term capital growth primarily through investment in shares of companies around the world. The fund will focus investment on stocks deemed to be of high quality which are typically associated with global brands or franchises.

JPMorgan - JPM Global Unconstrained Equity

The fund seeks to provide long-term capital growth by investing primarily in companies, globally. At least 67% of the fund's total assets (excluding cash and cash equivalents) will be invested in equity and equity linked securities. Issuers of these securities may be located in any country, including emerging markets. Equity exposure may be achieved through investment in shares, depository receipts, warrants and other participation rights. Subject to the foregoing, equity exposure may also be achieved, to a limited extent, through investment in convertible securities, index and participation notes and equity linked notes. Fixed and floating rate debt securities, cash and cash equivalents may be held on an ancillary basis.

Jupiter Merlin International Equities Portfolio

The investment objective of the fund is to achieve long-term capital growth. The underlying funds invest predominantly in international equities.

M&G Global Leaders

The objective of the fund is to maximize long term total return (the combination of income and growth of capital). The fund invests in a wide range of global equities issued by companies that the fund manager considers to be, or have the potential to be, leading in their field in terms of improving shareholder value.

Sarasin Thematic Global Equity

The fund seeks to achieve long term capital growth in sterling terms through an internationally diversified portfolio of equities. EquiSar invests in companies that are expected to be the main beneficiaries of key global trends no matter where these companies are headquartered.

Schroder ISF Global Equity

The fund's objective is to provide capital growth primarily through investment in equity securities of companies worldwide.

Schroder ISF Global Smaller Companies

The fund aims to provide capital growth by investing in equity securities of smaller-sized companies worldwide.

Threadneedle Global Select

The fund's objective is to achieve above average capital growth through investment in equities issued by companies worldwide. The portfolio may be concentrated geographically or with respect to stock and sector positions, which may lead to increased levels of volatility. If desirable, it may further invest in other securities (including fixed interest securities, other equities and money market securities).

VAM Driehaus

The investment objective of the fund is to provide long-term capital appreciation over the full investment cycle through the aggressive growth investment style of the Investment Manager. The fund will allocate substantially all of its assets to various compartments of VAM Funds (Lux), a Luxembourg Investment Fund qualifying as a UCITS, that are also managed by the Investment Manager.

Equity – Latin America

BlackRock Global Funds – BGF Latin American

The fund seeks to maximise total return. The fund invests at least 70% of its total net assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, Latin America.

Parvest Equity Brazil

To increase the value of its assets over the medium term by investing mainly in equities or other securities issued by companies with their head office in Brazil, or who carry out the majority of their business there.

Threadneedle Latin American

To achieve capital growth through investing mainly in equities of companies domiciled in Latin America or with significant Latin American operations and it may further invest in fixed income securities such as Sovereign and corporate Latin American Debt, other equities and money market securities.

Equity – North America

Franklin Templeton – Franklin US Opportunities

The fund aims to achieve capital appreciation by investing principally in equity securities of US companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. These include small, medium, and large capitalisation companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors.

Janus US Twenty

The fund aims to achieve long term growth of capital through investments in a core portfolio of 20–30 common stocks primarily in the US selected for their growth potential. The fund invests in US companies that typically have a strong competitive position and improving earnings.

JPMorgan – JPM America Equity

To provide long-term capital growth by investing primarily in a concentrated portfolio of US companies. At least 67% of the fund's total assets (excluding cash and cash equivalents) will be invested in equity and equity linked securities of companies that are incorporated under the laws of, and have their registered office in, the US, or that derive the predominant part of their economic activity from the US, even if listed elsewhere. The fund's portfolio will invest in approximately 20 to 40 companies. The fund may also invest in Canadian companies.

JPMorgan – JPM US Small Cap Growth

The fund aims to provide long-term capital growth by investing primarily in North American smaller companies.

Schroder ISF US Small & Mid-Cap Equity

To provide capital growth primarily through investment in equity securities of smaller and medium-sized US companies. Smaller and medium-sized US companies are considered companies which, at the time of purchase, form the bottom 40% by market capitalisation of the US market.

T. Rowe Price US Smaller Companies Equity

To increase the value of its shares, over the long term, through growth in the value of its investments. The fund invests mainly in a widely diversified portfolio of stocks from smaller capitalization companies in the United States.

Equity – Single Country

Amundi Funds Equity Greater China

The fund aims to seek long term capital appreciation by investing principally of the assets in equities issued by companies (i) Listed on the authorised markets in Hong Kong and having their domicile or substantial activity in Hong Kong or the People's Republic of China or (ii) Not listed on the authorised markets in Hong Kong but based in or having most of their activities in the People's Republic of China or Taiwan.

Amundi Funds Equity Korea

The objective of the fund is to seek long-term capital growth by investing at least two thirds of its assets in shares of companies of South Korea. The fund will select a diversified range of shares reflecting the broad spectrum of the Korean economy, based on their potential for earnings growth and their management and financial resources to achieve it.

Amundi Funds Equity Thailand

The fund seeks long-term capital growth by investing at least two thirds of the assets in Thai equities on the Stock Exchange of Thailand (SET).

BlackRock Global Funds – BGF Japan Small & MidCap Opportunities

The fund aims to maximise the return on your investment through a combination of capital growth and income on the fund's assets. The fund invests at least 70% of its total assets in the shares of small and mid-capitalisation companies domiciled in, or the main business of which is in, Japan.

Fidelity Funds Australia

The fund's objective is to invest principally in Australian equity securities.

Fidelity Funds China Consumer

The fund aims to achieve long-term capital growth through investing primarily in equity securities of companies having their head office or exercising a predominant part of their activities in China or Hong Kong. These companies are involved in the development, manufacture or sales of goods or services to consumers in China. The fund may invest its net assets directly in China A and B Shares.

Fidelity Funds Japan Smaller Companies

Aims to provide long-term capital growth with the level of income expected to be low. At least 70% invested in the shares of smaller and emerging companies in Japan, including those listed on regional stock exchanges in Japan and on the Tokyo over-the-counter market.

Fidelity Japan Smaller Companies

The fund aims to provide long-term capital growth. It invests primarily in the shares of Japanese companies. The portfolio is likely to have a bias towards medium-sized and smaller companies and has the freedom to invest outside the fund's principal geographies, market sectors, industries or asset classes.

Franklin Templeton - Franklin India

The fund seeks to achieve long-term capital appreciation by primarily investing in equity securities of companies of any size located or performing business predominately in India.

GAM Star China Equity

The fund aims to achieve capital appreciation using a portfolio focused on quoted equity and equity related securities of companies with assets in, or revenues derived from, China and Hong Kong. A fundamental stock-picker with a macro overlay.

Henderson Horizon Japan Opportunities

The fund seeks long-term capital appreciation by investing primarily in equity and equity related securities of Japanese companies across a variety of sectors. The fund is not restricted in the size of the companies in which it can invest.

HSBC GIF Russia Equity

The fund seeks long term capital growth by investing primarily in a concentrated portfolio of investments in equity and equity equivalent securities of companies which have their registered office in, and with an official listing on a major stock exchange or other Regulated Market in Russia as well as those companies with significant operations or carrying out a preponderant part of their business activities in this country provided that investments in securities dealt in on the Russian markets other than those recognised by the Luxembourg regulator as Regulated Markets are subject to the 10% limit. There are no capitalisation restrictions, and it is anticipated that the fund will seek to invest across a range of capitalisations.

JPMorgan - JPM India

The fund seeks to provide long term capital growth by investing primarily in Indian securities and in companies which derive the predominant proportion of their revenue from the Indian sub continent.

JPMorgan - JPM Indonesia Equity

To provide long-term capital growth by investing primarily in a portfolio of Indonesian companies.

JPMorgan - JPM Singapore

The fund aims to provide long term capital growth by investing primarily in Singaporean companies.

JPMorgan - JPM Taiwan

To provide long-term capital growth by investing primarily in Taiwanese companies.

Legg Mason IF Japan Equity

The fund seeks to achieve capital growth through investment in securities of Japanese companies.

Matthews Asia - India

The fund seeks to achieve long term capital appreciation by investing, directly or indirectly, at least 80% of its total net assets, in publicly traded common stocks, preferred stocks and convertible securities of companies located in India, and may invest the remainder of its net assets in other permitted assets on a worldwide basis.

Matthews Asia - Japan

The fund seeks to achieve long term capital appreciation by investing, directly or indirectly, at least 80% of its total net assets, in publicly traded common stocks, preferred stocks and convertible securities of companies located in Japan.

Neptune Russia & Greater Russia

The fund aims to generate capital growth from investment predominantly in Russian and Greater Russian securities or securities issued by companies transacting a significant proportion of their business in Russia and Greater Russia.

Schroder ISF China Opportunities

The Fund aims to provide capital growth by investing in equity and equity related securities of Chinese companies.

Equity - UK**Aberdeen UK Equity**

Aims to provide capital growth through investment in companies registered in the United Kingdom, or companies which derive a significant proportion of their revenues or profits from the United Kingdom or have a significant proportion of their assets there.

Invesco Perpetual UK Focus

The fund aims to achieve long term capital growth through a portfolio of primarily UK securities. Investment may occasionally be made in securities of companies with significant sources of profit from, or close economic links with, the UK. The fund will normally hold a concentrated portfolio of stocks and there will be no direct correlation to any specific index. In pursuing this objective, the fund managers may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, collective investment schemes, deposits and other permitted investments and transactions.

Invesco Perpetual UK Smaller Companies Equity

Aims to achieve capital growth in the UK by investing primarily in shares of smaller companies in the UK. The fund managers may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, collective investment schemes, deposits and other permitted investments and transactions.

Invesco Perpetual UK Growth

This fund aims to achieve capital growth in the UK. The fund intends to invest primarily in companies listed in the UK. In pursuing this objective, the fund managers may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, collective investment schemes, deposits and other permitted investments and transactions.

Investec UK Alpha

The Fund aims to achieve long-term capital growth and provide income primarily through investment in a portfolio of equities issued by UK companies. The Fund will be managed actively with a long term investment horizon and will focus on stocks believed to offer above average opportunities for total returns.

Investec UK Smaller Companies

The fund aims to achieve long term capital growth primarily through investment in equities issued by UK smaller companies and in derivatives the underlying assets of which are equities issued by UK smaller companies.

JPMorgan – JPM UK Smaller Companies

To provide long-term capital growth by investing primarily in UK smaller companies.

Kames Capital – Kames Ethical Equity

Seeks to maximise total return (income plus capital) by investment in equities and equity type securities in companies based in the UK, principally conducting business in the UK or listed in the UK stock market which meets the funds predefined ethical criteria.

Legg Mason IF QS UK Equity

The fund aims to achieve capital growth through investment in quoted securities of UK companies.

M&G Recovery

The Fund predominantly invests in a diversified range of securities issued by companies which are out of favour, in difficulty or whose future prospects are not fully recognised by the market. The sole aim of the Fund is capital growth. There is no particular income yield target.

Schroder ISF UK Equity

The fund aims to provide capital growth primarily through investment in equity securities of UK companies.

Schroder UK Opportunities

The fund aims to provide capital growth and income investing in large and medium-sized UK companies, with no bias to any particular industry.

Threadneedle UK Mid 250

The aim of the fund is to grow the amount you invested. The fund invests at least two-thirds of its assets in shares of medium sized companies in the UK that are part of the FTSE 250 (excluding Investment Trusts) Index.

Fixed Interest – Asia

BlackRock Global Funds – BGF Asian Tiger Bond

The fund looks to maximise total return by investing at least 70% of its total net 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.

Fidelity Asian High Yield

This fund seeks a high level of current income and capital appreciation by investing primarily in high-yielding sub investment grade securities of issuers or in high-yielding securities of sub investment grade issuers all having their principal business activities in the Asian region. This fund will suit those investors seeking high income and capital appreciation and who are prepared to accept the risks associated with this type of investment. The type of debt securities in which the fund will primarily invest will be subject to high risk and will not be required to meet a minimum rating standard. Not all securities will be rated for creditworthiness by an internationally recognized rating agency. The fund may invest its net assets directly in onshore China fixed income securities listed or traded in exchanges of China.

Franklin Templeton – Templeton Asian Bond

The fund aims to achieve total return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in fixed and floating rate debt securities and debt obligations of governments and/or government related issuers located throughout Asia.

Pictet Funds (Lux) Asian Local Currency Debt

The fund seeks capital growth by investing at least two-thirds of its total assets in a diversified portfolio of local-currency bonds issued in emerging Asian markets.

Schroder ISF Asian Bond Absolute Return

The fund aims to provide an absolute return of capital growth and income primarily through investment in a portfolio of bonds and other fixed and floating rate securities issued by governments, government agencies, supra-national and corporate issuers in Asia excluding Japan. As part of its primary objective, the fund also has the flexibility to implement long and short active currency positions either via currency forwards or via the above instruments.

Fixed Interest – Emerging Markets

Aberdeen Global Select Emerging Markets Bond

To maximise long term total return by investing at least two thirds of the fund's assets in fixed interest securities which are issued by corporations with their registered office in, and/or government related bodies domiciled in an Emerging Market country.

Invesco India Bond

The objective of the fund is to generate income and long-term capital appreciation. The fund will invest primarily in debt instruments issued and/or guaranteed by the Indian government or by Indian companies, and Indian money-market instruments.

Investec GSF Latin American Corporate Debt

The fund aims to provide a high level of income with the opportunity to grow by investing primarily in a broad range of bonds issued by companies in the Latin American region.

Pictet Funds (Lux) Emerging Local Currency Debt

The fund seeks capital growth by investing at least two-thirds of its total assets in a diversified portfolio of local-currency bonds issued in emerging markets.

Schroder ISF Emerging Markets Debt Absolute Return

The fund seeks an absolute return of capital growth and income primarily through investment in a portfolio of bonds and other fixed and floating rate securities issued by governments, government agencies, supra-national and corporate issuers in emerging markets.

Fixed Interest – Europe

Credit Suisse Bond (Lux)

The fund aims to achieve a high and steady income in CHF whilst taking due account of the security of the capital. The fund invests in high and to a limited extent in medium quality bonds and other variable rate securities of which at least two thirds are denominated in CHF. The fund may invest in other currencies than the CHF. The part of such investments which is not hedged against CHF may not exceed 10% of the fund's assets.

Fidelity Funds European High Yield

The fund seeks a high level of current income and capital appreciation by investing primarily in high-yielding, sub investment grade securities of issuers that have their head office or who exercise a predominant part of their activity in Western, Central and Eastern Europe (including Russia). The type of debt securities in which the fund will primarily invest will be subject to high risk and will not be required to meet a minimum rating standard. Most but not all will be rated for creditworthiness by an internationally recognised rating agency. Sub investment grade securities mean securities with a rating of BB+ or less from S&P or equivalent rating from an internationally recognised rating agency.

Invesco Euro Corporate Bond

The fund aims to achieve, in the medium to long term, a competitive overall investment return in Euros with relative security of capital in comparison to equities. The fund will invest at least two thirds of its total assets (without taking into account ancillary liquid assets) in debt securities or instruments denominated in Euro issued by corporate issuers.

Fixed Interest – Global

BNY Mellon Global Bond

The fund aims to maximise total returns from income and capital growth through investment primarily in a portfolio of international sovereign, government, agency, corporate, bank and asset backed debt and debt related securities and in derivatives.

Franklin Templeton - Templeton Global Bond

The Fund aims to maximise total investment return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in a portfolio of fixed or floating rate debt securities and debt obligations issued by government or government- related issuers worldwide.

Invesco Global Total Return (EUR) Bond

The fund aims to maximise total return primarily through investment in a flexible allocation of debt securities and cash. The Investment Adviser intends to actively manage the fund and will seek opportunities within the investment universe which it believes will contribute to achieving the objective of the fund. The fund may invest primarily in debt securities (including convertible bonds and in sub investment grade bonds) and derivatives within the investment universe. Depending on market conditions the fund may invest up to 100% of its net assets in cash, cash equivalents, short term bonds and money market instruments.

PIMCO GIS Global Investment Grade Credit

The fund is an actively managed portfolio that invests at least two-thirds of its assets in primarily investment grade global corporate and credit instruments. Portfolio duration may vary within two years of the benchmark and the fund may tactically invest up to 15% of assets in below-investment grade issues.

Threadneedle Absolute Return Bond

The fund's aim is to achieve a total positive return in all market conditions through exposure to the global bond markets. The fund will invest primarily in derivatives, cash and near cash, fixed interest securities, index linked securities, money market instruments and deposits.

Fixed Interest – Sterling

Invesco Sterling Bond

The objective of the fund is to generate income and long term capital appreciation in pounds sterling. The fund will invest a minimum of 50% of its net assets in debt securities denominated in pounds sterling. The fund may invest in debt securities (including convertibles) issued by corporations or issued/guaranteed by any government, government agency, supranational or public international organisation worldwide. For the full objectives and investment policy please consult the current prospectus

Fixed Interest – US Dollar

Fidelity Funds Asian High Yield

The fund seeks a high level of current income and capital appreciation by investing primarily in high-yielding, sub investment grade securities of issuers that have their principal business activities in the Asian region. The fund will suit those investors seeking high income and capital appreciation and who are prepared to accept the risks associated with such investments.

JPMorgan – JPM US Bond

The fund seeks to achieve a return in excess of US bond markets by investing primarily in US fixed and floating rate debt securities, using derivative strategies where appropriate.

Natixis Loomis Sayles Multi Sector Income

The fund aims for a high total investment return through a combination of current income and capital appreciation. It will invest at least 51% of its total assets in bonds and other related fixed income securities. It may invest up to 49% of its total assets in cash, money market instruments or other securities.

Global Managed

BlackRock Global Funds – BGF Global Allocation

The fund seeks to maximise total return. The fund invests globally in equity, debt and short term securities, of both corporate and governmental issuers, with no prescribed limits. In normal market conditions the fund will invest at least 70% of its total net assets in the securities of corporate and governmental issuers.

Capita Financial – CF Miton Cautious Multi Asset

The fund aims to provide long-term growth by investing in a portfolio of other authorised funds, worldwide equities, fixed interest stocks, cash and money market instruments. It will have a fundamental and value driven approach to portfolio allocation, dependent on the relevant attractions of the world equity, fixed interest and currency markets. The fund will take an aggressive view of the stock market weightings in the portfolio, when compared to a neutral world market capitalisation.

Carmignac Patrimoine

The fund aims to outperform its benchmark over a period exceeding 3 years. The investment policy takes into account the principle of risk spreading by means of the diversification of investments, with up to a maximum of 50% invested in international equities and between 50% and 100% invested in fixed income assets and/or variable rate government and/or corporate bonds and money market instruments. The average rating of the bonds held by the Fund shall be at least investment grade (rated at least BBB-/Baa3 by rating agencies). Fixed income products from emerging countries may not exceed 25% of net assets.

Canaccord Select Global Opportunity

Aims to generate capital growth by investing in an internationally diversified portfolio of shares and units in collective investment schemes and individual high quality fixed interest instruments.

Credit Suisse Portfolio (Lux) Balanced

The fund aims to achieve the highest possible total return by investing worldwide in principal with equal allocations in equities, equity type securities and fixed or variable rate securities. The proportion of the funds assets invested in equities and equity type securities may vary between 30% and 60%. In addition, money market instruments may be held on an ancillary basis. The fund may also invest a maximum of 20% in real estate and commodities.

Credit Suisse Portfolio (Lux) Growth

The fund aims to achieve the highest possible total return by investing worldwide in equities, equity type securities and fixed or variable rate securities. Investments in equities and equity type securities will account for at least 60% of the funds net assets at any given time. In addition, money market instruments may be held on an ancillary basis. The fund may also invest a maximum of 20% in real estate and commodities.

Fidelity Multi Asset Strategic

The Fund aims to provide long term capital growth through global exposure to a balance of lower and higher risk assets. The Fund will primarily invest in funds (including funds managed by Fidelity). The Fund may also invest directly into transferable securities, other collective investment schemes, money market instruments, cash and deposits and is also able to use derivatives for efficient portfolio management

and investment purposes. Asset allocation exposure of the Fund will be actively managed and typical allocation will be as follows: 50% lower risk assets (such as debt instruments e.g. bonds and cash) and 50% higher risk assets (including equities, commodities and property securities). However, the Fund's allocation between lower risk and higher risk assets can be tactically adjusted within the following range in order to preserve capital or take advantage of market opportunities: 30-70% lower risk assets and 30-70% higher risk assets.

GAM Star Balanced

Designed for clients seeking a balance of capital protection and participation in equity market growth. The balanced strategy has a significant exposure to global and UK equities which should generate strong returns in the long term. The strategy has a meaningful allocation to government, inflation-linked and corporate bonds for capital protection purposes. The remainder of the holdings are in selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other.

GAM Star Cautious

Designed for clients seeking a strong focus on capital protection while offering moderate participation in equity market growth. The cautious strategy has a significant exposure to government, inflation-linked and corporate bonds. The portfolio also has a meaningful allocation to selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other. The remainder of the holdings are in selected global and UK equities.

GAM Star Growth

Designed for clients seeking to participate primarily in global equity market growth while maintaining an element of capital protection. The strategy has a significant exposure to global and UK equities which should generate strong returns in the long term. The portfolio also has a moderate allocation to government, inflation-linked and corporate bonds for capital protection purposes. The remainder of the holdings are in selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other.

Henderson Cautious Managed

The fund aims to provide income and long-term capital growth by investing in a combination of company shares and a range of bonds in any country. The fund will invest no more than 60% of its value in company shares.

Henderson Multi-Manager Managed

The fund aims to achieve capital growth through exposure to UK and overseas equities and fixed interest securities.

IFSL Brooks Macdonald Balanced

The fund is actively managed and invests primarily in a variety of collective investment schemes that include significant UK and international equity exposure. The fund aims to provide investors with a combination of income and capital growth over the long term. The fund invests in a diversified mix of asset classes, and in addition to its significant equity exposure it can also invest in fixed income securities, alternative investments, transferable securities, money market instruments, exchange-traded funds, cash and cash deposits.

IFSL Brooks Macdonald Cautious Growth

The fund is actively managed and invests primarily in fixed interest and equity markets, largely through collective investment schemes. The fund aims to provide investors with long-term capital growth and income. It invests in a cautious mix of asset classes that may also include transferable securities, money market instruments, exchange-traded funds, cash, and cash deposits.

IFSL Brooks Macdonald Defensive Capital

To achieve consistent long-term capital growth and positive absolute returns over rolling three year periods through a portfolio of defined return assets, such as preference shares, loan notes, convertibles, structured notes and other defined return investments, including collective investment schemes and transferable securities, that do not require market growth to provide a positive capital return and are supported by significant underlying asset cover. Returns are not guaranteed over any time period therefore capital is at risk. The portfolio will be actively managed and will normally remain fully invested save for such operational liquidity as is required from time to time. However, it may include cash or near cash from time to time, but this will not normally exceed 30% of the value of the property of the fund.

IFSL Brooks Macdonald Defensive Income

The fund is actively managed and invests primarily in fixed interest, as well as defensive equities and alternative assets. The fund aims to generate income over the long term. It invests in a variety of collective investment schemes to provide an overall defensive mix of income generating assets, and may also invest in transferable securities, money market instruments, exchange-traded funds, cash, and cash deposits.

IFSL Brooks Macdonald Strategic Growth

The fund is actively managed and invests primarily, but not exclusively, in global equities largely through collective investment schemes. The fund aims to generate capital growth over the longer term. The fund also invests in a small diversified mix of asset classes including fixed income securities, alternative investments, transferable securities, money market instruments, exchange-traded funds, cash and cash deposits.

Invesco Asia Balanced

The fund seeks to generate income from investment in Asia-Pacific equities and debt securities (excluding Japan). The fund will also aim to provide long-term capital appreciation.

Investec GSF Global Multi-Asset

The fund aims to provide income with the opportunity for long-term capital growth. It will invest primarily in a diversified portfolio of fixed interest instruments, equities and derivatives, the underlying assets of which are fixed interest instruments and equities. Normally, the fund's maximum equity exposure will be limited to 50% of its assets.

JPMorgan – JPM Global Macro Opportunities

To achieve capital appreciation in excess of its cash benchmark by investing primarily in securities, globally, using financial derivative instruments where appropriate.

Kames Capital – Kames Ethical Cautious Managed

To provide a combination of income and long term capital growth by investing in a diversified range of UK equities, bonds and cash, which meet the fund's predefined ethical criteria. Equities will be limited to a maximum of 60% of the portfolio value at all times.

MFS Meridian Global Total Return

The fund's objective is total return, measured in US dollars. The fund invests in a combination of equity securities and debt instruments of issuers located in developed and emerging market countries. Historically the fund has invested approximately 60% of its assets in equity securities and 40% of its assets in debt instruments, but these allocations may vary generally between 30% and 75% in equity securities and 25% and 70% in debt instruments. The fund generally focuses its equity investments in larger companies it believes to be undervalued compared to their perceived worth (value companies) and its debt investments in corporate, government, and mortgage-backed debt instruments.

Momentum Global Funds - Harmony Portfolios Asian Growth

The portfolio will be biased to investments in markets of developed Asian and emerging Asian countries, but could also hold investments outside these countries. The portfolio aims to provide capital growth but with a reduced level of volatility, via strategic exposures to a wide range of asset classes.

Momentum Global Funds - Harmony Portfolios Sterling Growth

The portfolio will be biased to investments in the United Kingdom, but could also hold investments outside this country. The portfolio aims to provide capital growth in Sterling terms but with a reduced level of volatility, via strategic exposures to a wide range of asset classes.

Momentum Global Funds - Harmony Portfolios US Dollar Growth

The portfolio will be biased to investments in the United States, but could also hold investments outside this country. The investment objective is to provide capital growth in US dollar terms but with a reduced level of volatility, via strategic exposures to a wide range of asset classes.

Pacific Multi-Asset Accumulator Conservative

The Fund has a significant focus on the protection of capital with moderate equity market exposure. A non-biased approach blending active, passive, factor strategies and direct investments across a diversified, global mix of assets classes including equities, fixed income, alternatives, diversifying assets and cash. The majority of assets will be invested in fixed income instruments including government, corporate and emerging market bonds to help protect capital and provide income. The strategy may also have significant exposure to UK and Global equities looking to accumulate capital. The remainder of assets will be invested in diversifying asset strategies looking to generate positive returns with limited correlation to traditional asset classes e.g. bonds and equities.

Pacific Multi-Asset Accumulator Core

The Fund will have a balance of capital protection and equity market exposure. A non-biased approach blending active, passive, factor strategies and direct investments across a diversified, global mix of assets classes including equities, fixed income, alternatives, diversifying assets and cash. A significant allocation of assets will be invested in UK and Global equities looking to accumulate capital. The strategy may also have significant exposure to fixed income securities including government, corporate and emerging market bonds to help protect capital and provide income. The remainder of assets will be in diversifying asset strategies looking to generate positive returns with limited correlation to traditional asset classes e.g. bonds and equities.

Pacific Multi-Asset Accumulator Plus

The Fund will have the majority of assets invested in equity markets. A non-biased approach blending active, passive, factor strategies and direct investments across a diversified, global mix of assets classes including equities, fixed income, alternatives, diversifying assets and cash. The majority of assets will be invested in UK and Global equities looking to accumulate capital. The strategy may also have an allocation to fixed income securities including government, corporate and emerging market bonds to help protect capital and provide income. The remainder of that assets may be invested in diversifying asset strategies looking to generate positive returns with limited correlation to traditional asset classes e.g. bonds and equities.

Hedge/Structured Product

Invesco Global Targeted Returns

The fund aims to achieve a positive total return in all market conditions over a rolling 3 year period. The fund targets a gross return of 5% p.a. above 3 month EURIBOR (or an equivalent reference rate) and aims to achieve this with less than half the volatility of global equities, over the same rolling 3 year period. There is no guarantee that the fund will achieve a positive return or its volatility target.

Islamic

Aberdeen Islamic Global Equity

The investment objective is to provide investors with long-term capital growth primarily through direct and indirect investment in a portfolio of equity securities issued by companies from around the world. Investment is permitted in equity securities of companies approved by the Shariah Advisory Board, subject to the limits laid down under "Islamic investment Guidelines" and "Investment Restrictions", and shall include those equity securities of companies listed in the applicable reference index.

Amundi Islamic Asia Pacific Quant

The fund's objective is to outperform the reference indicator index comprised of the Dow Jones Islamic Markets Asia Pacific ex Japan Large cap index and the Dow Jones Islamic Markets Asia Pacific Small cap equally weighted indices.

Amundi Islamic BRIC Quant

The fund's objective is to outperform the Dow Jones Islamic Market BRIC Capped Index (the "Reference Indicator") over the long term, by investing exclusively: in equities and Equity-linked Instruments; Those securities are strictly selected/derived from the Reference Indicator up to 5% of its net assets, at any time, in a non-remunerated cash account or in units/shares of Shariah compliant UCITS and/or UCIs.

Amundi Islamic Global Resources

The fund invests in two large commodity families: energy (oil, natural gas, parapetrolic services, etc.) and mining (copper, nickel, steel, etc). The investment universe is Shariah compliant and is almost exclusively made up of names in the two main indices it seeks to outperform: Dow Jones Islamic Market Oil and Gas and Dow Jones Islamic Market Basic Materials, equally weighted.

BNP Paribas Islamic Equity Optimiser

To seek medium to long term capital gain by investing in a basket of stocks selected from the components of the Dow Jones Islamic Market Dow Jones Islamic Market Developed Markets Top Cap Index ("the Base Index"). The Selection is objectively and systematically selected from the Base Index components according to valuation, profitability, momentum and volatility criteria, and is considered to be in compliance with Sharia principles. The Selection is rebalanced at least quarterly. This rebalancing will take place after the Sharia Board review of the index.

Deutsche Noor Precious Metals Securities

The fund seeks to achieve capital appreciation in the medium to long term by investing in a portfolio of Sharia observant equity and equity related securities, of companies engaged in activities related to gold, silver, platinum or other precious metals or minerals. The fund will invest globally.

Franklin Templeton - Franklin Global Sukuk

To maximise, consistent with prudent investment management, total investment return, consisting of a combination of profit income and capital appreciation. The fund seeks to achieve this objective by investing principally in a portfolio of fixed and floating rate Shariah compliant securities (including non-investment grade securities), including Sukuk, Murabaha and Wakala placements and other short term instruments issued by government, government-related and corporate entities located in developed and developing countries.

Franklin Templeton - Templeton Shariah Global Equity

The fund seeks long-term capital growth by investing primarily in Shariah compliant equity securities of companies of any nation, including Emerging Markets. The fund's managers believe that greater value can be found by looking at companies globally rather than by limiting oneself to a single market.

Property

Fidelity Funds Global Property

The fund aims to provide long term capital growth from investments in listed securities issued by companies principally engaged in the real estate industry and other real estate related activities.

Fidelity Global Property

The fund aims to achieve a combination of income and long term capital growth primarily from investments in securities of companies principally engaged in the real estate industry and other real estate related investments. The fund may use derivatives and forward transactions for investment purposes.

Henderson Horizon Asia Pacific Property Equities

The investment objective of the fund is to seek long term capital appreciation by investing at least 75% of its assets in the quoted equities of companies or Real Estate Investment Trusts (or its equivalents) in the Asia Pacific Region.

Henderson Horizon Global Property Equities

The investment objective of the fund is to seek long term capital appreciation by investing in the quoted equity securities of companies or Real Estate Investment Trusts (or equivalents) listed or traded on a regulated market which derive the main part of their revenue from the ownership, management and/or development of real estate, throughout the world.

Henderson Horizon Pan European Property Equities

The investment objective of the fund is to seek long term capital appreciation by investing at least 75% of its total assets in quoted equity securities of companies or Real Estate Investment Trusts (or its equivalents) having their registered office in the EEA listed or traded on a regulated market which derive the main part of their revenue from the ownership, management and/or development of real estate in Europe.

Schroder ISF Global Cities Real Estate

The fund aims to provide income and capital growth by investing in equity and equity related securities of real estate companies worldwide.

VAM International Real Estate Equity

The investment objective of the fund is to achieve significant capital appreciation over each full market cycle. To achieve this objective the fund will invest in an unleveraged portfolio of equity and equity-convertible securities and cash or cash equivalents. The fund invests at least 80% of its assets in a portfolio consisting of securities of companies engaged in real estate and real estate related activities outside the United States.

Specialist

Amundi Funds Equity India Infrastructure

The investment objective of the fund is to seek long-term capital appreciation by investing principally in Indian equities and equity-linked instruments of/relating to companies that are actively involved in the infrastructure sector, such as Energy, Telecommunications, Transport, Water, Materials and Institutions specialized in the financing of infrastructure projects.

BlackRock Global Funds – BGF World Technology

The fund aims to maximise return through a combination of capital growth and income on the fund's assets. The fund invests globally at least 70% of its total assets in the shares of companies the main business of which is in the technology sector.

Franklin Templeton - Franklin Global Listed Infrastructure

The fund's investment objective is to maximise total investment return consisting of income and capital appreciation by investing in equity securities of investment return consisting of income and capital appreciation by investing in equity securities of infrastructure-related companies whose principal business is the ownership, management, construction, operation, utilisation or financing of infrastructure assets and which are located around the world, including Emerging Markets. The fund seeks to invest in companies across a wide range of infrastructure related sectors and countries.

Henderson Horizon Global Technology

The fund aims to seek long term capital appreciation by investing in a globally diversified portfolio of technology related companies. The fund aims to take advantage of market trends as they move from one region of the globe to another.

Invesco Asia Consumer Demand

The fund aims to achieve long term capital appreciation by investing at least 70% of the total assets of the fund in equity securities of Asian companies whose business is likely to benefit from or is related to growth in domestic consumption in Asian economies, excluding Japan.

Janus Global Life Sciences

To achieve long-term growth of capital by investing primarily in life-science equity securities of companies located anywhere in the world and selected for their growth potential.

JPMorgan – JPM Global Healthcare

To achieve a return by investing primarily in pharmaceutical, biotechnology, healthcare services, medical technology and life sciences companies (Healthcare Companies), globally. The Fund invests in multiple asset classes and is managed through the allocation of capital based on the fund manager's macroeconomic outlook, asset class valuations and active risk management in portfolio construction. The Fund is not managed against any market index.

JPMorgan – JPM Global Socially Responsible

To provide long-term capital growth by investing primarily in companies, globally, that the Investment Manager believes to be socially responsible.

Pictet Premium Brands

The fund seeks capital growth by investing at least two-thirds of its total assets in the shares of companies in the premium brands sector providing high-quality services & products. The investment universe will not be restricted to any particular region.

Polar Capital Biotechnology

The fund aims to preserve capital and achieve long-term capital appreciation by investing throughout the biotechnology ecosystem, across geographies and market capitalisations.

Polar Capital Global Technology

The fund aims to achieve long-term capital appreciation through investing in a globally-diversified portfolio of technology companies.

Polar Capital Healthcare Opportunities

The fund aims to preserve capital and achieve long term growth by investing in a globally diversified portfolio of companies within the healthcare industry.

Sarasin Food and Agriculture Opportunities

Seeks to achieve capital appreciation through investment in the global agricultural sector.

Schroder ISF Middle East

The fund aims to provide capital growth primarily through investment in equity securities of Middle Eastern companies including companies in emerging Mediterranean markets. The portfolio may also, to a limited extent, seek exposure to the markets of Northern Africa.

UBS (Lux) Equity Fund Biotech

The fund is an actively managed equity portfolio investing worldwide in biotech companies with efficient means of exploiting the potential of biotech companies operating in research, product development, production or distribution. Specialised sector analysts seek out the most attractive stocks in the biotech sector worldwide. Investment decisions are based on a disciplined investment philosophy and careful fundamental research.

UBS (Lux) Equity Fund Health Care

An actively managed equity portfolio investing worldwide in companies from the healthcare sector with efficient means of exploiting the potential of companies operating in the healthcare sector. Specialised sector analysts seek out the most attractive stocks in the healthcare sector worldwide. Investment decisions are based on a disciplined investment philosophy and careful fundamental research.

Important information

Funds

Investment can be made into any of the funds available in the range regardless of the denominated policy currency. 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 Insurance Company Limited is not responsible for, and will not compensate policyholders 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.

To get in touch, call or email our Contact Centre.

T +44 (0)1624 681682

E csc@rl360.com

Website: www.rl360.com

Head Office – Isle of Man

RL360 House, Cooil Road,
Douglas, Isle of Man,
IM2 2SP, British Isles

T +44 (0)1624 681 681

E csc@rl360.com

Regional Office – Malaysia

Lot 17-05, Level 17, Menara HLA,
No 3 Jalan Kia Peng, 50450,
Kuala Lumpur, Malaysia

T +60 3 2167 8900

E malaysia@rl360.com

Representative Office - Dubai

Office 1402, 14th Floor,
Single Business Tower,
Sheikh Zayed Road, Dubai, UAE.

T +971 4378 2700

E dubai@rl360.com

Regional Office – Hong Kong

Suite 3605, The Center,
99 Queen's Road Central,
Hong Kong.

T +852 3929 4333

E hongkong@rl360.com

Issued by RL360 Insurance Company Limited. Registered Office: RL360 House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles. Telephone: +44 (0)1624 681681. Telephone calls may be recorded. Website: www.rl360.com. RL360 Insurance Company Limited is authorised by the Isle of Man Financial Services Authority. Registered in the Isle of Man number 053002C. Registered address: Kensington Gardens No U1317, Lot 7616, Jalan Jumidar, Buyong, Labuan FT, 87000, Malaysia. Licence number: IS2016163. Insurance Manager: Brighton Management Limited, Brighton Place, Lot U0213 - U0215, Jalan Bahasa, 87014 Labuan FT, Malaysia. Tel: +60 87 442 899/+60 87 413 896. www.brighton.asia