

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 product charges and are calculated in the asset currency, nav to nav, on a total return basis.
- Where no performance data is available a hyphen (-) will be shown.

* Share classes displaying * have performance data calculated prior to the inception date. This is based upon a simulated/extended track record. Please refer to the Investment Report for relevant share classes for more details.

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.

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the LifePlan range up until 30 Sep 2021. For example the 1yr % figure is the percentage growth between 01 Oct 2020 and 30 Sep 2021.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
RISK RATING : 1										
Currency/Money Market										
Aberdeen Standard (Lux) Liquidity A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	-0.05	-0.14	-0.28	-0.55	-1.43	-2.24	-1.89
Aberdeen Standard (Lux) Liquidity A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	0.00	0.00	0.00	0.00	1.01	1.41	2.21
Aberdeen Standard (Lux) Liquidity A2 Acc USD	USD	LU0049014870	17 Sep 1984	0.00	0.00	0.00	0.02	3.43	6.25	7.13
UBS (Lux) Money Market P Acc AUD	AUD	LU0066649970	20 Aug 1992	0.02	0.06	0.09	0.16	2.05	4.51	17.29
UBS (Lux) Money Market P Acc CHF	CHF	LU0033502740	16 Sep 1991	-0.07	-0.22	-0.43	-0.86	-2.46	-4.15	-5.73
UBS (Lux) Money Market P Acc EUR	EUR	LU0006344922	09 Oct 1989	-0.06	-0.16	-0.32	-0.65	-1.55	-2.46	-2.13
UBS (Lux) Money Market P Acc GBP	GBP	LU0006277635	25 Nov 1988	0.00	0.00	0.00	0.02	0.60	0.74	1.59
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	0.01	0.01	0.02	0.04	3.19	4.94	5.80
RISK RATING : 3										
Fixed Interest - Asia										
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	-1.32	-0.46	-0.35	-1.94	-0.69	3.86	4.05
Fixed Interest - Emerging Markets										
Ninety One GSF Emerging Markets Corporate Debt A Acc EUR Hgd	EUR	LU1241889382	12 Jun 2015	-1.04	-0.13	2.14	6.15	14.96	12.04	-
Fixed Interest - Europe										
Credit Suisse (Lux) Swiss Franc Bond B Acc CHF	CHF	LU0049527079	01 Nov 1991	-0.76	-0.31	-0.71	-0.91	-0.05	-4.07	4.78
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	-0.35	0.35	0.66	2.29	9.98	9.77	54.95
Fixed Interest - Global										
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	-0.45	-0.13	0.69	0.93	8.68	7.19	-
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	-0.43	-0.06	0.83	1.25	10.08	9.87	50.67
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	-0.86	0.53	3.03	2.43	17.35	19.84	-
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	-0.89	0.33	2.68	1.58	11.58	7.46	-
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	-0.93	0.31	2.74	1.83	12.91	9.90	-
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	-0.87	0.53	3.15	2.50	15.87	14.49	-
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	-0.83	0.56	3.17	2.72	19.42	21.03	-
Fixed Interest - Sterling										
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	-0.83	-0.23	1.03	1.97	13.98	17.23	74.34

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Schroder Sterling Corporate Bond A Acc GBP	GBP	GB00BDV0KY38	24 Mar 2014	-1.79	-0.30	2.33	8.25	29.99	33.02	-
Fixed Interest - US										
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	-0.91	-0.05	1.80	0.25	16.17	14.87	45.48
Islamic										
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	-0.30	0.15	0.08	2.65	17.19	19.10	-
RISK RATING : 4										
Fixed Interest - Asia										
BGF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	-2.83	-2.88	-2.18	-0.69	14.01	13.84	57.45
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	-2.83	-4.19	-4.23	2.46	10.79	12.73	115.23
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	-4.67	-6.45	-5.62	1.17	10.34	16.15	85.45
Pictet Asian Local Currency Debt P Acc EUR	EUR	LU0280438309	24 Jan 2007	-0.09	1.10	0.29	2.70	14.76	6.78	40.63
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	-2.02	-1.42	-0.85	1.73	14.77	10.80	20.61
Templeton Asian Bond A Acc EUR	EUR	LU0229951891	25 Oct 2005	0.62	1.87	0.90	-0.77	-0.44	0.78	20.33
Fixed Interest - Emerging Markets										
MFS Meridian Emerging Markets Debt A1 Acc EUR	EUR	LU0219422606	26 Sep 2005	0.40	2.14	4.12	6.09	17.50	13.38	84.17
MFS Meridian Emerging Markets Debt A1 Acc USD	USD	LU0125948108	31 Jan 2001	-1.41	-0.60	2.43	4.71	17.58	17.64	58.18
Ninety One GSF Emerging Markets Corporate Debt A Acc USD	USD	LU0611394940	15 Apr 2011	-0.95	0.09	2.63	7.40	23.59	26.88	73.71
Fixed Interest - Europe										
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	-0.39	0.18	2.10	9.18	14.55	20.22	83.67
Fixed Interest - Global										
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	-0.04	1.33	0.95	-3.08	10.66	1.07	23.47
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-2.27	-1.37	-0.46	-4.24	10.55	4.74	5.84
M&G Global Macro Bond A GBP Acc	GBP	GB0031616815	27 Sep 1999	0.39	1.55	1.70	-5.81	12.07	10.98	52.62
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	-1.37	-0.57	1.16	0.33	7.29	3.47	-
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	-1.44	-0.50	1.25	0.51	8.32	5.38	35.56
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	-1.35	-0.30	1.65	1.44	15.22	17.20	53.65
T Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	-0.03	0.79	3.41	10.14	18.65	29.17	82.08
T Rowe Price Global High Yield Bond A Acc EUR Hdg	EUR	LU0165850685	02 Apr 2003	-0.08	0.58	3.02	9.12	11.66	16.31	61.34
Templeton Global Bond A Acc CHF Hgd	CHF	LU0450468003	14 Sep 2009	-1.83	-2.28	-2.46	-4.29	-11.72	-7.20	-2.46

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Templeton Global Bond A Acc EUR Hgd	EUR	LU0294219869	10 Apr 2007	-1.81	-2.18	-2.34	-4.02	-10.89	-5.83	1.59
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	-1.71	-1.95	-1.85	-2.99	-5.35	4.43	14.52
Fixed Interest - Sterling										
Janus Henderson Fixed Interest Monthly Income Acc GBP	GBP	GB00B7BX6S68	04 May 2012	-0.23	1.34	3.87	6.48	21.85	27.79	-
Fixed Interest - US										
MFS Meridian US Corporate Bond A1 Acc EUR Hgd	EUR	LU0870266805	19 Feb 2013	-0.90	-0.08	3.34	0.00	15.42	8.75	-
MFS Meridian US Corporate Bond A1 Acc USD	USD	LU0870266391	19 Feb 2013	-0.80	0.15	3.73	0.89	22.68	21.59	-
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD *	USD	IE00B5Q4WK41	22 Jan 2010	-0.47	0.06	3.29	6.68	12.64	17.57	52.52
Global Managed										
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	-0.85	1.51	4.66	16.39	12.04	25.52	-
BGF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	0.66	2.17	4.11	12.23	19.39	25.87	-
BGF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	-1.37	-0.38	2.66	11.09	19.38	29.97	-
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	-0.33	0.71	1.36	13.28	19.60	31.04	75.39
Canaccord Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	-3.33	-1.48	3.89	17.78	21.02	42.62	-
Canaccord Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	-3.24	-1.32	4.09	18.71	27.83	55.25	114.82
Credit Suisse (Lux) Portfolio Balanced B Acc CHF	CHF	LU0078040838	14 May 1993	-1.78	-1.15	2.54	12.39	14.80	22.42	54.52
Credit Suisse (Lux) Portfolio Balanced B Acc EUR	EUR	LU0091100973	30 Oct 1998	-1.57	-0.12	3.77	14.56	17.22	23.17	68.25
Credit Suisse (Lux) Portfolio Balanced B Acc USD	USD	LU0078041133	14 May 1993	-1.92	-0.66	4.13	14.48	25.23	38.30	64.35
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	-0.14	0.96	2.88	10.15	16.27	21.38	-
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	-2.05	-1.38	1.42	8.81	15.76	25.07	-
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	-0.63	1.10	4.19	12.92	18.38	27.49	-
GAM Star Global Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	-0.87	-0.26	3.80	12.58	18.25	26.93	-
GAM Star Global Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	-0.86	-0.23	3.90	12.78	18.99	29.37	-
GAM Star Global Balanced A Acc GBP	GBP	IE00B55YB208	09 Jun 2014	-0.83	-0.09	4.26	13.59	22.27	35.72	-
GAM Star Global Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	-0.79	-0.05	4.32	13.85	26.44	43.18	-
GAM Star Global Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	-0.68	0.03	3.41	10.63	15.68	22.95	-
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	-0.64	0.19	3.78	11.42	18.98	29.08	-
GAM Star Global Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	-0.61	0.23	3.86	11.68	23.06	36.39	-
Harmony Portfolios Sterling Balanced C Acc GBP *	GBP	LU0651985417	12 Aug 2011	-1.34	0.46	5.49	13.72	8.42	14.65	58.52

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IFSL Brooks Macdonald Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	-1.23	0.70	4.55	11.81	12.00	19.93	-
IFSL Brooks Macdonald Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	-1.21	0.77	4.84	12.57	15.15	25.92	85.33
IFSL Brooks Macdonald Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	-1.12	0.86	4.90	12.86	18.84	32.55	-
IFSL Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	-0.42	1.87	5.09	14.31	11.65	16.42	-
IFSL Brooks Macdonald Defensive Capital B Acc GBP *	GBP	GB00B62WNX98	29 Mar 2010	-0.39	2.04	5.50	15.15	15.09	22.96	64.24
IFSL Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	-0.45	1.99	5.45	15.38	18.56	29.11	-
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	-0.56	0.32	2.21	9.47	12.62	18.05	-
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	-0.49	0.45	2.38	9.71	13.95	20.80	105.79
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	-0.42	0.63	2.72	10.64	20.69	33.12	-
Janus Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	-1.92	0.54	3.72	17.82	10.97	17.78	70.14
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	-1.68	-0.08	3.05	13.32	21.01	33.01	89.09
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	-1.60	0.12	3.43	14.25	27.58	46.30	-
M&G (Lux) Optimal Income A Acc CHF Hgd *	CHF	LU1670723722	07 Sep 2018	0.12	0.02	0.82	6.33	7.35	11.04	-
M&G (Lux) Optimal Income A Acc EUR *	EUR	LU1670724373	07 Sep 2018	0.13	0.08	0.95	6.61	8.29	12.92	53.96
M&G (Lux) Optimal Income A Acc USD Hgd *	USD	LU1670725347	07 Sep 2018	0.17	0.24	1.34	7.51	14.78	25.20	73.81
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	0.25	0.40	1.56	8.06	11.54	18.54	63.01

RISK RATING : 5

Equity - Asia Pacific excluding Japan

Guinness Asian Equity Income C GBP Acc *	GBP	IE00BVYPNP33	11 Mar 2015	-2.25	-5.60	-4.77	13.79	8.85	30.46	-
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Equity - Asia Pacific including Japan

Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	1.77	-0.19	4.66	8.99	23.83	47.60	172.58
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Equity - Global

BNY Mellon Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	-2.84	1.96	6.74	25.92	39.08	64.27	209.82
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	-5.01	-0.75	5.24	24.42	38.95	70.25	165.61
BNY Mellon Long-Term Global Equity EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	-2.99	3.32	9.86	24.82	42.11	82.08	230.02
BNY Mellon Long-Term Global Equity GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	-2.19	3.90	11.04	18.10	37.87	81.90	227.77
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	-3.59	-0.41	1.54	16.91	30.22	42.63	-
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	-4.30	-1.52	0.63	15.20	25.55	40.28	-
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQJH97	30 Jan 2012	-2.76	0.78	3.36	11.64	27.99	46.19	-

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Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	-3.59	1.45	13.56	19.13	52.05	111.60	461.05
Guinness Global Equity Income C Acc EUR *	EUR	IE00BGHQF631	29 Nov 2013	-3.15	1.45	7.58	25.26	38.53	60.23	205.24
Guinness Global Equity Income C Acc GBP *	GBP	IE00BVYPNV92	11 Mar 2015	-2.28	2.00	8.96	18.63	34.58	60.24	202.14
Ninety One GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	-4.50	-1.92	7.41	19.54	33.74	59.14	-
Ninety One GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	-2.70	1.00	9.83	22.61	45.23	76.46	-
Ninety One GSF Global Franchise A Acc USD *	USD	LU0426412945	04 Jul 2009	-4.34	-1.54	8.21	21.09	45.01	82.58	197.04
Equity - UK										
JOHCM UK Opportunities B Acc	GBP	GB00B0LLB757	30 Nov 2005	-2.83	0.10	3.84	15.24	12.23	19.06	114.55
Ninety One UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	-2.41	4.23	12.37	51.97	48.28	100.47	300.13
Fixed Interest - Asia										
Schroder ISF Asian Bond Total Return A Acc EUR Hgd *	EUR	LU0327381843	09 Nov 2007	-0.98	-0.67	0.13	1.25	10.64	5.34	12.78
Schroder ISF Asian Bond Total Return A Acc USD *	USD	LU0106250508	17 Jan 2000	-0.91	-0.47	0.52	2.22	17.58	17.02	28.20
Fixed Interest - Emerging Markets										
MFS Meridian Emerging Markets Debt A1 Acc GBP	GBP	LU0219432159	26 Sep 2005	1.10	2.57	5.28	0.50	14.44	13.78	84.15
Fixed Interest - Global										
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	0.21	0.38	-0.67	-1.81	-5.13	1.36	32.44
Global Managed										
BGF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	-2.78	-2.00	2.28	15.42	29.11	44.55	109.92
BGF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	-0.67	0.57	3.90	17.21	34.29	45.10	128.02
BGF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	-2.76	-2.01	2.31	15.49	28.24	38.85	81.26
BGF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	-2.68	-1.87	2.54	16.07	34.31	49.97	96.66
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	-2.50	-2.00	2.03	16.16	12.66	16.87	52.32
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	-2.49	-1.93	2.18	16.39	13.29	18.51	58.25
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	-2.46	-1.85	2.42	16.83	15.37	22.87	67.50
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	-2.41	-1.72	2.66	17.53	20.98	32.76	83.54
GAM Star Global Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	-0.97	-0.41	4.23	15.03	20.74	35.17	-
GAM Star Global Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	-0.97	-0.40	4.31	15.23	21.44	-	-
GAM Star Global Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	-0.93	-0.27	4.68	16.10	24.90	44.45	-
GAM Star Global Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	-0.90	-0.20	4.76	16.39	29.23	52.49	-

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Guinness Multi-Asset Balanced R Acc USD	USD	IE00BG5QR810	19 Dec 2018	-2.38	-0.82	4.61	20.79	-	-	-
Guinness Multi-Asset Balanced R EUR Acc Hgd	EUR	IE00BG5QR703	31 Oct 2019	-0.11	2.03	6.89	14.74	-	-	-
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	-0.06	2.20	7.31	15.55	-	-	-
Guinness Multi-Asset Balanced R USD Acc Hgd	USD	IE00BG5QR927	31 Oct 2019	-0.04	2.21	7.27	15.81	-	-	-
Guinness Multi-Asset Growth R Acc USD	USD	IE00BG5QRT23	19 Dec 2018	-2.63	-0.85	5.38	23.75	-	-	-
Guinness Multi-Asset Growth R EUR Acc Hgd	EUR	IE00BG5QRS16	31 Oct 2019	-0.37	2.01	7.71	17.58	-	-	-
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	-0.32	2.17	8.10	18.37	-	-	-
Guinness Multi-Asset Growth R USD Acc Hgd	USD	IE00BG5QRV45	31 Oct 2019	-0.29	2.19	8.16	18.78	-	-	-
Harmony Portfolios Asian Growth C Acc USD *	USD	LU0651984105	12 Aug 2011	-1.61	-2.90	1.53	17.61	17.17	26.26	57.16
Harmony Portfolios Sterling Growth C Acc GBP *	GBP	LU0651985847	12 Aug 2011	-0.90	1.04	7.38	19.10	10.69	20.67	86.11
Harmony Portfolios USD Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	-2.24	-0.72	5.83	21.01	22.59	42.44	93.95
IFSL Brooks Macdonald Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	-1.00	1.39	6.36	17.13	18.33	36.08	-
IFSL Brooks Macdonald Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	-0.99	1.52	6.72	17.93	21.57	43.08	108.32
IFSL Brooks Macdonald Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	-0.95	1.62	6.82	18.28	25.68	50.43	-
IFSL Brooks Macdonald Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	-0.96	1.71	7.60	21.29	24.12	48.18	-
IFSL Brooks Macdonald Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	-0.90	1.86	7.94	22.12	27.42	55.78	-
IFSL Brooks Macdonald Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	-0.95	1.89	7.95	22.37	31.70	64.94	-
Janus Henderson Multi-Manager Active A Acc GBP	GBP	GB0031413593	28 Jun 1996	-0.85	1.73	5.97	16.24	16.65	35.71	117.58
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	-0.81	1.42	5.35	15.05	15.53	30.37	99.15
Jupiter Merlin Growth Portfolio Acc GBP	GBP	GB0003629267	14 Sep 1992	-1.15	2.65	8.43	17.47	24.29	48.05	141.24
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	-0.49	2.20	4.32	17.18	24.04	29.42	118.35
MFS Meridian Global Total Return A1 Acc GBP	GBP	LU0219431771	26 Sep 2005	0.14	2.61	5.43	10.98	20.83	29.77	117.96
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	-2.31	-0.56	2.60	15.60	24.11	34.20	87.66
Templeton Global Income A Acc EUR (Closed to new subscriptions)	EUR	LU0211332563	27 May 2005	-1.58	-2.33	-1.71	13.42	-2.07	10.10	75.52
Templeton Global Income A Acc USD (Closed to new subscriptions)	USD	LU0211326755	27 May 2005	-3.42	-4.56	-2.85	12.12	-2.24	13.51	51.89
Responsible Investing										
BMO Responsible Global Equity 1 Acc	GBP	GB0030833650	13 Oct 1987	-1.81	3.54	12.06	21.32	49.68	104.00	296.34

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the LifePlan range up until 30 Sep 2021. For example the 1yr % figure is the percentage growth between 01 Oct 2020 and 30 Sep 2021.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
RobecoSAM Sustainable Healthy Living Equities D Acc EUR *	EUR	LU2146189407	29 Oct 2020	-3.75	0.94	7.45	18.79	32.71	53.70	192.56
RobecoSAM Sustainable Healthy Living Equities D Acc USD *	USD	LU2146189589	29 Oct 2020	-5.14	-1.52	6.10	17.62	32.72	58.99	149.15
Sarasin Responsible Global Equity A Acc	GBP	GB00B43H4F86	01 Jun 2011	-2.25	3.41	7.30	19.98	45.31	90.70	232.69
Schroder ISF Global Sustainable Growth A Acc EUR Hdg	EUR	LU0557291076	23 Nov 2010	-3.70	0.58	8.78	31.50	57.51	105.03	235.69
Schroder ISF Global Sustainable Growth A Acc USD	USD	LU0557290698	23 Nov 2010	-3.61	0.83	9.39	33.18	68.90	130.17	288.28

RISK RATING : 6

Equity - Asia Pacific excluding Japan

Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	-3.11	-6.10	-5.98	20.15	12.06	30.46	-
Guinness Asian Equity Income C USD Acc *	USD	IE00BVYPNQ40	11 Mar 2015	-4.51	-8.39	-7.16	18.96	12.06	34.94	-

Equity - Asia Pacific including Japan

Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	-0.73	-3.20	2.23	14.28	27.61	52.93	134.99
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Equity - Europe excluding UK

Threadneedle (Lux) European Smaller Companies 1E Acc EUR *	EUR	LU1864952335	23 Oct 2018	-5.18	2.70	12.35	27.62	44.23	83.84	307.69
Threadneedle European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	-4.92	4.58	12.48	21.12	40.35	86.63	313.84

Equity - Europe including UK

Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	-3.96	3.75	14.09	22.93	34.47	79.88	299.02
Jupiter European Growth L Acc USD Hdg	USD	LU0966834136	02 Oct 2013	-3.85	3.97	14.56	24.09	41.61	96.58	-

Equity - Global

BNY Mellon Long-Term Global Equity USD A Acc	USD	IE00B29M2J34	04 Apr 2008	-4.66	0.64	8.23	23.27	41.90	88.19	181.87
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	-5.39	-2.69	0.09	15.41	29.81	47.05	-
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	-0.25	1.45	5.73	37.71	14.53	28.98	127.63
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	-2.15	-0.91	4.44	36.04	14.23	32.94	96.89
Guinness Global Equity Income C Acc USD *	USD	IE00BVYPNW00	11 Mar 2015	-4.55	-1.02	6.22	24.03	38.54	65.74	158.74
Invesco Global Equity Income A Acc EUR Hdg	EUR	LU0794791870	27 Jun 2012	-3.49	-1.70	3.87	33.50	14.45	35.95	-
Invesco Global Equity Income A Acc USD *	USD	LU0607513230	30 Sep 2011	-3.38	-1.49	4.33	34.81	22.35	52.37	131.12
Janus Henderson Global Equity A2 Acc EUR	EUR	LU0200076213	29 Oct 2004	-2.48	2.73	12.06	25.50	48.10	97.07	370.70
Janus Henderson Global Equity A2 Acc GBP	GBP	LU0200077294	29 Oct 2004	-1.61	3.29	13.50	18.86	43.89	97.10	367.91
Janus Henderson Global Equity A2 Acc USD	USD	LU0200076999	24 Mar 2005	-3.89	0.24	10.66	24.27	48.12	103.86	300.67

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the LifePlan range up until 30 Sep 2021. For example the 1yr % figure is the percentage growth between 01 Oct 2020 and 30 Sep 2021.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Equity - North America										
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	-5.65	-0.27	14.54	22.84	64.06	129.54	315.93
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	-3.67	2.42	16.54	25.98	75.83	150.32	461.41
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	-5.60	-0.15	14.78	23.39	65.29	131.87	328.23
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	-5.46	0.06	15.11	24.49	75.50	157.91	385.43
Schroder ISF US Small & Mid-Cap Equity A Acc EUR *	EUR	LU0248178732	28 Mar 2006	0.73	2.91	3.68	40.80	33.21	59.21	287.54
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	-1.47	0.11	1.90	37.62	24.11	47.41	190.71
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	-1.37	0.39	2.50	39.37	33.27	65.11	233.25
Equity - UK										
Invesco UK Smaller Companies (UK) Acc GBP	GBP	GB0033030528	29 May 1992	-0.32	6.23	15.89	54.17	42.43	95.00	317.08
Islamic										
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	-4.96	0.14	8.29	16.56	22.60	55.15	105.33
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	-1.80	-3.78	-2.32	23.72	9.17	31.90	-
Responsible Investing										
Pictet Water P Acc EUR	EUR	LU0104884860	19 Jan 2000	-3.45	5.76	13.91	28.92	57.31	76.81	252.70
Pictet Water P Acc USD	USD	LU0255980327	26 May 2006	-5.41	3.20	12.41	27.67	57.34	82.24	206.10
Specialist										
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	-2.17	1.85	8.96	17.76	40.62	79.35	-
JPM Global Healthcare A Acc USD *	USD	LU0432979614	02 Oct 2009	-4.12	-0.63	7.57	16.66	40.70	85.45	363.52
Not Rated										
Ashburton Dollar Asset Management R Acc USD (Closed to new subscriptions)	USD	GB0000532530	04 Feb 1992	-2.30	-0.31	3.39	9.35	16.13	20.57	42.02
Ashburton Euro Asset Management R Acc EUR (Closed to new subscriptions)	EUR	GB0032012865	25 Apr 2003	-2.29	-0.36	3.08	8.43	9.96	8.30	32.81
Ashburton Sterling Asset Management R Acc GBP (Closed to new subscriptions)	GBP	GB0000532423	04 Feb 1992	-2.20	-0.20	3.58	8.62	12.64	14.50	41.42

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Sep 2021. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2018 and 30 Sep 2021. 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	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
RISK RATING : 1								
Currency/Money Market								
Aberdeen Standard (Lux) Liquidity A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	-0.55	-0.48	-0.45	-0.19	0.04
Aberdeen Standard (Lux) Liquidity A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	0.00	0.33	0.28	0.22	0.07
Aberdeen Standard (Lux) Liquidity A2 Acc USD	USD	LU0049014870	17 Sep 1984	0.02	1.13	1.22	0.69	0.25
UBS (Lux) Money Market P Acc AUD	AUD	LU0066649970	20 Aug 1992	0.16	0.68	0.89	1.61	0.17
UBS (Lux) Money Market P Acc CHF	CHF	LU0033502740	16 Sep 1991	-0.86	-0.83	-0.84	-0.59	0.08
UBS (Lux) Money Market P Acc EUR	EUR	LU0006344922	09 Oct 1989	-0.65	-0.52	-0.50	-0.22	0.04
UBS (Lux) Money Market P Acc GBP	GBP	LU0006277635	25 Nov 1988	0.02	0.20	0.15	0.16	0.10
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	0.04	1.05	0.97	0.57	0.24
RISK RATING : 3								
Fixed Interest - Asia								
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	-1.94	-0.23	0.76	0.40	4.35
Fixed Interest - Emerging Markets								
Ninety One GSF Emerging Markets Corporate Debt A Acc EUR Hgd	EUR	LU1241889382	12 Jun 2015	6.15	4.76	2.30	-	8.54
Fixed Interest - Europe								
Credit Suisse (Lux) Swiss Franc Bond B Acc CHF	CHF	LU0049527079	01 Nov 1991	-0.91	-0.02	-0.83	0.47	3.21
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	2.29	3.22	1.88	4.48	4.60
Fixed Interest - Global								
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	0.93	2.81	1.40	-	3.67
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	1.25	3.25	1.90	4.18	3.68
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	2.43	5.48	3.69	-	3.83
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	1.58	3.72	1.45	-	3.84
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	1.83	4.13	1.91	-	3.83
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	2.50	5.03	2.74	-	-
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	2.72	6.09	3.89	-	3.76

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Sep 2021. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2018 and 30 Sep 2021. 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	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	1.97	4.46	3.23	5.72	3.55
Schroder Sterling Corporate Bond A Acc GBP	GBP	GB00BDV0KY38	24 Mar 2014	8.25	9.14	5.87	-	7.21
Fixed Interest - US								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	0.25	5.12	2.81	3.82	3.24
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	2.65	5.43	3.56	-	5.40
RISK RATING : 4								
Fixed Interest - Asia								
BGF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	-0.69	4.47	2.63	4.64	5.25
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	2.46	3.47	2.42	7.97	10.11
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	1.17	3.34	3.04	6.37	9.51
Pictet Asian Local Currency Debt P Acc EUR	EUR	LU0280438309	24 Jan 2007	2.70	4.70	1.32	3.47	6.21
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	1.73	4.70	2.07	1.89	6.53
Templeton Asian Bond A Acc EUR	EUR	LU0229951891	25 Oct 2005	-0.77	-0.15	0.16	1.87	6.83
Fixed Interest - Emerging Markets								
MFS Meridian Emerging Markets Debt A1 Acc EUR	EUR	LU0219422606	26 Sep 2005	6.09	5.52	2.54	6.30	8.51
MFS Meridian Emerging Markets Debt A1 Acc USD	USD	LU0125948108	31 Jan 2001	4.71	5.55	3.30	4.69	8.43
Ninety One GSF Emerging Markets Corporate Debt A Acc USD	USD	LU0611394940	15 Apr 2011	7.40	7.31	4.88	5.68	8.24
Fixed Interest - Europe								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	9.18	4.63	3.75	6.27	8.17
Fixed Interest - Global								
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	-3.08	3.43	0.21	2.13	4.97
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-4.24	3.40	0.93	0.57	5.12
M&G Global Macro Bond A GBP Acc	GBP	GB0031616815	27 Sep 1999	-5.81	3.87	2.10	4.32	7.04

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	0.33	2.37	0.68	-	5.63
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	0.51	2.70	1.05	3.09	5.64
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	1.44	4.84	3.23	4.39	5.50
T Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	10.14	5.87	5.25	6.18	7.74
T Rowe Price Global High Yield Bond A Acc EUR Hdg	EUR	LU0165850685	02 Apr 2003	9.12	3.74	3.07	4.90	7.86
Templeton Global Bond A Acc CHF Hgd	CHF	LU0450468003	14 Sep 2009	-4.29	-4.07	-1.48	-0.25	5.85
Templeton Global Bond A Acc EUR Hgd	EUR	LU0294219869	10 Apr 2007	-4.02	-3.77	-1.19	0.16	5.83
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	-2.99	-1.82	0.87	1.36	5.77
Fixed Interest - Sterling								
Janus Henderson Fixed Interest Monthly Income Acc GBP	GBP	GB00B7BX6S68	04 May 2012	6.48	6.81	5.03	-	6.10
Fixed Interest - US								
MFS Meridian US Corporate Bond A1 Acc EUR Hgd	EUR	LU0870266805	19 Feb 2013	0.00	4.90	1.69	-	5.95
MFS Meridian US Corporate Bond A1 Acc USD	USD	LU0870266391	19 Feb 2013	0.89	7.05	3.99	-	5.81
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD *	USD	IE00B5Q4WK41	22 Jan 2010	6.68	4.05	3.29	4.31	6.20
Global Managed								
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	16.39	3.86	4.65	-	9.41
BGF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	12.23	6.09	4.71	-	7.80
BGF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	11.09	6.08	5.38	-	6.71
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	13.28	6.15	5.56	5.78	8.39
Canaccord Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	17.78	6.57	7.36	-	11.90
Canaccord Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	18.71	8.53	9.20	7.95	11.68
Credit Suisse (Lux) Portfolio Balanced B Acc CHF	CHF	LU0078040838	14 May 1993	12.39	4.71	4.13	4.45	7.50
Credit Suisse (Lux) Portfolio Balanced B Acc EUR	EUR	LU0091100973	30 Oct 1998	14.56	5.44	4.26	5.34	7.78

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Sep 2021. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2018 and 30 Sep 2021. 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	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Credit Suisse (Lux) Portfolio Balanced B Acc USD	USD	LU0078041133	14 May 1993	14.48	7.79	6.70	5.09	8.23
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	10.15	5.15	3.95	-	7.72
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	8.81	5.00	4.57	-	6.97
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	12.92	5.79	4.98	-	7.44
GAM Star Global Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	12.58	5.75	4.89	-	-
GAM Star Global Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	12.78	5.97	5.29	-	9.27
GAM Star Global Balanced A Acc GBP	GBP	IE00B55YB208	09 Jun 2014	13.59	6.93	6.30	-	9.34
GAM Star Global Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	13.85	8.13	7.44	-	9.19
GAM Star Global Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	10.63	4.98	4.22	-	8.09
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	11.42	5.96	5.24	-	8.17
GAM Star Global Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	11.68	7.16	6.40	-	8.01
Harmony Portfolios Sterling Balanced C Acc GBP *	GBP	LU0651985417	12 Aug 2011	13.72	2.73	2.77	4.71	8.73
IFSL Brooks Macdonald Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	11.81	3.85	3.70	-	8.32
IFSL Brooks Macdonald Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	12.57	4.81	4.72	6.36	8.43
IFSL Brooks Macdonald Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	12.86	5.92	5.80	-	8.21
IFSL Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	14.31	3.74	3.09	-	8.66
IFSL Brooks Macdonald Defensive Capital B Acc GBP *	GBP	GB00B62WVX98	29 Mar 2010	15.15	4.80	4.22	5.09	8.73
IFSL Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	15.38	5.84	5.24	-	8.61
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	9.47	4.04	3.37	-	7.45
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	9.71	4.45	3.85	7.48	7.48
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	10.64	6.47	5.89	-	7.39
Janus Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	17.82	3.53	3.33	5.46	9.75
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	13.32	6.56	5.87	6.58	7.67
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	14.25	8.46	7.91	-	7.68
M&G (Lux) Optimal Income A Acc CHF Hgd *	CHF	LU1670723722	07 Sep 2018	6.33	2.39	2.12	-	5.74
M&G (Lux) Optimal Income A Acc EUR *	EUR	LU1670724373	07 Sep 2018	6.61	2.69	2.46	4.41	5.75

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Sep 2021. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2018 and 30 Sep 2021. 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	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
M&G (Lux) Optimal Income A Acc USD Hgd *	USD	LU1670725347	07 Sep 2018	7.51	4.70	4.60	5.68	5.70
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	8.06	3.71	3.46	5.01	5.59
RISK RATING : 5								
Equity - Asia Pacific excluding Japan								
Guinness Asian Equity Income C GBP Acc *	GBP	IE00BVYPNP33	11 Mar 2015	13.79	2.87	5.46	-	13.50
Equity - Asia Pacific including Japan								
Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	8.99	7.38	8.10	10.55	11.84
Equity - Global								
BNY Mellon Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	25.92	11.62	10.44	11.97	12.39
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	24.42	11.59	11.23	10.26	13.26
BNY Mellon Long-Term Global Equity EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	24.82	12.43	12.73	12.68	12.60
BNY Mellon Long-Term Global Equity GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	18.10	11.30	12.71	12.60	11.80
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	16.91	9.20	7.36	-	10.47
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	15.20	7.88	7.00	-	10.23
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	11.64	8.57	7.89	-	10.05
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	19.13	14.99	16.17	18.82	11.94
Guinness Global Equity Income C Acc EUR *	EUR	IE00BGHQF631	29 Nov 2013	25.26	11.48	9.89	11.81	12.15
Guinness Global Equity Income C Acc GBP *	GBP	IE00BVYPNV92	11 Mar 2015	18.63	10.41	9.89	11.69	10.98
Ninety One GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	19.54	10.17	9.74	-	12.93
Ninety One GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	22.61	13.24	12.03	-	12.07
Ninety One GSF Global Franchise A Acc USD *	USD	LU0426412945	04 Jul 2009	21.09	13.19	12.79	11.50	12.78
Equity - UK								
JOHCM UK Opportunities B Acc	GBP	GB00B0LLB757	30 Nov 2005	15.24	3.92	3.55	7.93	10.68
Ninety One UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	51.97	14.03	14.92	14.87	17.91
Fixed Interest - Asia								
Schroder ISF Asian Bond Total Return A Acc EUR Hgd *	EUR	LU0327381843	09 Nov 2007	1.25	3.43	1.05	1.21	4.55

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Sep 2021. For example the 3yr % figure is the average annual percentage growth achieved between 01 Oct 2018 and 30 Sep 2021. 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	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Schroder ISF Asian Bond Total Return A Acc USD *	USD	LU0106250508	17 Jan 2000	2.22	5.55	3.19	2.52	4.51
Fixed Interest - Emerging Markets								
MFS Meridian Emerging Markets Debt A1 Acc GBP	GBP	LU0219432159	26 Sep 2005	0.50	4.60	2.62	6.30	9.73
Fixed Interest - Global								
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	-1.81	-1.74	0.27	2.85	8.73
Global Managed								
BGF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	15.42	8.89	7.65	7.70	10.00
BGF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	17.21	10.33	7.73	8.59	9.04
BGF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	15.49	8.64	6.78	6.13	10.04
BGF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	16.07	10.33	8.44	7.00	9.88
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	16.16	4.05	3.17	4.30	11.83
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	16.39	4.25	3.45	4.70	11.85
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	16.83	4.88	4.20	5.29	11.93
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	17.53	6.55	5.83	6.26	11.77
GAM Star Global Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	15.03	6.48	6.21	-	10.51
GAM Star Global Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	15.23	6.69	-	-	-
GAM Star Global Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	16.10	7.69	7.63	-	10.62
GAM Star Global Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	16.39	8.92	8.80	-	10.48
Guinness Multi-Asset Balanced R Acc USD	USD	IE00BG5QR810	19 Dec 2018	20.79	-	-	-	-
Guinness Multi-Asset Balanced R EUR Acc Hgd	EUR	IE00BG5QR703	31 Oct 2019	14.74	-	-	-	-
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	15.55	-	-	-	-
Guinness Multi-Asset Balanced R USD Acc Hgd	USD	IE00BG5QR927	31 Oct 2019	15.81	-	-	-	-
Guinness Multi-Asset Growth R Acc USD	USD	IE00BG5QRT23	19 Dec 2018	23.75	-	-	-	-
Guinness Multi-Asset Growth R EUR Acc Hgd	EUR	IE00BG5QRS16	31 Oct 2019	17.58	-	-	-	-
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	18.37	-	-	-	-
Guinness Multi-Asset Growth R USD Acc Hgd	USD	IE00BG5QRV45	31 Oct 2019	18.78	-	-	-	-
Harmony Portfolios Asian Growth C Acc USD *	USD	LU0651984105	12 Aug 2011	17.61	5.42	4.77	4.62	12.45

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Harmony Portfolios Sterling Growth C Acc GBP *	GBP	LU0651985847	12 Aug 2011	19.10	3.44	3.83	6.41	10.65
Harmony Portfolios USD Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	21.01	7.03	7.33	6.85	12.71
IFSL Brooks Macdonald Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	17.13	5.77	6.35	-	10.89
IFSL Brooks Macdonald Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	17.93	6.73	7.43	7.62	11.00
IFSL Brooks Macdonald Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	18.28	7.92	8.51	-	10.82
IFSL Brooks Macdonald Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	21.29	7.47	8.18	-	13.05
IFSL Brooks Macdonald Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	22.12	8.41	9.27	-	13.13
IFSL Brooks Macdonald Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	22.37	9.61	10.53	-	12.95
Janus Henderson Multi-Manager Active A Acc GBP	GBP	GB0031413593	28 Jun 1996	16.24	5.27	6.30	8.08	9.15
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	15.05	4.93	5.45	7.13	8.74
Jupiter Merlin Growth Portfolio Acc GBP	GBP	GB0003629267	14 Sep 1992	17.47	7.52	8.16	9.21	10.23
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	17.18	7.44	5.29	8.12	8.55
MFS Meridian Global Total Return A1 Acc GBP	GBP	LU0219431771	26 Sep 2005	10.98	6.51	5.35	8.10	8.23
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	15.60	7.47	6.06	6.50	9.23
Templeton Global Income A Acc EUR (Closed to new subscriptions)	EUR	LU0211332563	27 May 2005	13.42	-0.69	1.94	5.79	10.88
Templeton Global Income A Acc USD (Closed to new subscriptions)	USD	LU0211326755	27 May 2005	12.12	-0.75	2.57	4.27	10.95
Responsible Investing								
BMO Responsible Global Equity 1 Acc	GBP	GB0030833650	13 Oct 1987	21.32	14.39	15.33	14.76	12.83
RobecoSAM Sustainable Healthy Living Equities D Acc EUR *	EUR	LU2146189407	29 Oct 2020	18.79	9.89	8.98	11.33	10.98
RobecoSAM Sustainable Healthy Living Equities D Acc USD *	USD	LU2146189589	29 Oct 2020	17.62	9.90	9.72	9.56	11.93
Sarasin Responsible Global Equity A Acc	GBP	GB00B43H4F86	01 Jun 2011	19.98	13.27	13.78	12.77	11.93
Schroder ISF Global Sustainable Growth A Acc EUR Hdg	EUR	LU0557291076	23 Nov 2010	31.50	16.35	15.44	12.87	13.80

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Schroder ISF Global Sustainable Growth A Acc USD	USD	LU0557290698	23 Nov 2010	33.18	19.09	18.14	14.53	13.75
RISK RATING : 6								
Equity - Asia Pacific excluding Japan								
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	20.15	3.87	5.46	-	14.27
Guinness Asian Equity Income C USD Acc *	USD	IE00BVYPNQ40	11 Mar 2015	18.96	3.87	6.18	-	15.90
Equity - Asia Pacific including Japan								
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	14.28	8.47	8.87	8.92	13.89
Equity - Europe excluding UK								
Threadneedle (Lux) European Smaller Companies 1E Acc EUR *	EUR	LU1864952335	23 Oct 2018	27.62	12.98	12.95	15.09	15.21
Threadneedle European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	21.12	11.96	13.29	15.26	15.16
Equity - Europe including UK								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	22.93	10.38	12.46	14.84	12.83
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	24.09	12.29	14.47	-	12.84
Equity - Global								
BNY Mellon Long-Term Global Equity USD A Acc	USD	IE00B29M2J34	04 Apr 2008	23.27	12.37	13.48	10.92	13.42
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	15.41	9.09	8.02	-	11.32
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	37.71	4.62	5.22	8.57	16.42
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	36.04	4.53	5.86	7.01	16.91
Guinness Global Equity Income C Acc USD *	USD	IE00BVYPNW00	11 Mar 2015	24.03	11.48	10.63	9.97	13.09
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	33.50	4.60	6.33	-	17.49
Invesco Global Equity Income A Acc USD *	USD	LU0607513230	30 Sep 2011	34.81	6.95	8.79	8.74	17.43
Janus Henderson Global Equity A2 Acc EUR	EUR	LU0200076213	29 Oct 2004	25.50	13.99	14.53	16.75	12.64
Janus Henderson Global Equity A2 Acc GBP	GBP	LU0200077294	29 Oct 2004	18.86	12.89	14.53	16.69	12.34
Janus Henderson Global Equity A2 Acc USD	USD	LU0200076999	24 Mar 2005	24.27	13.99	15.31	14.89	14.13

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Equity - North America								
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	22.84	17.94	18.08	15.32	16.88
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	25.98	20.70	20.14	18.83	16.58
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	23.39	18.24	18.32	15.66	16.90
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	24.49	20.62	20.86	17.11	16.95
Schroder ISF US Small & Mid-Cap Equity A Acc EUR *	EUR	LU0248178732	28 Mar 2006	40.80	10.03	9.75	14.51	18.24
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	37.62	7.47	8.07	11.26	18.37
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	39.37	10.05	10.55	12.79	18.29
Equity - UK								
Invesco UK Smaller Companies (UK) Acc GBP	GBP	GB0033030528	29 May 1992	54.17	12.51	14.29	15.35	17.31
Islamic								
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	16.56	7.03	9.18	7.46	14.28
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	23.72	2.97	5.69	-	14.30
Responsible Investing								
Pictet Water P Acc EUR	EUR	LU0104884860	19 Jan 2000	28.92	16.30	12.07	13.43	13.42
Pictet Water P Acc USD	USD	LU0255980327	26 May 2006	27.67	16.31	12.75	11.84	14.63
Specialist								
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	17.76	12.03	12.39	-	14.03
JPM Global Healthcare A Acc USD *	USD	LU0432979614	02 Oct 2009	16.66	12.05	13.15	16.58	14.52
Not Rated								
Ashburton Dollar Asset Management R Acc USD (Closed to new subscriptions)	USD	GB0000532530	04 Feb 1992	9.35	5.11	3.81	3.57	6.21
Ashburton Euro Asset Management R Acc EUR (Closed to new subscriptions)	EUR	GB0032012865	25 Apr 2003	8.43	3.22	1.61	2.88	6.14
Ashburton Sterling Asset Management R Acc GBP (Closed to new subscriptions)	GBP	GB0000532423	04 Feb 1992	8.62	4.05	2.75	3.53	5.93

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 21 - Jun 20 %	Jun 20 - Jun 19 %	Jun 19 - Jun 18 %	Jun 18 - Jun 17 %	Jun 17 - Jun 16 %
RISK RATING : 1								
Currency/Money Market								
Aberdeen Standard (Lux) Liquidity A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	-0.53	-0.46	-0.42	-0.44	-0.36
Aberdeen Standard (Lux) Liquidity A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	0.00	0.53	0.59	0.20	0.11
Aberdeen Standard (Lux) Liquidity A2 Acc USD	USD	LU0049014870	17 Sep 1984	0.04	1.53	2.39	1.49	0.81
UBS (Lux) Money Market P Acc AUD	AUD	LU0066649970	20 Aug 1992	0.11	0.65	1.59	1.12	1.25
UBS (Lux) Money Market P Acc CHF	CHF	LU0033502740	16 Sep 1991	-0.80	-0.83	-0.83	-0.86	-0.92
UBS (Lux) Money Market P Acc EUR	EUR	LU0006344922	09 Oct 1989	-0.62	-0.46	-0.43	-0.48	-0.41
UBS (Lux) Money Market P Acc GBP	GBP	LU0006277635	25 Nov 1988	0.06	0.30	0.24	0.05	0.15
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	0.07	1.51	2.01	0.93	0.39
RISK RATING : 3								
Fixed Interest - Asia								
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	-1.42	-2.28	3.39	-1.31	6.34
Fixed Interest - Emerging Markets								
Ninety One GSF Emerging Markets Corporate Debt A Acc EUR Hgd	EUR	LU1241889382	12 Jun 2015	8.16	0.09	6.27	-4.29	5.09
Fixed Interest - Europe								
Credit Suisse (Lux) Swiss Franc Bond B Acc CHF	CHF	LU0049527079	01 Nov 1991	0.14	-2.15	1.86	-1.49	-2.21
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	3.56	1.07	4.83	-0.31	2.25
Fixed Interest - Global								
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	1.88	2.05	4.42	-2.26	3.50
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	2.23	2.52	4.98	-1.63	4.15
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	3.25	4.97	7.32	-0.40	5.66
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	2.35	3.20	4.05	-3.31	2.68
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	2.74	3.68	4.64	-2.81	3.16
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	3.26	4.64	5.82	-1.97	-
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	3.56	6.09	7.63	-0.50	4.67
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	3.89	5.26	4.62	0.57	6.87
Schroder Sterling Corporate Bond A Acc GBP	GBP	GB00BDV0KY38	24 Mar 2014	12.00	8.51	7.58	2.14	7.62
Fixed Interest - US								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	1.27	7.57	6.75	-0.73	0.44

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 21 - Jun 20 %	Jun 20 - Jun 19 %	Jun 19 - Jun 18 %	Jun 18 - Jun 17 %	Jun 17 - Jun 16 %
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	5.29	4.09	7.82	-1.24	1.17
RISK RATING : 4								
Fixed Interest - Asia								
BGF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	4.76	3.61	9.45	-2.31	3.45
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	5.62	0.00	12.65	-3.96	5.49
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	11.42	-1.19	9.76	-1.75	9.06
Pictet Asian Local Currency Debt P Acc EUR	EUR	LU0280438309	24 Jan 2007	-0.91	4.07	9.71	-3.21	-2.24
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	5.20	2.39	7.21	-1.13	0.23
Templeton Asian Bond A Acc EUR	EUR	LU0229951891	25 Oct 2005	-6.56	-1.15	6.28	-3.49	3.33
Fixed Interest - Emerging Markets								
MFS Meridian Emerging Markets Debt A1 Acc EUR	EUR	LU0219422606	26 Sep 2005	2.35	1.67	13.01	-4.43	2.41
MFS Meridian Emerging Markets Debt A1 Acc USD	USD	LU0125948108	31 Jan 2001	8.05	0.80	10.03	-2.52	5.18
Ninety One GSF Emerging Markets Corporate Debt A Acc USD	USD	LU0611394940	15 Apr 2011	9.52	3.61	10.00	-1.78	7.06
Fixed Interest - Europe								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	11.77	-2.16	5.36	-0.75	8.61
Fixed Interest - Global								
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	-5.38	5.98	7.64	-1.60	-5.55
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	0.34	4.37	5.25	0.45	-3.36
M&G Global Macro Bond A GBP Acc	GBP	GB0031616815	27 Sep 1999	-8.72	11.15	8.48	-2.13	5.46
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	2.41	0.17	4.90	-2.81	1.55
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	2.69	0.52	5.33	-2.37	2.05
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	3.66	3.24	8.55	-0.06	3.95
T Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	13.70	-1.57	7.14	0.49	11.62
T Rowe Price Global High Yield Bond A Acc EUR Hgd	EUR	LU0165850685	02 Apr 2003	12.56	-3.98	3.87	-1.84	9.75
Templeton Global Bond A Acc CHF Hgd	CHF	LU0450468003	14 Sep 2009	-3.01	-8.95	2.73	-4.89	8.09
Templeton Global Bond A Acc EUR Hgd	EUR	LU0294219869	10 Apr 2007	-2.76	-8.63	2.95	-4.66	8.52
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	-1.78	-6.43	6.17	-2.17	10.03
Fixed Interest - Sterling								
Janus Henderson Fixed Interest Monthly Income Acc GBP	GBP	GB00B7BX6S68	04 May 2012	8.18	3.41	8.31	-0.98	9.64

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 21 - Jun 20 %	Jun 20 - Jun 19 %	Jun 19 - Jun 18 %	Jun 18 - Jun 17 %	Jun 17 - Jun 16 %
Fixed Interest - US								
MFS Meridian US Corporate Bond A1 Acc EUR Hgd	EUR	LU0870266805	19 Feb 2013	1.77	6.84	6.62	-4.67	-0.27
MFS Meridian US Corporate Bond A1 Acc USD	USD	LU0870266391	19 Feb 2013	2.79	9.59	9.90	-2.05	1.44
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD *	USD	IE00B5Q4WK41	22 Jan 2010	10.08	-0.90	4.23	-0.60	7.16
Global Managed								
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	16.68	-5.52	0.94	2.49	17.01
BGF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	8.60	1.40	8.58	-0.97	6.40
BGF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	15.06	-0.14	6.14	0.93	9.31
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	15.57	1.19	2.54	0.98	14.96
Canaccord Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	28.72	-2.21	-0.08	4.55	14.03
Canaccord Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	29.98	0.42	2.00	6.58	15.12
Credit Suisse (Lux) Portfolio Balanced B Acc CHF	CHF	LU0078040838	14 May 1993	16.21	-1.95	2.81	2.13	4.95
Credit Suisse (Lux) Portfolio Balanced B Acc EUR	EUR	LU0091100973	30 Oct 1998	16.19	-1.05	2.40	0.54	5.87
Credit Suisse (Lux) Portfolio Balanced B Acc USD	USD	LU0078041133	14 May 1993	19.89	2.20	4.73	3.78	6.44
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	6.77	-0.73	10.85	-0.80	5.06
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	12.56	-1.90	7.96	1.58	8.61
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	12.64	-0.65	4.63	1.87	12.57
GAM Star Global Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	16.65	1.68	-0.81	2.70	-
GAM Star Global Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	16.91	1.87	-0.49	3.40	11.69
GAM Star Global Balanced A Acc GBP	GBP	IE00B55YB208	09 Jun 2014	17.81	2.64	0.95	4.35	12.89
GAM Star Global Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	18.07	4.42	2.63	5.72	13.68
GAM Star Global Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	13.52	1.10	0.00	2.22	9.62
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	14.34	1.88	1.46	3.28	10.73
GAM Star Global Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	14.65	3.61	3.14	4.68	11.49
Harmony Portfolios Sterling Balanced C Acc GBP *	GBP	LU0651985417	12 Aug 2011	14.52	-7.12	0.17	2.52	9.47
IFSL Brooks Macdonald Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	12.89	-2.07	1.31	1.15	10.58
IFSL Brooks Macdonald Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	13.74	-1.13	2.65	2.23	11.73
IFSL Brooks Macdonald Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	14.00	0.49	4.26	3.17	12.53
IFSL Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	12.64	-3.60	1.59	-0.37	10.43
IFSL Brooks Macdonald Defensive Capital B Acc GBP *	GBP	GB00B62W NX98	29 Mar 2010	13.53	-2.55	2.93	0.76	12.02

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 21 - Jun 20 %	Jun 20 - Jun 19 %	Jun 19 - Jun 18 %	Jun 18 - Jun 17 %	Jun 17 - Jun 16 %
IFSL Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	13.73	-1.03	4.68	1.55	12.77
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	10.86	-1.06	2.62	-1.60	9.66
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	11.16	-0.72	3.13	-0.92	10.30
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	12.11	1.76	6.20	1.20	11.93
Janus Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	13.87	-2.79	-2.32	2.84	10.82
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	18.66	0.94	2.66	5.07	5.54
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	19.73	2.74	5.88	7.48	7.26
M&G (Lux) Optimal Income A Acc CHF Hgd *	CHF	LU1670723722	07 Sep 2018	7.71	-2.10	1.99	-1.38	8.10
M&G (Lux) Optimal Income A Acc EUR *	EUR	LU1670724373	07 Sep 2018	8.01	-1.83	2.32	-0.98	8.74
M&G (Lux) Optimal Income A Acc USD Hgd *	USD	LU1670725347	07 Sep 2018	8.99	0.62	5.37	1.52	10.43
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	9.57	-1.00	2.90	0.01	9.83

RISK RATING : 5

Equity - Asia Pacific excluding Japan

Guinness Asian Equity Income C GBP Acc *	GBP	IE00BVYPNP33	11 Mar 2015	24.46	-7.50	4.25	3.92	24.84
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Equity - Asia Pacific including Japan

Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	22.77	4.10	-1.84	7.39	20.21
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Equity - Global

BNY Mellon Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	27.02	4.45	9.25	5.32	9.50
BNY Mellon Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	34.70	2.87	6.82	7.51	12.05
BNY Mellon Long-Term Global Equity EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	24.31	3.43	14.88	10.85	9.54
BNY Mellon Long-Term Global Equity GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	17.52	4.75	16.24	11.86	15.23
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	16.18	2.12	15.29	0.19	5.14
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	17.76	0.58	12.14	0.99	7.63
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	9.54	4.19	17.00	0.85	14.15
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	23.69	8.55	17.77	14.49	24.25
Guinness Global Equity Income C Acc EUR *	EUR	IE00BGHQF631	29 Nov 2013	25.55	2.97	11.29	3.50	8.82
Guinness Global Equity Income C Acc GBP *	GBP	IE00BVYPNV92	11 Mar 2015	18.57	4.61	12.60	4.24	14.97
Ninety One GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	25.23	5.32	6.87	4.83	8.97
Ninety One GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	20.27	10.55	13.77	5.54	8.00
Ninety One GSF Global Franchise A Acc USD *	USD	LU0426412945	04 Jul 2009	26.88	9.26	10.73	8.00	11.56

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 21 - Jun 20 %	Jun 20 - Jun 19 %	Jun 19 - Jun 18 %	Jun 18 - Jun 17 %	Jun 17 - Jun 16 %
Equity - UK								
JOHCM UK Opportunities B Acc	GBP	GB00B0LLB757	30 Nov 2005	14.82	-6.01	3.93	2.18	9.59
Ninety One UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	53.97	-2.92	-3.92	16.74	33.55
Fixed Interest - Asia								
Schroder ISF Asian Bond Total Return A Acc EUR Hgd *	EUR	LU0327381843	09 Nov 2007	4.52	0.37	5.47	-2.67	-0.23
Schroder ISF Asian Bond Total Return A Acc USD *	USD	LU0106250508	17 Jan 2000	5.57	2.87	8.86	-0.43	1.54
Fixed Interest - Emerging Markets								
MFS Meridian Emerging Markets Debt A1 Acc GBP	GBP	LU0219432159	26 Sep 2005	-3.32	3.08	14.37	-3.58	7.28
Fixed Interest - Global								
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	-6.94	-5.31	9.11	-4.37	6.96
Global Managed								
BGF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	27.05	3.03	1.66	2.74	12.62
BGF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	20.68	7.35	4.79	1.05	8.66
BGF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	27.18	3.21	0.41	1.10	10.61
BGF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	27.85	5.67	2.47	2.96	11.68
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	24.15	-7.47	0.13	0.15	6.67
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	24.36	-7.36	0.42	0.55	7.21
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	24.90	-7.06	1.71	1.45	8.17
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	25.74	-4.83	3.76	3.29	9.19
GAM Star Global Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	20.22	2.21	-1.62	4.86	13.72
GAM Star Global Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	20.51	2.40	-1.34	5.38	-
GAM Star Global Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	21.49	3.21	0.03	6.50	15.67
GAM Star Global Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	21.79	5.00	1.75	7.81	16.48
Guinness Multi-Asset Balanced R Acc USD	USD	IE00BG5QR810	19 Dec 2018	26.16	-5.96	-	-	-
Guinness Multi-Asset Balanced R EUR Acc Hgd	EUR	IE00BG5QR703	31 Oct 2019	12.12	-	-	-	-
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	12.90	-3.11	-	-	-
Guinness Multi-Asset Balanced R USD Acc Hgd	USD	IE00BG5QR927	31 Oct 2019	13.30	-	-	-	-
Guinness Multi-Asset Growth R Acc USD	USD	IE00BG5QRT23	19 Dec 2018	29.86	-7.16	-	-	-
Guinness Multi-Asset Growth R EUR Acc Hgd	EUR	IE00BG5QRS16	31 Oct 2019	15.40	-	-	-	-
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	16.18	-4.33	-	-	-

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 21 - Jun 20 %	Jun 20 - Jun 19 %	Jun 19 - Jun 18 %	Jun 18 - Jun 17 %	Jun 17 - Jun 16 %
Guinness Multi-Asset Growth R USD Acc Hgd	USD	IE00BG5QRV45	31 Oct 2019	16.71	-	-	-	-
Harmony Portfolios Asian Growth C Acc USD *	USD	LU0651984105	12 Aug 2011	27.07	-7.26	0.57	2.29	13.63
Harmony Portfolios Sterling Growth C Acc GBP *	GBP	LU0651985847	12 Aug 2011	18.62	-9.15	0.25	4.24	12.25
Harmony Portfolios USD Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	27.76	-3.70	0.36	7.28	12.66
IFSL Brooks Macdonald Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	18.84	-0.09	-0.09	5.00	16.44
IFSL Brooks Macdonald Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	19.75	0.75	1.14	6.11	17.92
IFSL Brooks Macdonald Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	19.92	2.47	2.79	7.58	18.14
IFSL Brooks Macdonald Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	24.02	-0.97	1.31	6.92	19.19
IFSL Brooks Macdonald Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	24.90	-0.15	2.53	8.13	20.82
IFSL Brooks Macdonald Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	25.18	1.60	4.18	8.93	22.53
Janus Henderson Multi-Manager Active A Acc GBP	GBP	GB0031413593	28 Jun 1996	16.52	-1.34	1.59	5.04	16.42
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	15.21	-1.85	1.96	3.65	14.57
Jupiter Merlin Growth Portfolio Acc GBP	GBP	GB0003629267	14 Sep 1992	16.56	0.18	6.42	6.77	17.57
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	14.31	0.48	8.39	-0.47	3.68
MFS Meridian Global Total Return A1 Acc GBP	GBP	LU0219431771	26 Sep 2005	8.01	1.86	9.63	0.43	8.64
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	20.64	-0.35	5.54	1.58	6.46
Templeton Global Income A Acc EUR (Closed to new subscriptions)	EUR	LU0211332563	27 May 2005	15.23	-10.24	-0.42	-1.32	14.08
Templeton Global Income A Acc USD (Closed to new subscriptions)	USD	LU0211326755	27 May 2005	21.62	-11.28	-3.13	0.95	17.36
Responsible Investing								
BMO Responsible Global Equity 1 Acc	GBP	GB0030833650	13 Oct 1987	23.17	12.20	12.02	11.99	24.56
RobecoSAM Sustainable Healthy Living Equities D Acc EUR *	EUR	LU2146189407	29 Oct 2020	19.37	2.61	12.03	6.38	1.21
RobecoSAM Sustainable Healthy Living Equities D Acc USD *	USD	LU2146189589	29 Oct 2020	26.04	1.20	9.27	8.90	3.90
Sarasin Responsible Global Equity A Acc	GBP	GB00B43H4F86	01 Jun 2011	19.98	13.49	8.78	9.19	24.18
Schroder ISF Global Sustainable Growth A Acc EUR Hgd	EUR	LU0557291076	23 Nov 2010	44.57	6.14	8.42	8.72	19.43
Schroder ISF Global Sustainable Growth A Acc USD	USD	LU0557290698	23 Nov 2010	46.52	9.23	12.01	11.38	21.65
RISK RATING : 6								
Equity - Asia Pacific excluding Japan								
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	31.79	-8.94	3.03	3.18	18.16
Guinness Asian Equity Income C USD Acc *	USD	IE00BVYPNQ40	11 Mar 2015	39.15	-10.19	0.49	5.62	21.30

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 21 - Jun 20 %	Jun 20 - Jun 19 %	Jun 19 - Jun 18 %	Jun 18 - Jun 17 %	Jun 17 - Jun 16 %
Equity - Asia Pacific including Japan								
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	38.69	0.65	-5.29	8.72	16.19
Equity - Europe excluding UK								
Threadneedle (Lux) European Smaller Companies 1E Acc EUR *	EUR	LU1864952335	23 Oct 2018	33.78	2.84	0.39	10.57	24.90
Threadneedle European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	25.68	5.07	1.00	11.47	32.82
Equity - Europe including UK								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	22.17	4.06	6.39	11.99	16.47
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	23.27	5.99	9.54	14.30	17.99
Equity - Global								
BNY Mellon Long-Term Global Equity USD A Acc	USD	IE00B29M2J34	04 Apr 2008	31.19	2.20	11.86	13.35	12.74
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	22.56	0.86	12.39	2.40	8.71
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	33.66	-15.94	4.29	-2.86	17.09
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	41.08	-16.91	1.45	-0.62	20.48
Guinness Global Equity Income C Acc USD *	USD	IE00BVYPNW00	11 Mar 2015	32.56	1.56	8.54	5.95	11.72
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	40.46	-12.29	-5.03	4.14	16.84
Invesco Global Equity Income A Acc USD *	USD	LU0607513230	30 Sep 2011	41.88	-9.70	-1.79	6.81	19.01
Janus Henderson Global Equity A2 Acc EUR	EUR	LU0200076213	29 Oct 2004	27.99	9.99	7.08	11.29	21.25
Janus Henderson Global Equity A2 Acc GBP	GBP	LU0200077294	29 Oct 2004	20.88	11.75	8.34	12.08	28.11
Janus Henderson Global Equity A2 Acc USD	USD	LU0200076999	24 Mar 2005	35.15	8.49	4.44	13.92	24.48
Equity - North America								
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	36.60	19.27	6.14	19.97	18.06
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	31.44	23.09	13.17	20.35	17.20
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	37.16	19.38	6.40	19.94	18.43
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	38.70	21.62	10.15	23.10	20.63
Schroder ISF US Small & Mid-Cap Equity A Acc EUR *	EUR	LU0248178732	28 Mar 2006	38.57	-7.19	5.60	3.81	15.42
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	44.97	-11.35	-0.03	3.49	16.73
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	46.90	-8.63	3.24	5.92	18.53
Equity - UK								
Invesco UK Smaller Companies (UK) Acc GBP	GBP	GB0033030528	29 May 1992	48.37	-10.89	1.19	14.21	40.97

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 21 - Jun 20 %	Jun 20 - Jun 19 %	Jun 19 - Jun 18 %	Jun 18 - Jun 17 %	Jun 17 - Jun 16 %
Islamic								
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	23.43	1.02	0.72	12.57	11.46
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	34.56	-8.65	-6.80	9.75	15.75
Responsible Investing								
Pictet Water P Acc EUR	EUR	LU0104884860	19 Jan 2000	30.98	3.49	14.63	0.84	9.16
Pictet Water P Acc USD	USD	LU0255980327	26 May 2006	38.74	1.89	11.75	3.22	12.07
Specialist								
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	19.41	18.20	9.83	6.02	6.94
JPM Global Healthcare A Acc USD *	USD	LU0432979614	02 Oct 2009	26.52	16.38	7.40	8.10	9.87
Not Rated								
Ashburton Dollar Asset Management R Acc USD (Closed to new subscriptions)	USD	GB0000532530	04 Feb 1992	13.09	1.12	2.42	1.96	3.57
Ashburton Euro Asset Management R Acc EUR (Closed to new subscriptions)	EUR	GB0032012865	25 Apr 2003	11.21	-0.91	0.14	-0.98	1.46
Ashburton Sterling Asset Management R Acc GBP (Closed to new subscriptions)	GBP	GB0000532423	04 Feb 1992	11.41	0.18	1.49	-0.74	4.81

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.

Before selecting funds for your policy you should read the product's most recent Fund Guide (where one is available), and also read the supporting materials made available by the fund manager for your chosen funds. These will commonly detail how the fund is structured, how it is performing, the make up of its underlying assets and other important information. The final responsibility for fund selection lies with you and your adviser. If the funds selected for your policy reduce in value, this will reduce your policy value and RL360 will not compensate you as a result.

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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