

Preference

Fund Performance Booklet

Performance Data

This booklet contains a number of different performance measures and time periods to help you assess the Preference 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° 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.
- Funds marked with a # are not available to Hong Kong policyholders.

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.

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Cumulative Performance

The following tables detail the cumulative performance of each fund in the Preference range up until 30 Sep 2018. For example the 1yr % figure is the percentage growth between 01 Oct 2017 and 30 Sep 2018.

Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Risk Rating : 1										
Currency/Money Market										
BlackRock GF US Dollar Reserve A2 Acc GBP Hedged	GBP	LU0297945965	30 Nov 1993	0.01	0.02	-0.02	-0.28	-0.80	-0.45	-2.46
BlackRock GF US Dollar Reserve A2 Acc USD	USD	LU0006061419	30 Nov 1993	0.14	0.44	0.86	1.34	2.06	2.09	-0.56
Invesco Euro Reserve A Acc EUR	EUR	LU0102737730	14 Oct 1999	-0.03	-0.10	-0.21	-0.42	-1.05	-1.03	1.61
Invesco Perpetual Money Acc #	GBP	GB0033029413	25 Jul 1994	0.03	0.09	0.21	0.23	0.45	0.87	6.40
Risk Rating : 2										
Fixed Interest - US										
Franklin US Government A Inc USD	USD	LU0029872446	28 Feb 1991	-0.40	-0.16	-0.19	-1.90	-0.98	2.54	22.50
Risk Rating : 3										
Fixed Interest - Europe										
BlackRock GF Euro Bond A2 Acc EUR	EUR	LU0050372472	31 Mar 1994	-0.25	-0.45	-1.42	-0.07	3.98	18.61	64.87
Janus Henderson Horizon Euro Corporate Bond A3 Inc GBP Hedged	GBP	LU0593293326	01 Jul 2011	-0.11	0.33	0.42	0.97	9.32	16.70	-
Fixed Interest - Global										
Barings Developed & Emerging Markets High Yield Bond A Inc USD #	USD	IE0000835953	19 Jul 1993	0.84	2.37	2.07	1.46	15.98	11.09	68.03
Invesco Global High Income A Inc USD # (Closed to new investors)	USD	IE0003561788	12 Jan 1994	0.71	1.58	-0.14	-0.92	15.16	19.70	90.79
JPM Aggregate Bond A Acc USD #	USD	LU0430493139	09 Nov 2009	-0.22	0.29	-0.07	0.07	5.56	13.74	-
Fixed Interest - Sterling										
Invesco Sterling Bond A Acc GBP # (Closed to new investors)	GBP	IE0030233831	24 Jan 1997	-0.27	0.04	-0.04	0.31	11.92	21.44	115.70
Threadneedle UK Corporate Bond C1 Inc GBP	GBP	GB0031109738	31 Jul 1995	-0.67	-0.19	0.47	0.62	13.47	24.53	78.08
Fixed Interest - US										
Fidelity Funds US Dollar Bond A Inc USD	USD	LU0048622798	12 Nov 1990	-0.71	-0.34	-0.27	-1.42	3.05	10.94	52.04
Risk Rating : 4										
Equity - UK										
Janus Henderson UK & Irish Smaller Companies A Acc GBP #	GBP	GB0032442252	30 Dec 1994	-1.79	-3.41	3.78	1.32	17.01	30.46	133.38
Schroder UK Smaller Companies A Acc GBP #	GBP	GB0007649535	31 May 1987	1.65	1.72	7.19	7.88	47.63	80.54	304.11

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Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Fixed Interest - Global										
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-1.29	-1.54	-5.22	-2.12	3.28	-1.23	17.40
Risk Rating : 5										
Equity - Asia Pacific excluding Japan										
BNY Mellon Asian Equity A Acc USD	USD	IE0003795394	10 Dec 2001	-7.11	-6.63	-11.58	-7.12	22.94	-1.30	41.74
Fidelity Funds Asian Special Situations A Inc USD	USD	LU0054237671	03 Oct 1994	-1.88	0.62	-6.15	1.46	53.07	47.59	144.91
Schroder ISF Asian Opportunities A Inc USD AV	USD	LU0048388663	29 Oct 1993	-2.84	-2.64	-6.12	1.43	52.95	53.19	152.18
Equity - Emerging Markets										
Janus Henderson Emerging Markets R Acc USD #	USD	LU0201073169	24 Mar 2005	-0.72	-2.68	-12.84	-6.80	22.63	9.97	20.28
Equity - Europe excluding UK										
Janus Henderson Continental European R Acc EUR #	EUR	LU0201071890	29 Oct 2004	-0.37	2.62	6.46	1.08	14.38	45.35	115.39
Threadneedle European Select C1 Acc GBP #	GBP	GB0001529345	31 Oct 1986	-4.08	2.36	7.84	4.76	45.02	60.07	207.07
Equity - Europe including UK										
BlackRock GF European Special Situations A2 Acc USD #	USD	LU0171276677	14 Oct 2002	-2.21	2.11	-0.36	0.89	25.72	36.17	122.34
Fidelity Funds European Growth A Inc EUR	EUR	LU0048578792	01 Oct 1990	-1.00	1.36	10.03	5.38	26.56	45.35	84.42
Fidelity Funds European Smaller Companies A Inc EUR	EUR	LU0061175625	01 Dec 1995	-1.14	-0.93	5.56	6.98	35.58	73.44	190.40
Equity - Global										
BlackRock GF Global Opportunities A4 Inc GBP	GBP	LU1153585291	07 Jan 2015	-1.05	6.28	16.69	16.35	66.98	-	-
BNY Mellon Global Equity A Acc USD #	USD	IE0004004283	29 Jan 1988	0.43	6.60	8.26	11.07	31.45	37.63	60.83
Fidelity Funds International A Inc USD	USD	LU0048584097	31 Dec 1991	0.29	4.88	6.07	8.95	35.93	45.18	98.15
Janus Henderson Global Equity R Acc GBP #	GBP	LU0200077294	29 Oct 2004	-1.34	5.18	14.71	16.29	74.54	114.86	212.19
JPM Global Unconstrained Equity A Acc USD #	USD	LU0210533765	31 Mar 2005	-1.25	2.65	4.23	6.67	31.36	37.72	70.76
JPM Global Unconstrained Equity A Dist USD	USD	LU0089639750	16 Nov 1988	-1.22	2.63	4.27	6.73	31.40	37.70	70.66
Templeton Global A Acc USD	USD	LU0128525929	14 May 2001	-0.07	2.93	2.44	4.18	28.07	21.71	60.78
Equity - North America										
BlackRock GF US Flexible Equity A2 Acc USD	USD	LU0154236417	31 Oct 2002	-0.40	8.37	12.10	16.98	56.71	78.47	143.38
BlackRock GF US Small & Mid Cap Opportunities A2 Acc USD	USD	LU0006061336	13 May 1987	-1.59	4.06	8.54	11.46	31.97	51.79	134.25
Fidelity Funds American Growth A Inc USD	USD	LU0077335932	30 Jun 1997	0.55	6.21	12.58	17.82	49.18	75.10	141.65
Franklin Mutual U.S. Value A Acc USD	USD	LU0070302665	07 Jul 1997	-0.88	5.23	7.61	4.87	32.19	37.27	86.83
JPM America Equity A Acc USD #	USD	LU0210528500	01 Apr 2005	-0.44	7.81	10.79	18.20	53.38	75.55	171.56

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Cumulative Performance

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Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
JPM America Equity A Dist USD	USD	LU0053666078	16 Nov 1988	-0.44	7.82	10.80	18.20	53.38	75.48	171.18
Schroder ISF US Large Cap A Inc USD AV	USD	LU0006306889	02 Aug 1993	0.51	6.36	10.71	17.31	48.06	70.80	160.19
Threadneedle American C1 Acc GBP #	GBP	GB0001530566	05 Feb 1968	-0.30	9.41	22.35	22.59	83.08	123.42	321.16
Equity - Single Country										
BlackRock GF Japan Flexible Equity A2 Acc USD #	USD	LU0212924517	28 Feb 2005	3.49	3.49	1.57	7.32	39.24	24.39	50.11
Equity - UK										
BlackRock GF United Kingdom A4 Inc GBP	GBP	LU0204064025	31 Dec 1985	-1.41	0.55	13.70	13.55	41.68	56.02	133.59
Invesco Perpetual Income & Growth Acc GBP #	GBP	GB0033030742	01 Mar 1993	-1.12	-1.42	8.47	3.09	18.99	32.05	119.00
Invesco Perpetual UK Smaller Companies Equity Acc GBP #	GBP	GB0033030528	29 May 1992	-0.26	0.65	7.64	8.47	51.09	91.46	260.34
Janus Henderson UK Alpha A Acc GBP #	GBP	GB0030956949	09 Nov 2001	-1.91	-0.39	7.71	6.15	39.47	62.17	91.29
Newton UK Equity Inc GBP #	GBP	GB0006779549	01 May 1985	-0.89	1.00	10.25	6.06	24.21	45.96	108.66
Schroder UK Mid 250 A Acc GBP #	GBP	GB0008528696	15 Nov 1999	-2.68	-3.26	2.57	4.04	23.70	38.56	174.50
Threadneedle UK Select C1 Inc GBP	GBP	GB0001530236	22 Mar 1934	-2.04	-1.32	7.05	3.32	23.30	44.52	135.98
Fixed Interest - Asia										
Schroder ISF Asian Bond Total Return A Inc USD MV	USD	LU0091253459	16 Oct 1998	-0.72	0.23	-2.78	-1.39	2.64	-0.96	3.01
Specialist										
Invesco Global Leisure A Acc USD	USD	LU0052864419	03 Oct 1994	1.12	6.27	13.20	23.37	75.09	104.21	265.44
Schroder Global Healthcare A Acc A Acc GBP #	GBP	GB0003880183	12 Jun 2000	0.33	10.88	25.19	17.68	50.65	105.71	304.47
Risk Rating : 6										
Equity - Emerging Europe										
Barings Eastern Europe A Inc USD #	USD	IE0000805634	30 Sep 1996	4.69	0.52	-12.48	-6.66	42.18	-15.55	-18.23
Equity - Emerging Markets										
Barings Global Emerging Markets A Inc GBP	GBP	IE0032149506	29 Oct 2002	-3.09	0.14	-5.18	-0.07	72.78	49.60	110.22
JPM Emerging Markets Equity A Dist USD #	USD	LU0053685615	13 Apr 1994	-3.31	-1.57	-9.69	-3.17	47.48	18.17	51.45
Equity - Europe including UK										
Invesco Pan European Equity A Inc EUR #	EUR	LU0267985231	11 Dec 2006	-0.06	-0.22	4.63	0.74	16.01	29.06	109.93
Equity - Latin America										
BlackRock GF Latin America A2 Acc USD	USD	LU0072463663	08 Jan 1997	3.33	7.79	-13.81	-8.53	41.65	-11.89	-0.70

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Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Equity - Single Country										
BlackRock GF Japan Small & Mid Cap Opportunities A2 Acc USD	USD	LU0006061252	13 May 1987	1.72	-1.27	-0.46	11.86	54.63	44.45	135.02
Invesco Perpetual Japan Acc GBP #	GBP	GB0033028118	07 May 1988	2.63	6.13	7.75	9.94	50.32	56.68	144.62
Schroder ISF Japanese Equity A Inc JPY AV	JPY	LU0012050562	02 Aug 1993	5.83	5.96	8.12	10.78	35.28	57.59	101.14
Templeton China A Acc USD	USD	LU0052750758	01 Sep 1994	-1.40	0.64	-0.40	6.77	57.57	31.46	75.56
Specialist										
BlackRock GF World Technology A2 Acc GBP #	USD	LU0056508442	03 Mar 1995	-0.44	8.27	14.59	36.65	121.90	137.43	273.64
Fidelity Funds Global Technology A Inc EUR	EUR	LU0099574567	01 Sep 1999	0.48	6.12	15.37	22.20	89.10	164.95	389.53
Risk Rating : 7										
Commodity & Energy										
BlackRock GF World Gold A2 Acc USD	USD	LU0055631609	30 Dec 1994	-2.81	-12.57	-14.15	-23.83	18.82	-24.92	-40.53
Not Rated										
JPMorgan Eastern Smaller Companies Acc USD	USD	HK0000055647	02 Dec 1991	-2.28	-3.58	-10.61	-1.23	31.29	43.71	149.65
Not Rated										
JPMorgan Pacific Securities Acc USD	USD	HK0000055746	26 May 1978	-0.96	-0.53	-3.70	5.97	56.54	42.77	129.04
Not Rated										
JPMorgan India Acc USD	USD	MU0129U00005	23 Nov 1989	-11.43	-8.24	-11.65	-6.79	7.78	50.47	78.24
JPMorgan Japan (Yen) Acc JPY	JPY	HK0000055670	06 Aug 1969	4.54	3.50	8.11	30.02	58.91	107.30	176.64

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Annualised Performance

The following tables detail the annualised performance of each fund in the Preference range up until 30 Sep 2018. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2015 and 30 Sep 2018. 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								
BlackRock GF US Dollar Reserve A2 Acc GBP Hedged	GBP	LU0297945965	30 Nov 1993	-0.28	-0.27	-0.09	-0.25	0.12
BlackRock GF US Dollar Reserve A2 Acc USD	USD	LU0006061419	30 Nov 1993	1.34	0.68	0.41	-0.06	0.16
Invesco Euro Reserve A Acc EUR	EUR	LU0102737730	14 Oct 1999	-0.42	-0.35	-0.21	0.16	0.06
Invesco Perpetual Money Acc #	GBP	GB0033029413	25 Jul 1994	0.23	0.15	0.17	0.62	0.09
Risk Rating : 2								
Fixed Interest - US								
Franklin US Government A Inc USD	USD	LU0029872446	28 Feb 1991	-1.90	-0.33	0.50	2.05	1.54
Risk Rating : 3								
Fixed Interest - Europe								
BlackRock GF Euro Bond A2 Acc EUR	EUR	LU0050372472	31 Mar 1994	-0.07	1.31	3.47	5.13	3.11
Janus Henderson Horizon Euro Corporate Bond A3 Inc GBP Hedged	GBP	LU0593293326	01 Jul 2011	0.97	3.02	3.14	-	2.92
Fixed Interest - Global								
Barings Developed & Emerging Markets High Yield Bond A Inc USD #	USD	IE0000835953	19 Jul 1993	1.46	5.07	2.13	5.33	4.70
Invesco Global High Income A Inc USD # (Closed to new investors)	USD	IE0003561788	12 Jan 1994	-0.92	4.82	3.66	6.67	4.88
JPM Aggregate Bond A Acc USD #	USD	LU0430493139	09 Nov 2009	0.07	1.82	2.61	-	2.40
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP # (Closed to new investors)	GBP	IE0030233831	24 Jan 1997	0.31	3.82	3.96	7.99	2.86
Threadneedle UK Corporate Bond C1 Inc GBP	GBP	GB0031109738	31 Jul 1995	0.62	4.30	4.49	5.94	4.56
Fixed Interest - US								
Fidelity Funds US Dollar Bond A Inc USD	USD	LU0048622798	12 Nov 1990	-1.42	1.01	2.10	4.28	3.12

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Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Risk Rating : 4								
Equity - UK								
Janus Henderson UK & Irish Smaller Companies A Acc GBP #	GBP	GB0032442252	30 Dec 1994	1.32	5.38	5.46	8.84	10.57
Schroder UK Smaller Companies A Acc GBP #	GBP	GB0007649535	31 May 1987	7.88	13.86	12.54	14.99	9.90
Fixed Interest - Global								
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-2.12	1.08	-0.25	1.62	4.82
Risk Rating : 5								
Equity - Asia Pacific excluding Japan								
BNY Mellon Asian Equity A Acc USD	USD	IE0003795394	10 Dec 2001	-7.12	7.13	-0.26	3.55	12.97
Fidelity Funds Asian Special Situations A Inc USD	USD	LU0054237671	03 Oct 1994	1.46	15.25	8.10	9.37	13.07
Schroder ISF Asian Opportunities A Inc USD AV	USD	LU0048388663	29 Oct 1993	1.43	15.22	8.90	9.69	12.41
Equity - Emerging Markets								
Janus Henderson Emerging Markets R Acc USD #	USD	LU0201073169	24 Mar 2005	-6.80	7.04	1.92	1.86	13.42
Equity - Europe excluding UK								
Janus Henderson Continental European R Acc EUR #	EUR	LU0201071890	29 Oct 2004	1.08	4.58	7.77	7.98	11.07
Threadneedle European Select C1 Acc GBP #	GBP	GB0001529345	31 Oct 1986	4.76	13.19	9.87	11.87	10.36
Equity - Europe including UK								
BlackRock GF European Special Situations A2 Acc USD #	USD	LU0171276677	14 Oct 2002	0.89	7.93	6.37	8.32	12.58
Fidelity Funds European Growth A Inc EUR	EUR	LU0048578792	01 Oct 1990	5.38	8.17	7.77	6.31	11.83
Fidelity Funds European Smaller Companies A Inc EUR	EUR	LU0061175625	01 Dec 1995	6.98	10.68	11.64	11.25	11.26
Equity - Global								
BlackRock GF Global Opportunities A4 Inc GBP	GBP	LU1153585291	07 Jan 2015	16.35	18.64	-	-	-
BNY Mellon Global Equity A Acc USD #	USD	IE0004004283	29 Jan 1988	11.07	9.54	6.60	4.87	9.86
Fidelity Funds International A Inc USD	USD	LU0048584097	31 Dec 1991	8.95	10.77	7.74	7.08	9.54
Janus Henderson Global Equity R Acc GBP #	GBP	LU0200077294	29 Oct 2004	16.29	20.40	16.53	12.06	10.65
JPM Global Unconstrained Equity A Acc USD #	USD	LU0210533765	31 Mar 2005	6.67	9.52	6.61	5.50	12.51

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Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
JPM Global Unconstrained Equity A Dist USD	USD	LU0089639750	16 Nov 1988	6.73	9.53	6.61	5.49	12.51
Templeton Global A Acc USD	USD	LU0128525929	14 May 2001	4.18	8.60	4.01	4.86	11.52
Equity - North America								
BlackRock GF US Flexible Equity A2 Acc USD	USD	LU0154236417	31 Oct 2002	16.98	16.15	12.28	9.30	11.25
BlackRock GF US Small & Mid Cap Opportunities A2 Acc USD	USD	LU0006061336	13 May 1987	11.46	9.69	8.71	8.89	11.29
Fidelity Funds American Growth A Inc USD	USD	LU0077335932	30 Jun 1997	17.82	14.26	11.86	9.22	10.70
Franklin Mutual U.S. Value A Acc USD	USD	LU0070302665	07 Jul 1997	4.87	9.75	6.54	6.45	9.73
JPM America Equity A Acc USD #	USD	LU0210528500	01 Apr 2005	18.20	15.33	11.91	10.51	11.62
JPM America Equity A Dist USD	USD	LU0053666078	16 Nov 1988	18.20	15.32	11.90	10.49	11.61
Schroder ISF US Large Cap A Inc USD AV	USD	LU0006306889	02 Aug 1993	17.31	13.98	11.30	10.03	10.70
Threadneedle American C1 Acc GBP #	GBP	GB0001530566	05 Feb 1968	22.59	22.33	17.44	15.46	11.38
Equity - Single Country								
BlackRock GF Japan Flexible Equity A2 Acc USD #	USD	LU0212924517	28 Feb 2005	7.32	11.67	4.46	4.15	12.12
Equity - UK								
BlackRock GF United Kingdom A4 Inc GBP	GBP	LU0204064025	31 Dec 1985	13.55	12.32	9.30	8.85	10.44
Invesco Perpetual Income & Growth Acc GBP #	GBP	GB0033030742	01 Mar 1993	3.09	5.97	5.72	8.15	8.92
Invesco Perpetual UK Smaller Companies Equity Acc GBP #	GBP	GB0033030528	29 May 1992	8.47	14.75	13.87	13.68	10.85
Janus Henderson UK Alpha A Acc GBP #	GBP	GB0030956949	09 Nov 2001	6.15	11.73	10.15	6.70	10.15
Newton UK Equity Inc GBP #	GBP	GB0006779549	01 May 1985	6.06	7.49	7.86	7.63	9.39
Schroder UK Mid 250 A Acc GBP #	GBP	GB0008528696	15 Nov 1999	4.04	7.35	6.74	10.63	12.19
Threadneedle UK Select C1 Inc GBP	GBP	GB0001530236	22 Mar 1934	3.32	7.23	7.64	8.97	9.47
Fixed Interest - Asia								
Schroder ISF Asian Bond Total Return A Inc USD MV	USD	LU0091253459	16 Oct 1998	-1.39	0.87	-0.19	0.30	3.01
Specialist								
Invesco Global Leisure A Acc USD	USD	LU0052864419	03 Oct 1994	23.37	20.53	15.35	13.84	13.11
Schroder Global Healthcare A Acc A Acc GBP #	GBP	GB0003880183	12 Jun 2000	17.68	14.64	15.52	15.00	12.34

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Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
Risk Rating : 6								
Equity - Emerging Europe								
Barings Eastern Europe A Inc USD #	USD	IE0000805634	30 Sep 1996	-6.66	12.45	-3.32	-1.99	19.77
Equity - Emerging Markets								
Barings Global Emerging Markets A Inc GBP	GBP	IE0032149506	29 Oct 2002	-0.07	19.99	8.39	7.71	14.82
JPM Emerging Markets Equity A Dist USD #	USD	LU0053685615	13 Apr 1994	-3.17	13.83	3.40	4.24	15.17
Equity - Europe including UK								
Invesco Pan European Equity A Inc EUR #	EUR	LU0267985231	11 Dec 2006	0.74	5.07	5.23	7.70	13.90
Equity - Latin America								
BlackRock GF Latin America A2 Acc USD	USD	LU0072463663	08 Jan 1997	-8.53	12.31	-2.50	-0.07	23.84
Equity - Single Country								
BlackRock GF Japan Small & Mid Cap Opportunities A2 Acc USD	USD	LU0006061252	13 May 1987	11.86	15.64	7.63	8.92	11.68
Invesco Perpetual Japan Acc GBP #	GBP	GB0033028118	07 May 1988	9.94	14.55	9.40	9.36	12.05
Schroder ISF Japanese Equity A Inc JPY AV	JPY	LU0012050562	02 Aug 1993	10.78	10.60	9.52	7.24	14.71
Templeton China A Acc USD	USD	LU0052750758	01 Sep 1994	6.77	16.37	5.62	5.79	16.15
Specialist								
BlackRock GF World Technology A2 Acc GBP #	USD	LU0056508442	03 Mar 1995	36.65	30.43	18.88	14.09	14.15
Fidelity Funds Global Technology A Inc EUR	EUR	LU0099574567	01 Sep 1999	22.20	23.66	21.52	17.21	14.14
Risk Rating : 7								
Commodity & Energy								
BlackRock GF World Gold A2 Acc USD	USD	LU0055631609	30 Dec 1994	-23.83	5.92	-5.57	-5.06	31.14
Not Rated								
JPMorgan Eastern Smaller Companies Acc USD	USD	HK0000055647	02 Dec 1991	-1.23	9.50	7.52	9.58	11.80
Not Rated								
JPMorgan Pacific Securities Acc USD	USD	HK0000055746	26 May 1978	5.97	16.11	7.38	8.64	12.28
Not Rated								
JPMorgan India Acc USD	USD	MU0129U00005	23 Nov 1989	-6.79	2.53	8.51	5.95	18.62

Preference

Fund Performance Booklet

Annualised Performance

The following tables detail the annualised performance of each fund in the Preference range up until 30 Sep 2018. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2015 and 30 Sep 2018. 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
JPMorgan Japan (Yen) Acc JPY	JPY	HK0000055670	06 Aug 1969	30.02	16.69	15.70	10.71	16.64

Preference

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Sep 18 - Sep 17 %	Sep 17 - Sep 16 %	Sep 16 - Sep 15 %	Sep 15 - Sep 14 %	Sep 14 - Sep 13 %
Risk Rating : 1								
Currency/Money Market								
BlackRock GF US Dollar Reserve A2 Acc GBP Hedged	GBP	LU0297945965	30 Nov 1993	-0.28	-0.41	-0.11	0.19	0.16
BlackRock GF US Dollar Reserve A2 Acc USD	USD	LU0006061419	30 Nov 1993	1.34	0.61	0.09	0.03	0.01
Invesco Euro Reserve A Acc EUR	EUR	LU0102737730	14 Oct 1999	-0.42	-0.39	-0.24	-0.03	0.06
Invesco Perpetual Money Acc #	GBP	GB0033029413	25 Jul 1994	0.13	0.02	0.26	0.18	0.23
Risk Rating : 2								
Fixed Interest - US								
Franklin US Government A Inc USD	USD	LU0029872446	28 Feb 1991	-1.79	-1.05	1.69	1.43	2.43
Risk Rating : 3								
Fixed Interest - Europe								
BlackRock GF Euro Bond A2 Acc EUR	EUR	LU0050372472	31 Mar 1994	0.95	-1.01	6.30	3.77	9.80
Janus Henderson Horizon Euro Corporate Bond A3 Inc GBP Hedged	GBP	LU0593293326	01 Jul 2011	0.81	1.45	7.47	-1.14	7.39
Fixed Interest - Global								
Barings Developed & Emerging Markets High Yield Bond A Inc USD #	USD	IE0000835953	19 Jul 1993	1.36	8.33	6.61	-7.99	3.15
Invesco Global High Income A Inc USD # (Closed to new investors)	USD	IE0003561788	12 Jan 1994	-1.08	6.66	10.51	-3.85	6.95
JPM Aggregate Bond A Acc USD #	USD	LU0430493139	09 Nov 2009	-0.07	-0.87	6.57	1.97	5.49
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP # (Closed to new investors)	GBP	IE0030233831	24 Jan 1997	0.57	6.87	4.53	2.56	7.70
Threadneedle UK Corporate Bond C1 Inc GBP	GBP	GB0031109738	31 Jul 1995	0.71	6.71	6.53	3.92	6.56
Fixed Interest - US								
Fidelity Funds US Dollar Bond A Inc USD	USD	LU0048622798	12 Nov 1990	-1.51	-0.62	5.13	3.06	4.76
Risk Rating : 4								
Equity - UK								
Janus Henderson UK & Irish Smaller Companies A Acc GBP #	GBP	GB0032442252	30 Dec 1994	7.29	34.85	-15.58	2.58	22.72
Schroder UK Smaller Companies A Acc GBP #	GBP	GB0007649535	31 May 1987	9.71	41.92	-4.36	11.60	20.54
Fixed Interest - Global								
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-2.36	-2.97	8.59	-3.89	-0.34
Risk Rating : 5								
Equity - Asia Pacific excluding Japan								
BNY Mellon Asian Equity A Acc USD	USD	IE0003795394	10 Dec 2001	-7.28	15.29	15.84	-19.45	0.68

Preference

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Sep 18 - Sep 17 %	Sep 17 - Sep 16 %	Sep 16 - Sep 15 %	Sep 15 - Sep 14 %	Sep 14 - Sep 13 %
Fidelity Funds Asian Special Situations A Inc USD	USD	LU0054237671	03 Oct 1994	0.54	21.44	22.41	-8.01	8.68
Schroder ISF Asian Opportunities A Inc USD AV	USD	LU0048388663	29 Oct 1993	0.86	27.63	19.15	-7.82	10.21
Equity - Emerging Markets								
Janus Henderson Emerging Markets R Acc USD #	USD	LU0201073169	24 Mar 2005	-6.87	14.28	15.71	-14.32	5.78
Equity - Europe excluding UK								
Janus Henderson Continental European R Acc EUR #	EUR	LU0201071890	29 Oct 2004	-0.33	16.35	-10.14	18.36	24.15
Threadneedle European Select C1 Acc GBP #	GBP	GB0001529345	31 Oct 1986	4.46	22.46	8.61	7.24	7.68
Equity - Europe including UK								
BlackRock GF European Special Situations A2 Acc USD #	USD	LU0171276677	14 Oct 2002	8.43	19.69	-8.84	4.51	20.84
Fidelity Funds European Growth A Inc EUR	EUR	LU0048578792	01 Oct 1990	5.38	16.82	-9.59	16.99	18.08
Fidelity Funds European Smaller Companies A Inc EUR	EUR	LU0061175625	01 Dec 1995	13.70	24.63	-6.09	18.38	24.16
Equity - Global								
BlackRock GF Global Opportunities A4 Inc GBP	GBP	LU1153585291	07 Jan 2015	15.60	13.83	27.29	-	-
BNY Mellon Global Equity A Acc USD #	USD	IE0004004283	29 Jan 1988	10.81	10.57	8.92	-3.78	7.68
Fidelity Funds International A Inc USD	USD	LU0048584097	31 Dec 1991	8.50	14.54	8.95	-4.02	12.26
Janus Henderson Global Equity R Acc GBP #	GBP	LU0200077294	29 Oct 2004	15.53	17.97	28.91	11.85	9.78
JPM Global Unconstrained Equity A Acc USD #	USD	LU0210533765	31 Mar 2005	6.74	16.60	5.17	-4.53	11.13
JPM Global Unconstrained Equity A Dist USD	USD	LU0089639750	16 Nov 1988	6.73	16.68	5.16	-4.55	11.13
Templeton Global A Acc USD	USD	LU0128525929	14 May 2001	3.76	17.23	3.25	-10.88	9.56
Equity - North America								
BlackRock GF US Flexible Equity A2 Acc USD	USD	LU0154236417	31 Oct 2002	16.79	24.12	8.33	-3.03	18.05
BlackRock GF US Small & Mid Cap Opportunities A2 Acc USD	USD	LU0006061336	13 May 1987	10.88	11.07	7.69	0.00	15.07
Fidelity Funds American Growth A Inc USD	USD	LU0077335932	30 Jun 1997	17.18	16.60	9.69	-0.79	18.22
Franklin Mutual U.S. Value A Acc USD	USD	LU0070302665	07 Jul 1997	4.55	11.05	11.99	-6.42	13.46
JPM America Equity A Acc USD #	USD	LU0210528500	01 Apr 2005	17.54	17.69	11.51	-1.78	16.25
JPM America Equity A Dist USD	USD	LU0053666078	16 Nov 1988	17.52	17.67	11.52	-1.82	16.30
Schroder ISF US Large Cap A Inc USD AV	USD	LU0006306889	02 Aug 1993	17.31	15.18	11.36	-3.99	19.58
Threadneedle American C1 Acc GBP #	GBP	GB0001530566	05 Feb 1968	22.11	17.30	29.10	2.87	19.33
Equity - Single Country								
BlackRock GF Japan Flexible Equity A2 Acc USD #	USD	LU0212924517	28 Feb 2005	8.93	19.66	-7.19	1.88	7.60

Preference

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Sep 18 - Sep 17 %	Sep 17 - Sep 16 %	Sep 16 - Sep 15 %	Sep 15 - Sep 14 %	Sep 14 - Sep 13 %
Equity - UK								
BlackRock GF United Kingdom A4 Inc GBP	GBP	LU0204064025	31 Dec 1985	16.23	20.85	-0.28	6.16	9.68
Invesco Perpetual Income & Growth Acc GBP #	GBP	GB0033030742	01 Mar 1993	2.85	14.48	0.32	6.53	14.14
Invesco Perpetual UK Smaller Companies Equity Acc GBP #	GBP	GB0033030528	29 May 1992	14.21	40.97	-5.65	15.41	18.36
Janus Henderson UK Alpha A Acc GBP #	GBP	GB0030956949	09 Nov 2001	9.93	28.77	-5.44	15.11	15.63
Newton UK Equity Inc GBP #	GBP	GB0006779549	01 May 1985	5.56	12.08	4.87	14.66	6.38
Schroder UK Mid 250 A Acc GBP #	GBP	GB0008528696	15 Nov 1999	12.38	26.60	-15.80	9.78	19.38
Threadneedle UK Select CI Inc GBP	GBP	GB0001530236	22 Mar 1934	4.05	19.34	-1.32	9.49	16.20
Fixed Interest - Asia								
Schroder ISF Asian Bond Total Return A Inc USD MV	USD	LU0091253459	16 Oct 1998	-1.43	0.66	3.82	-5.26	1.65
Specialist								
Invesco Global Leisure A Acc USD	USD	LU0052864419	03 Oct 1994	22.91	26.99	15.26	2.70	10.50
Schroder Global Healthcare A Acc A Acc GBP #	GBP	GB0003880183	12 Jun 2000	17.08	8.10	21.52	6.39	26.20
Risk Rating : 6								
Equity - Emerging Europe								
Barings Eastern Europe A Inc USD #	USD	IE0000805634	30 Sep 1996	3.32	21.88	-2.16	-28.60	5.01
Equity - Emerging Markets								
Barings Global Emerging Markets A Inc GBP	GBP	IE0032149506	29 Oct 2002	-0.92	23.01	39.85	-11.36	0.61
JPM Emerging Markets Equity A Dist USD #	USD	LU0053685615	13 Apr 1994	-3.79	23.83	21.69	-19.14	1.99
Equity - Europe including UK								
Invesco Pan European Equity A Inc EUR #	EUR	LU0267985231	11 Dec 2006	3.76	26.45	-22.74	16.58	26.71
Equity - Latin America								
BlackRock GF Latin America A2 Acc USD	USD	LU0072463663	08 Jan 1997	-9.34	23.48	24.25	-36.22	0.39
Equity - Single Country								
BlackRock GF Japan Small & Mid Cap Opportunities A2 Acc USD	USD	LU0006061252	13 May 1987	21.74	17.13	2.20	0.81	9.80
Invesco Perpetual Japan Acc GBP #	GBP	GB0033028118	07 May 1988	1.89	21.44	7.03	17.40	-3.09
Schroder ISF Japanese Equity A Inc JPY AV	JPY	LU0012050562	02 Aug 1993	12.21	30.49	-23.54	28.08	12.04
Templeton China A Acc USD	USD	LU0052750758	01 Sep 1994	6.00	25.01	17.10	-15.14	0.90
Specialist								
BlackRock GF World Technology A2 Acc GBP #	USD	LU0056508442	03 Mar 1995	35.22	37.73	17.99	-3.00	11.90
Fidelity Funds Global Technology A Inc EUR	EUR	LU0099574567	01 Sep 1999	21.61	18.88	28.78	15.93	23.46

Preference

Fund Performance Booklet

Discrete Performance

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

Name	Ccy	ISIN	Inception Date	Sep 18 - Sep 17 %	Sep 17 - Sep 16 %	Sep 16 - Sep 15 %	Sep 15 - Sep 14 %	Sep 14 - Sep 13 %
Risk Rating : 7								
Commodity & Energy								
BlackRock GF World Gold A2 Acc USD	USD	LU0055631609	30 Dec 1994	-23.88	-15.35	86.81	-30.03	-9.42
Not Rated								
JPMorgan Eastern Smaller Companies Acc USD	USD	HK0000055647	02 Dec 1991	-1.83	10.06	21.35	-2.84	13.26
Not Rated								
JPMorgan Pacific Securities Acc USD	USD	HK0000055746	26 May 1978	5.69	21.43	22.23	-5.93	-1.69
Not Rated								
JPMorgan India Acc USD	USD	MU0129U00005	23 Nov 1989	-9.07	9.61	6.20	7.96	33.73
JPMorgan Japan (Yen) Acc JPY	JPY	HK0000055670	06 Aug 1969	30.32	12.91	-9.08	53.54	12.95

Important Information

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