

FUND PERFORMANCE BOOKLET

PERFORMANCE DATA

This booklet contains a number of different performance measures and time periods to help you assess the SPILA Funds 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.
- A bid/offer spread of 7% applies to new premium payments.
- Funds marked with a # are not available to Hong Kong policyholders.
- The Managed Funds Series 1 are not available to International Investment Portfolio policies, but the Managed Funds Series 2 are only available to International Investment Portfolio policies.
- The Global Technology Series 2 fund is only available to the Technology Bond.

RISK RATING

Ratings range between 1 and 5. 1 = lower risk, potentially lower reward, 5 = higher risk, potentially higher reward. For full details of the ratings for each fund and the methodology used please refer to the Scottish Provident International Funds Investment Fund Guide.

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the SPILA Funds range up until 02 Feb 2025. For example the 1yr % figure is the percentage growth between 03 Feb 2024 and 02 Feb 2025.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Currency/Money Market										
Dollar Deposit (HK) ^	USD	IM00BLD8QH62	16 Oct 2024	0.27	0.93	-	-	-	-	-
Dollar Deposit Acc USD #	USD	GB0004022207	16 Sep 1991	0.33	0.99	2.11	4.43	10.58	8.94	13.44
Euro Deposit (HK) ^	EUR	IM00BLD8QJ86	16 Oct 2024	0.21	0.59	-	-	-	-	-
Euro Deposit Acc EUR #	EUR	GB0004022314	16 Sep 1991	0.32	0.96	2.11	3.62	5.59	4.13	4.02
Sterling Deposit (HK) ^	GBP	IM00BLD8QG55	16 Oct 2024	0.36	1.00	-	-	-	-	-
Sterling Deposit Acc GBP #	GBP	GB0004022199	16 Sep 1991	0.36	1.00	2.03	4.27	9.43	9.15	10.44
Equity - Asia Pacific excluding Japan										
Far East (Excluding Japan) (HK) ^	USD	IM00BLD7B011	16 Oct 2024	0.19	-2.50	-	-	-	-	-
Far East ex Japan Acc USD #	USD	GB0007825465	02 Oct 1995	0.19	-2.59	6.26	18.73	10.80	36.10	56.86
Equity - Emerging Markets										
Global Emerging Markets (HK) ^	USD	IM00BLD7B896	16 Oct 2024	0.00	-5.01	-	-	-	-	-
Global Emerging Markets Acc USD #	USD	GB0004437355	03 Aug 1998	0.04	-5.01	-2.45	1.35	-23.78	-12.36	7.16
Equity - Europe excluding UK										
European Equity (HK) ^	EUR	IM00BLD7B789	16 Oct 2024	6.80	4.69	-	-	-	-	-
European Equity Acc EUR #	EUR	GB0004020599	16 Sep 1991	6.72	4.64	2.87	10.23	18.66	50.91	82.41
Equity - Global										
Global Growth Portfolio Acc GBP #	GBP	GB0004022421	09 Aug 1991	4.97	5.69	7.90	9.68	19.72	42.34	89.85
World Equity (HK) ^	USD	IM00BLD7BL23	16 Oct 2024	6.92	3.41	-	-	-	-	-
World Equity Acc USD #	USD	GB0004020938	16 Sep 1991	6.92	3.44	6.83	8.99	6.09	26.57	46.41
Equity - North America										
North American Equity (HK) ^	USD	IM00BLD7BF62	16 Oct 2024	0.84	2.49	-	-	-	-	-
North American Equity Acc USD #	USD	GB0004020714	16 Sep 1991	0.85	2.42	5.38	4.90	23.03	57.69	115.70
Equity - Single Country										
Japan Growth (HK) ^	USD	IM00BLD7BC32	16 Oct 2024	1.93	3.79	-	-	-	-	-
Japan Growth Acc USD #	USD	GB0007844128	02 Jan 1996	1.94	3.79	8.82	14.95	6.45	19.77	82.78
Equity - UK										
UK Blue Chip Acc GBP #	GBP	GB0007825028	02 Oct 1995	3.82	1.85	-0.21	13.66	24.86	50.56	69.66
UK Equity (HK) ^	GBP	IM00BLD7BH86	16 Oct 2024	3.04	4.83	-	-	-	-	-

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the SPILA Funds range up until 02 Feb 2025. For example the 1yr % figure is the percentage growth between 03 Feb 2024 and 02 Feb 2025.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
UK Equity Acc GBP #	GBP	GB0004020821	16 Sep 1991	3.04	4.88	1.72	14.00	24.56	28.87	55.37
UK Equity Opportunities (HK) ^	GBP	IM00BLD7BJ01	16 Oct 2024	2.73	-0.03	-	-	-	-	-
UK Mid Cap Acc GBP #	GBP	GB0007844565	02 Jan 1996	2.73	-0.07	-4.26	5.54	-26.03	-28.99	-5.66
UK Prime Equity (HK) ^	GBP	IM00BLD7BG79	16 Oct 2024	3.81	1.85	-	-	-	-	-
Fixed Interest - Europe										
European Bond (HK) ^	EUR	IM00BLD7B672	16 Oct 2024	-0.38	-0.18	-	-	-	-	-
European Bond Acc EUR #	EUR	GB0004021019	16 Sep 1991	-0.29	-0.18	0.92	1.70	-10.92	-14.31	-7.33
Fixed Interest - Global										
High Yield Bond (HK) ^	GBP	IM00BLD7BB25	16 Oct 2024	0.62	1.78	-	-	-	-	-
High Yield Bond Acc GBP #	GBP	GB0004805619	05 Nov 1998	0.46	1.38	3.89	6.01	7.30	12.79	30.38
World Bond (HK) ^	USD	IM00BLD7BK16	16 Oct 2024	0.95	-2.09	-	-	-	-	-
World Bond Acc USD #	USD	GB0004021456	16 Sep 1991	0.95	-2.04	-1.29	-3.07	-15.34	-13.61	-14.16
Fixed Interest - Sterling										
UK Bond (HK) ^	GBP	IM00BLD7BM30	16 Oct 2024	1.12	-0.02	-	-	-	-	-
UK Bond Acc GBP #	GBP	GB0004021340	16 Sep 1991	1.12	-0.02	0.53	2.91	-0.48	-4.40	9.05
Fixed Interest - US										
North American Bond (HK) ^	USD	IM00BLD7BD49	16 Oct 2024	0.65	-0.70	-	-	-	-	-
North American Bond Acc USD #	USD	GB0004021233	16 Sep 1991	0.58	-0.50	0.20	1.68	-8.51	-8.00	0.58
Global Managed										
Adventurous Managed S1 Acc GBP #	GBP	GB0004021563	16 Sep 1991	3.03	3.49	4.97	11.72	13.19	21.27	50.08
Adventurous Managed S1 Acc USD #	USD	GB0004021894	16 Sep 1991	2.90	4.75	9.35	18.29	23.50	40.45	71.13
Adventurous Managed S2 Acc GBP #	GBP	GB0007805400	03 Jun 1996	3.06	3.61	5.21	12.26	14.86	24.36	58.96
Adventurous Managed S2 Acc USD #	USD	GB0007805178	03 Jun 1996	2.93	4.87	9.63	18.87	25.34	44.02	79.76
Balanced Managed S1 Acc GBP #	GBP	GB0004021670	16 Sep 1991	2.55	3.03	4.69	10.42	9.45	15.39	38.85
Balanced Managed S1 Acc USD #	USD	GB0004021902	16 Sep 1991	3.05	1.79	4.82	10.25	9.84	27.53	48.83
Balanced Managed S2 Acc GBP #	GBP	GB0007805392	03 Jun 1996	2.62	3.15	4.96	10.96	11.11	18.32	46.72
Balanced Managed S2 Acc USD #	USD	GB0007950388	03 Jun 1996	3.09	1.93	5.11	10.80	11.51	30.78	56.60
Cautious Managed S1 Acc GBP #	GBP	GB0004021787	16 Sep 1991	1.67	1.60	2.76	6.31	0.94	3.33	14.97

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the SPILA Funds range up until 02 Feb 2025. For example the 1yr % figure is the percentage growth between 03 Feb 2024 and 02 Feb 2025.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Cautious Managed S1 Acc USD #	USD	GB0004022082	16 Sep 1991	0.92	-0.85	-0.13	1.54	1.34	3.06	16.57
Cautious Managed S2 Acc GBP #	GBP	GB0007805285	03 Jun 1996	1.74	1.74	3.03	6.85	2.46	5.94	21.09
Cautious Managed S2 Acc USD #	USD	GB0007950495	03 Jun 1996	0.61	3.93	5.55	2.77	9.93	23.29	47.53
Sterling Adventurous Managed S1 (HK) ^	GBP	IM00BLD8QB01	16 Oct 2024	3.01	3.49	-	-	-	-	-
Sterling Balanced Managed S1 (HK) ^	GBP	IM00BLD8Q983	16 Oct 2024	2.58	3.03	-	-	-	-	-
Sterling Cautious Managed S1 (HK) ^	GBP	IM00BLD8Q876	16 Oct 2024	1.67	1.60	-	-	-	-	-
US Dollar Adventurous Managed S1 (HK) ^	USD	IM00BLD8QF49	16 Oct 2024	2.90	4.75	-	-	-	-	-
US Dollar Balanced Managed S1 (HK) ^	USD	IM00BLD8QD25	16 Oct 2024	3.10	1.81	-	-	-	-	-
US Dollar Cautious Managed S1 (HK) ^	USD	IM00BLD8QC18	16 Oct 2024	0.92	-0.81	-	-	-	-	-
Specialist										
China Opportunities Acc USD #	USD	GB0007823643	02 Oct 1995	-0.29	-5.24	8.59	16.94	-34.90	-37.47	-26.12
China Opportunities Acc USD (HK) ^	USD	IM00BLD7B565	16 Oct 2024	-0.31	-5.30	-	-	-	-	-
Global Technology S1 (HK) ^	USD	IM00BLD7B904	16 Oct 2024	2.48	4.06	-	-	-	-	-
Global Technology S1 Acc USD #	USD	GB0007824617	02 Oct 1995	2.48	4.05	15.07	25.09	41.68	102.47	386.41
Global Technology S2 Acc USD #	USD	GB0009553602	01 Jun 2000	2.53	4.26	15.51	26.04	45.02	110.49	412.63
India Acc USD #	USD	GB0007824385	02 Oct 1995	-7.06	-7.33	-8.92	7.86	5.45	29.23	25.84

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the SPILA Funds range up until 02 Feb 2025. For example the 3yr % figure is the average annual percentage growth achieved between 03 Feb 2022 and 02 Feb 2025. 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
Currency/Money Market								
Dollar Deposit (HK) ^	USD	IM00BLD8QH62	16 Oct 2024	-	-	-	-	-
Dollar Deposit Acc USD #	USD	GB0004022207	16 Sep 1991	4.43	3.41	1.73	1.27	1.05
Euro Deposit (HK) ^	EUR	IM00BLD8QJ86	16 Oct 2024	-	-	-	-	-
Euro Deposit Acc EUR #	EUR	GB0004022314	16 Sep 1991	3.62	1.83	0.81	0.39	0.52
Sterling Deposit (HK) ^	GBP	IM00BLD8QG55	16 Oct 2024	-	-	-	-	-
Sterling Deposit Acc GBP #	GBP	GB0004022199	16 Sep 1991	4.27	3.05	1.77	1.00	0.94
Equity - Asia Pacific excluding Japan								
Far East (Excluding Japan) (HK) ^	USD	IM00BLD7B011	16 Oct 2024	-	-	-	-	-
Far East ex Japan Acc USD #	USD	GB0007825465	02 Oct 1995	18.73	3.48	6.36	4.60	19.27
Equity - Emerging Markets								
Global Emerging Markets (HK) ^	USD	IM00BLD7B896	16 Oct 2024	-	-	-	-	-
Global Emerging Markets Acc USD #	USD	GB0004437355	03 Aug 1998	1.35	-8.65	-2.60	0.69	19.57
Equity - Europe excluding UK								
European Equity (HK) ^	EUR	IM00BLD7B789	16 Oct 2024	-	-	-	-	-
European Equity Acc EUR #	EUR	GB0004020599	16 Sep 1991	10.23	5.87	8.58	6.20	19.10
Equity - Global								
Global Growth Portfolio Acc GBP #	GBP	GB0004022421	09 Aug 1991	9.68	6.18	7.32	6.62	12.20
World Equity (HK) ^	USD	IM00BLD7BL23	16 Oct 2024	-	-	-	-	-
World Equity Acc USD #	USD	GB0004020938	16 Sep 1991	8.99	1.99	4.82	3.89	18.92
Equity - North America								
North American Equity (HK) ^	USD	IM00BLD7BF62	16 Oct 2024	-	-	-	-	-
North American Equity Acc USD #	USD	GB0004020714	16 Sep 1991	4.90	7.15	9.54	7.99	17.86
Equity - Single Country								
Japan Growth (HK) ^	USD	IM00BLD7BC32	16 Oct 2024	-	-	-	-	-
Japan Growth Acc USD #	USD	GB0007844128	02 Jan 1996	14.95	2.11	3.67	6.22	20.78

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the SPILA Funds range up until 02 Feb 2025. For example the 3yr % figure is the average annual percentage growth achieved between 03 Feb 2022 and 02 Feb 2025. 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
Equity - UK								
UK Blue Chip Acc GBP #	GBP	GB0007825028	02 Oct 1995	13.66	7.68	8.53	5.43	17.09
UK Equity (HK) ^	GBP	IM00BLD7BH86	16 Oct 2024	-	-	-	-	-
UK Equity Acc GBP #	GBP	GB0004020821	16 Sep 1991	14.00	7.60	5.20	4.50	19.32
UK Equity Opportunities (HK) ^	GBP	IM00BLD7BJ01	16 Oct 2024	-	-	-	-	-
UK Mid Cap Acc GBP #	GBP	GB0007844565	02 Jan 1996	5.54	-9.56	-6.62	-0.58	24.56
UK Prime Equity (HK) ^	GBP	IM00BLD7BG79	16 Oct 2024	-	-	-	-	-
Fixed Interest - Europe								
European Bond (HK) ^	EUR	IM00BLD7B672	16 Oct 2024	-	-	-	-	-
European Bond Acc EUR #	EUR	GB0004021019	16 Sep 1991	1.70	-3.78	-3.04	-0.76	6.36
Fixed Interest - Global								
High Yield Bond (HK) ^	GBP	IM00BLD7BB25	16 Oct 2024	-	-	-	-	-
High Yield Bond Acc GBP #	GBP	GB0004805619	05 Nov 1998	6.01	2.38	2.44	2.69	9.39
World Bond (HK) ^	USD	IM00BLD7BK16	16 Oct 2024	-	-	-	-	-
World Bond Acc USD #	USD	GB0004021456	16 Sep 1991	-3.07	-5.40	-2.88	-1.52	8.89
Fixed Interest - Sterling								
UK Bond (HK) ^	GBP	IM00BLD7BM30	16 Oct 2024	-	-	-	-	-
UK Bond Acc GBP #	GBP	GB0004021340	16 Sep 1991	2.91	-0.16	-0.90	0.87	8.35
Fixed Interest - US								
North American Bond (HK) ^	USD	IM00BLD7BD49	16 Oct 2024	-	-	-	-	-
North American Bond Acc USD #	USD	GB0004021233	16 Sep 1991	1.68	-2.92	-1.65	0.06	7.00
Global Managed								
Adventurous Managed S1 Acc GBP #	GBP	GB0004021563	16 Sep 1991	11.72	4.22	3.93	4.14	12.82
Adventurous Managed S1 Acc USD #	USD	GB0004021894	16 Sep 1991	18.29	7.29	7.03	5.52	13.24
Adventurous Managed S2 Acc GBP #	GBP	GB0007805400	03 Jun 1996	12.26	4.73	4.46	4.74	12.82
Adventurous Managed S2 Acc USD #	USD	GB0007805178	03 Jun 1996	18.87	7.82	7.57	6.04	13.24
Balanced Managed S1 Acc GBP #	GBP	GB0004021670	16 Sep 1991	10.42	3.05	2.90	3.34	11.19

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the SPILA Funds range up until 02 Feb 2025. For example the 3yr % figure is the average annual percentage growth achieved between 03 Feb 2022 and 02 Feb 2025. 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
Balanced Managed S1 Acc USD #	USD	GB0004021902	16 Sep 1991	10.25	3.18	4.98	4.06	12.43
Balanced Managed S2 Acc GBP #	GBP	GB0007805392	03 Jun 1996	10.96	3.57	3.42	3.91	11.18
Balanced Managed S2 Acc USD #	USD	GB0007950388	03 Jun 1996	10.80	3.70	5.51	4.59	12.42
Cautious Managed S1 Acc GBP #	GBP	GB0004021787	16 Sep 1991	6.31	0.31	0.66	1.41	7.85
Cautious Managed S1 Acc USD #	USD	GB0004022082	16 Sep 1991	1.54	0.45	0.60	1.55	8.51
Cautious Managed S2 Acc GBP #	GBP	GB0007805285	03 Jun 1996	6.85	0.81	1.16	1.93	7.86
Cautious Managed S2 Acc USD #	USD	GB0007950495	03 Jun 1996	2.77	3.21	4.28	3.97	7.73
Sterling Adventurous Managed S1 (HK) ^	GBP	IM00BLD8QB01	16 Oct 2024	-	-	-	-	-
Sterling Balanced Managed S1 (HK) ^	GBP	IM00BLD8Q983	16 Oct 2024	-	-	-	-	-
Sterling Cautious Managed S1 (HK) ^	GBP	IM00BLD8Q876	16 Oct 2024	-	-	-	-	-
US Dollar Adventurous Managed S1 (IHK) ^	USD	IM00BLD8QF49	16 Oct 2024	-	-	-	-	-
US Dollar Balanced Managed S1 (HK) ^	USD	IM00BLD8QD25	16 Oct 2024	-	-	-	-	-
US Dollar Cautious Managed S1 (HK) ^	USD	IM00BLD8QC18	16 Oct 2024	-	-	-	-	-
Specialist								
China Opportunities Acc USD #	USD	GB0007823643	02 Oct 1995	16.94	-13.33	-8.96	-2.98	27.92
China Opportunities Acc USD (HK) ^	USD	IM00BLD7B565	16 Oct 2024	-	-	-	-	-
Global Technology S1 (HK) ^	USD	IM00BLD7B904	16 Oct 2024	-	-	-	-	-
Global Technology S1 Acc USD #	USD	GB0007824617	02 Oct 1995	25.09	12.31	15.15	17.14	24.66
Global Technology S2 Acc USD #	USD	GB0009553602	01 Jun 2000	26.04	13.19	16.05	17.76	24.69
India Acc USD #	USD	GB0007824385	02 Oct 1995	7.86	1.79	5.26	2.32	18.32

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the SPILA Funds range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 24 - Dec 23 %	Dec 23 - Dec 22 %	Dec 22 - Dec 21 %	Dec 21 - Dec 20 %	Dec 20 - Dec 19 %
Currency/Money Market								
Dollar Deposit (HK) ^	USD	IM00BLD8QH62	16 Oct 2024	-	-	-	-	-
Dollar Deposit Acc USD #	USD	GB0004022207	16 Sep 1991	4.56	4.09	1.32	-0.18	0.00
Euro Deposit (HK) ^	EUR	IM00BLD8QJ86	16 Oct 2024	-	-	-	-	-
Euro Deposit Acc EUR #	EUR	GB0004022314	16 Sep 1991	3.52	1.90	-0.22	-0.83	-0.55
Sterling Deposit (HK) ^	GBP	IM00BLD8QG55	16 Oct 2024	-	-	-	-	-
Sterling Deposit Acc GBP #	GBP	GB0004022199	16 Sep 1991	4.32	3.66	0.87	-0.22	-0.04
Equity - Asia Pacific excluding Japan								
Far East (Excluding Japan) (HK) ^	USD	IM00BLD7B011	16 Oct 2024	-	-	-	-	-
Far East ex Japan Acc USD #	USD	GB0007825465	02 Oct 1995	14.51	10.33	-17.55	1.30	24.47
Equity - Emerging Markets								
Global Emerging Markets (HK) ^	USD	IM00BLD7B896	16 Oct 2024	-	-	-	-	-
Global Emerging Markets Acc USD #	USD	GB0004437355	03 Aug 1998	-3.88	7.71	-29.16	-3.89	21.87
Equity - Europe excluding UK								
European Equity (HK) ^	EUR	IM00BLD7B789	16 Oct 2024	-	-	-	-	-
European Equity Acc EUR #	EUR	GB0004020599	16 Sep 1991	6.53	17.66	-24.96	24.62	24.05
Equity - Global								
Global Growth Portfolio Acc GBP #	GBP	GB0004022421	09 Aug 1991	6.96	10.51	-15.36	19.81	16.11
World Equity (HK) ^	USD	IM00BLD7BL23	16 Oct 2024	-	-	-	-	-
World Equity Acc USD #	USD	GB0004020938	16 Sep 1991	3.05	11.62	-19.65	14.68	11.41
Equity - North America								
North American Equity (HK) ^	USD	IM00BLD7BF62	16 Oct 2024	-	-	-	-	-
North American Equity Acc USD #	USD	GB0004020714	16 Sep 1991	6.05	30.51	-24.20	25.47	21.93
Equity - Single Country								
Japan Growth (HK) ^	USD	IM00BLD7BC32	16 Oct 2024	-	-	-	-	-
Japan Growth Acc USD #	USD	GB0007844128	02 Jan 1996	14.21	14.08	-35.14	-4.57	40.42
Equity - UK								
UK Blue Chip Acc GBP #	GBP	GB0007825028	02 Oct 1995	9.22	5.55	8.53	25.00	-9.47
UK Equity (HK) ^	GBP	IM00BLD7BH86	16 Oct 2024	-	-	-	-	-
UK Equity Acc GBP #	GBP	GB0004020821	16 Sep 1991	10.14	10.86	0.39	21.02	-18.27

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the SPILA Funds range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 24 - Dec 23 %	Dec 23 - Dec 22 %	Dec 22 - Dec 21 %	Dec 21 - Dec 20 %	Dec 20 - Dec 19 %
UK Equity Opportunities (HK) ^	GBP	IM00BLD7BJ01	16 Oct 2024	-	-	-	-	-
UK Mid Cap Acc GBP #	GBP	GB0007844565	02 Jan 1996	3.26	4.27	-41.15	2.00	9.08
UK Prime Equity (HK) ^	GBP	IM00BLD7BG79	16 Oct 2024	-	-	-	-	-
Fixed Interest - Europe								
European Bond (HK) ^	EUR	IM00BLD7B672	16 Oct 2024	-	-	-	-	-
European Bond Acc EUR #	EUR	GB0004021019	16 Sep 1991	1.22	6.00	-17.39	-4.68	3.30
Fixed Interest - Global								
High Yield Bond (HK) ^	GBP	IM00BLD7BB25	16 Oct 2024	-	-	-	-	-
High Yield Bond Acc GBP #	GBP	GB0004805619	05 Nov 1998	6.36	11.62	-10.84	2.98	3.27
World Bond (HK) ^	USD	IM00BLD7BK16	16 Oct 2024	-	-	-	-	-
World Bond Acc USD #	USD	GB0004021456	16 Sep 1991	-6.44	3.33	-14.55	-6.88	11.85
Fixed Interest - Sterling								
UK Bond (HK) ^	GBP	IM00BLD7BM30	16 Oct 2024	-	-	-	-	-
UK Bond Acc GBP #	GBP	GB0004021340	16 Sep 1991	0.94	9.87	-12.29	-5.48	6.73
Fixed Interest - US								
North American Bond (HK) ^	USD	IM00BLD7BD49	16 Oct 2024	-	-	-	-	-
North American Bond Acc USD #	USD	GB0004021233	16 Sep 1991	0.61	4.40	-15.08	-2.56	7.12
Global Managed								
Adventurous Managed S1 Acc GBP #	GBP	GB0004021563	16 Sep 1991	7.37	7.52	-10.09	11.91	-0.02
Adventurous Managed S1 Acc USD #	USD	GB0004021894	16 Sep 1991	17.18	12.67	-16.36	17.51	5.80
Adventurous Managed S2 Acc GBP #	GBP	GB0007805400	03 Jun 1996	7.91	8.07	-9.64	12.44	0.52
Adventurous Managed S2 Acc USD #	USD	GB0007805178	03 Jun 1996	17.77	13.23	-15.94	18.13	6.35
Balanced Managed S1 Acc GBP #	GBP	GB0004021670	16 Sep 1991	6.61	6.91	-10.83	9.97	-0.40
Balanced Managed S1 Acc USD #	USD	GB0004021902	16 Sep 1991	7.90	11.25	-16.61	5.07	18.64
Balanced Managed S2 Acc GBP #	GBP	GB0007805392	03 Jun 1996	7.16	7.45	-10.37	10.53	0.10
Balanced Managed S2 Acc USD #	USD	GB0007950388	03 Jun 1996	8.47	11.78	-16.18	5.59	19.24
Cautious Managed S1 Acc GBP #	GBP	GB0004021787	16 Sep 1991	3.55	4.74	-11.35	4.47	1.04
Cautious Managed S1 Acc USD #	USD	GB0004022082	16 Sep 1991	0.19	11.57	-11.16	0.96	2.05
Cautious Managed S2 Acc GBP #	GBP	GB0007805285	03 Jun 1996	4.08	5.25	-10.89	5.02	1.53
Cautious Managed S2 Acc USD #	USD	GB0007950495	03 Jun 1996	2.55	16.37	-8.12	6.08	1.70

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the SPILA Funds range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 24 - Dec 23 %	Dec 23 - Dec 22 %	Dec 22 - Dec 21 %	Dec 21 - Dec 20 %	Dec 20 - Dec 19 %
Sterling Adventurous Managed S1 (HK) ^	GBP	IM00BLD8QB01	16 Oct 2024	-	-	-	-	-
Sterling Balanced Managed S1 (HK) ^	GBP	IM00BLD8Q983	16 Oct 2024	-	-	-	-	-
Sterling Cautious Managed S1 (HK) ^	GBP	IM00BLD8Q876	16 Oct 2024	-	-	-	-	-
US Dollar Adventurous Managed S1 (IHK) ^	USD	IM00BLD8QF49	16 Oct 2024	-	-	-	-	-
US Dollar Balanced Managed S1 (HK) ^	USD	IM00BLD8QD25	16 Oct 2024	-	-	-	-	-
US Dollar Cautious Managed S1 (HK) ^	USD	IM00BLD8QC18	16 Oct 2024	-	-	-	-	-
Specialist								
China Opportunities Acc USD #	USD	GB0007823643	02 Oct 1995	5.61	-20.03	-27.57	-20.32	22.59
China Opportunities Acc USD (HK) ^	USD	IM00BLD7B565	16 Oct 2024	-	-	-	-	-
Global Technology S1 (HK) ^	USD	IM00BLD7B904	16 Oct 2024	-	-	-	-	-
Global Technology S1 Acc USD #	USD	GB0007824617	02 Oct 1995	30.64	46.80	-42.98	5.52	82.94
Global Technology S2 Acc USD #	USD	GB0009553602	01 Jun 2000	31.65	47.97	-42.56	6.36	84.41
India Acc USD #	USD	GB0007824385	02 Oct 1995	14.70	16.08	-20.79	17.50	12.95

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.

The funds linked to your policy value will be owned wholly by RL360 and in most cases, as we are a corporate investor, you will not be eligible for compensation under investment compensation schemes.

All underlying data is provided by Morningstar and RL360 cannot be held responsible for the accuracy of the information provided.