

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 01 Dec 2025. For example the 1yr % figure is the percentage growth between 02 Dec 2024 and 01 Dec 2025.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
RISK RATING : 1										
Currency/Money Market										
abrdrn Liquidity (Lux) A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	0.14	0.43	0.88	2.15	9.18	8.30	6.13
abrdrn Liquidity (Lux) A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	0.30	0.94	1.93	4.12	13.91	14.91	16.66
abrdrn Liquidity (Lux) A2 Acc USD	USD	LU0049014870	17 Sep 1984	0.29	0.96	1.99	4.14	14.80	16.14	23.82
UBS (Lux) Money Market AUD P Acc	AUD	LU0066649970	20 Aug 1992	0.23	0.75	1.58	3.60	11.35	11.99	18.50
UBS (Lux) Money Market CHF P Acc	CHF	LU0033502740	16 Sep 1991	-0.03	-0.05	-0.08	0.10	1.75	0.23	-4.00
UBS (Lux) Money Market EUR P Acc	EUR	LU0006344922	09 Oct 1989	0.12	0.40	0.78	1.92	8.16	7.01	4.76
UBS (Lux) Money Market GBP P Acc	GBP	LU0006277635	25 Nov 1988	0.31	0.94	1.92	4.01	13.42	14.13	15.15
UBS (Lux) Money Market USD P Acc	USD	LU0006277684	25 Nov 1988	0.30	1.04	2.08	4.09	14.57	15.66	21.52
RISK RATING : 3										
Fixed Interest - Europe										
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	-0.32	-0.20	1.88	4.65	24.18	13.71	38.36
Fixed Interest - Global										
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	-0.12	2.12	2.33	1.36	5.22	-2.19	7.06
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	0.06	2.68	3.50	3.89	12.94	5.70	19.10
PIMCO GIS Global Bond E Acc USD Hgd	USD	IE00B11XZ210	31 Mar 2006	-0.03	1.67	3.97	5.10	14.72	0.83	23.76
Islamic										
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	0.07	1.54	4.21	5.64	13.62	5.89	28.48
RISK RATING : 4										
Equity - Global										
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	-0.02	3.23	5.25	10.20	37.48	54.70	158.18
Fixed Interest - Asia										
BGF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	-0.16	2.20	6.38	7.82	23.98	-3.47	21.57
Schroder ISF Asian Local Currency Bond A Acc EUR	EUR	LU0871640552	23 Jan 2013	-1.61	-1.46	-2.97	-6.38	0.02	1.73	18.22
Schroder ISF Asian Local Currency Bond A Acc USD	USD	LU0358729142	09 May 2008	-0.74	-2.00	-0.43	3.22	10.98	-1.23	29.80
Fixed Interest - Emerging Markets										
MFS Meridian Emerging Markets Debt A1 Acc EUR	EUR	LU0219422606	26 Sep 2005	-0.26	4.33	6.09	-0.37	16.54	11.58	28.52
MFS Meridian Emerging Markets Debt A1 Acc USD	USD	LU0125948108	31 Jan 2001	0.48	3.55	8.49	9.46	28.67	7.28	40.35

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Fixed Interest - Europe										
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	-0.44	0.77	1.42	1.88	11.95	-0.50	12.98
Fixed Interest - Global										
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	-0.77	0.76	-1.05	-5.70	-6.66	-15.94	-8.43
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-0.23	-0.01	1.58	3.83	3.99	-18.32	0.50
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	0.00	1.92	4.09	4.91	11.52	-3.08	21.42
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	-0.38	0.96	2.05	0.77	0.96	-14.18	-5.42
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	-0.17	1.55	3.15	3.24	8.46	-7.17	4.99
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	0.00	2.09	4.28	5.25	13.68	-1.06	-
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	0.07	2.07	4.45	5.45	15.12	1.13	26.19
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	-0.48	0.88	1.97	0.39	2.78	-16.55	-7.43
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	-0.18	1.50	3.17	2.85	10.39	-9.92	2.20
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	-0.05	2.09	4.43	4.99	17.39	-1.36	24.79
T. Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	0.28	0.96	4.14	6.51	25.75	18.45	58.63
T. Rowe Price Global High Yield Bond A Acc EUR Hdg	EUR	LU0165850685	02 Apr 2003	0.11	0.45	2.97	4.36	18.93	9.00	31.10
Fixed Interest - Sterling										
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	-0.02	3.24	4.47	4.71	17.18	4.39	32.16
Schroder Sterling Corporate Bond A Acc GBP	GBP	GB00BDV0KY38	24 Mar 2014	-0.05	2.56	5.10	6.72	22.89	1.95	50.12
Fixed Interest - US										
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	0.13	1.85	4.54	4.79	11.59	-3.28	18.12
MFS Meridian US Corporate Bond A1 Acc EUR Hgd	EUR	LU0870266805	19 Feb 2013	-0.09	1.32	3.56	2.67	9.01	-12.22	4.06
MFS Meridian US Corporate Bond A1 Acc USD	USD	LU0870266391	19 Feb 2013	0.08	1.84	4.81	4.81	15.78	-3.56	27.45
Natixis Loomis Sayles Multisector Income RE/A USD *	USD	IE00B5Q4WK41	22 Jan 2010	0.12	1.28	5.08	6.49	19.60	4.82	31.25
Global Managed										
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	-0.14	2.98	11.51	18.39	45.15	58.60	101.04
BGF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	-0.20	2.68	3.37	-2.36	13.73	23.15	38.14
BGF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	0.68	2.06	6.32	7.67	25.74	19.50	51.23
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	0.09	4.10	9.93	11.83	18.71	26.70	71.79
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	-1.38	3.37	3.73	-1.77	7.44	10.77	25.48

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Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	-0.61	2.72	6.20	8.22	18.97	6.97	37.37
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	-0.25	4.39	7.89	9.73	22.14	24.27	62.62
GAM Star Global Cautious A Acc EUR Hgd	EUR	IE00BJ358440	13 Aug 2015	-0.33	3.41	6.89	4.66	17.66	7.83	30.93
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	-0.13	3.96	8.11	6.83	23.83	16.13	48.49
GAM Star Global Cautious A Acc USD Hgd	USD	IE00BJ358333	24 Mar 2014	-0.13	3.98	8.14	6.73	24.62	17.63	58.78
GAM Star Global Flexible A Acc CHF Hgd	CHF	IE00B5W69V40	13 Sep 2016	-0.77	3.99	9.04	5.64	15.41	4.96	-
GAM Star Global Flexible A Acc EUR Hgd	EUR	IE00B5VGTN75	05 Aug 2014	-0.59	4.54	10.18	7.95	23.17	12.60	44.29
GAM Star Global Flexible A Acc GBP	GBP	IE00B55YB208	10 Jun 2014	-0.37	5.12	11.45	10.19	29.63	21.26	63.27
GAM Star Global Flexible A Acc USD Hgd	USD	IE00B5NTPS12	24 Mar 2014	-0.38	5.13	11.47	10.14	30.46	22.87	74.50
Guinness Multi-Asset Balanced R EUR Acc Hgd	EUR	IE00BG5QR703	31 Oct 2019	-0.72	4.97	10.74	4.01	17.99	23.69	-
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	-0.51	5.58	12.05	6.08	24.23	33.22	-
Guinness Multi-Asset Balanced R USD Acc Hgd	USD	IE00BG5QR927	31 Oct 2019	-0.54	5.54	11.97	6.00	24.47	34.22	-
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	0.00	1.18	1.75	2.97	11.98	7.47	21.65
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	0.11	1.70	2.82	5.43	19.92	15.50	34.51
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	0.29	2.26	4.00	7.58	27.19	26.53	62.44
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	-0.98	4.36	8.28	6.05	21.14	25.13	64.29
JPM Asia Pacific Income A Acc USD	USD	LU0210527791	31 Mar 2005	-0.82	4.51	11.13	16.72	33.16	26.55	61.75
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	-0.60	3.22	7.45	4.68	21.08	12.72	41.35
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	-0.44	3.81	8.75	6.77	28.69	24.11	71.24
M&G (Lux) Optimal Income A Acc CHF Hgd *	CHF	LU1670723722	07 Sep 2018	-0.19	1.41	1.90	0.75	5.99	-4.61	7.04
M&G (Lux) Optimal Income A Acc EUR *	EUR	LU1670724373	07 Sep 2018	-0.01	1.98	3.04	3.19	13.56	2.79	17.83
M&G (Lux) Optimal Income A Acc USD Hgd *	USD	LU1670725347	07 Sep 2018	0.17	2.58	4.32	5.49	20.70	12.67	43.19
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	0.20	2.60	4.44	5.79	22.60	14.02	36.43
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	0.55	2.23	3.80	-1.57	11.90	27.53	49.21
SVS RM Defensive Capital B Acc GBP *	GBP	GB00BS6WQV83	01 Nov 2024	-0.54	2.39	8.72	13.49	22.84	32.43	57.82
UBS (Lux) Strategy Fund – Balanced P Acc CHF	CHF	LU0049785289	01 Jul 1994	0.41	2.59	5.84	5.90	13.99	5.69	17.84
UBS (Lux) Strategy Fund – Balanced P Acc EUR	EUR	LU0049785446	01 Jul 1994	-0.27	3.02	6.66	8.73	23.81	14.56	30.57
UBS (Lux) Strategy Fund – Balanced P Acc USD	USD	LU0049785792	01 Jul 1994	0.00	3.71	9.59	10.53	32.27	24.14	62.36

CUMULATIVE PERFORMANCE

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				Cumulative Performance						
Name	Ccy	ISIN	Inception Date	1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Responsible Investing										
Allianz Green Bond AT Acc EUR	EUR	LU1542252181	11 Jan 2017	-0.44	0.95	1.24	0.49	6.12	-16.84	-
Allianz Green Bond AT H2 Acc USD	USD	LU1896600654	02 Nov 2018	-0.26	1.53	2.54	2.86	13.07	-8.81	-
BGF ESG Multi-Asset A2 Acc EUR	EUR	LU0093503497	04 Jan 1999	-0.65	5.33	9.99	7.34	14.97	20.76	49.20
BGF ESG Multi-Asset A2 Acc USD Hgd	USD	LU0494093205	16 Apr 2010	-0.54	5.89	11.27	9.49	21.76	31.51	77.71
Robeco Global SDG Credits DH Acc EUR	EUR	LU1811861357	16 May 2018	-0.13	1.49	4.09	3.93	11.97	-9.12	-
Robeco Global SDG Credits DH Acc USD	USD	LU1811861605	16 May 2018	0.06	2.07	5.35	6.11	19.36	-0.02	-
RISK RATING : 5										
Equity - Asia Pacific excluding Japan										
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	-0.43	2.77	7.34	11.19	40.19	43.12	82.06
Guinness Asian Equity Income C GBP Acc *	GBP	IE00BVYPNP33	11 Mar 2015	-0.68	4.23	12.05	17.04	42.17	40.01	126.61
Equity - Global										
BNY Mellon Long-Term Global Equity EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	-0.78	1.09	1.13	-7.21	21.22	36.10	107.73
BNY Mellon Long-Term Global Equity GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	-1.01	2.39	5.64	-2.48	22.70	32.43	158.25
BNY Mellon Sustainable Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	-1.06	3.75	6.66	0.43	32.16	49.09	99.38
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	0.59	1.78	1.13	3.69	33.46	56.20	100.00
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	1.18	2.01	2.92	8.06	38.30	50.61	100.42
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	1.43	1.14	3.60	14.29	47.80	50.87	119.61
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	0.50	2.67	4.98	2.31	25.75	67.95	66.91
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	1.97	3.55	5.43	0.86	23.51	31.48	208.63
Guinness Global Equity Income C Acc EUR *	EUR	IE00BGHQF631	29 Nov 2013	0.21	2.49	1.67	-2.34	24.97	63.16	120.02
Guinness Global Equity Income C Acc GBP *	GBP	IE00BVYPNV92	11 Mar 2015	-0.04	3.94	6.14	2.80	26.73	59.61	173.88
Guinness Global Equity Income C Acc USD *	USD	IE00BVYPNW00	11 Mar 2015	-0.25	1.92	4.40	7.40	39.48	58.47	141.02
Janus Henderson Global Select A2 Acc GBP	GBP	LU0200077294	29 Oct 2004	-0.84	5.20	13.73	9.51	40.23	48.64	200.16
Ninety One GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	0.89	4.41	2.02	3.66	25.82	51.50	116.63
Equity - UK										
BGF United Kingdom A2 Acc GBP	GBP	LU0011847091	31 Dec 1985	-2.65	1.13	3.63	5.32	31.48	25.40	74.35
CT Responsible UK Equity 1 Acc GBP	GBP	GB0030833981	01 Jun 1984	-0.21	4.40	7.28	9.45	23.32	33.47	74.22
Fidelity UK Smaller Companies A Acc GBP *	GBP	GB00B3SW2T17	10 Feb 2011	-1.26	1.93	2.85	6.39	21.11	55.59	108.52

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Fixed Interest - Asia										
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	-1.68	2.03	2.87	-1.35	19.50	-16.24	-1.51
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	-0.88	1.41	5.41	8.75	32.38	-19.12	7.79
Schroder ISF Asian Bond Total Return A Acc EUR Hgd *	EUR	LU0327381843	09 Nov 2007	-0.60	-0.48	1.09	2.21	9.47	-0.26	9.41
Schroder ISF Asian Bond Total Return A Acc USD *	USD	LU0106250508	17 Jan 2000	-0.44	0.08	2.33	4.43	16.30	9.04	33.01
Global Managed										
BGF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	-0.16	4.07	10.07	11.86	30.03	20.61	66.96
BGF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	-0.98	4.91	7.52	2.77	23.54	33.78	67.99
BGF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	-0.16	4.15	10.23	12.73	33.64	24.03	62.79
BGF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	-0.12	4.25	10.51	13.31	36.52	29.74	83.96
Canaccord Genuity Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	-0.35	3.99	10.27	11.65	40.49	26.29	63.43
Canaccord Genuity Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	-0.36	4.02	10.42	12.30	43.28	31.94	86.00
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	0.86	6.18	12.20	14.46	33.76	30.99	49.29
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	1.07	6.79	13.42	17.01	42.81	40.07	62.24
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	1.18	7.05	14.36	18.91	49.05	48.43	78.68
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	1.20	7.00	14.45	19.39	52.20	55.01	102.04
GAM Star Global Aggressive A Acc CHF Hgd	CHF	IE00BDD9NV60	15 Feb 2016	-0.98	4.65	11.44	5.34	16.48	6.38	-
GAM Star Global Aggressive A Acc EUR Hgd	EUR	IE00BJ358770	02 Nov 2016	-0.81	5.21	12.63	7.70	24.34	14.17	-
GAM Star Global Aggressive A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	-0.61	5.78	13.92	9.85	30.75	22.89	75.44
GAM Star Global Aggressive A Acc USD Hgd	USD	IE00BJ358663	24 Mar 2014	-0.60	5.80	13.95	9.87	31.69	24.74	87.86
Guinness Multi-Asset Balanced R Acc USD	USD	IE00BG5QR810	19 Dec 2018	-0.72	3.53	10.22	10.83	36.74	32.27	-
Guinness Multi-Asset Growth R Acc USD	USD	IE00BG5QRT23	19 Dec 2018	-0.81	3.67	11.41	11.81	42.61	41.25	-
Guinness Multi-Asset Growth R EUR Acc Hgd	EUR	IE00BG5QRS16	31 Oct 2019	-0.82	5.11	11.93	4.99	23.21	32.36	-
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	-0.60	5.72	13.26	7.02	29.57	42.25	-
Guinness Multi-Asset Growth R USD Acc Hgd	USD	IE00BG5QRV45	31 Oct 2019	-0.64	5.67	13.16	6.97	30.05	43.92	-
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	1.29	1.44	6.15	8.13	23.55	22.60	63.03
Responsible Investing										
CT Responsible Global Equity 1 Acc	GBP	GB0030833650	13 Oct 1987	-2.72	3.67	8.50	0.25	18.79	29.42	164.62
Janus Henderson Global Responsible Managed A Acc GBP	GBP	GB0031833402	29 Jul 2002	-2.13	2.86	5.96	6.13	25.96	28.34	106.31

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				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Nordea 1 Global Sustainable Stars Equity BP Acc EUR	EUR	LU0985320059	17 May 2016	-1.03	3.78	6.60	1.03	26.99	45.64	-
Nordea 1 Global Sustainable Stars Equity BP Acc USD	USD	LU0985320562	17 May 2016	-0.23	3.65	9.52	11.40	41.62	41.76	-
Pictet Water P Acc EUR (Closed to new subscriptions/switches-in)	EUR	LU0104884860	19 Jan 2000	0.15	-1.69	0.53	-8.00	11.72	35.81	96.62
Robeco Healthy Living D Acc EUR *	EUR	LU2146189407	29 Oct 2020	-0.05	0.53	-2.84	-13.64	-1.43	4.79	34.06
Robeco Healthy Living D Acc USD *	USD	LU2146189589	29 Oct 2020	-0.51	-0.03	-0.23	-5.19	10.02	2.19	46.86
Specialist										
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	6.95	14.92	16.44	-2.46	0.65	23.78	67.50
JPM Global Healthcare A Acc USD *	USD	LU0432979614	02 Oct 2009	7.87	14.57	19.69	7.55	11.23	20.05	83.68
RISK RATING : 6										
Equity - Asia Pacific excluding Japan										
Guinness Asian Equity Income C USD Acc *	USD	IE00BVYPNQ40	11 Mar 2015	-0.89	2.20	10.22	22.28	56.48	39.02	99.43
Equity - Europe excluding UK										
CT (Lux) European Smaller Companies 1E Acc EUR *	EUR	LU1864952335	23 Oct 2018	-1.40	-0.96	1.36	6.34	18.97	6.99	66.58
CT European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	-1.76	0.50	5.18	11.44	20.05	2.35	101.41
Equity - Europe including UK										
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	0.64	4.09	3.77	8.18	19.14	22.67	61.09
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	0.80	4.65	4.94	10.32	26.16	34.98	93.21
Equity - Global										
BNY Mellon Long-Term Global Equity USD A Acc	USD	IE00B29M2J34	04 Apr 2008	-1.23	0.37	3.90	1.87	35.95	31.88	127.30
BNY Mellon Sustainable Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	-0.23	3.78	9.69	11.13	48.97	46.56	121.43
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	1.21	1.87	7.31	12.25	38.74	61.44	82.24
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	-2.92	-2.26	3.51	9.31	51.78	62.33	81.27
Invesco Global Equity Income A Acc USD *	USD	LU0607513230	30 Sep 2011	-2.73	-1.66	5.03	12.09	63.27	83.14	129.84
Janus Henderson Global Select A2 Acc EUR	EUR	LU0200076213	29 Oct 2004	-0.59	3.74	8.94	4.04	38.28	51.94	141.11
Janus Henderson Global Select A2 Acc USD	USD	LU0200076999	24 Mar 2005	-1.04	3.16	11.87	14.41	54.35	47.59	164.14
Ninety One GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	1.36	2.46	1.97	9.13	22.07	22.18	72.09
Ninety One GSF Global Franchise A Acc USD *	USD	LU0426412945	04 Jul 2009	1.67	3.58	4.30	13.82	39.08	46.09	136.57

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the LifePlan range up until 01 Dec 2025. For example the 1yr % figure is the percentage growth between 02 Dec 2024 and 01 Dec 2025.

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	-3.19	-0.44	5.18	-0.19	51.27	15.91	119.19
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	-3.51	1.44	5.26	-5.51	54.92	45.41	173.99
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	-3.01	0.10	6.30	1.60	60.75	23.55	136.76
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	-2.82	0.67	7.64	3.69	70.92	39.80	199.05
Schroder ISF US Small & Mid-Cap Equity A Acc EUR *	EUR	LU0248178732	28 Mar 2006	3.10	5.25	8.85	-13.45	7.03	37.47	79.71
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	3.84	4.45	10.28	-6.77	10.97	19.56	58.12
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	4.02	5.10	11.70	-4.58	18.77	33.49	97.28
Global Managed										
MGF Harmony Portfolios Global Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	-1.15	2.28	7.85	12.08	38.72	27.21	66.63
Islamic										
HSBC Islamic Global Equity Index AC USD	USD	LU0466842654	11 Nov 2009	-0.57	9.33	21.68	21.01	95.88	94.28	280.33
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	-1.84	4.29	10.97	13.26	33.84	43.11	75.69
Responsible Investing										
Pictet Water P Acc USD (Closed to new subscriptions/switches-in)	USD	LU0255980327	26 May 2006	1.01	-2.00	3.33	1.43	23.46	31.72	115.65
Schroder ISF Global Sustainable Growth A Acc EUR Hdg	EUR	LU0557291076	23 Nov 2010	-2.32	2.20	6.85	7.25	33.27	34.76	136.42
Schroder ISF Global Sustainable Growth A Acc USD	USD	LU0557290698	23 Nov 2010	-2.15	2.86	8.32	9.97	43.21	51.57	198.36
Not Rated										
RL360 Model Portfolio Solutions Balanced USD	USD	IM00BS4DKJ91	01 Mar 2023	-0.54	3.58	9.26	12.06	-	-	-
RL360 Model Portfolio Solutions Conservative USD	USD	IM00BS4DJZ86	01 Mar 2023	-0.33	2.65	6.54	8.14	-	-	-
RL360 Model Portfolio Solutions Growth USD	USD	IM00BS4DKK07	01 Mar 2023	-0.76	4.42	11.89	14.54	-	-	-

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the LifePlan range up until 01 Dec 2025. For example the 3yr % figure is the average annual percentage growth achieved between 02 Dec 2022 and 01 Dec 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%.

				Annualised Performance				
Name	Ccy	ISIN	Inception Date	1yr %	3yr %	5yr %	10yr %	5yr Volatility
RISK RATING : 1								
Currency/Money Market								
abrdn Liquidity (Lux) A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	2.15	2.97	1.61	0.60	0.52
abrdn Liquidity (Lux) A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	4.12	4.44	2.82	1.55	0.59
abrdn Liquidity (Lux) A2 Acc USD	USD	LU0049014870	17 Sep 1984	4.14	4.71	3.04	2.16	0.62
UBS (Lux) Money Market AUD P Acc	AUD	LU0066649970	20 Aug 1992	3.60	3.65	2.29	1.71	0.51
UBS (Lux) Money Market CHF P Acc	CHF	LU0033502740	16 Sep 1991	0.10	0.58	0.05	-0.41	0.24
UBS (Lux) Money Market EUR P Acc	EUR	LU0006344922	09 Oct 1989	1.92	2.65	1.36	0.47	0.49
UBS (Lux) Money Market GBP P Acc	GBP	LU0006277635	25 Nov 1988	4.01	4.29	2.68	1.42	0.61
UBS (Lux) Money Market USD P Acc	USD	LU0006277684	25 Nov 1988	4.09	4.64	2.95	1.97	0.63
RISK RATING : 3								
Fixed Interest - Europe								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	4.65	7.49	2.60	3.30	5.81
Fixed Interest - Global								
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	1.36	1.71	-0.44	0.68	5.52
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	3.89	4.14	1.11	1.76	5.58
PIMCO GIS Global Bond E Acc USD Hgd	USD	IE00B11XZ210	31 Mar 2006	5.10	4.68	0.16	2.15	5.04
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	5.64	4.35	1.15	2.54	4.56
RISK RATING : 4								
Equity - Global								
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	10.20	11.19	9.12	9.95	7.30
Fixed Interest - Asia								
BGF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	7.82	7.43	-0.70	1.97	6.41
Schroder ISF Asian Local Currency Bond A Acc EUR	EUR	LU0871640552	23 Jan 2013	-6.38	0.01	0.34	1.69	5.43
Schroder ISF Asian Local Currency Bond A Acc USD	USD	LU0358729142	09 May 2008	3.22	3.53	-0.25	2.64	8.16

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Fixed Interest - Emerging Markets								
MFS Meridian Emerging Markets Debt A1 Acc EUR	EUR	LU0219422606	26 Sep 2005	-0.37	5.23	2.21	2.54	7.61
MFS Meridian Emerging Markets Debt A1 Acc USD	USD	LU0125948108	31 Jan 2001	9.46	8.77	1.42	3.45	8.87
Fixed Interest - Europe								
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	1.88	3.83	-0.10	1.23	5.31
Fixed Interest - Global								
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	-5.70	-2.27	-3.41	-0.88	5.16
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	3.83	1.31	-3.97	0.05	7.53
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	4.91	3.70	-0.62	1.96	7.05
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	0.77	0.32	-3.01	-0.56	7.02
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	3.24	2.75	-1.48	0.49	7.04
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	5.25	4.37	-0.21	-	7.06
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	5.45	4.81	0.23	2.35	7.08
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	0.39	0.92	-3.55	-0.77	6.38
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	2.85	3.35	-2.07	0.22	6.51
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	4.99	5.49	-0.27	2.24	6.55
T. Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	6.51	7.94	3.45	4.72	7.04
T. Rowe Price Global High Yield Bond A Acc EUR Hdg	EUR	LU0165850685	02 Apr 2003	4.36	5.95	1.74	2.75	6.99
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	4.71	5.43	0.86	2.83	7.67
Schroder Sterling Corporate Bond A Acc GBP	GBP	GB00BDV0KY38	24 Mar 2014	6.72	7.11	0.39	4.15	8.97
Fixed Interest - US								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	4.79	3.72	-0.67	1.68	6.17
MFS Meridian US Corporate Bond A1 Acc EUR Hgd	EUR	LU0870266805	19 Feb 2013	2.67	2.92	-2.57	0.40	7.72
MFS Meridian US Corporate Bond A1 Acc USD	USD	LU0870266391	19 Feb 2013	4.81	5.01	-0.72	2.45	7.74

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Natixis Loomis Sayles Multisector Income RE/A USD *	USD	IE00B5Q4WK41	22 Jan 2010	6.49	6.15	0.95	2.76	6.68
Global Managed								
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	18.39	13.22	9.66	7.23	7.09
BGF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	-2.36	4.38	4.25	3.28	7.75
BGF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	7.67	7.93	3.63	4.22	7.45
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	11.83	5.88	4.85	5.56	6.66
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	-1.77	2.42	2.07	2.30	6.68
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	8.22	5.96	1.36	3.23	7.25
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	9.73	6.89	4.44	4.98	5.61
GAM Star Global Cautious A Acc EUR Hgd	EUR	IE00BJ358440	13 Aug 2015	4.66	5.57	1.52	2.73	-
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	6.83	7.38	3.04	4.03	-
GAM Star Global Cautious A Acc USD Hgd	USD	IE00BJ358333	24 Mar 2014	6.73	7.61	3.30	4.73	-
GAM Star Global Flexible A Acc CHF Hgd	CHF	IE00B5W69V40	13 Sep 2016	5.64	4.89	0.97	-	7.18
GAM Star Global Flexible A Acc EUR Hgd	EUR	IE00B5VGTN75	05 Aug 2014	7.95	7.19	2.40	3.73	7.25
GAM Star Global Flexible A Acc GBP	GBP	IE00B55YB208	10 Jun 2014	10.19	9.04	3.93	5.02	7.29
GAM Star Global Flexible A Acc USD Hgd	USD	IE00B5NTPS12	24 Mar 2014	10.14	9.27	4.21	5.73	7.27
Guinness Multi-Asset Balanced R EUR Acc Hgd	EUR	IE00BG5QR703	31 Oct 2019	4.01	5.67	4.34	-	7.69
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	6.08	7.50	5.90	-	7.73
Guinness Multi-Asset Balanced R USD Acc Hgd	USD	IE00BG5QR927	31 Oct 2019	6.00	7.57	6.06	-	7.70
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	2.97	3.84	1.45	1.98	6.11
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	5.43	6.24	2.92	3.01	6.18
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	7.58	8.35	4.82	4.97	6.21
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	6.05	6.60	4.59	5.09	7.31
JPM Asia Pacific Income A Acc USD	USD	LU0210527791	31 Mar 2005	16.72	10.02	4.82	4.93	9.43
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	4.68	6.58	2.42	3.52	7.95
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	6.77	8.77	4.41	5.53	7.97
M&G (Lux) Optimal Income A Acc CHF Hgd *	CHF	LU1670723722	07 Sep 2018	0.75	1.96	-0.94	0.68	6.79

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
M&G (Lux) Optimal Income A Acc EUR *	EUR	LU1670724373	07 Sep 2018	3.19	4.33	0.55	1.65	6.86
M&G (Lux) Optimal Income A Acc USD Hgd *	USD	LU1670725347	07 Sep 2018	5.49	6.47	2.42	3.66	6.83
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	5.79	7.03	2.66	3.16	7.06
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	-1.57	3.82	4.98	4.08	8.11
SVS RM Defensive Capital B Acc GBP *	GBP	GB00BS6WQV83	01 Nov 2024	13.49	7.10	5.78	4.67	6.36
UBS (Lux) Strategy Fund – Balanced P Acc CHF	CHF	LU0049785289	01 Jul 1994	5.90	4.46	1.11	1.66	7.75
UBS (Lux) Strategy Fund – Balanced P Acc EUR	EUR	LU0049785446	01 Jul 1994	8.73	7.38	2.76	2.70	8.15
UBS (Lux) Strategy Fund – Balanced P Acc USD	USD	LU0049785792	01 Jul 1994	10.53	9.77	4.42	4.97	8.70

Responsible Investing

Allianz Green Bond AT Acc EUR	EUR	LU1542252181	11 Jan 2017	0.49	2.00	-3.62	-	6.91
Allianz Green Bond AT H2 Acc USD	USD	LU1896600654	02 Nov 2018	2.86	4.18	-1.83	-	6.94
BGF ESG Multi-Asset A2 Acc EUR	EUR	LU0093503497	04 Jan 1999	7.34	4.76	3.84	4.08	8.01
BGF ESG Multi-Asset A2 Acc USD Hgd	USD	LU0494093205	16 Apr 2010	9.49	6.78	5.63	5.92	8.00
Robeco Global SDG Credits DH Acc EUR	EUR	LU1811861357	16 May 2018	3.93	3.84	-1.90	-	6.77
Robeco Global SDG Credits DH Acc USD	USD	LU1811861605	16 May 2018	6.11	6.08	0.00	-	6.75

RISK RATING : 5

Equity - Asia Pacific excluding Japan

Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	11.19	11.92	7.43	6.17	12.89
Guinness Asian Equity Income C GBP Acc *	GBP	IE00BVYPNP33	11 Mar 2015	17.04	12.44	6.96	8.52	12.51

Equity - Global

BNY Mellon Long-Term Global Equity EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	-7.21	6.62	6.36	7.58	13.48
BNY Mellon Long-Term Global Equity GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	-2.48	7.06	5.78	9.95	11.79
BNY Mellon Sustainable Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	0.43	9.74	8.31	7.14	12.05
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	3.69	10.10	9.33	7.18	9.02
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	8.06	11.41	8.53	7.20	9.14
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	14.29	13.91	8.57	8.18	11.86
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	2.31	7.94	10.93	5.26	12.04

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	0.86	7.29	5.63	11.93	11.92
Guinness Global Equity Income C Acc EUR *	EUR	IE00BGHQF631	29 Nov 2013	-2.34	7.71	10.29	8.20	10.42
Guinness Global Equity Income C Acc GBP *	GBP	IE00BVYPNV92	11 Mar 2015	2.80	8.22	9.80	10.60	8.42
Guinness Global Equity Income C Acc USD *	USD	IE00BVYPNW00	11 Mar 2015	7.40	11.73	9.65	9.20	12.23
Janus Henderson Global Select A2 Acc GBP	GBP	LU0200077294	29 Oct 2004	9.51	11.93	8.25	11.62	13.05
Ninety One GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	3.66	7.96	8.66	8.04	12.87
Equity - UK								
BGF United Kingdom A2 Acc GBP	GBP	LU0011847091	31 Dec 1985	5.32	9.55	4.63	5.72	12.58
CT Responsible UK Equity 1 Acc GBP	GBP	GB0030833981	01 Jun 1984	9.45	7.24	5.94	5.71	12.64
Fidelity UK Smaller Companies A Acc GBP *	GBP	GB00B3SW2T17	10 Feb 2011	6.39	6.59	9.24	7.63	14.34
Fixed Interest - Asia								
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	-1.35	6.12	-3.48	-0.15	14.95
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	8.75	9.80	-4.15	0.75	16.62
Schroder ISF Asian Bond Total Return A Acc EUR Hgd *	EUR	LU0327381843	09 Nov 2007	2.21	3.06	-0.05	0.90	2.95
Schroder ISF Asian Bond Total Return A Acc USD *	USD	LU0106250508	17 Jan 2000	4.43	5.16	1.75	2.89	3.01
Global Managed								
BGF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	11.86	9.15	3.82	5.26	9.99
BGF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	2.77	7.30	5.99	5.32	8.98
BGF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	12.73	10.15	4.40	4.99	9.97
BGF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	13.31	10.93	5.35	6.29	9.94
Canaccord Genuity Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	11.65	12.00	4.78	5.03	10.91
Canaccord Genuity Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	12.30	12.74	5.70	6.40	10.88
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	14.46	10.18	5.55	4.09	11.54
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	17.01	12.61	6.97	4.96	11.60
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	18.91	14.23	8.22	5.98	11.62
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	19.39	15.03	9.16	7.29	11.62

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the LifePlan range up until 01 Dec 2025. For example the 3yr % figure is the average annual percentage growth achieved between 02 Dec 2022 and 01 Dec 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
GAM Star Global Aggressive A Acc CHF Hgd	CHF	IE00BDD9NV60	15 Feb 2016	5.34	5.22	1.25	-	8.51
GAM Star Global Aggressive A Acc EUR Hgd	EUR	IE00BJ358770	02 Nov 2016	7.70	7.53	2.69	-	8.56
GAM Star Global Aggressive A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	9.85	9.35	4.21	5.78	8.61
GAM Star Global Aggressive A Acc USD Hgd	USD	IE00BJ358663	24 Mar 2014	9.87	9.61	4.52	6.51	8.59
Guinness Multi-Asset Balanced R Acc USD	USD	IE00BG5QR810	19 Dec 2018	10.83	10.99	5.75	-	10.41
Guinness Multi-Asset Growth R Acc USD	USD	IE00BG5QRT23	19 Dec 2018	11.81	12.56	7.15	-	11.47
Guinness Multi-Asset Growth R EUR Acc Hgd	EUR	IE00BG5QRS16	31 Oct 2019	4.99	7.21	5.77	-	8.70
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	7.02	9.02	7.30	-	8.74
Guinness Multi-Asset Growth R USD Acc Hgd	USD	IE00BG5QRV45	31 Oct 2019	6.97	9.15	7.55	-	8.72
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	8.13	7.30	4.16	5.01	10.49
Responsible Investing								
CT Responsible Global Equity 1 Acc	GBP	GB0030833650	13 Oct 1987	0.25	5.91	5.29	10.22	12.51
Janus Henderson Global Responsible Managed A Acc GBP	GBP	GB0031833402	29 Jul 2002	6.13	8.00	5.12	7.51	9.23
Nordea 1 Global Sustainable Stars Equity BP Acc EUR	EUR	LU0985320059	17 May 2016	1.03	8.29	7.81	-	11.33
Nordea 1 Global Sustainable Stars Equity BP Acc USD	USD	LU0985320562	17 May 2016	11.40	12.30	7.23	-	12.71
Pictet Water P Acc EUR (Closed to new subscriptions/switches-in)	EUR	LU0104884860	19 Jan 2000	-8.00	3.76	6.31	6.99	14.70
Robeco Healthy Living D Acc EUR *	EUR	LU2146189407	29 Oct 2020	-13.64	-0.48	0.94	2.97	11.86
Robeco Healthy Living D Acc USD *	USD	LU2146189589	29 Oct 2020	-5.19	3.23	0.43	3.92	14.64
Specialist								
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	-2.46	0.21	4.36	5.29	13.79
JPM Global Healthcare A Acc USD *	USD	LU0432979614	02 Oct 2009	7.55	3.61	3.72	6.27	14.29
RISK RATING : 6								
Equity - Asia Pacific excluding Japan								
Guinness Asian Equity Income C USD Acc *	USD	IE00BVYPNQ40	11 Mar 2015	22.28	16.10	6.81	7.15	15.23

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the LifePlan range up until 01 Dec 2025. For example the 3yr % figure is the average annual percentage growth achieved between 02 Dec 2022 and 01 Dec 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 - Europe excluding UK								
CT (Lux) European Smaller Companies 1E Acc EUR *	EUR	LU1864952335	23 Oct 2018	6.34	5.96	1.36	5.24	16.60
CT European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	11.44	6.28	0.46	7.25	16.69
Equity - Europe including UK								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	8.18	6.01	4.17	4.88	15.45
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	10.32	8.05	6.18	6.81	15.49
Equity - Global								
BNY Mellon Long-Term Global Equity USD A Acc	USD	IE00B29M2J34	04 Apr 2008	1.87	10.78	5.69	8.56	15.27
BNY Mellon Sustainable Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	11.13	14.21	7.95	8.27	13.26
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	12.25	11.53	10.05	6.19	14.37
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	9.31	14.92	10.17	6.13	14.96
Invesco Global Equity Income A Acc USD *	USD	LU0607513230	30 Sep 2011	12.09	17.75	12.86	8.68	15.02
Janus Henderson Global Select A2 Acc EUR	EUR	LU0200076213	29 Oct 2004	4.04	11.41	8.73	9.20	14.50
Janus Henderson Global Select A2 Acc USD	USD	LU0200076999	24 Mar 2005	14.41	15.57	8.10	10.20	15.92
Ninety One GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	9.13	6.87	4.09	5.58	14.89
Ninety One GSF Global Franchise A Acc USD *	USD	LU0426412945	04 Jul 2009	13.82	11.62	7.88	8.99	14.89
Equity - North America								
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	-0.19	14.79	3.00	8.16	19.72
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	-5.51	15.71	7.77	10.60	19.30
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	1.60	17.14	4.32	9.00	19.77
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	3.69	19.56	6.93	11.58	19.68
Schroder ISF US Small & Mid-Cap Equity A Acc EUR *	EUR	LU0248178732	28 Mar 2006	-13.45	2.29	6.57	6.04	16.52
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	-6.77	3.53	3.64	4.69	16.65
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	-4.58	5.90	5.95	7.03	16.66
Global Managed								
MGF Harmony Porfolios Global Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	12.08	11.53	4.93	5.24	11.70

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Islamic								
HSBC Islamic Global Equity Index AC USD	USD	LU0466842654	11 Nov 2009	21.01	25.12	14.20	14.29	16.12
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	13.26	10.20	7.43	5.80	13.60
Responsible Investing								
Pictet Water P Acc USD (Closed to new subscriptions/switches-in)	USD	LU0255980327	26 May 2006	1.43	7.28	5.66	7.99	15.97
Schroder ISF Global Sustainable Growth A Acc EUR Hdg	EUR	LU0557291076	23 Nov 2010	7.25	10.05	6.15	8.99	14.50
Schroder ISF Global Sustainable Growth A Acc USD	USD	LU0557290698	23 Nov 2010	9.97	12.72	8.67	11.55	14.53
Not Rated								
RL360 Model Portfolio Solutions Balanced USD	USD	IM00BS4DKJ91	01 Mar 2023	12.06	-	-	-	-
RL360 Model Portfolio Solutions Conservative USD	USD	IM00BS4DJZ86	01 Mar 2023	8.14	-	-	-	-
RL360 Model Portfolio Solutions Growth USD	USD	IM00BS4DKK07	01 Mar 2023	14.54	-	-	-	-

DISCRETE PERFORMANCE

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

Name	Ccy	ISIN	Inception Date	Sep 25 - Sep 24 %	Sep 24 - Sep 23 %	Sep 23 - Sep 22 %	Sep 22 - Sep 21 %	Sep 21 - Sep 20 %
RISK RATING : 1								
Currency/Money Market								
abrdn Liquidity (Lux) A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	2.40	3.90	2.50	-0.51	-0.55
abrdn Liquidity (Lux) A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	4.25	5.04	3.81	0.45	0.00
abrdn Liquidity (Lux) A2 Acc USD	USD	LU0049014870	17 Sep 1984	4.26	5.26	4.49	0.63	0.03
UBS (Lux) Money Market AUD P Acc	AUD	LU0066649970	20 Aug 1992	3.73	3.96	3.21	0.04	0.14
UBS (Lux) Money Market CHF P Acc	CHF	LU0033502740	16 Sep 1991	0.21	0.99	0.67	-0.87	-0.86
UBS (Lux) Money Market EUR P Acc	EUR	LU0006344922	09 Oct 1989	2.12	3.56	2.15	-0.65	-0.65
UBS (Lux) Money Market GBP P Acc	GBP	LU0006277635	25 Nov 1988	4.08	4.94	3.73	0.11	0.01
UBS (Lux) Money Market USD P Acc	USD	LU0006277684	25 Nov 1988	4.07	5.33	4.34	0.42	0.05
RISK RATING : 3								
Fixed Interest - Europe								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	6.27	11.91	11.06	-16.86	9.18
Fixed Interest - Global								
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	-1.27	8.87	1.18	-10.72	0.93
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	1.26	11.80	2.87	-10.48	1.25
PIMCO GIS Global Bond E Acc USD Hgd	USD	IE00B11XZ210	31 Mar 2006	3.73	10.27	2.20	-13.66	-0.19
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	3.46	9.39	2.27	-9.80	2.65
RISK RATING : 4								
Equity - Global								
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	10.03	18.25	9.31	-0.38	11.64
Fixed Interest - Asia								
BGF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	6.45	15.06	2.00	-21.15	-0.69
Schroder ISF Asian Local Currency Bond A Acc EUR	EUR	LU0871640552	23 Jan 2013	-5.12	7.57	-2.90	2.36	2.07
Schroder ISF Asian Local Currency Bond A Acc USD	USD	LU0358729142	09 May 2008	-0.47	13.58	5.50	-13.85	1.03
Fixed Interest - Emerging Markets								
MFS Meridian Emerging Markets Debt A1 Acc EUR	EUR	LU0219422606	26 Sep 2005	0.62	12.39	1.32	-9.64	5.57
MFS Meridian Emerging Markets Debt A1 Acc USD	USD	LU0125948108	31 Jan 2001	6.15	18.39	9.13	-23.58	4.54
Fixed Interest - Europe								
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	2.69	9.67	3.24	-14.93	2.29

DISCRETE PERFORMANCE

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

Name	Ccy	ISIN	Inception Date	Sep 25 - Sep 24 %	Sep 24 - Sep 23 %	Sep 23 - Sep 22 %	Sep 22 - Sep 21 %	Sep 21 - Sep 20 %
Fixed Interest - Global								
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	-4.26	3.57	-8.42	-5.80	-3.08
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	0.50	9.22	-0.46	-20.51	-4.24
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	2.02	11.21	1.41	-17.38	2.43
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	-1.97	8.01	-1.30	-18.38	1.58
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	0.52	10.85	0.48	-18.09	1.83
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	2.40	12.22	1.90	-17.28	2.50
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	2.53	12.64	3.03	-16.96	2.72
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	-0.58	7.78	-0.62	-20.56	0.33
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	1.76	10.81	1.20	-20.53	0.51
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	3.80	12.79	3.69	-19.09	1.44
T. Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	6.25	13.29	10.67	-16.13	10.14
T. Rowe Price Global High Yield Bond A Acc EUR Hdg	EUR	LU0165850685	02 Apr 2003	4.49	11.43	8.01	-17.33	9.12
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	2.54	12.13	9.96	-19.16	1.97
Schroder Sterling Corporate Bond A Acc GBP	GBP	GB00BDV0KY38	24 Mar 2014	4.74	14.12	9.70	-25.80	8.25
Fixed Interest - US								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	2.16	11.61	-0.40	-14.70	0.25
MFS Meridian US Corporate Bond A1 Acc EUR Hgd	EUR	LU0870266805	19 Feb 2013	0.94	12.21	0.74	-21.61	-0.08
MFS Meridian US Corporate Bond A1 Acc USD	USD	LU0870266391	19 Feb 2013	3.04	14.13	3.31	-19.99	0.89
Natixis Loomis Sayles Multisector Income RE/A USD *	USD	IE00B5Q4WK41	22 Jan 2010	4.79	13.97	2.41	-16.45	6.49
Global Managed								
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	20.60	18.52	4.91	-6.15	16.39
BGF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	1.69	10.04	-1.25	-0.44	12.23
BGF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	6.78	16.17	6.84	-15.92	11.09
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	8.67	10.20	2.92	-4.70	13.28
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	1.51	6.75	-3.47	-3.62	10.15
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	6.94	12.40	4.46	-18.58	8.81
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	8.86	11.35	2.22	-9.32	12.92
GAM Star Global Cautious A Acc EUR Hgd	EUR	IE00BJ358440	13 Aug 2015	6.37	9.45	0.56	-13.75	10.65

DISCRETE PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Sep 25 - Sep 24 %	Sep 24 - Sep 23 %	Sep 23 - Sep 22 %	Sep 22 - Sep 21 %	Sep 21 - Sep 20 %
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	8.49	10.95	2.41	-12.63	11.46
GAM Star Global Cautious A Acc USD Hgd	USD	IE00BJ358333	24 Mar 2014	8.33	11.27	3.01	-12.27	11.71
GAM Star Global Flexible A Acc CHF Hgd	CHF	IE00B5W69V40	13 Sep 2016	7.51	7.52	-0.86	-15.15	12.58
GAM Star Global Flexible A Acc EUR Hgd	EUR	IE00B5VGTN75	05 Aug 2014	9.95	10.16	0.81	-15.02	12.78
GAM Star Global Flexible A Acc GBP	GBP	IE00B55YB208	10 Jun 2014	12.13	11.64	2.71	-13.93	13.61
GAM Star Global Flexible A Acc USD Hgd	USD	IE00B5NTPS12	24 Mar 2014	12.00	11.96	3.31	-13.54	13.85
Guinness Multi-Asset Balanced R EUR Acc Hgd	EUR	IE00BG5QR703	31 Oct 2019	5.71	8.78	-0.02	-3.62	14.46
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	7.70	10.34	1.81	-2.33	15.27
Guinness Multi-Asset Balanced R USD Acc Hgd	USD	IE00BG5QR927	31 Oct 2019	7.51	10.55	2.14	-1.98	15.54
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	1.20	8.67	7.75	-14.25	9.47
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	3.74	11.41	9.51	-14.16	9.71
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	5.76	13.33	12.35	-12.54	10.64
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	5.96	11.59	5.45	-10.19	15.05
JPM Asia Pacific Income A Acc USD	USD	LU0210527791	31 Mar 2005	10.84	18.25	6.68	-16.72	15.91
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	4.97	16.37	2.18	-16.49	13.32
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	6.91	18.45	5.08	-14.67	14.25
M&G (Lux) Optimal Income A Acc CHF Hgd *	CHF	LU1670723722	07 Sep 2018	-1.64	7.93	6.24	-17.85	6.33
M&G (Lux) Optimal Income A Acc EUR *	EUR	LU1670724373	07 Sep 2018	0.81	10.74	7.91	-17.63	6.61
M&G (Lux) Optimal Income A Acc USD Hgd *	USD	LU1670725347	07 Sep 2018	2.91	12.52	10.84	-16.13	7.51
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	3.37	12.99	11.26	-16.55	8.06
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	0.63	12.67	2.18	-2.42	15.89
SVS RM Defensive Capital B Acc GBP *	GBP	GB00BS6WQV83	01 Nov 2024	11.70	9.90	2.93	-5.82	15.15
UBS (Lux) Strategy Fund – Balanced P Acc CHF	CHF	LU0049785289	01 Jul 1994	2.72	10.15	3.77	-17.89	12.44
UBS (Lux) Strategy Fund – Balanced P Acc EUR	EUR	LU0049785446	01 Jul 1994	5.89	13.79	6.70	-18.99	14.28
UBS (Lux) Strategy Fund – Balanced P Acc USD	USD	LU0049785792	01 Jul 1994	8.43	16.19	9.04	-18.22	15.22
Responsible Investing								
Allianz Green Bond AT Acc EUR	EUR	LU1542252181	11 Jan 2017	0.73	9.04	0.07	-23.26	-0.57
Allianz Green Bond AT H2 Acc USD	USD	LU1896600654	02 Nov 2018	2.99	10.98	2.71	-22.06	0.26
BGF ESG Multi-Asset A2 Acc EUR	EUR	LU0093503497	04 Jan 1999	6.33	12.21	-2.89	-7.75	13.45
BGF ESG Multi-Asset A2 Acc USD Hgd	USD	LU0494093205	16 Apr 2010	8.32	14.17	-0.54	-6.22	14.22

DISCRETE PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Sep 25 - Sep 24 %	Sep 24 - Sep 23 %	Sep 23 - Sep 22 %	Sep 22 - Sep 21 %	Sep 21 - Sep 20 %
Robeco Global SDG Credits DH Acc EUR	EUR	LU1811861357	16 May 2018	1.93	10.88	1.94	-20.25	-0.21
Robeco Global SDG Credits DH Acc USD	USD	LU1811861605	16 May 2018	3.98	12.90	4.86	-18.74	0.64
RISK RATING : 5								
Equity - Asia Pacific excluding Japan								
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	6.70	19.25	7.83	-6.44	20.39
Guinness Asian Equity Income C GBP Acc *	GBP	IE00BVYPNP33	11 Mar 2015	11.93	14.39	6.58	-4.48	14.08
Equity - Global								
BNY Mellon Long-Term Global Equity EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	-2.78	16.73	13.44	-10.29	24.33
BNY Mellon Long-Term Global Equity GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	1.93	12.14	11.99	-8.40	17.63
BNY Mellon Sustainable Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	3.02	25.88	5.12	-9.09	25.92
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	5.20	22.94	10.68	-2.62	16.91
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	7.31	24.18	13.89	-9.49	15.20
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	10.79	29.40	19.81	-17.76	15.41
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	4.34	13.16	16.01	-2.65	37.71
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	-1.14	12.40	9.31	-11.57	19.13
Guinness Global Equity Income C Acc EUR *	EUR	IE00BGHQF631	29 Nov 2013	-0.96	21.08	9.96	3.20	24.42
Guinness Global Equity Income C Acc GBP *	GBP	IE00BVYPNV92	11 Mar 2015	3.90	16.14	8.69	5.37	17.90
Guinness Global Equity Income C Acc USD *	USD	IE00BVYPNW00	11 Mar 2015	4.28	27.63	18.84	-12.76	22.97
Janus Henderson Global Select A2 Acc GBP	GBP	LU0200077294	29 Oct 2004	14.12	20.90	4.84	-11.75	17.45
Ninety One GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	7.65	12.77	9.47	-7.28	21.08
Equity - UK								
BGF United Kingdom A2 Acc GBP	GBP	LU0011847091	31 Dec 1985	8.29	12.95	17.20	-22.89	15.31
CT Responsible UK Equity 1 Acc GBP	GBP	GB0030833981	01 Jun 1984	4.34	13.37	12.16	-18.27	28.15
Fidelity UK Smaller Companies A Acc GBP *	GBP	GB00B3SW2T17	10 Feb 2011	2.66	15.32	16.02	-20.04	72.24
Fixed Interest - Asia								
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	4.05	11.73	2.04	-30.81	2.46
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	9.49	17.70	10.35	-41.50	1.17
Schroder ISF Asian Bond Total Return A Acc EUR Hgd *	EUR	LU0327381843	09 Nov 2007	1.79	6.44	2.28	-8.08	1.25
Schroder ISF Asian Bond Total Return A Acc USD *	USD	LU0106250508	17 Jan 2000	3.91	8.20	4.69	-6.55	2.22

DISCRETE PERFORMANCE

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

Name	Ccy	ISIN	Inception Date	Sep 25 - Sep 24 %	Sep 24 - Sep 23 %	Sep 23 - Sep 22 %	Sep 22 - Sep 21 %	Sep 21 - Sep 20 %
Global Managed								
BGF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	10.31	18.62	6.45	-20.41	15.42
BGF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	6.34	14.41	0.51	-4.19	17.21
BGF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	11.19	20.01	7.11	-20.29	15.49
BGF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	11.68	20.77	8.81	-19.16	16.07
Canaccord Genuity Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	10.33	21.69	11.21	-23.68	17.03
Canaccord Genuity Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	10.87	22.56	12.44	-22.55	17.93
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	8.55	19.30	12.24	-18.06	15.40
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	11.00	22.20	14.07	-18.15	15.63
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	12.91	23.66	15.74	-17.35	16.07
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	13.36	24.51	17.47	-16.29	16.77
GAM Star Global Aggressive A Acc CHF Hgd	CHF	IE00BDD9NV60	15 Feb 2016	6.95	8.01	0.20	-16.20	15.01
GAM Star Global Aggressive A Acc EUR Hgd	EUR	IE00BJ358770	02 Nov 2016	9.41	10.63	1.93	-16.06	15.21
GAM Star Global Aggressive A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	11.50	12.11	3.86	-14.99	16.09
GAM Star Global Aggressive A Acc USD Hgd	USD	IE00BJ358663	24 Mar 2014	11.46	12.43	4.43	-14.52	16.37
Guinness Multi-Asset Balanced R Acc USD	USD	IE00BG5QR810	19 Dec 2018	8.11	21.26	11.32	-19.14	20.20
Guinness Multi-Asset Growth R Acc USD	USD	IE00BG5QRT23	19 Dec 2018	9.23	23.57	13.77	-19.11	23.21
Guinness Multi-Asset Growth R EUR Acc Hgd	EUR	IE00BG5QRS16	31 Oct 2019	6.88	10.91	2.16	-3.52	17.35
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	8.83	12.44	4.05	-2.30	18.15
Guinness Multi-Asset Growth R USD Acc Hgd	USD	IE00BG5QRV45	31 Oct 2019	8.67	12.71	4.49	-1.85	18.56
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	6.13	18.71	10.05	-17.46	14.79
Responsible Investing								
CT Responsible Global Equity 1 Acc	GBP	GB0030833650	13 Oct 1987	2.05	19.60	0.57	-11.32	21.32
Janus Henderson Global Responsible Managed A Acc GBP	GBP	GB0031833402	29 Jul 2002	6.56	16.21	5.80	-12.05	16.45
Nordea 1 Global Sustainable Stars Equity BP Acc EUR	EUR	LU0985320059	17 May 2016	4.49	18.81	6.15	-9.44	30.17
Nordea 1 Global Sustainable Stars Equity BP Acc USD	USD	LU0985320562	17 May 2016	9.59	25.57	15.40	-23.77	28.71
Pictet Water P Acc EUR (Closed to new subscriptions/switches-in)	EUR	LU0104884860	19 Jan 2000	-4.79	20.78	1.64	-7.64	28.92
Robeco Healthy Living D Acc EUR *	EUR	LU2146189407	29 Oct 2020	-17.11	19.55	1.78	-13.30	17.30
Robeco Healthy Living D Acc USD *	USD	LU2146189589	29 Oct 2020	-12.73	26.01	10.01	-26.72	15.93

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Name	Ccy	ISIN	Inception Date	Sep 25 - Sep 24 %	Sep 24 - Sep 23 %	Sep 23 - Sep 22 %	Sep 22 - Sep 21 %	Sep 21 - Sep 20 %
Specialist								
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	-15.04	11.48	-5.94	6.28	17.76
JPM Global Healthcare A Acc USD *	USD	LU0432979614	02 Oct 2009	-10.76	17.67	1.80	-10.33	16.66
RISK RATING : 6								
Equity - Asia Pacific excluding Japan								
Guinness Asian Equity Income C USD Acc *	USD	IE00BVYPNQ40	11 Mar 2015	12.34	25.71	16.54	-20.92	18.98
Equity - Europe excluding UK								
CT (Lux) European Smaller Companies 1E Acc EUR *	EUR	LU1864952335	23 Oct 2018	0.50	16.42	14.04	-33.75	28.19
CT European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	4.46	12.79	13.86	-33.81	21.12
Equity - Europe including UK								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	-1.35	12.65	16.68	-24.37	22.93
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	0.42	14.49	20.09	-22.71	24.09
Equity - Global								
BNY Mellon Long-Term Global Equity USD A Acc	USD	IE00B29M2J34	04 Apr 2008	2.53	22.85	22.34	-24.09	22.83
BNY Mellon Sustainable Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	8.35	33.56	14.32	-23.29	24.42
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	10.03	19.14	25.19	-17.63	36.04
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	10.75	28.96	29.78	-22.61	33.50
Invesco Global Equity Income A Acc USD *	USD	LU0607513230	30 Sep 2011	13.46	31.60	34.46	-20.37	34.81
Janus Henderson Global Select A2 Acc EUR	EUR	LU0200076213	29 Oct 2004	8.79	26.05	6.06	-13.56	23.95
Janus Henderson Global Select A2 Acc USD	USD	LU0200076999	24 Mar 2005	14.53	32.86	14.63	-26.94	22.50
Ninety One GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	8.76	14.02	12.72	-23.65	17.99
Ninety One GSF Global Franchise A Acc USD *	USD	LU0426412945	04 Jul 2009	13.41	19.04	18.06	-21.50	19.54
Equity - North America								
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	6.61	35.55	14.65	-37.65	22.84
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	4.88	33.98	11.67	-23.06	25.98
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	8.69	38.40	16.56	-37.66	23.39
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	10.63	41.06	20.46	-34.91	24.49
Schroder ISF US Small & Mid-Cap Equity A Acc EUR *	EUR	LU0248178732	28 Mar 2006	-9.23	14.25	2.28	-2.88	40.80
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	-6.81	18.34	7.71	-20.15	37.62
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	-4.79	20.63	11.13	-18.26	39.37

DISCRETE PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Sep 25 - Sep 24 %	Sep 24 - Sep 23 %	Sep 23 - Sep 22 %	Sep 22 - Sep 21 %	Sep 21 - Sep 20 %
Global Managed								
MGF Harmony Portfolios Global Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	11.04	22.77	9.71	-24.14	20.36
Islamic								
HSBC Islamic Global Equity Index AC USD	USD	LU0466842654	11 Nov 2009	15.71	38.12	26.64	-20.88	22.67
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	7.74	15.28	26.77	-18.50	23.72
Responsible Investing								
Pictet Water P Acc USD (Closed to new subscriptions/switches-in)	USD	LU0255980327	26 May 2006	0.00	27.49	10.02	-22.06	27.67
Schroder ISF Global Sustainable Growth A Acc EUR Hdg	EUR	LU0557291076	23 Nov 2010	2.95	26.26	17.42	-25.58	31.50
Schroder ISF Global Sustainable Growth A Acc USD	USD	LU0557290698	23 Nov 2010	5.43	28.80	21.40	-23.64	33.18
Not Rated								
RL360 Model Portfolio Solutions Balanced USD	USD	IM00BS4DKJ91	01 Mar 2023	10.63	20.81	-	-	-
RL360 Model Portfolio Solutions Conservative USD	USD	IM00BS4DJZ86	01 Mar 2023	6.77	14.80	-	-	-
RL360 Model Portfolio Solutions Growth USD	USD	IM00BS4DKK07	01 Mar 2023	12.97	25.16	-	-	-

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.