

Fund Performance Booklet

Performance Data

This booklet contains a number of different performance measures and time periods to help you assess the LifePlan fund range. The data used to arrive at the figures shown is provided by Morningstar.

Included in the booklet you will find:

Cumulative Performance	this shows you the percentage increase or decrease in a fund's performance over a specified time frame. We show time periods of 1 month all the way to 10 years.
Annualised Performance	this is effectively the cumulative performance of the fund converted into the average yearly growth. For example, if a fund has achieved 23.58% growth over the last 3 years, annualised performance will show 7.31% over the same period. This means the fund has effectively achieved a growth of 7.31% each year for the last 3 years.
Discrete Performance	this is the cumulative performance but presented in 5 discrete 12 monthly periods, normally on a rolling quarterly basis and calendar year. It allows you to see how the fund has performed for each individual year over the last 5 years.

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

Important:

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

Risk Rating

Ratings range between 1 and 7. 1 = lower risk, potentially lower reward, 7 = higher risk, potentially higher reward. Ratings are taken from the fund manager's Key Investor Information Document (KIID). KIID's are produced for all UCITS compliant funds and provide a standardised methodology for risk and charge calculations.

Fund Performance Booklet

Cumulative Performance

The following tables detail the cumulative performance of each fund in the LifePlan range up until 31 Aug 2017. For example the 1yr % figure is the percentage growth between 01 Sep 2016 and 31 Aug 2017.

Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Risk Rating : 1										
Currency/Money Market										
Aberdeen (Lux) Liquidity A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	3.14	5.81	7.84	8.09	15.66	15.79	43.80
Aberdeen (Lux) Liquidity A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	0.01	0.02	0.05	0.10	0.30	0.45	7.85
Aberdeen (Lux) Liquidity A2 Acc USD	USD	LU0049014870	17 Sep 1984	2.42	0.48	-2.91	2.57	30.57	25.06	65.55
Goldman Sachs Liquid Reserves Acc EUR	EUR	IE0031295821	27 Feb 2002	3.13	5.79	7.78	7.98	15.45	15.40	44.59
Goldman Sachs Liquid Reserves Acc GBP	GBP	IE0031296126	27 Feb 2002	0.00	0.00	0.00	0.01	0.38	0.64	9.09
Goldman Sachs Liquid Reserves Acc USD	USD	IE0031294410	27 Feb 2002	2.40	0.42	-3.03	2.32	29.89	24.24	64.28
UBS (Lux) Money Market P Acc AUD	AUD	LU0066649970	20 Aug 1992	1.73	7.02	0.20	8.53	14.53	3.63	108.18
UBS (Lux) Money Market P Acc CHF	CHF	LU0033502740	16 Sep 1991	2.65	0.64	0.19	2.97	20.18	19.19	97.37
UBS (Lux) Money Market P Acc EUR	EUR	LU0006344922	09 Oct 1989	3.13	5.80	7.80	8.02	15.65	15.70	45.46
UBS (Lux) Money Market P Acc GBP	GBP	LU0006277635	25 Nov 1988	0.01	0.02	0.05	0.11	0.36	0.55	9.44
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	2.38	0.34	-3.14	2.12	29.89	24.55	66.11
Risk Rating : 2										
Fixed Interest - Europe										
Credit Suisse (Lux) Bond B Acc CHF	CHF	LU0049527079	01 Nov 1991	3.03	0.98	0.39	1.77	24.02	26.76	129.38
Risk Rating : 3										
Fixed Interest - Asia										
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	3.36	2.18	0.13	4.58	47.76	53.55	186.52
Fixed Interest - Emerging Markets										
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	3.64	2.67	0.61	8.27	41.72	46.22	-
Fixed Interest - Europe										
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	3.53	6.99	11.48	15.06	29.00	61.73	165.02
Fixed Interest - Global										
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	2.82	1.09	1.78	4.57	25.88	-	-
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	3.32	6.32	9.60	9.81	21.90	37.44	-
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	3.51	1.81	2.98	4.71	30.51	38.61	-
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	3.96	6.99	10.77	9.78	25.89	35.04	128.02
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	3.27	1.71	0.03	4.84	44.07	48.40	-
Threadneedle Absolute Return Bond R Acc GBP	GBP	GB00B0L4TB44	24 Oct 2005	0.02	-0.09	-1.13	-2.73	-9.25	-10.01	8.96

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Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Fixed Interest - Sterling										
Invesco Sterling Bond A Acc GBP	GBP	IE0030233831	24 Jan 1997	0.52	1.18	3.04	2.96	14.69	34.12	103.29
Fixed Interest - US										
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	2.93	1.28	-1.42	2.23	37.07	45.81	118.03
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD	USD	IE00B5Q4WK41	22 Jan 2010	2.18	2.22	-0.46	6.88	34.77	51.43	161.94
Global Managed										
IFSL Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	3.50	6.26	9.52	14.28	-	-	-
IFSL Brooks Macdonald Defensive Capital B Acc GBP	GBP	GB00B62WNX98	29 Mar 2010	0.46	0.51	1.96	6.68	16.54	31.91	53.25
IFSL Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	2.49	0.64	-1.18	8.98	-	-	-
IFSL Brooks Macdonald Defensive Income B Acc EUR	EUR	GB00BVCX4K11	20 Mar 2015	3.27	5.22	9.96	12.06	-	-	-
IFSL Brooks Macdonald Defensive Income B Acc GBP	GBP	GB00BVCX4H81	20 Mar 2015	0.09	-0.37	2.29	4.38	-	-	-
IFSL Brooks Macdonald Defensive Income B Acc USD	USD	GB00BVCX4J06	20 Mar 2015	2.50	0.19	-0.86	6.78	-	-	-
Hedge/Structured Products										
Invesco Global Targeted Returns A Acc CHF Hgd	CHF	LU1004132996	18 Dec 2013	2.75	-0.44	1.05	4.21	27.72	-	-
Invesco Global Targeted Returns A Acc EUR	EUR	LU1004132566	18 Dec 2013	3.26	4.75	8.83	9.45	23.83	-	-
Invesco Global Targeted Returns A Acc GBP Hgd	GBP	LU1075209020	23 Jul 2014	0.15	-0.95	1.07	1.66	8.54	-	-
Invesco Global Targeted Returns A Acc USD Hgd	USD	LU1004132723	18 Dec 2013	2.55	-0.49	-1.88	4.21	40.52	-	-
Islamic										
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	3.04	1.17	1.67	4.02	34.44	-	-
Risk Rating : 4										
Equity - Global										
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	2.31	0.62	3.31	10.17	48.84	91.74	-
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	2.29	1.07	-0.65	8.31	41.26	64.12	136.94
Henderson Multi-Manager Active A Acc GBP	GBP	GB0031413593	28 Jun 1996	1.28	1.79	4.73	12.39	31.08	71.23	52.06
Fixed Interest - Asia										
Pictet Asian Local Currency Debt P Acc EUR	EUR	LU0280438309	24 Jan 2007	2.36	2.01	0.68	2.20	32.67	27.05	121.21
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	2.73	2.39	0.86	2.00	32.45	27.24	120.41
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	2.72	0.82	-0.25	7.06	19.26	24.76	119.40

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Fixed Interest - Emerging Markets										
Schroder ISF Emerging Markets Debt Absolute Return A Acc AUD Hgd	AUD	LU0491680806	12 Mar 2010	2.47	9.20	3.99	13.12	16.97	14.29	-
Schroder ISF Emerging Markets Debt Absolute Return A Acc CHF Hgd	CHF	LU0476445340	15 Jan 2010	3.29	2.47	3.53	6.42	19.89	26.90	-
Schroder ISF Emerging Markets Debt Absolute Return A Acc EUR Hgd	EUR	LU0177592218	30 Sep 2003	3.74	7.69	11.35	11.47	15.32	23.29	69.24
Schroder ISF Emerging Markets Debt Absolute Return A Acc USD	USD	LU0106253197	17 Jan 2000	3.09	2.41	0.53	6.49	32.53	36.31	105.16
Fixed Interest - Global										
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	3.14	2.57	1.93	0.03	28.04	19.41	104.03
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	3.37	2.59	1.90	-0.27	27.54	19.28	102.68
Templeton Global Bond A Acc CHF Hgd	CHF	LU0450468003	14 Sep 2009	2.64	0.47	-0.23	11.83	15.92	27.99	-
Templeton Global Bond A Acc EUR Hgd	EUR	LU0294219869	10 Apr 2007	3.12	5.52	7.18	17.22	11.98	24.77	133.09
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	2.38	0.39	-3.06	11.60	26.73	36.01	177.53
Global Managed										
BlackRock GF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	1.83	9.22	5.42	18.07	22.72	34.93	-
BlackRock GF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	2.43	2.69	2.13	11.51	39.77	61.98	128.02
BlackRock GF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	0.03	1.96	4.95	8.13	6.73	29.62	41.35
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	2.46	2.46	2.03	11.12	39.33	61.56	126.80
Canaccord Select Global Opportunity A Inc USD	USD	IE00B3BRDK12	26 Sep 2008	1.25	2.08	4.51	13.67	44.72	74.58	-
Carmignac Patrimoine A Acc CHF Hgd	CHF	FR0011269596	19 Jun 2012	1.48	-0.52	-0.30	5.34	29.52	40.84	-
Carmignac Patrimoine A Acc EUR	EUR	FR0010135103	07 Nov 1989	1.96	4.59	7.29	10.59	25.99	38.05	126.53
Carmignac Patrimoine A Acc USD Hgd	USD	FR0011269067	19 Jun 2012	1.22	-0.66	-3.39	5.01	41.03	47.74	-
Fidelity Multi Asset Strategic A Acc GBP	GBP	GB00B1M29V45	22 Jan 2007	0.91	0.11	1.03	4.06	21.58	36.92	76.90
GAM Star Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	4.02	7.37	12.53	16.21	-	-	-
GAM Star Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	1.02	1.41	4.34	8.45	-	-	-
GAM Star Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	1.00	1.88	6.25	12.80	23.16	-	-
GAM Star Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	2.60	1.65	2.92	15.08	58.44	-	-
Harmony Portfolios Asian Growth C Acc USD	USD	LU0651984105	12 Aug 2011	1.33	1.98	3.73	11.58	37.90	56.63	-

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Harmony Portfolios Sterling Growth C Acc GBP	GBP	LU0651985847	12 Aug 2011	0.91	0.39	2.72	7.62	23.61	51.97	-
Harmony Portfolios USD Growth C Acc USD	USD	LU0651986738	12 Aug 2011	0.84	1.13	1.40	10.84	38.37	63.53	-
Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	-0.11	-1.57	2.09	4.32	11.19	36.40	62.96
Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	0.95	0.99	3.80	9.91	24.76	57.77	43.95
IFSL Brooks Macdonald Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	3.45	6.69	12.20	18.89	-	-	-
IFSL Brooks Macdonald Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	0.25	0.91	4.44	10.74	22.24	45.74	55.72
IFSL Brooks Macdonald Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	2.67	1.60	1.43	12.96	-	-	-
IFSL Brooks Macdonald Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	3.26	5.27	9.70	14.47	-	-	-
IFSL Brooks Macdonald Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	0.07	-0.35	1.98	6.03	22.33	42.81	-
IFSL Brooks Macdonald Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	2.31	0.19	-0.99	8.90	-	-	-
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	3.38	6.88	12.26	12.50	29.95	52.00	97.03
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	2.68	1.59	1.34	7.26	47.19	-	-
Kames Ethical Cautious Managed A Acc GBP	GBP	GB00B1N9DX45	01 Mar 2007	0.52	-0.45	3.12	3.61	18.20	51.93	83.90
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	3.12	2.37	2.10	8.10	41.81	65.34	141.29
MFS Meridian Global Total Return A1 Acc GBP	GBP	LU0219431771	26 Sep 2005	2.65	1.87	2.04	8.39	42.13	65.20	139.67
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	2.82	2.44	2.88	8.25	42.33	66.00	141.31
Risk Rating : 5										
Commodity & Energy										
Pictet Water P Acc EUR	EUR	LU0104884860	19 Jan 2000	1.65	0.60	4.20	12.79	49.93	92.49	142.20
Pictet Water P Acc USD	USD	LU0255980327	26 May 2006	1.65	0.59	4.06	12.79	49.93	91.35	141.65
Equity - Asia Pacific excluding Japan										
Guinness Asian Equity Income C GBP Acc	GBP	IE00BVYPNP33	11 Mar 2015	6.20	9.45	13.88	24.36	64.48	-	-
Guinness Asian Equity Income C USD Acc	USD	IE00BVYPNQ40	11 Mar 2015	6.20	9.46	14.10	24.36	64.48	-	-
Equity - Asia Pacific including Japan										
Aberdeen Asia Pacific & Japan Equity A Acc GBP	GBP	GB00BOXWNJ21	01 Mar 1979	1.41	2.50	7.80	17.48	34.77	54.37	130.59
Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	2.91	4.95	11.50	17.76	57.50	91.88	-
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	3.22	5.28	11.52	17.14	57.08	91.85	-
Equity - Europe excluding UK										
Threadneedle European Smaller Companies R Acc EUR	EUR	GB0002771383	14 Nov 1997	1.69	2.50	17.64	24.54	79.24	137.61	211.24
Threadneedle European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	1.53	2.03	17.65	24.63	78.51	136.85	210.24

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Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Equity - Europe including UK										
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	2.51	3.43	19.43	21.09	65.47	111.94	189.55
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	1.80	-1.73	7.64	14.98	86.34	-	-
Equity - Global										
Aberdeen Ethical World Equity A Acc GBP	GBP	GB0006833718	01 May 1999	0.58	1.26	4.18	13.93	22.66	50.19	74.58
BNY Mellon Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	1.24	0.69	2.76	10.26	43.92	82.90	89.73
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	1.46	0.70	2.73	9.91	43.36	82.75	88.81
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	2.58	0.57	3.16	10.21	-	-	-
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	3.17	4.26	10.49	15.17	41.06	90.52	-
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	1.96	0.00	3.09	10.18	50.11	95.15	-
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	-0.02	0.42	0.36	16.04	34.96	77.10	124.04
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	-0.21	0.65	0.94	16.06	35.52	77.67	124.45
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	2.08	1.89	10.03	19.59	95.12	164.67	-
Guinness Global Equity Income C Acc EUR	EUR	IE00BGHQF631	29 Nov 2013	0.37	-0.47	1.87	7.35	38.35	81.35	-
Guinness Global Equity Income C Acc GBP	GBP	IE00BVYPNV92	11 Mar 2015	0.37	-0.47	1.54	7.35	38.19	80.60	-
Guinness Global Equity Income C Acc USD	USD	IE00BVYPNW00	11 Mar 2015	0.37	-0.47	1.74	7.35	38.21	80.63	-
Henderson Gartmore Global Growth R Acc GBP	GBP	LU0200077294	29 Oct 2004	3.11	3.94	8.66	25.50	75.16	150.06	143.50
Henderson Gartmore Global Growth R Acc USD	USD	LU0200076999	24 Mar 2005	3.11	3.94	8.66	25.50	75.17	150.10	143.42
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	2.65	8.48	17.32	22.38	23.49	71.24	-
Invesco Global Equity Income A Acc USD	USD	LU0607513230	30 Sep 2011	1.95	3.10	5.92	16.79	41.54	89.24	105.68
Investec GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	2.39	0.91	7.83	13.82	47.02	-	-
Investec GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	2.39	0.81	4.57	14.27	61.62	-	-
Investec GSF Global Franchise A Acc USD	USD	LU0426412945	04 Jul 2009	2.17	0.85	4.83	14.13	61.99	92.63	199.86
Jupiter Merlin International Equities L Acc EUR	EUR	LU0362742719	05 Sep 2008	2.11	3.65	5.28	14.61	38.47	61.04	-
Jupiter Merlin International Equities L Acc USD	USD	LU0362742800	14 Apr 2009	2.37	3.67	5.29	14.31	37.95	60.97	-
M&G Global Leaders A Acc EUR	EUR	GB0030934490	28 Nov 2001	1.68	4.05	4.91	16.66	43.65	85.81	75.93
M&G Global Leaders A Acc GBP	GBP	GB0030934383	31 May 1985	1.54	3.64	5.05	17.03	44.14	87.56	79.84
M&G Global Leaders A Acc USD	USD	GB00B1RXYW84	09 Mar 2007	1.90	4.07	4.87	16.30	43.08	85.63	75.10
Sarasin Thematic Global Equity A Acc GBP	GBP	GB0009341214	01 Jul 1994	1.49	2.34	7.37	18.02	37.33	80.13	99.09

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Equity - North America										
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	3.98	4.36	9.86	22.04	47.78	117.66	-
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	4.34	9.39	17.66	27.50	41.80	110.22	-
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	3.76	4.32	6.82	22.09	60.99	130.07	222.26
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	0.93	5.04	6.86	17.66	45.53	109.47	-
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	0.22	-0.19	-3.70	12.01	64.89	128.56	218.49
Equity - UK										
Invesco Perpetual UK Smaller Companies Acc GBP	GBP	GB0033030528	29 May 1992	0.64	0.95	13.57	29.17	58.76	132.76	165.16
Investec UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	3.20	4.67	17.30	22.49	29.48	105.98	203.04
JP Morgan UK Smaller Companies A Acc GBP	GBP	GB0030880255	16 Jul 1987	0.43	0.14	11.67	19.62	30.81	91.48	83.96
Kames Ethical Equity A Acc GBP	GBP	GB0007452484	17 Apr 1989	0.83	-0.73	4.65	6.87	21.99	73.11	90.22
Legg Mason IF QS UK Equity A Acc GBP	GBP	GB0033506501	31 Oct 1995	1.36	-1.53	3.84	5.34	21.57	55.95	54.09
Fixed Interest - Asia										
Schroder ISF Asian Bond Absolute Return A Acc EUR Hgd	EUR	LU0327381843	09 Nov 2007	3.47	6.60	8.74	7.60	13.08	14.90	51.27
Schroder ISF Asian Bond Absolute Return A Acc USD	USD	LU0106250508	17 Jan 2000	2.79	1.29	-1.97	2.65	29.41	26.39	80.76
Templeton Asian Bond A Acc EUR	EUR	LU0229951891	25 Oct 2005	2.94	0.63	-0.83	7.06	18.79	24.34	118.99
Fixed Interest - Global										
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	2.67	0.20	-3.59	11.62	26.26	35.62	176.97
Global Managed										
IFSL Brooks Macdonald Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	4.07	7.78	14.35	22.05	-	-	-
IFSL Brooks Macdonald Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	0.85	1.97	6.25	13.77	-	-	-
IFSL Brooks Macdonald Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	3.24	2.43	3.11	17.27	-	-	-
Templeton Global Income A Acc EUR	EUR	LU0211332563	27 May 2005	1.02	1.33	0.72	14.51	31.79	63.61	132.66
Templeton Global Income A Acc USD	USD	LU0211326755	27 May 2005	0.75	1.51	1.28	14.45	32.26	64.11	133.06
Islamic										
Aberdeen Islamic Global Equity C Acc GBP	GBP	LU0264144311	06 Aug 2006	1.32	0.87	4.52	11.06	29.78	57.14	111.93
Aberdeen Islamic Global Equity C Acc USD	USD	LU0371570317	16 Jul 2013	1.42	1.07	3.86	10.35	28.89	-	-
Amundi Islamic Asia Pacific Quant CC Acc USD	USD	LU0399639060	21 Oct 2010	4.93	9.03	15.49	20.45	48.67	68.99	-
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	2.54	0.84	2.55	11.60	31.48	60.41	107.40
Templeton Shariah Asian Growth A Acc USD	USD	LU0792757600	27 Aug 2012	2.12	0.85	0.84	16.92	29.37	32.48	-

Fund Performance Booklet

Cumulative Performance

The following tables detail the cumulative performance of each fund in the LifePlan range up until 31 Aug 2017. For example the 1yr % figure is the percentage growth between 01 Sep 2016 and 31 Aug 2017.

Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	2.23	1.74	2.84	14.59	28.06	-	-
Specialist										
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	2.61	5.62	4.67	14.07	57.45	145.71	220.17
Risk Rating : 6										
Equity - Asia Pacific excluding Japan										
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	6.20	9.46	14.25	24.37	64.47	-	-
Equity - Global										
Henderson Gartmore Global Growth R Acc EUR	EUR	LU0200076213	29 Oct 2004	3.11	3.95	8.66	25.50	75.17	150.09	144.55
Equity - North America										
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	4.03	4.12	6.21	22.13	60.32	129.50	222.00
Schroder ISF US Small & Mid-Cap Equity A Acc EUR	EUR	LU0248178732	28 Mar 2006	0.13	-0.01	-3.60	12.39	65.68	129.57	219.31
Not Rated										
Ashburton Euro Asset Management Acc EUR	EUR	GB0032012865	25 Apr 2003	3.23	4.79	6.34	7.94	18.39	30.91	75.33
Ashburton Sterling Asset Management Acc GBP	GBP	GB0000532423	04 Feb 1992	1.21	1.32	2.97	3.37	6.70	19.92	42.48
Ashburton US Dollar Asset Management Acc USD	USD	GB0000532530	04 Feb 1992	3.06	1.22	-1.67	5.39	31.13	41.23	96.92
Canaccord Select Global Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	-0.35	2.22	7.70	11.02	-	-	-
GAM Star Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	3.47	2.32	5.58	-	-	-	-
GAM Star Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	3.94	7.54	13.45	18.15	36.38	-	-
GAM Star Balanced A Acc GBP	GBP	IE00B55YB208	09 Jun 2014	1.01	1.57	5.16	10.16	20.06	-	-
GAM Star Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	2.62	1.36	1.94	12.45	54.41	-	-
GAM Star Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	2.66	1.25	1.12	10.85	49.71	-	-
GAM Star Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	3.43	2.66	6.64	15.11	-	-	-
GAM Star Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	3.94	7.79	14.45	-	-	-	-

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the LifePlan range up until 31 Aug 2017. For example the 3yr % figure is the average annual percentage growth achieved between 01 Sep 2014 and 31 Aug 2017. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Risk Rating : 1								
Currency/Money Market								
Aberdeen (Lux) Liquidity A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	8.09	4.97	2.98	3.70	8.05
Aberdeen (Lux) Liquidity A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	0.10	0.10	0.09	0.76	0.02
Aberdeen (Lux) Liquidity A2 Acc USD	USD	LU0049014870	17 Sep 1984	2.57	9.30	4.57	5.17	8.51
Goldman Sachs Liquid Reserves Acc EUR	EUR	IE0031295821	27 Feb 2002	7.98	4.90	2.91	3.76	8.05
Goldman Sachs Liquid Reserves Acc GBP	GBP	IE0031296126	27 Feb 2002	0.01	0.13	0.13	0.87	0.02
Goldman Sachs Liquid Reserves Acc USD	USD	IE0031294410	27 Feb 2002	2.32	9.11	4.44	5.09	8.51
UBS (Lux) Money Market P Acc AUD	AUD	LU0066649970	20 Aug 1992	8.53	4.63	0.72	7.61	11.02
UBS (Lux) Money Market P Acc CHF	CHF	LU0033502740	16 Sep 1991	2.97	6.32	3.57	7.04	10.25
UBS (Lux) Money Market P Acc EUR	EUR	LU0006344922	09 Oct 1989	8.02	4.97	2.96	3.82	8.05
UBS (Lux) Money Market P Acc GBP	GBP	LU0006277635	25 Nov 1988	0.11	0.12	0.11	0.91	0.03
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	2.12	9.11	4.49	5.21	8.51
Risk Rating : 2								
Fixed Interest - Europe								
Credit Suisse (Lux) Bond B Acc CHF	CHF	LU0049527079	01 Nov 1991	1.77	7.44	4.86	8.66	10.69
Risk Rating : 3								
Fixed Interest - Asia								
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	4.58	13.90	8.96	11.10	9.68
Fixed Interest - Emerging Markets								
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	8.27	12.33	7.90	-	9.34
Fixed Interest - Europe								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	15.06	8.86	10.09	10.24	8.91
Fixed Interest - Global								
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	4.57	7.97	-	-	-
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	9.81	6.82	6.57	-	8.24
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	4.71	9.28	6.75	-	11.81

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the LifePlan range up until 31 Aug 2017. For example the 3yr % figure is the average annual percentage growth achieved between 01 Sep 2014 and 31 Aug 2017. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	9.78	7.98	6.19	8.59	9.21
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	4.84	12.94	8.21	-	9.41
Threadneedle Absolute Return Bond R Acc GBP	GBP	GB00B0L4TB44	24 Oct 2005	-2.73	-3.18	-2.09	0.86	3.89
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP	GBP	IE0030233831	24 Jan 1997	2.96	4.67	6.05	7.35	3.43
Fixed Interest - US								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	2.23	11.08	7.83	8.11	9.62
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD	USD	IE00B5Q4WK41	22 Jan 2010	6.88	10.46	8.65	10.11	8.36
Global Managed								
IFSL Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	14.28	-	-	-	-
IFSL Brooks Macdonald Defensive Capital B Acc GBP	GBP	GB00B62WNX98	29 Mar 2010	6.68	5.23	5.70	4.36	3.92
IFSL Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	8.98	-	-	-	-
IFSL Brooks Macdonald Defensive Income B Acc EUR	EUR	GB00BVCX4K11	20 Mar 2015	12.06	-	-	-	-
IFSL Brooks Macdonald Defensive Income B Acc GBP	GBP	GB00BVCX4H81	20 Mar 2015	4.38	-	-	-	-
IFSL Brooks Macdonald Defensive Income B Acc USD	USD	GB00BVCX4J06	20 Mar 2015	6.78	-	-	-	-
Hedge/Structured Products								
Invesco Global Targeted Returns A Acc CHF Hgd	CHF	LU1004132996	18 Dec 2013	4.21	8.50	-	-	-
Invesco Global Targeted Returns A Acc EUR	EUR	LU1004132566	18 Dec 2013	9.45	7.38	-	-	-
Invesco Global Targeted Returns A Acc GBP Hgd	GBP	LU1075209020	23 Jul 2014	1.66	2.77	-	-	-
Invesco Global Targeted Returns A Acc USD Hgd	USD	LU1004132723	18 Dec 2013	4.21	12.01	-	-	-
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	4.02	10.37	-	-	-
Risk Rating : 4								
Equity - Global								
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	10.17	14.18	13.90	-	10.25
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	8.31	12.20	10.42	9.01	8.46
Henderson Multi-Manager Active A Acc GBP	GBP	GB0031413593	28 Jun 1996	12.39	9.44	11.36	4.28	7.76

Fund Performance Booklet

Annualised Performance

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Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Fixed Interest - Asia								
Pictet Asian Local Currency Debt P Acc EUR	EUR	LU0280438309	24 Jan 2007	2.20	9.88	4.91	8.26	10.26
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	2.00	9.82	4.94	8.22	10.20
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	7.06	6.05	4.52	8.17	8.47
Fixed Interest - Emerging Markets								
Schroder ISF Emerging Markets Debt Absolute Return A Acc AUD Hgd	AUD	LU0491680806	12 Mar 2010	13.12	5.36	2.71	-	14.13
Schroder ISF Emerging Markets Debt Absolute Return A Acc CHF Hgd	CHF	LU0476445340	15 Jan 2010	6.42	6.23	4.88	-	12.96
Schroder ISF Emerging Markets Debt Absolute Return A Acc EUR Hgd	EUR	LU0177592218	30 Sep 2003	11.47	4.87	4.28	5.40	11.02
Schroder ISF Emerging Markets Debt Absolute Return A Acc USD	USD	LU0106253197	17 Jan 2000	6.49	9.84	6.39	7.45	9.49
Fixed Interest - Global								
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	0.03	8.59	3.61	7.39	9.40
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-0.27	8.45	3.59	7.32	9.44
Templeton Global Bond A Acc CHF Hgd	CHF	LU0450468003	14 Sep 2009	11.83	5.05	5.06	-	11.32
Templeton Global Bond A Acc EUR Hgd	EUR	LU0294219869	10 Apr 2007	17.22	3.84	4.53	8.83	9.44
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	11.60	8.22	6.34	10.75	9.89
Global Managed								
BlackRock GF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	18.07	7.06	6.17	-	13.28
BlackRock GF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	11.51	11.81	10.13	8.59	8.38
BlackRock GF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	8.13	2.19	5.33	3.52	6.56
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	11.12	11.69	10.07	8.53	8.21
Canaccord Select Global Opportunity A Inc USD	USD	IE00B3BRDK12	26 Sep 2008	13.67	13.11	11.79	-	9.14
Carmignac Patrimoine A Acc CHF Hgd	CHF	FR0011269596	19 Jun 2012	5.34	9.01	7.09	-	12.99
Carmignac Patrimoine A Acc EUR	EUR	FR0010135103	07 Nov 1989	10.59	8.00	6.66	8.52	8.78
Carmignac Patrimoine A Acc USD Hgd	USD	FR0011269067	19 Jun 2012	5.01	12.14	8.12	-	11.73

Fund Performance Booklet

Annualised Performance

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Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Fidelity Multi Asset Strategic A Acc GBP	GBP	GB00B1M29V45	22 Jan 2007	4.06	6.73	6.49	5.87	5.25
GAM Star Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	16.21	-	-	-	-
GAM Star Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	8.45	-	-	-	-
GAM Star Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	12.80	7.19	-	-	-
GAM Star Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	15.08	16.58	-	-	-
Harmony Portfolios Asian Growth C Acc USD	USD	LU0651984105	12 Aug 2011	11.58	11.31	9.39	-	9.55
Harmony Portfolios Sterling Growth C Acc GBP	GBP	LU0651985847	12 Aug 2011	7.62	7.32	8.73	-	7.02
Harmony Portfolios USD Growth C Acc USD	USD	LU0651986738	12 Aug 2011	10.84	11.43	10.34	-	8.81
Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	4.32	3.60	6.41	5.00	5.51
Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	9.91	7.65	9.55	3.71	6.99
IFSL Brooks Macdonald Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	18.89	-	-	-	-
IFSL Brooks Macdonald Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	10.74	6.92	7.82	4.53	7.13
IFSL Brooks Macdonald Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	12.96	-	-	-	-
IFSL Brooks Macdonald Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	14.47	-	-	-	-
IFSL Brooks Macdonald Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	6.03	6.95	7.39	-	5.53
IFSL Brooks Macdonald Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	8.90	-	-	-	-
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	12.50	9.13	8.73	7.02	8.78
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	7.26	13.75	-	-	-
Kames Ethical Cautious Managed A Acc GBP	GBP	GB00B1N9DX45	01 Mar 2007	3.61	5.73	8.73	6.28	6.79
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	8.10	12.35	10.58	9.21	9.04
MFS Meridian Global Total Return A1 Acc GBP	GBP	LU0219431771	26 Sep 2005	8.39	12.43	10.56	9.13	8.58
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	8.25	12.49	10.67	9.21	8.40
Risk Rating : 5								
Commodity & Energy								
Pictet Water P Acc EUR	EUR	LU0104884860	19 Jan 2000	12.79	14.45	13.99	9.25	10.49
Pictet Water P Acc USD	USD	LU0255980327	26 May 2006	12.79	14.45	13.86	9.22	10.15
Equity - Asia Pacific excluding Japan								
Guinness Asian Equity Income C GBP Acc	GBP	IE00BVYPNP33	11 Mar 2015	24.36	18.04	-	-	-

Fund Performance Booklet

Annualised Performance

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Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Guinness Asian Equity Income C USD Acc	USD	IE00BVYPNQ40	11 Mar 2015	24.36	18.04	-	-	-
Equity - Asia Pacific including Japan								
Aberdeen Asia Pacific & Japan Equity A Acc GBP	GBP	GB00B0XWNJ21	01 Mar 1979	17.48	10.46	9.07	8.71	12.52
Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	17.76	16.35	13.92	-	11.60
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	17.14	16.24	13.92	-	11.46
Equity - Europe excluding UK								
Threadneedle European Smaller Companies R Acc EUR	EUR	GB0002771383	14 Nov 1997	24.54	21.47	18.90	12.02	11.26
Threadneedle European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	24.63	21.31	18.82	11.99	10.86
Equity - Europe including UK								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	21.09	18.28	16.21	11.22	11.16
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	14.98	23.06	-	-	-
Equity - Global								
Aberdeen Ethical World Equity A Acc GBP	GBP	GB0006833718	01 May 1999	13.93	7.05	8.47	5.73	11.25
BNY Mellon Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	10.26	12.90	12.83	6.61	10.73
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	9.91	12.76	12.82	6.56	10.07
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	10.21	-	-	-	-
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	15.17	12.15	13.76	-	11.44
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	10.18	14.50	14.31	-	9.54
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	16.04	10.51	12.11	8.40	9.90
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	16.06	10.66	12.18	8.42	9.65
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	19.59	24.96	21.49	-	10.73
Guinness Global Equity Income C Acc EUR	EUR	IE00BGHQF631	29 Nov 2013	7.35	11.43	12.64	-	9.92
Guinness Global Equity Income C Acc GBP	GBP	IE00BVYPNV92	11 Mar 2015	7.35	11.38	12.55	-	9.94
Guinness Global Equity Income C Acc USD	USD	IE00BVYPNW00	11 Mar 2015	7.35	11.39	12.55	-	9.89
Henderson Gartmore Global Growth R Acc GBP	GBP	LU0200077294	29 Oct 2004	25.50	20.54	20.12	9.31	10.86
Henderson Gartmore Global Growth R Acc USD	USD	LU0200076999	24 Mar 2005	25.50	20.55	20.12	9.30	10.86

Fund Performance Booklet

Annualised Performance

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Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	22.38	7.29	11.36	-	11.55
Invesco Global Equity Income A Acc USD	USD	LU0607513230	30 Sep 2011	16.79	12.28	13.61	7.48	9.10
Investec GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	13.82	13.71	-	-	-
Investec GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	14.27	17.35	-	-	-
Investec GSF Global Franchise A Acc USD	USD	LU0426412945	04 Jul 2009	14.13	17.44	14.01	11.61	10.81
Jupiter Merlin International Equities L Acc EUR	EUR	LU0362742719	05 Sep 2008	14.61	11.46	10.00	-	10.22
Jupiter Merlin International Equities L Acc USD	USD	LU0362742800	14 Apr 2009	14.31	11.32	9.99	-	9.59
M&G Global Leaders A Acc EUR	EUR	GB0030934490	28 Nov 2001	16.66	12.83	13.19	5.81	11.46
M&G Global Leaders A Acc GBP	GBP	GB0030934383	31 May 1985	17.03	12.96	13.40	6.04	11.25
M&G Global Leaders A Acc USD	USD	GB00B1RXYW84	09 Mar 2007	16.30	12.68	13.17	5.76	10.88
Sarasin Thematic Global Equity A Acc GBP	GBP	GB0009341214	01 Jul 1994	18.02	11.15	12.49	7.13	10.68
Equity - North America								
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	22.04	13.90	16.83	-	13.88
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	27.50	12.35	16.02	-	12.97
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	22.09	17.20	18.13	12.41	11.72
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	17.66	13.32	15.94	-	11.59
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	12.01	18.14	17.98	12.28	10.98
Equity - UK								
Invesco Perpetual UK Smaller Companies Acc GBP	GBP	GB0033030528	29 May 1992	29.17	16.66	18.41	10.24	10.85
Investec UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	22.49	8.99	15.55	11.72	12.36
JP Morgan UK Smaller Companies A Acc GBP	GBP	GB0030880255	16 Jul 1987	19.62	9.36	13.87	6.29	12.24
Kames Ethical Equity A Acc GBP	GBP	GB0007452484	17 Apr 1989	6.87	6.85	11.60	6.64	11.46
Legg Mason IF QS UK Equity A Acc GBP	GBP	GB0033506501	31 Oct 1995	5.34	6.73	9.29	4.42	9.16
Fixed Interest - Asia								
Schroder ISF Asian Bond Absolute Return A Acc EUR Hgd	EUR	LU0327381843	09 Nov 2007	7.60	4.18	2.82	4.23	8.91
Schroder ISF Asian Bond Absolute Return A Acc USD	USD	LU0106250508	17 Jan 2000	2.65	8.97	4.80	6.10	8.25

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the LifePlan range up until 31 Aug 2017. For example the 3yr % figure is the average annual percentage growth achieved between 01 Sep 2014 and 31 Aug 2017. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Templeton Asian Bond A Acc EUR	EUR	LU0229951891	25 Oct 2005	7.06	5.91	4.45	8.15	8.53
Fixed Interest - Global								
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	11.62	8.08	6.28	10.72	9.93
Global Managed								
IFSL Brooks Macdonald Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	22.05	-	-	-	-
IFSL Brooks Macdonald Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	13.77	-	-	-	-
IFSL Brooks Macdonald Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	17.27	-	-	-	-
Templeton Global Income A Acc EUR	EUR	LU0211332563	27 May 2005	14.51	9.64	10.35	8.81	9.02
Templeton Global Income A Acc USD	USD	LU0211326755	27 May 2005	14.45	9.77	10.41	8.83	8.86
Islamic								
Aberdeen Islamic Global Equity C Acc GBP	GBP	LU0264144311	06 Aug 2006	11.06	9.08	9.46	7.80	11.23
Aberdeen Islamic Global Equity C Acc USD	USD	LU0371570317	16 Jul 2013	10.35	8.83	-	-	-
Amundi Islamic Asia Pacific Quant CC Acc USD	USD	LU0399639060	21 Oct 2010	20.45	14.13	11.06	-	11.59
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	11.60	9.55	9.91	7.57	9.23
Templeton Shariah Asian Growth A Acc USD	USD	LU0792757600	27 Aug 2012	16.92	8.96	5.79	-	-
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	14.59	8.59	-	-	-
Specialist								
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	14.07	16.34	19.70	12.34	12.95
Risk Rating : 6								
Equity - Asia Pacific excluding Japan								
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	24.37	18.04	-	-	-
Equity - Global								
Henderson Gartmore Global Growth R Acc EUR	EUR	LU0200076213	29 Oct 2004	25.50	20.55	20.12	9.35	10.86
Equity - North America								
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	22.13	17.04	18.07	12.41	12.06
Schroder ISF US Small & Mid-Cap Equity A Acc EUR	EUR	LU0248178732	28 Mar 2006	12.39	18.33	18.08	12.31	11.09
Not Rated								
Ashburton Euro Asset Management Acc EUR	EUR	GB0032012865	25 Apr 2003	7.94	5.79	5.53	5.78	8.69

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the LifePlan range up until 31 Aug 2017. For example the 3yr % figure is the average annual percentage growth achieved between 01 Sep 2014 and 31 Aug 2017. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Ashburton Sterling Asset Management Acc GBP	GBP	GB0000532423	04 Feb 1992	3.37	2.19	3.70	3.60	5.08
Ashburton US Dollar Asset Management Acc USD	USD	GB0000532530	04 Feb 1992	5.39	9.45	7.15	7.01	8.68
Canaccord Select Global Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	11.02	-	-	-	-
GAM Star Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	-	-	-	-	-
GAM Star Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	18.15	10.90	-	-	-
GAM Star Balanced A Acc GBP	GBP	IE00B55YB208	09 Jun 2014	10.16	6.28	-	-	-
GAM Star Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	12.45	15.58	-	-	-
GAM Star Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	10.85	14.40	-	-	-
GAM Star Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	15.11	-	-	-	-
GAM Star Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	-	-	-	-	-

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
Risk Rating : 1								
Currency/Money Market								
Aberdeen (Lux) Liquidity A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	5.27	17.11	-11.49	-6.49	6.00
Aberdeen (Lux) Liquidity A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	0.11	0.11	0.07	0.04	0.14
Aberdeen (Lux) Liquidity A2 Acc USD	USD	LU0049014870	17 Sep 1984	3.75	17.94	8.77	-11.25	3.54
Goldman Sachs Liquid Reserves Acc EUR	EUR	IE0031295821	27 Feb 2002	5.16	17.06	-11.53	-6.56	5.93
Goldman Sachs Liquid Reserves Acc GBP	GBP	IE0031296126	27 Feb 2002	0.04	0.19	0.17	0.12	0.17
Goldman Sachs Liquid Reserves Acc USD	USD	IE0031294410	27 Feb 2002	3.47	17.73	8.73	-11.29	3.42
UBS (Lux) Money Market P Acc AUD	AUD	LU0066649970	20 Aug 1992	7.34	15.81	-9.66	-6.70	-5.21
UBS (Lux) Money Market P Acc CHF	CHF	LU0033502740	16 Sep 1991	3.73	11.84	2.94	-5.46	3.23
UBS (Lux) Money Market P Acc EUR	EUR	LU0006344922	09 Oct 1989	5.22	17.17	-11.48	-6.50	5.99
UBS (Lux) Money Market P Acc GBP	GBP	LU0006277635	25 Nov 1988	0.15	0.10	0.11	0.07	0.15
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	3.31	17.82	8.84	-11.23	3.64
Risk Rating : 2								
Fixed Interest - Europe								
Credit Suisse (Lux) Bond B Acc CHF	CHF	LU0049527079	01 Nov 1991	2.37	15.48	4.45	-2.74	3.78
Risk Rating : 3								
Fixed Interest - Asia								
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	6.47	24.16	14.52	-3.92	3.80
Fixed Interest - Emerging Markets								
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	10.66	21.15	6.06	-4.04	7.04
Fixed Interest - Europe								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	14.75	20.32	-13.08	6.21	21.55
Fixed Interest - Global								
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	8.35	11.15	4.45	-	-
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	10.04	16.47	-9.78	1.95	10.88
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	6.32	17.32	3.72	0.25	5.88
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	7.82	22.79	-10.45	-0.66	8.58
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	6.98	24.14	10.28	-5.64	6.44
Threadneedle Absolute Return Bond R Acc GBP	GBP	GB00BOL4TB44	24 Oct 2005	-3.94	-9.23	5.01	-2.56	0.40

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP	GBP	IE0030233831	24 Jan 1997	6.87	4.53	2.56	7.70	12.66
Fixed Interest - US								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	3.36	22.89	10.03	-5.96	9.40
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD	USD	IE00B5Q4WK41	22 Jan 2010	10.28	19.44	3.31	-1.20	11.94
Global Managed								
IFSL Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	16.68	15.97	-	-	-
IFSL Brooks Macdonald Defensive Capital B Acc GBP	GBP	GB00B62WVX98	29 Mar 2010	12.02	-0.17	4.27	5.11	9.11
IFSL Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	16.06	17.30	-	-	-
IFSL Brooks Macdonald Defensive Income B Acc EUR	EUR	GB00BVCX4K11	20 Mar 2015	13.66	16.46	-	-	-
IFSL Brooks Macdonald Defensive Income B Acc GBP	GBP	GB00BVCX4H81	20 Mar 2015	9.01	0.30	-	-	-
IFSL Brooks Macdonald Defensive Income B Acc USD	USD	GB00BVCX4J06	20 Mar 2015	12.82	18.28	-	-	-
Hedge/Structured Products								
Invesco Global Targeted Returns A Acc CHF Hgd	CHF	LU1004132996	18 Dec 2013	7.75	12.33	7.58	-	-
Invesco Global Targeted Returns A Acc EUR	EUR	LU1004132566	18 Dec 2013	9.43	17.64	-7.04	-	-
Invesco Global Targeted Returns A Acc GBP Hgd	GBP	LU1075209020	23 Jul 2014	4.46	0.82	-	-	-
Invesco Global Targeted Returns A Acc USD Hgd	USD	LU1004132723	18 Dec 2013	8.25	18.66	14.32	-	-
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	4.11	19.58	9.12	-4.37	-
Risk Rating : 4								
Equity - Global								
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	11.87	24.93	5.79	6.55	23.91
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	12.37	19.91	5.87	1.03	15.23
Henderson Multi-Manager Active A Acc GBP	GBP	GB0031413593	28 Jun 1996	16.42	4.86	6.37	8.26	21.97
Fixed Interest - Asia								
Pictet Asian Local Currency Debt P Acc EUR	EUR	LU0280438309	24 Jan 2007	3.29	24.55	4.44	-8.99	1.67
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	3.15	24.25	5.15	-9.67	3.05
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	9.44	7.70	5.34	-6.65	7.16
Fixed Interest - Emerging Markets								
Schroder ISF Emerging Markets Debt Absolute Return A Acc AUD Hgd	AUD	LU0491680806	12 Mar 2010	10.84	21.25	-15.07	-4.47	-0.49
Schroder ISF Emerging Markets Debt Absolute Return A Acc CHF Hgd	CHF	LU0476445340	15 Jan 2010	6.27	16.40	-4.13	-3.81	7.72

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
Schroder ISF Emerging Markets Debt Absolute Return A Acc EUR Hgd	EUR	LU0177592218	30 Sep 2003	7.66	21.71	-17.29	-4.70	10.48
Schroder ISF Emerging Markets Debt Absolute Return A Acc USD	USD	LU0106253197	17 Jan 2000	6.82	23.38	2.02	-9.44	8.41
Fixed Interest - Global								
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	-0.21	28.72	-1.06	-6.23	-3.05
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-0.54	28.70	-0.43	-7.00	-1.66
Templeton Global Bond A Acc CHF Hgd	CHF	LU0450468003	14 Sep 2009	13.16	3.67	-0.12	-0.06	10.52
Templeton Global Bond A Acc EUR Hgd	EUR	LU0294219869	10 Apr 2007	14.66	8.45	-13.47	-1.07	13.50
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	13.24	9.10	6.33	-5.92	11.36
Global Managed								
BlackRock GF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	19.39	9.54	-8.95	5.48	3.97
BlackRock GF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	14.81	12.20	8.66	0.47	13.11
BlackRock GF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	10.61	-5.24	0.80	12.92	9.74
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	14.93	11.72	9.43	0.02	13.58
Canaccord Select Global Opportunity A Inc USD	USD	IE00B3BRDK12	26 Sep 2008	18.47	8.42	13.39	6.06	13.75
Carmignac Patrimoine A Acc CHF Hgd	CHF	FRO011269596	19 Jun 2012	8.33	6.76	15.85	0.49	4.02
Carmignac Patrimoine A Acc EUR	EUR	FRO010135103	07 Nov 1989	9.98	12.02	0.44	-0.57	6.64
Carmignac Patrimoine A Acc USD Hgd	USD	FRO011269067	19 Jun 2012	8.53	12.45	22.62	-5.63	3.95
Fidelity Multi Asset Strategic A Acc GBP	GBP	GB00B1M29V45	22 Jan 2007	7.27	5.25	8.28	4.17	9.35
GAM Star Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	15.58	-	-	-	-
GAM Star Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	10.58	-0.38	-	-	-
GAM Star Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	15.47	-0.74	-	-	-
GAM Star Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	19.41	16.76	14.47	-	-
Harmony Portfolios Asian Growth C Acc USD	USD	LU0651984105	12 Aug 2011	16.94	10.23	9.25	-1.61	12.18
Harmony Portfolios Sterling Growth C Acc GBP	GBP	LU0651985847	12 Aug 2011	12.25	5.37	4.27	6.60	17.32
Harmony Portfolios USD Growth C Acc USD	USD	LU0651986738	12 Aug 2011	15.94	11.15	9.09	-0.05	16.65
Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	10.82	-1.04	2.95	10.06	14.40
Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	14.57	2.29	5.80	8.21	18.38
IFSL Brooks Macdonald Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	23.03	12.51	-	-	-
IFSL Brooks Macdonald Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	17.92	-2.78	7.20	7.25	13.78
IFSL Brooks Macdonald Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	21.58	13.84	-	-	-
IFSL Brooks Macdonald Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	16.83	19.77	-	-	-

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
IFSL Brooks Macdonald Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	11.73	4.63	6.49	6.65	11.12
IFSL Brooks Macdonald Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	15.81	22.30	-	-	-
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	11.50	17.03	-5.85	3.17	13.18
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	10.38	17.73	15.63	-	-
Kames Ethical Cautious Managed A Acc GBP	GBP	GB00BIN9DX45	01 Mar 2007	9.80	-2.02	10.38	11.29	18.10
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	9.54	21.72	6.12	1.50	13.93
MFS Meridian Global Total Return A1 Acc GBP	GBP	LU0219431771	26 Sep 2005	8.64	22.55	6.04	1.22	14.41
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	9.56	22.00	5.88	0.94	14.97
Risk Rating : 5								
Commodity & Energy								
Pictet Water P Acc EUR	EUR	LU0104884860	19 Jan 2000	15.33	24.25	3.68	11.16	14.85
Pictet Water P Acc USD	USD	LU0255980327	26 May 2006	15.33	24.25	3.65	10.67	15.92
Equity - Asia Pacific excluding Japan								
Guinness Asian Equity Income C GBP Acc	GBP	IE00BVYPNP33	11 Mar 2015	24.84	7.41	21.41	-	-
Guinness Asian Equity Income C USD Acc	USD	IE00BVYPNQ40	11 Mar 2015	24.84	7.41	21.41	-	-
Equity - Asia Pacific including Japan								
Aberdeen Asia Pacific & Japan Equity A Acc GBP	GBP	GB00B0XWNJ21	01 Mar 1979	24.75	4.21	6.72	-4.14	13.24
Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	20.21	13.33	14.45	-1.44	21.40
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	19.57	13.88	14.57	-2.17	22.69
Equity - Europe excluding UK								
Threadneedle European Smaller Companies R Acc EUR	EUR	GB0002771383	14 Nov 1997	31.97	17.93	7.37	9.42	32.14
Threadneedle European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	32.82	16.77	7.75	9.43	32.75
Equity - Europe including UK								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	23.06	11.91	12.90	9.52	26.73
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	21.43	12.14	38.95	-	-
Equity - Global								
Aberdeen Ethical World Equity A Acc GBP	GBP	GB0006833718	01 May 1999	21.12	4.02	-1.62	6.10	17.18
BNY Mellon Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	15.70	13.27	10.15	5.51	23.03
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	15.31	13.25	10.87	4.64	24.77
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	11.08	-	-	-	-
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	13.72	25.63	-6.36	8.16	29.07

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	14.15	22.59	7.65	7.62	24.54
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	23.71	5.93	4.37	7.33	23.72
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	23.99	5.86	4.31	7.20	24.27
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	24.25	32.76	18.96	6.78	26.62
Guinness Global Equity Income C Acc EUR	EUR	IE00BGHQF631	29 Nov 2013	14.97	17.75	4.49	7.31	22.54
Guinness Global Equity Income C Acc GBP	GBP	IE00BVYPNV92	11 Mar 2015	14.97	17.75	4.16	7.20	22.54
Guinness Global Equity Income C Acc USD	USD	IE00BVYPNW00	11 Mar 2015	14.97	17.75	4.18	7.20	22.54
Henderson Gartmore Global Growth R Acc GBP	GBP	LU0200077294	29 Oct 2004	28.11	12.18	22.78	6.80	30.16
Henderson Gartmore Global Growth R Acc USD	USD	LU0200076999	24 Mar 2005	28.11	12.17	22.80	6.79	30.17
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	23.45	5.44	-13.17	12.64	28.78
Invesco Global Equity Income A Acc USD	USD	LU0607513230	30 Sep 2011	22.47	6.48	7.33	7.26	26.56
Investec GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	14.08	21.17	4.10	6.71	-
Investec GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	14.11	28.59	10.73	0.67	-
Investec GSF Global Franchise A Acc USD	USD	LU0426412945	04 Jul 2009	14.81	27.78	10.81	0.54	17.49
Jupiter Merlin International Equities L Acc EUR	EUR	LU0362742719	05 Sep 2008	17.77	9.81	4.26	1.55	16.27
Jupiter Merlin International Equities L Acc USD	USD	LU0362742800	14 Apr 2009	17.33	9.74	4.99	0.72	17.98
M&G Global Leaders A Acc EUR	EUR	GB0030934490	28 Nov 2001	25.38	7.41	3.16	4.64	25.60
M&G Global Leaders A Acc GBP	GBP	GB0030934383	31 May 1985	26.51	6.61	3.78	4.87	26.49
M&G Global Leaders A Acc USD	USD	GB00B1RXYW84	09 Mar 2007	24.96	7.38	3.82	3.78	27.41
Sarasin Thematic Global Equity A Acc GBP	GBP	GB0009341214	01 Jul 1994	25.06	3.24	7.41	3.89	24.14
Equity - North America								
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	23.59	1.48	14.74	19.52	20.63
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	25.13	6.06	-0.89	18.23	23.51
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	24.15	6.64	21.22	12.46	21.54
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	23.33	16.21	-1.84	14.60	27.05
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	21.98	16.88	20.77	8.95	24.85
Equity - UK								
Invesco Perpetual UK Smaller Companies Acc GBP	GBP	GB0033030528	29 May 1992	40.97	-5.65	15.41	18.36	28.67
Investec UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	33.55	-10.02	2.05	35.17	24.81
JP Morgan UK Smaller Companies A Acc GBP	GBP	GB0030880255	16 Jul 1987	30.99	-12.72	10.91	14.43	32.65
Kames Ethical Equity A Acc GBP	GBP	GB0007452484	17 Apr 1989	16.82	-7.97	12.94	14.74	27.85

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
Legg Mason IF QS UK Equity A Acc GBP	GBP	GB0033506501	31 Oct 1995	11.88	-2.20	8.53	12.94	18.30
Fixed Interest - Asia								
Schroder ISF Asian Bond Absolute Return A Acc EUR Hgd	EUR	LU0327381843	09 Nov 2007	5.41	14.49	-11.39	-5.46	7.30
Schroder ISF Asian Bond Absolute Return A Acc USD	USD	LU0106250508	17 Jan 2000	4.49	15.84	9.23	-10.18	5.23
Templeton Asian Bond A Acc EUR	EUR	LU0229951891	25 Oct 2005	9.17	7.75	5.44	-6.57	6.70
Fixed Interest - Global								
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	13.00	9.21	6.35	-5.83	10.90
Global Managed								
IFSL Brooks Macdonald Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	25.93	12.29	-	-	-
IFSL Brooks Macdonald Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	20.82	-3.33	-	-	-
IFSL Brooks Macdonald Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	26.10	16.08	-	-	-
Templeton Global Income A Acc EUR	EUR	LU0211332563	27 May 2005	20.53	5.03	5.39	3.72	20.44
Templeton Global Income A Acc USD	USD	LU02113326755	27 May 2005	20.78	4.98	5.35	3.63	20.88
Islamic								
Aberdeen Islamic Global Equity C Acc GBP	GBP	LU0264144311	06 Aug 2006	14.65	10.61	1.70	6.67	17.02
Aberdeen Islamic Global Equity C Acc USD	USD	LU0371570317	16 Jul 2013	12.90	11.17	2.16	-	-
Amundi Islamic Asia Pacific Quant CC Acc USD	USD	LU0399639060	21 Oct 2010	18.66	11.37	10.89	4.20	3.51
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	14.71	13.40	2.86	4.92	15.23
Templeton Shariah Asian Growth A Acc USD	USD	LU0792757600	27 Aug 2012	20.59	5.74	4.14	-7.96	-
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	19.12	7.92	-2.94	8.83	-
Specialist								
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	13.99	7.82	30.59	16.57	30.11
Risk Rating : 6								
Equity - Asia Pacific excluding Japan								
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	24.84	7.41	21.40	-	-
Equity - Global								
Henderson Gartmore Global Growth R Acc EUR	EUR	LU0200076213	29 Oct 2004	28.10	12.18	22.79	6.80	30.16
Equity - North America								
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	23.83	6.76	21.28	12.67	20.85
Schroder ISF US Small & Mid-Cap Equity A Acc EUR	EUR	LU0248178732	28 Mar 2006	21.94	17.59	19.73	9.94	23.89

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Jun 17 - Jun 16 %	Jun 16 - Jun 15 %	Jun 15 - Jun 14 %	Jun 14 - Jun 13 %	Jun 13 - Jun 12 %
Not Rated								
Ashburton Euro Asset Management Acc EUR	EUR	GB0032012865	25 Apr 2003	7.19	12.39	-5.14	-0.24	9.52
Ashburton Sterling Asset Management Acc GBP	GBP	GB0000532423	04 Feb 1992	4.81	-1.50	3.45	6.16	5.56
Ashburton US Dollar Asset Management Acc USD	USD	GB0000532530	04 Feb 1992	6.59	13.65	10.34	-4.18	8.12
Canaccord Select Global Opportunity A Acc GBP Hgd	GBP	IE00BSJJC74	15 Jun 2015	14.03	-8.23	-	-	-
GAM Star Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	-	-	-	-	-
GAM Star Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	17.78	16.31	-	-	-
GAM Star Balanced A Acc GBP	GBP	IE00B55YB208	09 Jun 2014	12.76	-0.36	5.58	-	-
GAM Star Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	16.66	16.98	14.02	-	-
GAM Star Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	14.51	16.97	12.83	-	-
GAM Star Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	18.73	-	-	-	-
GAM Star Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	-	-	-	-	-

Important Information

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

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

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

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