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Portfolio scan using the RL360° fund centre

Created for: Example 1
Investment amount: USD 150,000
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About your portfolio

This report provides information about a collection of investment funds, commonly known as a portfolio. It combines all of the data available about each investment fund and provides information in terms of your overall portfolio. For instance instead of telling you which investment fund has increased the most over a certain time period, it will tell you how all of the investment funds in your portfolio have performed in that time period. This report is designed to help your adviser explain how all of the investment funds within your portfolio are performing as a whole and your exposure to certain asset classes, sectors and regions - these are explained a little later.

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Portfolio of chosen investment funds

These are the investment funds that make up the portfolio.

Identifier	Fund manager	Fund name	Percentage of portfolio	Investment amount
LU0231459107	Aberdeen Global Services S.A.	Aberdeen Gbl Asian Sm Cos A2 A\$	50.00%	75,000
LU0132414144	Aberdeen Global Services S.A.	Aberdeen Gbl Sel EmgMkts Bd A2 \$	50.00%	75,000
Total			100.00%	150,000

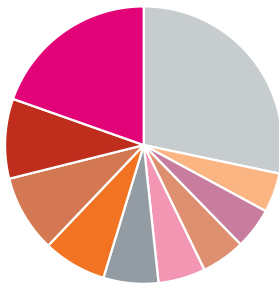
Top 10 portfolio holdings

Every investment fund will have underlying holdings, for instance an equity fund will invest in various companies, 'Royal Dutch Shell' the petroleum company would be an example. The table below shows you what percentage of your overall portfolio is invested in the underlying holdings of your chosen investment funds (some of your investment funds may have the same holdings).

Percentage holdings	Holding name
1.85%	MEXICO(UNITED MEXICAN STATES) 6.05% BDS 11/01/40 USD2000
1.65%	AEON CO(M)
1.50%	MILLENNIUM & COPTHORNE HOTELS
1.50%	RUSSIAN FEDERATION 7.5% 27/02/19
1.25%	BUKIT SEMBAWANG ESTATES
1.20%	BRAZIL(FEDERATIVE REPUBLIC OF) 10% BDS 01/01/17 BRL1000
1.15%	ROMANIA(REPUBLIC OF) 6.75% MTN 07/02/22 USD2000 REG S
1.10%	MEXICO(UNITED MEXICAN STATES) 7.75% BDS 14/12/17 MXN100
1.05%	INDONESIA(REPUBLIC OF) 5.875% BDS 15/01/24 USD200000
1.05%	UNITED PLANTATIONS BERHAD

Asset allocation split

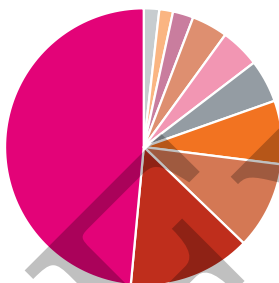
Each investment fund making up your portfolio will have an objective and this will generally determine its 'asset class'. An example would be a UK Equity fund which would only look to invest in UK based companies and generate a return that is better than a certain benchmark (a 'yardstick' for measuring how well something is performing). Your portfolio will likely contain investment funds within different asset classes, so the pie chart below shows what percentage of your portfolio is within each different class. Only the top 10 asset classes are shown.



19.60% Global Fixed Interest	5.50% Mexican Fixed Interest
9.30% Singapore Equities	5.10% Thai Equities
9.00% Malaysian Equities	4.80% Russian Fixed Interest
7.40% Brazilian Fixed Interest	4.60% Indian Equities
6.40% Hong Kong Equities	28.30% Others

Sector split

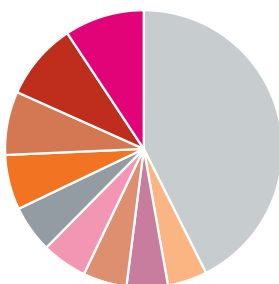
Within each asset class an investment fund may have underlying holdings in different types of companies. For instance in our example a UK Equity fund could invest in a financial services company like Barclays and also have holdings in a confectionary company such as Cadbury. Your portfolio will likely contain investment funds that invest in companies in different sectors, so the pie chart below shows what percentage of your portfolio is within each sector. Only the top 10 sectors are shown.



48.50% Fixed Interest	4.60% Materials
14.30% Financials	4.20% Information Technology
10.20% Consumer Discretionary	2.40% Health Care
7.40% Industrials	1.60% Money Market
5.00% Consumer Staples	1.80% Others

Region split

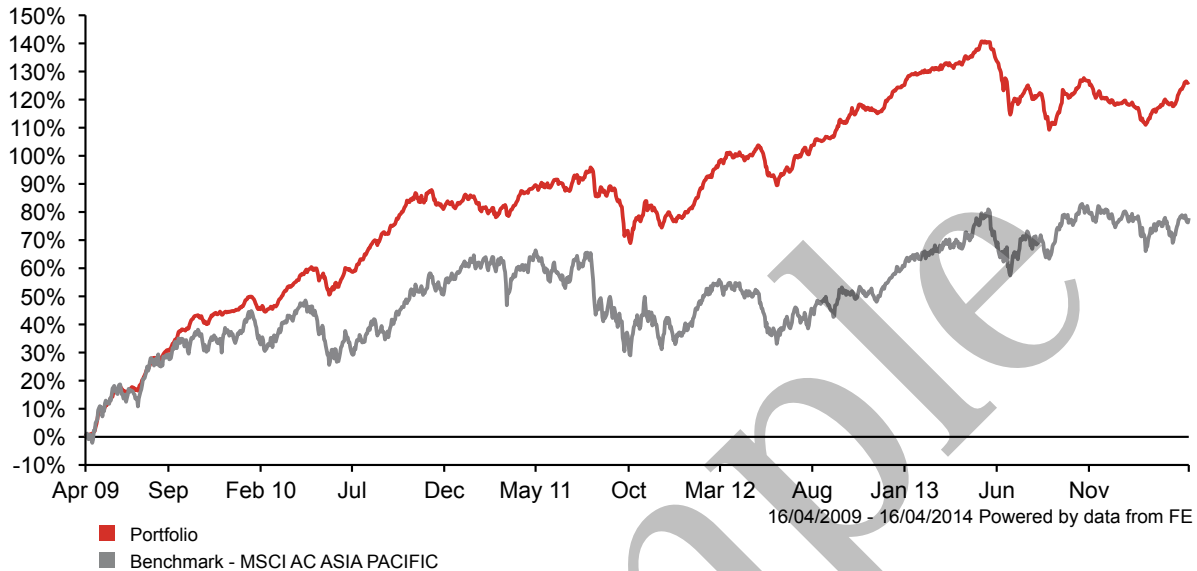
In addition to asset classes and sectors, the investment funds within your portfolio may have a global reach, for instance a Global Equity fund may invest in different companies in different sectors all in different parts of the world. The pie chart below shows what percentage of your portfolio is within each region. Only the top 10 regions are shown.



9.30% Singapore	5.30% Indonesia
9.00% Malaysia	5.10% Thailand
7.40% Brazil	4.80% Russia
6.40% Hong Kong	4.60% India
5.50% Mexico	42.60% Others

Performance versus chosen benchmark

The following graph shows the historical performance of your portfolio against its benchmark. Effectively this is a 'yardstick' to see how your portfolio is performing in relation to something else which might be the FTSE 100 Index for example. This would show you how your portfolio has performed in comparison with the 100 companies that make up the FTSE 100 Index. Your adviser has chosen the MSCI AC ASIA PACIFIC as a suitable benchmark to measure your portfolio performance against.



Past performance may not be repeated and must not be used as a guide to future performance

Discrete performance

Based on the last available price, this table shows how your portfolio has performed against its benchmark during the time periods shown.

	16/04/13 to 16/04/14	16/04/12 to 16/04/13	16/04/11 to 16/04/12	16/04/10 to 16/04/11	16/04/09 to 16/04/10
Portfolio	-3.50%	17.73%	6.49%	17.24%	59.55%
Benchmark	4.22%	13.10%	-5.90%	8.63%	47.59%

Annualised performance

Based on the last month end price, this table shows how your portfolio has performed against its benchmark over the last ten years (where data is available). The figures indicate the average growth rate each year over the time periods shown.

	1 year	2 years	3 years	5 years	10 years
Portfolio	-4.63%	5.36%	6.51%	18.88%	-
Benchmark	4.58%	7.35%	3.42%	14.28%	6.17%

Cumulative performance

Based on the last available price, this table shows how your portfolio has performed against its benchmark for each of the time periods shown.

	3 months	6 months	1 year	3 years	5 years
Portfolio	4.10%	0.83%	-3.50%	20.98%	126.30%
Benchmark	-0.03%	-0.82%	4.22%	10.92%	77.84%

Top 10 holdings overlap within your portfolio

This table shows the top ten holdings within your portfolio by percentage split. It also shows what percentage is allocated to each investment fund within your portfolio.

MEXICO(UNITED MEXICAN STATES) 6.05% BDS 11/01/40 USD2000	% of portfolio 1.85%
Aberdeen Gbl Sel EmgMkts Bd A2 \$	1.85%
AEON CO(M)	% of portfolio 1.65%
Aberdeen Gbl Asian Sm Cos A2 A\$	1.65%
MILLENNIUM & COPTHORNE HOTELS	% of portfolio 1.50%
Aberdeen Gbl Asian Sm Cos A2 A\$	1.50%
RUSSIAN FEDERATION 7.5% 27/02/19	% of portfolio 1.50%
Aberdeen Gbl Sel EmgMkts Bd A2 \$	1.50%
BUKIT SEMBAWANG ESTATES	% of portfolio 1.25%
Aberdeen Gbl Asian Sm Cos A2 A\$	1.25%
BRAZIL(FEDERATIVE REPUBLIC OF) 10% BDS 01/01/17 BRL1000	% of portfolio 1.20%
Aberdeen Gbl Sel EmgMkts Bd A2 \$	1.20%
ROMANIA(REPUBLIC OF) 6.75% MTN 07/02/22 USD2000 REG S	% of portfolio 1.15%
Aberdeen Gbl Sel EmgMkts Bd A2 \$	1.15%
MEXICO(UNITED MEXICAN STATES) 7.75% BDS 14/12/17 MXN100	% of portfolio 1.10%
Aberdeen Gbl Sel EmgMkts Bd A2 \$	1.10%
INDONESIA(REPUBLIC OF) 5.875% BDS 15/01/24 USD200000	% of portfolio 1.05%
Aberdeen Gbl Sel EmgMkts Bd A2 \$	1.05%
UNITED PLANTATIONS BERHAD	% of portfolio 1.05%
Aberdeen Gbl Asian Sm Cos A2 A\$	1.05%

Important notes

This portfolio has been created by Brown & Co, using RL360°'s portfolio scan tool powered by FE. All underlying data is provided by FE and RL360° is in no way responsible for its accuracy.

Please note that past performance may not be repeated, therefore it must not be used as a guide to future performance. The price of units in the investment funds reflect the value of the underlying assets of the funds and can go down as well as up. Where a fund invests in overseas securities, the unit price may also rise and fall purely on account of exchange rate fluctuations.

RL360° does not provide investment advice and does not recommend the use of any fund manager or investment fund. RL360° is not responsible for, and will not compensate you in relation to, the performance of any investment fund.

Where you are considering linking this portfolio to a RL360° policy you should be aware that the underlying investments will be owned by RL360°, and as such you may not be eligible to make individual claims for compensation. Please note that this does not affect any rights under the Isle of Man's Compensation of Policyholders scheme where RL360° is unable to meet its financial obligations.

EXAMPLE

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