



LIFEPLAN  
LEBANON

**PROTECTION  
FUND GUIDE**

FEBRUARY 2023

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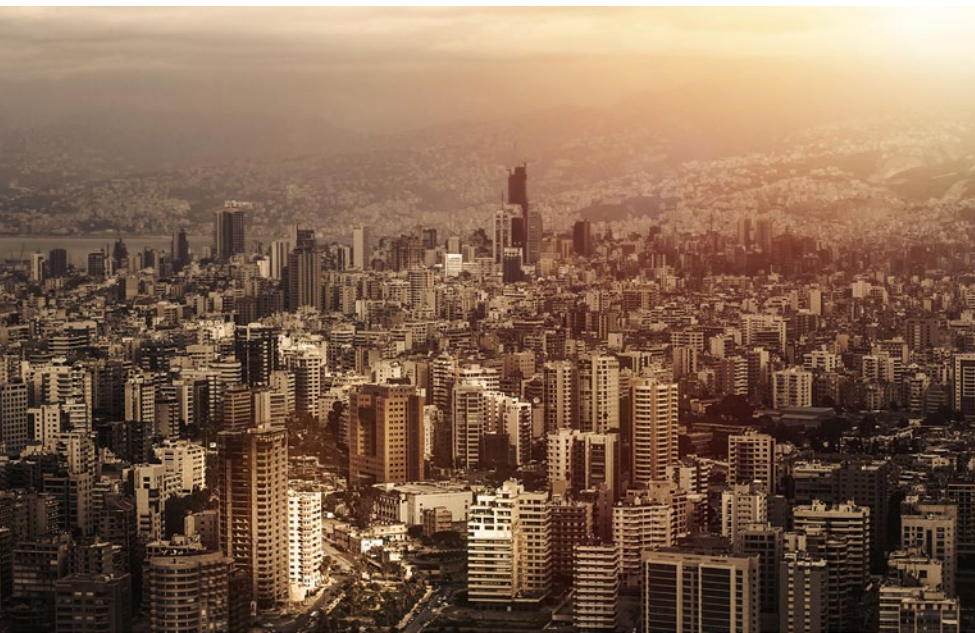
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# INTRODUCTION

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This guide provides you with information about the funds that a LifePlan Lebanon plan can invest into. It details some of the potential benefits and risks that you might experience when investing.



### **ASSESSING RISK**

To help you understand the level of risk attached to each fund, a risk vs reward scale of 1 to 7 is used.

The scale is calculated using a European industry standard, with 1 indicating lower risk and 7 being higher risk.

You will see the risk indicator in a document referred to as the “KIID”, this is the Key Investor Information Document. You can find copies of these online via the LifePlan Lebanon Fund Centre on our website.

If for any reason a fund within the range doesn't use this standard or produce a KIID, our fund data provider, Morningstar, calculates the appropriate risk rating for us.

### **DIGGING DEEPER**

Your adviser can provide you with professional support in choosing the right funds to meet your objectives, but if you want to know more for yourself we provide access to more than just the KIID.

In our online fund centre you will find the:

**Fund Prospectus** – a legal document that details the investment objective, policy and strategy of a fund or group of funds. This is an in depth and technical document.

**Factsheet** – usually produced each month providing a summary of performance, holdings and charges.

The fund centre is also a great place to keep up-to-date with daily price changes, and performance over a selection of time periods and methods. It allows you to produce graphs, look at several funds side by side and produce a printable performance bulletin for all the funds in the range.

It even lets you filter the range of funds in a number of ways including by risk rating. Ultimately our online fund centre is updated daily and is the very best place to go to ensure you have all the latest fund information available.

**LOWER RISK**

**HIGHER RISK**



Potentially lower reward ← Potentially higher reward →

# MAKE YOUR SELECTION

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The following overview lists each fund available by sector along with a range of information about it. Most of these are clear, but some terms you might be unfamiliar with, so here is an explanation:

**ISIN** - this is simply a reference which identifies the fund in line with international standards.

**Domicile** - this is where the fund structure has been established, many of which will be in Luxembourg.

**OC %** - this is the overall ongoing charge for operating the fund which is already reflected in the fund price.

**Perf fee%** - this is a performance fee that may become payable where the fund performance has exceeded a certain amount (in fund literature you might see this referenced as the “benchmark”, “hurdle rate” or “water mark”). Performance fees are normally payable in addition to the ongoing charges but also reflected in the price. The fund prospectus will tell you more.

**Fund of funds** - this is when the fund invests into a series of other funds, these may be offered by the same fund company or multiple other fund companies.

**Morningstar Sustainability Rating** - the intention of the Sustainability Rating is to provide an objective measure for how a fund is managing Environmental, Social and Governance (“ESG”) risks. A fund with a 5/5 score has underlying investments that are considered strong at interacting with the environment around them, the people that they deal with and are well governed. This should mean that they are well equipped to deal with future market environments, take advantage of opportunities and survive through regulatory change.

**You can select up to 5 funds in your plan and you can switch between funds free of charge. A switch form is available on our website to help you do this.**



Data is sourced from Morningstar® and is correct as at 20 February 2023.

### Currency/Money Market

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	OC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
UBS (Lux) Money Market USD Sustainable	P	USD	LU0006277684	1	25/11/88	Luxembourg	0.52	-	-	5

### Equity - Asia Pacific Including Japan

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	OC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Matthews Asia - Asia Dividend	A	USD	LU0491817952	6	26/08/10	Luxembourg	1.82	-	-	3

### Equity - Europe Including UK

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	OC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Jupiter European Growth Hgd	L	USD	LU0966834136	6	02/10/13	Luxembourg	1.72	-	-	5

### Equity - Global

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	OC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BNY Mellon Sustainable Global Equity	A	USD	IE0004004283	6	29/01/88	Ireland	2.14	-	-	3
Fidelity Funds Global Dividend	A	USD	LU0772969993	5	04/05/12	Luxembourg	1.89	-	-	5
Franklin Mutual Global Discovery	A	USD	LU0211331839	6	25/10/05	Luxembourg	1.83	-	-	2
Invesco Global Equity Income	A	USD	LU0607513230	6	30/09/11	Luxembourg	1.71	-	-	4
Janus Henderson Global Equity	A2	USD	LU0200076999	6	24/03/05	Luxembourg	1.64	-	-	5

### Equity - North America

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	OC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Franklin US Opportunities	A	USD	LU0109391861	6	03/04/00	Luxembourg	1.81	-	-	4
Schroder ISF US Small & Mid-Cap Equity	A	USD	LU0205193047	6	10/12/04	Luxembourg	1.83	-	-	3

### Fixed Interest - Asia

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	OC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BGF Asian Tiger Bond	A2	USD	LU0063729296	4	02/02/96	Luxembourg	1.21	-	-	2
Schroder ISF Asian Bond Total Return	A	USD	LU0106250508	5	16/10/98	Luxembourg	1.37	-	-	4

### Fixed Interest - Global

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	OC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BNY Mellon Global Bond	A	USD	IE0003924739	4	10/12/01	Ireland	1.14	-	-	3
Jupiter Dynamic Bond Hdg	L	USD	LU0853555463	4	30/04/13	Luxembourg	1.25	-	-	-
PIMCO GIS Global Investment Grade Credit Hgd	E	USD	IE00B3K7XK29	4	10/12/08	Ireland	1.39	-	-	3

### Fixed Interest - US Dollar

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	OC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Natixis Loomis Sayles Multisector Income	RE/A	USD	IE00B5Q4WK41	4	12/01/10	Ireland	1.76	-	-	2

### Global Managed

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	OC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BGF Global Allocation	A2	USD	LU0072462426	5	03/01/97	Luxembourg	1.77	-	-	3
First Eagle Amundi International	AU-C	USD	LU0068578508	5	27/10/06	Luxembourg	2.20	15.00	-	3
MFS Meridian Global Total Return	A1	USD	LU0219441499	5	26/09/05	Luxembourg	1.82	-	-	3

### Islamic

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	OC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Franklin Global Sukuk	A	USD	LU0792756115	3	10/09/12	Luxembourg	1.50	-	-	-
Templeton Shariah Global Equity	A	USD	LU0792757196	6	10/09/12	Luxembourg	1.90	-	-	1

# FUND OBJECTIVES

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## **CURRENCY/MONEY MARKET**

### **UBS (Lux) Money Market US Sustainability**

The fund is a Standard VNAV Money Market Fund as classified by the EU Regulation on Money Market Funds and invests only in diversified, high quality money market instruments with a first class credit rating that exhibit a solid ESG characteristics (environmental, social and governance). The weighted average maturity of the securities in the portfolio may not exceed 6 months, while the final maturity of any fixed interest rate investment may not exceed 1 year. The fund is suitable for investors wishing to invest in a portfolio that generates long-term performance consistent with prevailing money market indices, and that promotes environmental, social and/or governance considerations.

## **EQUITY - ASIA PACIFIC INCLUDING JAPAN**

### **Matthews Asia - Asia Dividend**

The fund aims to provide total return through capital appreciation and current income. The fund seeks to achieve its investment objective by investing, directly or indirectly, primarily (i.e., at least 65% of its net assets) in income-paying publicly traded common stocks, preferred stocks, convertible debt and equity securities of any maturity and in those that are unrated, or would be below investment grade if rated, and other equity-related instruments of companies located in or with substantial ties to the Asia Pacific region. On an ancillary basis, the fund may invest in other permitted assets on a worldwide basis. For the purpose of this policy, the Asia Pacific region consists of all countries and markets in Asia, as well as Australia and New Zealand including all developed, emerging and frontier countries and markets in Asia.

## **EQUITY - EUROPE INCLUDING UK**

### **Jupiter Global Funds European Growth**

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

## **EQUITY - GLOBAL**

### **BNY Mellon Sustainable Global Equity**

Seeks to achieve a long-term capital growth through investment primarily in a portfolio of equity securities of companies located worldwide that demonstrate attractive investment attributes, and that meet the Investment Manager's environmental, social and governance ("ESG") and sustainability criteria.

### **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.

### **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.



### **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.

### **Janus Henderson Global Equity**

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 companies that have developed strong franchises and competitive advantages. These companies will typically operate in markets that the Investment Manager believes will offer sustainably high levels of growth.

## **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.

### **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.

## **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.

### **Schroder ISF Asian Bond Total Return**

The fund aims to provide capital growth and income by investing in fixed and floating rate securities issued by governments, government agencies, supra-nationals and companies in Asia.

## **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.

### **Jupiter Dynamic Bond**

The investment objective of the fund is to achieve a high income with the prospect of capital growth from a portfolio of investments in global fixed interest securities. The fund will invest primarily in higher yielding assets including high yield bonds, investment grade bonds, government bonds, preference shares, convertible bonds and other bonds. The manager will only enter into derivative transactions for the purpose of efficient management of the portfolio including, but not limited to, forward currency transactions to hedge exposures back into Euros, and not for investment.

### **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.

## **FIXED INTEREST - US DOLLAR**

### **Natixis Loomis Sayles Multi Sector Income**

The fund aims for high returns through capital growth and income. It will invest at least 80% of its total assets in securities that are intended to provide fixed periodic interest payments and the eventual return of the principal at a future date ("Fixed Income Securities"). The Fund may invest in Fixed Income Securities issued by companies, issued or guaranteed by the U.S. Government or its authorities or agencies or supranational entities, zero coupon securities, commercial paper and Regulation S 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.

### **First Eagle Amundi International**

The fund seeks to offer investors capital growth through diversification of its investments over all categories of assets and a policy of following a “value” approach. To pursue its goal, it invests two-thirds of its net assets in equities, equity-linked instruments and bonds without restriction in terms of market capitalisation, geographical diversification or in terms of what part of the assets of the fund may be invested in a particular class of assets of a particular market.

### **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 50% and 75% in equity securities and 25% and 50% 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.

## **ISLAMIC**

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### **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.

# IT'S DOWN TO YOU

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**WE ARE HERE AS PART OF  
A LONG-TERM, ONGOING  
RELATIONSHIP AND WANT YOU  
TO ACHIEVE YOUR GOALS.**

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We can't make any investment decisions for you and are not responsible for how the funds perform.

You must be happy with the fund choices you or your adviser makes before going ahead. We do not check their suitability for you.

We offer online access to all of our plan owners so you can monitor your plan performance daily if you wish. We can't stress enough how important it is you treat your LifePlan Lebanon like any other financial product you have, review it regularly, ask questions and talk to your financial adviser about anything you are unsure of.

# IMPORTANT INFORMATION

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There's no getting away from the fact that whether you choose low risk, high risk or a combination of both, there is always some risk. In the most extreme of cases this could result in you receiving nothing back from your plan.

Your plan is protected by the Isle of Man Compensation of Policyholders Protection Scheme which will cover an amount equal to 90% of your plan value (subject to the provision of the scheme) should RL360 become insolvent.

This protection does not extend to fund companies becoming insolvent, and because the funds are owned in the name of RL360 it is extremely unlikely that compensation will be available from other schemes.

We would also like to make you aware that fund prices will go up and down during the life of your plan and just because a fund has performed well in the past doesn't mean it will continue to do so in the future. You should also consider the impact of exchange rates on fund prices which might fluctuate purely due to the value of one currency compared to another.

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**PROTECTING YOU  
WHEN LIFE DOESN'T  
GO ACCORDING  
TO PLAN**