



**FUND  
GUIDE**

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APRIL 2024

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**IMPORTANT INFORMATION**

# INTRODUCTION

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This guide is intended for the following regular savings and investment products:

- Regular Savings Plan
- Regular Savings Plan Malaysia
- Oracle
- Quantum (for policies taken out after April 2010)
- Quantum Malaysia
- Paragon

For Quantum policies issued prior to April 2010 under the Scottish Provident International brand, please refer to the Scottish Provident International Funds Investment Guide for the relevant fund choices.

This guide provides you with information about the funds that your plan can invest into.

If you are applying for a new plan you should speak to your financial adviser and read the rest of the literature suite in full, which can be accessed on our website [www.r1360.com](http://www.r1360.com).

# CHOOSING YOUR FUNDS

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It's up to you to tell us which funds you would like your payments to be invested in. We invest your money creating "units" in the fund, and each unit is valued using the fund price. As the fund price goes up your units increase in value and as the price goes down they decrease.

Some funds perform better than others during the ups and downs of market conditions so we provide you with a wide range of funds in different sectors and asset classes with different risk ratings. Bear in mind that you don't have to invest in just one fund. In fact diversifying your plan across several different style funds can be a wise thing in order to help smooth the returns on your investments.

The range of funds are provided by some of the world's leading managers including BlackRock, BNY Mellon, Columbia Threadneedle, Fidelity, Invesco, JP Morgan, Schroders and T. Rowe Price.

## WHY YOUR CHOICE MATTERS

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Imagine an athletics team. Now think about all the different events that those athletes will take part in. Why are there specific athletes for certain events? Why not have one person take part in every event? It simply comes down to some individuals being better adapted to certain events than to others.

Likewise with investments you have some which are designed to achieve one goal and others designed to achieve something else.

The question for you is whether you prefer the type of athlete who consistently achieves respectable times and results or the potential of a star who could win the championship but is equally likely to finish last?

In our industry the level of risk you are willing to take to achieve growth is described as your risk appetite, and you need to decide how much risk you are hungry for.

Funds matter because the selections you make will determine how your plan performs and the experience you have whilst meeting your goals.

## RL360 MODEL PORTFOLIO SOLUTIONS FUNDS

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**(Currently not available to our Malaysia products)**

Alongside the externally managed fund options, we also offer a range of internal insurance funds; the RL360 Model Portfolio Solutions Funds (the MPS Funds). The funds were launched as an alternative option to having to self-select funds from the Savings and Investment fund range, with asset allocation provided by BlackRock. Each MPS Fund invests in a collection of BlackRock funds across different asset classes, countries and sectors providing diversification within a single fund.

There is a Conservative, Balanced and Growth option, priced in US Dollar. The MPS Funds invest in a diversified mix of BlackRock's mutual funds and iShares index funds of varying percentages, depending on the model, with rebalancing conducted quarterly to reflect current market conditions. Whilst the funds offer an alternative option, there is no restriction to selecting an MPS Fund alongside any of the other funds in the range, should you wish to. More details on how the funds work can be found in the RL360 Model Portfolio Solutions fund guide.

# ASSESSING RISK

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

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

You will see the risk indicator in a document referred to as the "KIID". This is the Key Investor Information Document. You can find copies of these online via your specific product fund centre on our website at [www.rl360.com/fundcentres](http://www.rl360.com/fundcentres).

If for any reason a fund within the range doesn't use this standard or produce a KIID, no rating will be provided.

## DIGGING DEEPER

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

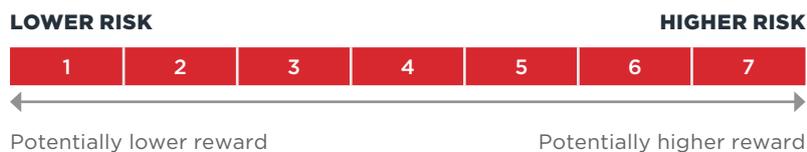
In the Documents section of our online fund centre you will find these documents provided by each fund manager:

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

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

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

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



# MAKE YOUR SELECTION

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

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

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

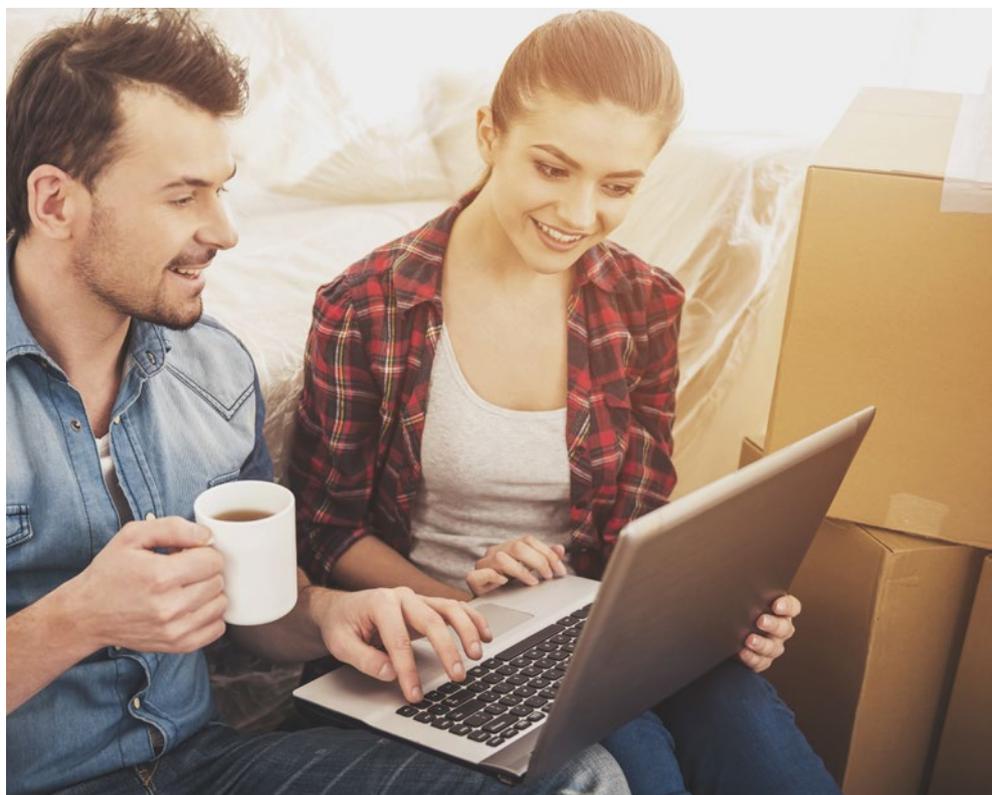
**AMC %** - annual charge applied by the fund manager for running the fund, already taken into account in the fund price.

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

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

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

You can make changes to your fund choice at any time, free of charge, after your plan starts. We call this a “switch”. A switch form is available on our website to help you do this. If you are registered to view your plan online and have applied for online switching, you can even conduct your own switches online quickly without the need to post any forms to us.



Data is sourced from Morningstar® and is correct as at 22 April 2024.

## INTERNAL FUNDS

### Model Portfolios

Name	Share class	Ccy	Internal fund code	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
RL360 Model Portfolio Solutions Conservative USD	-	USD	MPS1U	-	01/03/23	Isle of Man	1.00	-	-	3
RL360 Model Portfolio Solutions Balanced USD	-	USD	MPS2U	-	01/03/23	Isle of Man	1.00	-	-	3
RL360 Model Portfolio Solutions Growth USD	-	USD	MPS3U	-	01/03/23	Isle of Man	1.00	-	-	4

## EXTERNAL FUNDS

### Commodity & Energy

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BGF World Energy	A2	EUR	LU0171301533	7	06/04/01	Luxembourg	1.75	-	-	2
BGF World Energy	A2	USD	LU0122376428	7	06/04/01	Luxembourg	1.75	-	-	2
BGF World Gold	A2	EUR	LU0171305526	7	05/04/01	Luxembourg	1.75	-	-	3
BGF World Gold	A2	USD	LU0055631609	7	30/12/94	Luxembourg	1.75	-	-	3
BGF World Mining	A2	EUR	LU0172157280	7	05/04/01	Luxembourg	1.75	-	-	3
BGF World Mining	A2	USD	LU0075056555	7	24/03/97	Luxembourg	1.75	-	-	3
Guinness Global Energy	C	EUR	IE00BGHQF524	7	29/11/13	Ireland	1.50	-	-	2
Guinness Global Energy	C	GBP	IE00B3CCJ963	7	02/09/08	Ireland	1.50	-	-	2
Guinness Global Energy	C	USD	IE00B2Q91V27	7	31/03/08	Ireland	1.50	-	-	2
JPM Global Natural Resources	A	EUR	LU0208853274	7	21/12/04	Luxembourg	1.50	-	-	2
JPM Global Natural Resources	A	USD	LU0266512127	7	12/09/06	Luxembourg	1.50	-	-	2
Pictet CH Precious Metals Fund - Physical Gold	P	CHF	CH0104851016	5	30/09/09	Switzerland	0.30	-	-	-
Pictet CH Precious Metals Fund - Physical Gold	P	EUR	CH0104850968	5	30/09/09	Switzerland	0.30	-	-	-
Pictet CH Precious Metals Fund - Physical Gold	P	USD	CH0104850497	5	30/09/09	Switzerland	0.30	-	-	-

### Currency/Money Market

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
abrdn Liquidity (Lux)	A2	EUR	LU0090865873	1	23/07/90	Luxembourg	0.15	-	-	-
abrdn Liquidity (Lux)	A2	GBP	LU0049015760	1	01/07/85	Luxembourg	0.40	-	-	-
abrdn Liquidity (Lux)	A2	USD	LU0049014870	1	17/09/84	Luxembourg	0.40	-	-	-
Pictet Short-Term Money Market	R	JPY	LU0309035870	1	06/07/07	Luxembourg	0.12	-	-	-
UBS (Lux) Money Market AUD	P	AUD	LU0066649970	1	20/08/92	Luxembourg	0.40	-	-	-
UBS (Lux) Money Market CHF	P	CHF	LU0033502740	1	16/09/91	Luxembourg	0.40	-	-	-
UBS (Lux) Money Market EUR	P	EUR	LU0006344922	1	09/10/89	Luxembourg	0.40	-	-	-
UBS (Lux) Money Market GBP	P	GBP	LU0006277635	1	25/11/88	Luxembourg	0.40	-	-	-
UBS (Lux) Money Market USD	P	USD	LU0006277684	1	25/11/88	Luxembourg	0.40	-	-	-

### Equity - Asia Pacific excluding Japan

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Fidelity Funds Asia Pacific Opportunities	A	EUR	LU0345361124	6	18/02/08	Luxembourg	1.50	-	-	4
Fidelity Funds Asia Pacific Opportunities	A	USD	LU2008162690	6	12/06/19	Luxembourg	1.50	-	-	4
Fidelity Funds Asian Smaller Companies	A	EUR	LU0702159772	5	07/12/11	Luxembourg	1.50	-	-	1
Fidelity Funds Asian Smaller Companies	A	USD	LU0702159699	6	07/12/11	Luxembourg	1.50	-	-	1
Fidelity Funds Sustainable Asia Equity	A	EUR	LU0261946445	6	25/09/06	Luxembourg	1.50	-	-	5
Fidelity Funds Sustainable Asia Equity	A	USD	LU0261947096	6	25/09/06	Luxembourg	1.50	-	-	5
Guinness Asian Equity Income	C	EUR	IE00BGHQDM52	6	20/12/13	Ireland	1.50	-	-	5
Guinness Asian Equity Income	C	GBP	IE00BVYPNP33	5	11/03/15	Ireland	1.50	-	-	5
Guinness Asian Equity Income	C	USD	IE00BVYPNQ40	6	11/03/15	Ireland	1.50	-	-	5
JPM ASEAN Equity	A	EUR	LU0441852612	6	04/09/09	Luxembourg	1.50	-	-	3
JPM ASEAN Equity	A	USD	LU0441851309	6	04/09/09	Luxembourg	1.50	-	-	3
Matthews Asia - Pacific Tiger	A	GBP	LU0594555590	6	28/02/11	Luxembourg	1.25	-	-	4
Matthews Asia - Pacific Tiger	A	USD	LU0491815824	6	26/08/10	Luxembourg	1.25	-	-	4

### Equity - Asia Pacific including Japan

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Matthews Asia - Asia Dividend	A	GBP	LU0594556309	5	28/02/11	Luxembourg	1.25	-	-	4
Matthews Asia - Asia Dividend	A	USD	LU0491817952	6	26/08/10	Luxembourg	1.25	-	-	4

### Equity - Emerging Europe

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BGF Emerging Europe (Currently unavailable/suspended)	A2	EUR	LU0011850392	6	29/12/95	Luxembourg	1.75	-	-	3
BGF Emerging Europe (Currently unavailable/suspended)	A2	USD	LU0171273575	6	01/09/98	Luxembourg	1.75	-	-	3

### Equity - Emerging Markets

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Allianz GEM Equity High Dividend	AT	EUR	LU0293313325	6	15/06/07	Luxembourg	2.25	-	-	1
BGF Emerging Markets	A2	EUR	LU0171275786	6	31/01/02	Luxembourg	1.50	-	-	4
BGF Emerging Markets	A2	USD	LU0047713382	6	30/11/93	Luxembourg	1.50	-	-	4
Fidelity Funds Emerging Europe Middle East & Africa	A	EUR	LU0303816705	7	11/06/07	Luxembourg	1.50	-	-	2
Fidelity Funds Emerging Europe Middle East & Africa	A	USD	LU0303823156	7	11/06/07	Luxembourg	1.50	-	-	2
Fidelity Funds Emerging Markets	A	EUR	LU1048684796	6	02/04/14	Luxembourg	1.50	-	-	4
Fidelity Funds Emerging Markets	A	USD	LU0261950470	6	25/09/06	Luxembourg	1.50	-	-	4
Franklin MENA	A	EUR	LU0352132285	5	16/06/08	Luxembourg	2.00	-	-	1
Franklin MENA	A	USD	LU0352132103	5	16/06/08	Luxembourg	2.00	-	-	1
JPM Emerging Markets Equity	A	EUR	LU0217576759	6	20/09/05	Luxembourg	1.50	-	-	4
JPM Emerging Markets Equity	A	USD	LU0210529656	6	31/03/05	Luxembourg	1.50	-	-	4
JPM Emerging Markets Small Cap (perf)	A	EUR	LU0318933057	6	15/11/07	Luxembourg	1.50	10.00	-	4
JPM Emerging Markets Small Cap (perf)	A	USD	LU0318931358	6	15/11/07	Luxembourg	1.50	10.00	-	4
Schroder ISF BIC	A	EUR	LU0232931963	6	31/10/05	Luxembourg	1.50	-	-	2
Schroder ISF BIC	A	USD	LU0228659784	6	31/10/05	Luxembourg	1.50	-	-	2
Schroder ISF Emerging Markets	A	EUR	LU0248176959	6	17/03/06	Luxembourg	1.50	-	-	4
Schroder ISF Emerging Markets	A	USD	LU0106252389	6	17/01/00	Luxembourg	1.50	-	-	4
Schroder ISF Emerging Markets Hgd	A	AUD	LU0491680715	6	12/03/10	Luxembourg	1.50	-	-	4
Schroder ISF Global Emerging Market Opportunities	A	EUR	LU0279459456	6	19/01/07	Luxembourg	1.50	-	-	4
Schroder ISF Global Emerging Market Opportunities	A	USD	LU0269904917	6	19/01/07	Luxembourg	1.50	-	-	4

### Equity - Europe excluding UK

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BGF Continental European Flexible	A2	EUR	LU0224105477	6	24/11/86	Luxembourg	1.50	-	4	5
BGF Continental European Flexible	A2	USD	LU0769137737	6	05/04/12	Luxembourg	1.50	-	4	5
BGF Continental European Flexible Hdg	A2	USD	LU1196525536	6	04/03/15	Luxembourg	1.50	-	-	4
BGF Euro Markets	A2	EUR	LU0093502762	6	04/01/99	Luxembourg	1.50	-	-	5
BGF Euro Markets	A2	USD	LU0171277485	6	04/06/99	Luxembourg	1.50	-	-	5
CT European Smaller Companies	R	GBP	GB0001531424	6	14/11/97	UK	1.50	-	-	4
CT (Lux) European Smaller Companies	1E	EUR	LU1864952335	6	23/10/18	Luxembourg	1.50	-	-	4

### Equity - Europe including UK

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Janus Henderson Horizon Pan European Absolute Return	A2	EUR	LU0264597617	4	01/12/06	Luxembourg	1.20	20.00	-	5
Jupiter European Growth	L	EUR	LU0260085492	6	17/08/01	Luxembourg	1.50	-	-	5
Jupiter European Growth Hgd	L	USD	LU0966834136	6	02/10/13	Luxembourg	1.50	-	-	5
MFS Meridian European Research	A1	EUR	LU0094557526	6	12/03/99	Luxembourg	1.05	-	-	3
MFS Meridian European Research	A1	USD	LU0219440335	6	12/06/00	Luxembourg	1.05	-	-	3
CT (Lux) Pan European ESG Equities	1E	EUR	LU1832003567	6	29/08/18	Luxembourg	1.30	-	-	3
CT (Lux) Pan European ESG Equities	1G	GBP	LU1832003724	6	29/08/18	Luxembourg	1.30	-	-	3

## Equity - Global

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BNY Mellon Long-Term Global Equity	A	EUR	IE00B29M2H10	6	18/04/08	Ireland	2.00	-	-	5
BNY Mellon Long-Term Global Equity	A	GBP	IE00B42QQV61	6	23/10/09	Ireland	2.00	-	-	5
BNY Mellon Long-Term Global Equity	A	USD	IE00B29M2J34	6	04/04/08	Ireland	2.00	-	-	5
Fidelity Funds Global Dividend	A	EUR	LU1261431768	5	07/08/15	Luxembourg	1.50	-	-	5
Fidelity Funds Global Dividend	A	USD	LU0772969993	6	04/05/12	Luxembourg	1.50	-	-	5
Fidelity Funds Global Dividend Hgd	A	EUR	LU0605515377	5	30/01/12	Luxembourg	1.50	-	-	5
Fidelity Global Dividend	A	GBP	GB00B7FQHJ97	5	30/01/12	UK	1.50	-	-	5
Franklin Mutual Global Discovery	A	EUR	LU0211333025	6	25/10/05	Luxembourg	1.50	-	-	2
Franklin Mutual Global Discovery	A	USD	LU0211331839	6	25/10/05	Luxembourg	1.50	-	-	2
Fundsmith Equity	R	GBP	GB00B4LPDJ14	6	01/11/10	UK	1.50	-	-	3
Fundsmith Equity SICAV	R	EUR	LU0690374615	6	02/11/11	Luxembourg	1.50	-	-	3
Guinness Global Equity Income	C	EUR	IE00BGHQF631	5	29/11/13	Ireland	1.50	-	-	3
Guinness Global Equity Income	C	GBP	IE00BVYPNV92	5	11/03/15	Ireland	1.50	-	-	3
Guinness Global Equity Income	C	USD	IE00BVYPNW00	6	11/03/15	Ireland	1.50	-	-	3
Guinness Global Innovators	C	EUR	IE00BQXX3D17	6	31/10/14	Ireland	1.50	-	-	5
Guinness Global Innovators	C	GBP	IE00BQXX3C00	6	31/10/14	Ireland	1.50	-	-	5
Guinness Global Innovators	C	USD	IE00BQXX3F31	6	31/10/14	Ireland	1.50	-	-	5
Invesco Global Equity Income	A	USD	LU0607513230	6	30/09/11	Luxembourg	1.40	-	-	5
Invesco Global Equity Income Hgd	A	EUR	LU0794791870	6	27/06/12	Luxembourg	1.40	-	-	5
Janus Henderson Global Select	A2	EUR	LU0200076213	6	29/10/04	Luxembourg	1.50	-	-	3
Janus Henderson Global Select	A2	GBP	LU0200077294	6	29/10/04	Luxembourg	1.50	-	-	3
Janus Henderson Global Select	A2	USD	LU0200076999	4	24/03/05	Luxembourg	1.50	-	-	3
JPM Global Growth	A	EUR	LU0159032522	6	14/06/11	Luxembourg	1.50	-	-	4
JPM Global Growth	A	USD	LU0210533765	6	31/03/05	Luxembourg	1.50	-	-	4
Ninety One GSF Global Franchise	A	EUR	LU0846948197	6	25/10/12	Luxembourg	1.50	-	-	4
Ninety One GSF Global Franchise	A	USD	LU0426412945	6	04/07/09	Luxembourg	1.50	-	-	4
Ninety One GSF Global Franchise Hgd	A	CHF	LU0869878131	6	31/01/13	Luxembourg	1.50	-	-	4
Schroder ISF Global Equity	A	USD	LU0215105999	6	03/06/05	Luxembourg	1.25	-	-	3
Schroder ISF Global Equity Hgd	A	AUD	LU0491681010	6	12/03/10	Luxembourg	1.25	-	-	3
Schroder ISF Global Smaller Companies	A	USD	LU0240877869	6	24/02/06	Luxembourg	1.50	-	-	3
CT (Lux) Global Select	1U	USD	LU1864957219	6	25/01/19	Luxembourg	1.50	-	-	3
T. Rowe Price Global Growth Equity	A	USD	LU0382932902	6	27/10/08	Luxembourg	1.60	-	-	2

## Equity - Latin America

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BGF Latin American	A2	EUR	LU0171289498	7	01/07/02	Luxembourg	1.75	-	-	4
BGF Latin American	A2	GBP	LU0171289738	7	01/07/02	Luxembourg	1.75	-	-	4
BGF Latin American	A2	USD	LU0072463663	7	08/01/97	Luxembourg	1.75	-	-	4
Schroder ISF Latin American	A	USD	LU0106259046	7	17/01/00	Luxembourg	1.50	-	-	3
Schroder ISF Latin American	A	EUR	LU0248181363	7	22/03/06	Luxembourg	1.50	-	-	3

## Equity - North America

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Franklin US Opportunities	A	EUR	LU0260869739	6	01/09/06	Luxembourg	1.50	-	-	3
Franklin US Opportunities	A	USD	LU0109391861	6	03/04/00	Luxembourg	1.50	-	-	3
Franklin US Opportunities Hgd	A	CHF	LU0536403206	6	30/09/10	Luxembourg	1.50	-	-	3
Franklin US Opportunities Hgd	A	EUR	LU0316494391	6	03/09/07	Luxembourg	1.50	-	-	3
Janus Henderson US Forty	A	USD	IE0004445239	6	24/12/98	Ireland	1.25	-	-	3
JPM America Equity	A	EUR	LU0217390227	6	07/05/13	Luxembourg	1.50	-	-	3
JPM America Equity	A	USD	LU0210528500	6	01/04/05	Luxembourg	1.50	-	-	3
JPM America Equity Hgd	A	EUR	LU0159042083	6	15/03/07	Luxembourg	1.50	-	-	
MFS Meridian US Value	AH1	EUR	LU0583241160	6	01/02/11	Luxembourg	1.05	-	-	3
MFS Meridian US Value	A1	USD	LU0125979160	6	01/02/02	Luxembourg	1.05	-	-	3
Schroder ISF US Small & Mid-Cap Equity	A	EUR	LU0248178732	6	28/03/06	Luxembourg	1.50	-	-	3
Schroder ISF US Small & Mid-Cap Equity	A	USD	LU0205193047	6	10/12/04	Luxembourg	1.50	-	-	3
Schroder ISF US Small & Mid-Cap Equity Hgd	A	EUR	LU0334663233	6	14/12/07	Luxembourg	1.50	-	-	3
T. Rowe Price US Blue Chip Equity	A	EUR	LU1438969195	6	30/06/16	Luxembourg	1.50	-	-	3
T. Rowe Price US Blue Chip Equity	A	USD	LU0133085943	6	05/02/03	Luxembourg	1.50	-	-	3
T. Rowe Price US Smaller Companies Equity	A	EUR	LU0918140210	6	22/05/13	Luxembourg	1.60	-	-	4
T. Rowe Price US Smaller Companies Equity	A	USD	LU0133096635	6	31/07/01	Luxembourg	1.60	-	-	4

## Equity - Single country

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Fidelity Funds Australian Diversified Equity	A	AUD	LU0261950041	6	25/09/06	Luxembourg	1.50	-	-	3
Fidelity Funds China Consumer	A	EUR	LU0594300096	7	23/02/11	Luxembourg	1.50	-	-	4
Fidelity Funds China Consumer	A	USD	LU0594300179	7	23/02/11	Luxembourg	1.50	-	-	4
Fidelity Funds Thailand	A	USD	LU1224710803	6	19/05/15	Luxembourg	1.50	-	-	4
Franklin India	A	EUR	LU0231205187	6	25/10/05	Luxembourg	1.50	-	-	3
Franklin India	A	USD	LU0231203729	6	25/10/05	Luxembourg	1.50	-	-	3
FSSA China Growth	I	USD	IE0008368742	6	17/08/99	Ireland	2.00	-	-	4
HSBC GIF Russia Equity (Currently unavailable/suspended)	AC	USD	LU0329931090	7	17/12/07	Luxembourg	1.75	-	-	-
Invesco China Equity	Acc	GBP	GB0033028332	6	18/12/81	UK	1.64	-	-	4
Invesco China Focus Equity	A	USD	LU0717748643	6	15/12/11	Luxembourg	1.75	-	-	4
Invesco Japanese Equity Advantage	A	EUR	LU2068251110	6	20/11/19	Luxembourg	1.40	-	-	4
Invesco Japanese Equity Advantage	A	JPY	LU0607514717	6	30/09/11	Luxembourg	1.40	-	-	4
Invesco Japanese Equity Advantage Hgd	A	CHF	LU0955866602	6	18/09/13	Luxembourg	1.40	-	-	4
Invesco Japanese Equity Advantage Hgd	A	EUR	LU0955866438	6	18/09/13	Luxembourg	1.40	-	-	4
Invesco Japanese Equity Advantage Hgd	A	USD	LU1934327195	6	21/02/19	Luxembourg	1.40	-	-	4
Janus Henderson Horizon Japanese Smaller Companies	A2	USD	LU0011890265	6	30/08/85	Luxembourg	1.20	10.00	-	1
Janus Henderson Horizon Japanese Smaller Companies	A2	JPY	LU0572961604	6	30/09/09	Luxembourg	1.20	10.00	-	1
Janus Henderson Horizon Japanese Smaller Companies	A2	EUR Hgd	LU1572378708	6	24/05/17	Luxembourg	1.20	10.00	-	1
JPM Korea Equity	A	EUR	LU0301637293	6	28/09/07	Luxembourg	1.50	-	-	3
JPM Korea Equity	A	USD	LU0301634860	7	28/09/07	Luxembourg	1.50	-	-	3
JPM Taiwan	A	EUR	LU0401357313	6	09/12/08	Luxembourg	1.50	-	-	5
JPM Taiwan	A	USD	LU0210528419	6	31/03/05	Luxembourg	1.50	-	-	5
Liontrust Russia (Currently unavailable/suspended)	A	GBP	GB00B04HOT52	7	31/12/04	UK	1.75	-	-	2
Matthews Asia - Japan	A	USD	LU1220257304	6	30/04/15	Luxembourg	1.25	-	-	4
Schroder ISF China Opportunities	A	USD	LU0244354667	6	17/02/06	Luxembourg	1.50	-	-	3
Schroder ISF Greater China	A	USD	LU0140636845	6	28/03/02	Luxembourg	1.50	-	-	4
Schroder ISF Indian Equity	A	EUR	LU2382958234	6	23/09/21	Luxembourg	1.50	-	-	3
Schroder ISF Indian Equity	A	USD	LU0264410563	6	10/11/06	Luxembourg	1.50	-	-	3

### Equity - UK

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BGF United Kingdom	A2	GBP	LU0011847091	6	31/12/85	Luxembourg	1.50	-	-	4
BGF United Kingdom	A2	EUR	LU0171293177	6	12/10/01	Luxembourg	1.50	-	-	4
BGF United Kingdom	A2	USD	LU0171293334	6	01/09/98	Luxembourg	1.50	-	-	4
CT Responsible UK Equity	1	GBP	GB0030833981	6	01/06/84	UK	1.50	-	-	4
CT UK Mid 250	R	GBP	GB0033547604	6	15/09/03	UK	1.40	-	-	3
Invesco UK Opportunities (UK)	Acc	GBP	GB0033031153	6	11/06/87	UK	1.61	-	-	1
Invesco UK Smaller Companies Equity (UK)	Acc	GBP	GB0033030528	6	29/05/92	UK	1.62	-	-	2
Ninety One UK Smaller Companies	A	GBP	GB0031075558	6	30/07/82	UK	1.50	-	-	1

### Fixed Interest - Asia

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BGF Asian Tiger Bond	A2	USD	LU0063729296	4	02/02/96	Luxembourg	1.00	-	-	2
Fidelity Funds Asian High Yield	A	EUR	LU0286668453	5	02/04/07	Luxembourg	1.00	-	-	2
Fidelity Funds Asian High Yield	A	USD	LU0286668966	5	02/04/07	Luxembourg	1.00	-	-	2
Schroder ISF Asian Bond Total Return	A	USD	LU0106250508	5	17/01/00	Luxembourg	1.00	-	-	4
Schroder ISF Asian Bond Total Return Hgd	A	EUR	LU0327381843	5	09/11/07	Luxembourg	1.00	-	-	4
Schroder ISF Asian Local Currency Bond	A	EUR	LU0871640552	4	23/01/13	Luxembourg	1.00	-	-	5
Schroder ISF Asian Local Currency Bond	A	USD	LU0358729142	4	09/05/08	Luxembourg	1.00	-	-	5

### Fixed Interest - Emerging Markets

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
MFS Meridian Emerging Markets Debt	A1	EUR	LU0219422606	4	26/09/05	Luxembourg	0.90	-	-	2
MFS Meridian Emerging Markets Debt	A1	USD	LU0125948108	4	31/01/01	Luxembourg	0.90	-	-	2

### Fixed Interest - Europe

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Fidelity Funds European High Yield	A	EUR	LU0251130802	4	03/07/06	Luxembourg	1.00	-	-	2
Invesco Euro Corporate Bond	A	EUR	LU0243957825	4	31/03/06	Luxembourg	1.00	-	-	2

### Fixed Interest - Global

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BNY Mellon Global Bond	A	EUR	IE0003921727	4	02/01/02	Ireland	1.00	-	-	4
BNY Mellon Global Bond	A	USD	IE0003924739	4	10/12/01	Ireland	1.00	-	-	4
Invesco Global Total Return (EUR) Bond	A	EUR	LU0534239909	3	15/09/10	Luxembourg	1.00	-	-	3
Invesco Global Total Return (EUR) Bond Hgd	A	CHF	LU0955866271	3	18/09/13	Luxembourg	1.00	-	-	3
Jupiter Dynamic Bond	L	EUR	LU0853555380	4	10/05/13	Luxembourg	1.25	-	-	3
Jupiter Dynamic Bond Hdg	L	USD	LU0853555463	4	30/04/13	Luxembourg	1.25	-	-	3
Jupiter Dynamic Bond Hdg	L	GBP	LU0853555547	4	05/09/16	Luxembourg	1.25	-	-	3
Jupiter Dynamic Bond Hdg	L	CHF	LU0853555620	4	17/05/13	Luxembourg	1.25	-	-	3
Jupiter Dynamic Bond Hdg	L	AUD	LU1074970481	4	04/12/14	Luxembourg	1.25	-	-	3
PIMCO GIS Global Bond Hgd	E	USD	IE00B11XZ210	3	31/03/06	Ireland	1.25	-	-	4
PIMCO GIS Global Investment Grade Credit Hgd	E	CHF	IE00B3SL5777	4	06/03/12	Ireland	1.39	-	-	3
PIMCO GIS Global Investment Grade Credit Hgd	E	EUR	IE00B11XZ434	4	31/03/06	Ireland	1.39	-	-	3
PIMCO GIS Global Investment Grade Credit Hgd	E	USD	IE00B3K7XK29	4	10/12/08	Ireland	1.39	-	-	3
T Rowe Price Global High Yield Bond	A	USD	LU0133082254	4	17/08/01	Luxembourg	1.15	-	-	-
T Rowe Price Global High Yield Bond Hdg	A	EUR	LU0165850685	4	02/04/03	Luxembourg	1.15	-	-	-

### Fixed Interest - Sterling

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Invesco Sterling Bond	A	GBP	LU1775980979	4	8/10/18	Luxembourg	0.75	-	-	2
Schroder Sterling Corporate Bond	A	GBP	GB00BDV0KY38	4	24/03/14	UK	1.12	-	-	4

### Fixed Interest - US

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
JPM US Bond	A	USD	LU0070215933	4	15/05/97	Luxembourg	0.90	-	-	3
MFS Meridian US Corporate Bond	A1	USD	LU0870266391	4	19/02/13	Luxembourg	0.60	-	-	3
MFS Meridian US Corporate Bond Hdg	A1	EUR	LU0870266805	4	19/02/13	Luxembourg	0.60	-	-	3
Natixis Loomis Sayles Multisector Income	RE/A	USD	IE00B5Q4WK41	4	22/01/10	Ireland	1.55	-	-	2

## Global Managed

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Artemis Monthly Distribution	R	GBP	GB00B74BQB01	4	21/05/12	UK	1.50	-	-	2
BGF Global Allocation	A2	EUR	LU0171283459	5	31/07/02	Luxembourg	1.50	-	-	3
BGF Global Allocation	A2	USD	LU0072462426	5	03/01/97	Luxembourg	1.50	-	-	3
BGF Global Allocation Hgd	A2	AUD	LU0468326631	5	22/01/10	Luxembourg	1.50	-	-	3
BGF Global Allocation Hgd	A2	GBP	LU0236177068	5	01/12/05	Luxembourg	1.50	-	-	3
BGF Global Multi-Asset Income	A2	EUR	LU1162516477	4	17/01/15	Luxembourg	1.50	-	-	2
BGF Global Multi-Asset Income	A2	USD	LU0784385840	4	28/06/12	Luxembourg	1.50	-	-	2
BNY Mellon Multi-Asset Diversified Return	Retail	GBP	GB00B1GJ9N38	4	27/11/06	UK	1.50	-	-	3
Canaccord Genuity Opportunity	A	USD	IE00B3BRDK12	4	26/09/08	Ireland	1.50	-	-	4
Canaccord Genuity Opportunity Hdg	A	GBP	IE00BSJJC74	4	15/06/15	Ireland	1.50	-	-	4
Credit Suisse (Lux) Portfolio Balanced	B	CHF	LU0078040838	4	14/05/93	Luxembourg	1.50	-	-	4
Credit Suisse (Lux) Portfolio Balanced	B	EUR	LU0091100973	4	30/10/98	Luxembourg	1.50	-	-	4
Credit Suisse (Lux) Portfolio Balanced	B	USD	LU0078041133	5	14/05/93	Luxembourg	1.50	-	-	4
Credit Suisse (Lux) Portfolio Growth	B	CHF	LU0078041992	5	11/06/93	Luxembourg	1.70	-	-	4
Credit Suisse (Lux) Portfolio Growth	B	EUR	LU0091101195	5	30/10/98	Luxembourg	1.70	-	-	5
Credit Suisse (Lux) Portfolio Growth	B	USD	LU0078042453	5	11/06/93	Luxembourg	1.70	-	-	4
Fidelity Funds Global Multi Asset Income	A	EUR	LU1116430247	4	08/10/14	Luxembourg	1.25	-	-	3
Fidelity Funds Global Multi Asset Income	A	USD	LU0905233846	5	27/03/13	Luxembourg	1.25	-	-	3
Fidelity Funds Global Multi Asset Income Hgd	A	JPY	LU1295424110	5	05/10/15	Luxembourg	1.25	-	-	3
Fidelity Multi Asset Open Strategic	A	GBP	GB00B8WR7L45	4	19/10/12	UK	1.25	-	✓	-
First Eagle Amundi International	AU-C	USD	LU0068578508	6	12/08/96	Luxembourg	2.00	15.00	-	3
First Eagle Amundi International Hgd	AHC-C	CHF	LU0650092850	6	31/08/11	Luxembourg	2.00	15.00	-	3
First Eagle Amundi International Hgd	AHE-C	EUR	LU0433182416	6	19/08/09	Luxembourg	2.00	15.00	-	3
First Eagle Amundi International Hgd	AHG-C	GBP	LU0565135232	6	03/12/10	Luxembourg	2.00	15.00	-	3
GAM Star Global Balanced	A	CHF	IE00B5W69V40	5	13/09/16	Ireland	0.85	-	✓	3
GAM Star Global Balanced	A	EUR	IE00B5VGTN75	5	05/08/14	Ireland	0.85	-	✓	3
GAM Star Global Balanced	A	GBP	IE00B55YB208	5	09/06/14	Ireland	0.85	-	✓	3
GAM Star Global Balanced	A	USD	IE00B5NTPS12	5	24/03/14	Ireland	0.85	-	✓	3
GAM Star Global Cautious	A	EUR	IE00BJ358440	4	13/08/15	Ireland	0.85	-	✓	3
GAM Star Global Cautious	A	GBP	IE00BJ358556	4	06/11/14	Ireland	0.85	-	✓	3
GAM Star Global Cautious	A	USD	IE00BJ358333	4	24/03/14	Ireland	0.85	-	✓	3
GAM Star Global Growth	A	CHF	IE00BDD9NV60	5	15/02/16	Ireland	0.85	-	✓	3
GAM Star Global Growth	A	EUR	IE00BJ358770	5	02/11/16	Ireland	0.85	-	✓	3
GAM Star Global Growth	A	GBP	IE00BJ358887	5	11/07/14	Ireland	0.85	-	✓	3
GAM Star Global Growth	A	USD	IE00BJ358663	5	24/03/14	Ireland	0.85	-	✓	3
Guinness Multi-Asset Balanced	R	GBP	IE00BG5QR588	5	19/12/18	Ireland	2.00	-	✓	3
Guinness Multi-Asset Balanced	R	USD	IE00BG5QR810	5	31/10/19	Ireland	2.00	-	✓	3
Guinness Multi-Asset Balanced Hgd	R	EUR	IE00BG5QR703	5	31/10/19	Ireland	2.00	-	✓	3
Guinness Multi-Asset Balanced Hgd	R	USD	IE00BG5QR927	5	31/10/19	Ireland	2.00	-	✓	3
Guinness Multi-Asset Growth	R	GBP	IE00BG5QRQ91	5	19/12/18	Ireland	2.00	-	✓	3
Guinness Multi-Asset Growth	R	USD	IE00BG5QRT23	6	31/10/19	Ireland	2.00	-	✓	3
Guinness Multi-Asset Growth Hgd	R	EUR	IE00BG5QRS16	5	31/10/19	Ireland	2.00	-	✓	3
Guinness Multi-Asset Growth Hgd	R	USD	IE00BG5QRV45	5	31/10/19	Ireland	2.00	-	✓	3
Harmony Portfolios US Dollar Growth	C	USD	LU0651986738	6	12/08/11	Luxembourg	2.00	-	✓	-
Invesco Pan European High Income	A	EUR	LU0243957239	4	31/03/06	Luxembourg	1.25	-	-	4
Invesco Pan European High Income Hgd	A	CHF	LU1097691346	4	08/10/14	Luxembourg	1.25	-	-	4
Invesco Pan European High Income Hgd	A	USD	LU1075211430	4	23/07/14	Luxembourg	1.25	-	-	4
Janus Henderson Multi-Manager Managed	A	GBP	GB0031412744	5	30/07/97	UK	1.50	-	✓	-

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
JPM Asia Pacific Income	A	USD	LU0210527791	5	31/03/05	Luxembourg	1.50	-	-	2
JPM Global Balanced	A	EUR	LU0070212591	4	18/07/95	Luxembourg	1.45	-	-	4
JPM Global Balanced Hgd	A	USD	LU0957039414	4	20/11/13	Luxembourg	1.45	-	-	4
JPM Global Macro Opportunities	A	EUR	LU0095938881	5	23/10/98	Luxembourg	1.25	-	-	3
M&G (Lux) Optimal Income Hgd	A	CHF	LU1670723722	4	07/09/18	Luxembourg	1.25	-	-	4
M&G (Lux) Optimal Income	A	EUR	LU1670724373	4	07/09/18	Luxembourg	1.25	-	-	4
M&G (Lux) Optimal Income Hgd	A	USD	LU1670725347	4	07/09/18	Luxembourg	1.25	-	-	4
M&G Optimal Income Hgd	A	GBP	GB00B1H05155	4	08/12/06	UK	1.01	-	-	3
MFS Meridian Global Total Return	A1	EUR	LU0219418836	5	26/09/05	Luxembourg	1.05	-	-	2
MFS Meridian Global Total Return	A1	USD	LU0219441499	5	31/01/01	Luxembourg	1.05	-	-	2
Ninety One GSF Global Multi-Asset	A	USD	LU0972617095	4	27/09/13	Luxembourg	1.15	-	-	3
Premier Miton Cautious Multi Asset	A	GBP	GB00B031C923	4	30/12/97	UK	1.50	-	✓	1
SVS Brooks Macdonald Blueprint Balanced	B	GBP	GB00B054QG49	5	20/12/04	UK	1.25	-	✓	-
SVS Brooks Macdonald Blueprint Balanced Hgd	B	EUR	GB00BVCX4B20	5	20/03/15	UK	1.25	-	✓	-
SVS Brooks Macdonald Blueprint Balanced Hgd	B	USD	GB00BVCX4909	5	20/03/15	UK	1.25	-	✓	-
SVS Brooks Macdonald Blueprint Cautious Growth	B	GBP	GB00B5W8NJ69	4	07/07/11	UK	1.25	-	✓	-
SVS Brooks Macdonald Blueprint Cautious Growth Hgd	B	EUR	GB00BVCX4F67	4	20/03/15	UK	1.25	-	✓	-
SVS Brooks Macdonald Blueprint Cautious Growth Hgd	B	USD	GB00BVCX4D44	4	20/03/15	UK	1.25	-	✓	-
SVS Brooks Macdonald Blueprint Strategic Growth	B	GBP	GB00BDX8Y988	5	20/03/15	UK	1.25	-	✓	3
SVS Brooks Macdonald Blueprint Strategic Growth Hgd	B	EUR	GB00BVCX4R89	5	20/03/15	UK	1.25	-	✓	3
SVS Brooks Macdonald Blueprint Strategic Growth Hgd	B	USD	GB00BVCX4Q72	5	20/03/15	UK	1.25	-	✓	3
SVS Brooks Macdonald Defensive Capital	B	GBP	GB00B62WDX98	4	29/03/10	UK	1.50	-	✓	-
SVS Brooks Macdonald Defensive Capital Hgd	B	EUR	GB00BVCX4N42	4	20/03/15	UK	1.50	-	✓	-
SVS Brooks Macdonald Defensive Capital Hgd	B	USD	GB00BVCX4M35	4	20/03/15	UK	1.50	-	✓	-

### Islamic

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
DWS Noor Precious Metals Securities	LC	USD	IE00BMF77083	7	28/05/21	Ireland	1.50	-	-	4
Franklin Global Sukuk	A	USD	LU0792756115	3	10/09/12	Luxembourg	1.30	-	-	1
HSBC Islamic Global Equity Index	AC	USD	LU0466842654	6	11/11/09	Luxembourg	0.75	-	-	3
Templeton Shariah Global Equity	A	USD	LU0792757196	6	10/09/12	Luxembourg	1.50	-	-	2

### Property

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
Janus Henderson Horizon Global Property Equities	A2	EUR	LU0264738294	6	03/01/06	Luxembourg	1.20	10.00	-	3
Janus Henderson Horizon Global Property Equities	A2	GBP	LU0264739185	6	18/01/07	Luxembourg	1.20	10.00	-	3
Janus Henderson Horizon Global Property Equities	A2	USD	LU0209137388	6	03/01/05	Luxembourg	1.20	10.00	-	3
Janus Henderson Horizon Pan European Property Equities	A2	EUR	LU0088927925	6	01/07/98	Luxembourg	1.20	10.00	-	5

## Responsible Investing

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
AB Sustainable Global Thematic Portfolio	A	EUR	LU0252218267	6	01/08/96	Luxembourg	1.70	-	-	5
AB Sustainable Global Thematic Portfolio	A	GBP	LU0592692320	6	08/02/11	Luxembourg	1.70	-	-	5
AB Sustainable Global Thematic Portfolio	A	USD	LU0069063385	6	01/08/96	Luxembourg	1.70	-	-	5
AB Sustainable Global Thematic Portfolio Hgd	A	AUD	LU0511384066	6	08/06/20	Luxembourg	1.70	-	-	5
AB Sustainable Global Thematic Portfolio Hgd	A	EUR	LU0511383332	6	10/06/11	Luxembourg	1.70	-	-	5
Allianz Green Bond	AT	EUR	LU1542252181	4	11/01/17	Luxembourg	1.09	-	-	4
Allianz Green Bond	AT	USD	LU1896600654	4	02/11/18	Luxembourg	1.09	-	-	4
BGF ESG Multi-Asset	A2	EUR	LU0093503497	5	04/01/99	Luxembourg	1.20	-	-	5
BGF ESG Multi-Asset	A2	USD	LU0494093205	5	16/04/10	Luxembourg	1.20	-	-	5
BGF Sustainable Energy	A2	EUR	LU0171289902	6	06/04/01	Luxembourg	1.65	-	-	5
BGF Sustainable Energy	A2	USD	LU0124384867	6	06/04/01	Luxembourg	1.65	-	-	5
CT Responsible Global Equity	1	GBP	GB0030833650	6	13/10/87	UK	1.50	-	-	5
HSBC GIF Global Equity Climate Change	AC	USD	LU0323239441	6	09/11/07	Luxembourg	1.50	-	-	5
Janus Henderson Global Responsible Managed	A	GBP	GB0031833402	5	08/02/02	UK	1.50	-	-	5
JPM Global Sustainable Equity	A	USD	LU0210534813	6	31/03/05	Luxembourg	1.50	-	-	4
Ninety One GSF Global Environment	A	EUR	LU1939256001	6	25/02/19	Luxembourg	1.50	-	-	4
Ninety One GSF Global Environment	A	USD	LU1939255532	6	25/02/19	Luxembourg	1.50	-	-	4
Nordea 1 Global Stars Equity	BP	EUR	LU0985320059	6	17/05/16	Luxembourg	1.50	-	-	3
Nordea 1 Global Stars Equity	BP	USD	LU0985320562	6	17/05/16	Luxembourg	1.50	-	-	3
Pictet Timber	P	EUR	LU0340559557	6	29/09/08	Luxembourg	1.60	-	-	5
Pictet Timber	P	USD	LU0340557775	6	29/09/08	Luxembourg	1.60	-	-	5
RobecoSAM Global Gender Equality Equities	D	EUR	LU2145458969	6	29/10/20	Luxembourg	1.40	-	-	5
RobecoSAM Global Gender Equality Equities	D	USD	LU2145459009	6	29/10/20	Luxembourg	1.40	-	-	5
RobecoSAM Global SDG Credits	DH	EUR	LU1811861357	4	16/05/18	Luxembourg	0.80	-	-	3
RobecoSAM Global SDG Credits	DH	USD	LU1811861605	4	16/05/18	Luxembourg	0.80	-	-	3
RobecoSAM Smart Energy Equities	D	CHF	LU2145461674	6	29/10/20	Luxembourg	1.50	-	-	5
RobecoSAM Smart Energy Equities	D	EUR	LU2145461757	6	29/10/20	Luxembourg	1.50	-	-	5
RobecoSAM Smart Energy Equities	D	USD	LU2145461914	6	29/10/20	Luxembourg	1.50	-	-	5
RobecoSAM Sustainable Healthy Living Equities	D	EUR	LU2146189407	6	29/10/20	Luxembourg	1.50	-	-	4
RobecoSAM Sustainable Healthy Living Equities	D	USD	LU2146189589	6	29/10/20	Luxembourg	1.50	-	-	4
RobecoSAM Sustainable Water Equities	D	CHF	LU2146190751	6	29/10/20	Luxembourg	1.50	-	-	4
RobecoSAM Sustainable Water Equities	D	EUR	LU2146190835	6	29/10/20	Luxembourg	1.50	-	-	4
RobecoSAM Sustainable Water Equities	D	USD	LU2146191130	6	29/10/20	Luxembourg	1.50	-	-	4
Schroder ISF Global Sustainable Growth Hgd	A	EUR	LU0557291076	6	23/11/10	Luxembourg	1.30	-	-	5
Schroder ISF Global Sustainable Growth	A	USD	LU0557290698	6	23/11/10	Luxembourg	1.30	-	-	5

## Specialist

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Fund of funds	Morningstar Sustainability Rating
BGF World Technology	A2	EUR	LU0171310443	7	03/03/95	Luxembourg	1.50	-	-	4
BGF World Technology	A2	GBP	LU0171311680	7	01/07/02	Luxembourg	1.50	-	-	4
BGF World Technology	A2	USD	LU0056508442	7	03/03/95	Luxembourg	1.50	-	-	4
Janus Henderson Global Life Sciences	A	USD	IE0009355771	6	31/03/00	Ireland	1.50	-	-	3
Janus Henderson Global Life Sciences Hgd	A	AUD	IE00BF2GM042	6	04/10/13	Ireland	1.50	-	-	3
Janus Henderson Global Life Sciences Hgd	A	EUR	IE0002122038	6	31/03/00	Ireland	1.50	-	-	3
Janus Henderson Horizon Global Technology Leaders	A2	EUR	LU0572952280	6	19/10/07	Luxembourg	1.20	20.00	-	3
Janus Henderson Horizon Global Technology Leaders	A2	GBP	LU0572952017	6	03/01/06	Luxembourg	1.20	20.00	-	3
Janus Henderson Horizon Global Technology Leaders	A2	USD	LU0070992663	6	15/10/96	Luxembourg	1.20	20.00	-	3
Janus Henderson Horizon Global Technology Leaders Hgd	A2	CHF	LU0892275776	6	27/12/13	Luxembourg	1.20	20.00	-	3
JPM Global Healthcare	A	EUR	LU0880062913	6	01/02/13	Luxembourg	1.50	-	-	3
JPM Global Healthcare	A	USD	LU0432979614	6	02/10/09	Luxembourg	1.50	-	-	3
M&G (Lux) Global Listed Infrastructure	A	EUR	LU1665237704	6	05/10/17	Luxembourg	1.75	-	-	5
M&G (Lux) Global Listed Infrastructure	A	USD	LU1665236995	6	05/10/17	Luxembourg	1.75	-	-	5
Pictet Premium Brands	P	EUR	LU0217139020	6	31/05/05	Luxembourg	1.60	-	-	4
Pictet Premium Brands	P	USD	LU0280433847	6	23/01/07	Luxembourg	1.60	-	-	4
Polar Capital Biotechnology	R	EUR	IE00B3VXGD32	6	31/10/13	Ireland	1.50	10.00	-	2
Polar Capital Biotechnology	R	GBP	IE00B3XDCE51	6	31/10/13	Ireland	1.50	10.00	-	2
Polar Capital Biotechnology	R	USD	IE00B3XLHR60	6	31/10/13	Ireland	1.50	10.00	-	2
Polar Capital Global Technology	R	EUR	IE00B4468526	6	04/09/09	Ireland	1.50	10.00	-	3
Polar Capital Global Technology	R	GBP	IE00B42N8Z54	6	04/09/09	Ireland	1.50	10.00	-	3
Polar Capital Global Technology	R	USD	IE00B433M743	6	04/09/09	Ireland	1.50	10.00	-	3
Polar Capital Healthcare Opportunities	R	EUR	IE00B3NLSS43	6	01/04/09	Ireland	1.50	10.00	-	2
Polar Capital Healthcare Opportunities	R	GBP	IE00B3NM2Q33	6	01/04/09	Ireland	1.50	10.00	-	2
Polar Capital Healthcare Opportunities	R	USD	IE00B3NLTK32	6	01/04/09	Ireland	1.50	10.00	-	2
Sarasin Food and Agriculture Opportunities	A	GBP	GB00B2Q8L643	6	31/03/08	UK	1.50	-	-	2
UBS (Lux) Equity Fund Biotech	P	USD	LU0069152568	6	15/10/96	Luxembourg	1.63	-	-	2

# FUND OBJECTIVES

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## INTERNAL FUNDS

### MODEL PORTFOLIO SOLUTIONS

#### **RL360 Model Portfolio Solutions Conservative USD**

Targeting a lower risk model, the fund aims to provide capital growth over the medium to long term by investing in a mix of active and passive collective investment schemes providing exposure to a diversified range of assets, including equities, fixed income and cash. The fund is designed for those investors with a conservative attitude to risk.

#### **RL360 Model Portfolio Solutions Balanced USD**

Targeting a medium risk model, the fund aims to provide capital growth over the medium to long term by investing in a mix of active and passive collective investment schemes providing exposure to a diversified range of assets, including equities, fixed income and cash. The fund is designed for those investors with a moderate attitude to risk.

#### **RL360 Model Portfolio Solutions Growth USD**

Targeting a higher risk model, the fund aims to provide capital growth over the medium to long-term by investing in a mix of active and passive collective investment schemes providing exposure to a diversified range of assets, including equities, fixed income and cash. The fund is designed for those investors with an adventurous attitude to risk.

## EXTERNAL FUNDS

### COMMODITY & ENERGY

#### **BlackRock Global Funds – BGF World Energy**

The fund invests globally at least 70% of its total net assets in the equity securities of companies whose predominant economic activity is in the exploration, development, production and distribution of energy. Additionally, the fund may invest in companies seeking to develop and exploit new energy technologies.

#### **BlackRock Global Funds – BGF World Gold**

The fund invests globally at least 70% of its total net assets in the equity securities of companies whose predominant economic activity is gold mining. It may also invest in the equity securities of companies whose predominant economic activity is other precious metal or mineral and base metal or mineral mining. The fund does not hold physical gold or metal.

#### **BlackRock Global Funds – BGF World Mining**

The fund invests globally at least 70% of its total net assets in the equity securities of mining and metals companies whose predominant economic activity is the production of base metals and industrial minerals such as iron ore and coal. The fund may also hold the equity securities of companies whose predominant economic activity is in gold or other precious metal or mineral mining. The fund does not hold physical gold or metal.

#### **Guinness Global Energy**

The investment objective of the fund is to provide investors with long-term capital appreciation by investing in public listed equities of companies engaged in the exploration, production or distribution of oil, gas and other energy sources. In seeking to achieve its investment objective the Fund intends to invest at least 80% of its net assets in equity securities of globally based companies principally engaged in the production, exploration or discovery, or distribution of energy derived from fossil fuels and the research and development or production of alternative energy sources.

#### **JPMorgan – JPM Global Natural Resources**

The fund aims to provide long-term capital growth by investing primarily in natural resources companies, many of which are in the early stages of exploration.

#### **Pictet CH Precious Metals Fund – Physical Gold**

The fund aims to participate in returns of gold price movements by investing predominantly in standard 12.5 kilos of fine gold with a fineness of 995/1,000 or greater. The fund will be managed passively.

## **CURRENCY/MONEY MARKET**

### **abrdrn Liquidity (Lux)**

The fund's investment objective is to preserve capital whilst aiming to provide a return in line with prevailing short term money market rates. To achieve this objective, the assets of the fund are invested in Money Market Instruments and in deposits with credit institutions, including but not limited to, fixed-term deposits at financial institutions, certificates of deposit, commercial paper, medium-term notes, short-term treasury bills and call and notice accounts. Cash and cash equivalents may be held on an ancillary basis. The fund may have exposure to investments with zero or negative yields in adverse market conditions.

### **Pictet Funds Short-Term Money Market (JPY)**

The fund aims to offer investors a high degree of capital protection by investing primarily in top-quality, short-term bonds and money market instruments denominated in JPY. Investments not denominated in JPY will generally be hedged.

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

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

## **EQUITY – ASIA PACIFIC EXCLUDING JAPAN**

### **Fidelity Funds Asia Pacific Opportunities**

The fund aims to provide long-term capital growth from a portfolio primarily comprised of securities of companies having their head office or exercising a material part of their activity in countries of the Asia Pacific (excluding Japan) region. This region includes certain countries considered to be emerging markets. The fund will invest in a mixture of larger, medium and smaller sized companies. The fund may invest its net assets directly in China A and B Shares. The fund will invest in a limited number of securities, resulting in a reasonably concentrated portfolio.

### **Fidelity Funds Asian Smaller Companies**

The fund aims to achieve capital growth over the long term. The fund invests at least 70% of its assets, in equities of smaller companies that are headquartered, or do most of their business, in Asia Pacific (excluding Japan), including emerging markets. The fund may also invest in money market instruments on an ancillary basis. The fund will invest less than 30% of its assets (directly and/or indirectly) in China A and B Shares (in aggregate).

### **Fidelity Funds Sustainable Asia Equity**

The fund aims to achieve capital growth over the long term. The fund invests at least 70% of its assets, in equities of companies that are listed, headquartered, or do most of their business in Asia (excluding Japan). This region includes countries that are considered as emerging markets. The fund may also invest in money market instruments on an ancillary basis. The fund invests at least 70% of its assets in securities of issuers with favourable environmental, social and governance (ESG) characteristics and up to 30% in securities of issuers with improving ESG characteristics. The fund may invest less than 30% of its assets (directly and/or indirectly) in China A or B shares (in aggregate).

### **Guinness Asian Equity Income**

The investment objective of the fund is to provide investors with both income and long-term capital appreciation.

### **JPMorgan – JPM ASEAN Equity**

To provide long-term capital growth by investing primarily in companies of countries which are members of the Association of South East Asian Nations (ASEAN). The main markets in this region are Singapore, Indonesia, Thailand, Malaysia, Philippines and Vietnam.

### **Matthews Asia - Pacific Tiger**

To achieve long-term capital appreciation. The fund seeks to achieve its investment objective by investing, directly or indirectly, primarily (i.e., at least 65% of its net assets) in equities of companies located in or with substantial ties to the Asia ex Japan region. On an ancillary basis, the fund may invest in other permitted assets on a worldwide basis. For the purpose of this policy, the Asia ex Japan region consists of all countries and markets in Asia excluding Japan, but including all other developed, emerging and frontier countries and markets in Asia.

## **EQUITY – ASIA PACIFIC INCLUDING JAPAN**

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

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

## **EQUITY – EMERGING EUROPE**

### **BlackRock Global Funds - BGF Emerging Europe (Currently unavailable/suspended)**

The fund seeks to maximise total return. The fund invests at least 70% of its total net assets in the equity securities of companies domiciled in, or exercising their economic activity in, emerging European countries. It may also invest in companies domiciled in and around, or exercising their economic activity in and around, the Mediterranean region.

## **EQUITY – EMERGING MARKETS**

### **Allianz GEM Equity High Dividend**

The investment policy is geared towards long-term capital growth by investing Sub-Fund assets in global emerging equity markets by focusing on equities which result in a portfolio of investment with a potential portfolio dividend yield above the market average when the portfolio is considered as a whole.

### **BlackRock Global Funds - BGF Emerging Markets**

The fund seeks to maximise total return. It invests globally at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, emerging markets. Investment may also be made in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, developed markets that have significant business operations in emerging markets.

### **Fidelity Funds Emerging Europe Middle East & Africa**

The fund aims to generate long-term capital growth through investing primarily in securities of companies having their head office or exercising a predominant part of their activity in Central, Eastern and Southern Europe (including Russia), Middle East and Africa that are considered as emerging markets according to the MSCI EM Europe, Middle East and Africa Index.

### **Fidelity Funds Emerging Markets**

The fund invests principally in areas experiencing rapid economic growth including countries in Latin America, South East Asia, Africa, Eastern Europe (including Russia) and the Middle East. The fund may invest its net assets directly in China A and B Shares.

## **Franklin Templeton - Franklin MENA**

The fund's principal investment objective is to provide long-term capital appreciation. The fund pursues an actively managed investment strategy and invests mainly in equity securities issued by companies of any size located in, or doing significant business in, the Middle East and North Africa (MENA) region, including the region's emerging and frontier markets equity-related securities such as participatory notes to gain access to countries within the MENA region. The fund can invest to a lesser extent in equity and debt securities from issuers worldwide and derivatives for hedging and efficient portfolio management.

### **JPMorgan - JPM Emerging Markets Equity**

To provide long-term capital growth by investing primarily in emerging market companies. At least 67% of the fund's assets (excluding cash and cash equivalents) will be invested in equity securities of companies that are domiciled in, or carrying out the main part of their economic activity in, an emerging market country. Debt securities, cash and cash equivalents may be held on an ancillary basis. The fund may also invest in UCITS and other UCIs and may invest in assets denominated in any currency. Currency exposure may be hedged. The fund may use financial derivative instruments for the purposes of hedging and efficient portfolio management.

### **JPMorgan - JPM Emerging Markets Small Cap**

To provide long-term capital growth by investing primarily in emerging market companies.

### **Schroder ISF BIC**

The fund aims to provide capital growth in excess of the MSCI BIC (Net TR) 10/40 index after fees have been deducted over a three to five year period, by investing in equity and equity related securities of Brazilian, Indian and Chinese companies.

### **Schroder ISF Emerging Markets**

The fund's objective is to provide capital growth primarily through investment in equity securities of emerging markets companies.

### **Schroder ISF Global Emerging Market Opportunities**

The fund objective is to provide a total return. The fund may invest in equity and equity related securities of emerging market countries worldwide. The fund may also invest in fixed income securities worldwide and liquidities for defensive purposes.

## **EQUITY - EUROPE EXCLUDING UK**

### **BlackRock Global Funds - BGF Continental European Flexible**

The Continental European Flexible Fund seeks to maximise total return. The fund invests at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in Europe excluding the UK. The fund normally invests in securities that, in the opinion of the Investment Adviser, exhibit either growth or value investment characteristics, placing an emphasis as the market outlook warrants.

### **BlackRock Global Funds - BGF Euro Markets**

The fund seeks to maximise total return, the fund invests at least 70% of its total assets in the equity securities of companies domiciled in those EU Member States participating in EMU. Other exposure may include, without limitation, investments in those EU Member States that, in the opinion of the Investment Adviser, are likely to join EMU in the foreseeable future and companies based elsewhere that exercise the predominant part of their economic activity in EMU participating countries.

### **CT European Smaller Companies**

The fund aims to achieve capital growth over the long term. It looks to outperform the EMIX Smaller European Companies Ex UK Index over rolling 3-year periods, after the deduction of charges. It is actively managed, and invests at least 75% of its assets in shares of European smaller companies. The fund considers European smaller companies to be those domiciled in Continental Europe, or with significant Continental European business operations, that, at the time of purchase, are not represented in the top 225 companies in the FTSE World Europe ex UK Index (an index of large and medium-sized European (ex UK) companies).

### **CT (Lux) - European Smaller Companies**

The European Smaller Companies Portfolio seeks to achieve capital appreciation by investing principally in the equity securities of European Smaller Companies (excluding the United Kingdom). For this Portfolio, European Smaller Companies are companies that are not represented in the top 225 companies in the FTSE World Europe (ex UK) Index at the time of purchase. The Portfolio may use financial derivative instruments for hedging purposes.

## **EQUITY - EUROPE INCLUDING UK**

### **Janus Henderson Horizon Pan European Absolute Return**

The fund aims to provide a positive (absolute) return, regardless of market conditions, over any 12 month period. The investment manager targets long-term capital appreciation through exposure primarily to European equities. The manager selects stocks using a fundamental approach, blended with sector themes.

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

The fund objective is to achieve long-term capital growth by exploiting special investment opportunities in Europe. The fund promotes environmental and social characteristics on an ongoing basis within the scope of article 8 of SFDR but does not have as its objective a sustainable investment.

### **MFS Meridian European Research**

The fund's objective is capital appreciation, measured in Euros. The fund invests primarily (at least 75%) in European Economic Area equity securities. The European Economic Area includes countries in the European Union, Iceland, Liechtenstein, and Norway. Some of the countries in the European Economic Area, primarily those in Eastern Europe, are currently considered emerging market economies. The fund may also invest in other European countries.

### **CT (Lux) - Pan European ESG Equities**

The Pan European ESG Equities Portfolio seeks to achieve capital appreciation through investment in companies with strong or improving environmental, social and governance (ESG) characteristics. The Portfolio is actively managed, and invests principally in the equity securities of large companies domiciled in Europe or with significant European activities. The Portfolio may further invest in the equity securities of European Smaller Companies and Money Market Instruments. The Portfolio may use financial derivative instruments for hedging purposes.

## **EQUITY – GLOBAL**

### **BNY Mellon Long-Term Global Equity**

The objective of the fund is to achieve long-term capital appreciation through investments in predominantly equity securities of companies located throughout the world. It may also invest in collective investment schemes (including but not limited to another sub-fund or sub-funds of the Company) and warrants. Derivatives may be used for efficient portfolio management only.

### **Fidelity Funds Global Dividend**

Aims to provide income and long-term capital growth. At least 70% invested in income producing company shares globally. The choice of assets is guided by attractive dividend yields in addition to the potential for capital growth.

### **Fidelity Global Dividend**

The fund aims to increase the value of your investment with low volatility versus the MSCI All Country World (Net Total Return) Index. It also seeks to deliver an income that is at least 25% more than the income produced by companies included in the index.

### **Franklin Templeton - Franklin Mutual Global Discovery**

The fund aims to achieve capital appreciation by investing in common stock, preferred stock and debt securities convertible or expected to be convertible into common or preferred stock of mid or large-cap companies of any nation with a market capitalisation around or greater than US\$1.5 billion. It may also seek to invest in the securities of companies involved in mergers, consolidations, liquidations and reorganisations.

### **Fundsmith Equity**

The Company will invest in equities on a global basis. The Company's approach is to be a long-term investor in its chosen stocks. It will not adopt short-term trading strategies. The investment manager adheres to strict investment criteria in selecting securities for the Company's investment portfolio ensuring the Company invests in: high quality businesses that can sustain a high return on operating capital employed; businesses whose advantages are difficult to replicate; which do not require significant leverage to generate returns; high degree of certainty of growth from reinvestment of their cash flows at high rates of return; are resilient to change, particularly technological innovation; and whose valuation is considered by the Company to be attractive.

### **Guinness Global Equity Income**

The investment objective of the fund is to provide investors with both income and long-term capital appreciation. In seeking to achieve its investment objective the fund intends to invest primarily in a portfolio of global equities providing an above average yield (i.e. a higher yield than the yield of the overall global equity market), however, the fund may also invest, to a limited extent, in other instruments such as government bonds and corporate fixed income securities of investment grade rating.

### **Guinness Global Innovators**

The investment objective of the fund is to provide investors with long-term capital appreciation. This is primarily achieved through investment in equity securities of companies that the managers believe are positioned to benefit from one or more of the following: advances in technology, advances in communications, globalisation, or innovative management.

### **Invesco Global Equity Income**

The fund aims to generate a rising level of income, together with long term capital growth, investing primarily in global equities. In pursuing this objective, the Investment Adviser may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, undertakings for collective investment, deposits and other permitted investments.

### **Janus Henderson Global Select**

The fund aims to achieve above average long-term capital growth, in excess of long-term capital growth that is typically achieved from global equity markets. The fund will invest principally in a concentrated portfolio of global securities with a bias to those companies that have developed strong franchises and competitive advantages. These companies will typically operate in markets that the Investment Manager believes will offer sustainably high levels of growth.

### **JPMorgan – JPM Global Growth**

The fund seeks to provide long-term capital growth by investing primarily in companies, globally. At least 67% of the fund's total assets (excluding cash and cash equivalents) will be invested in equity and equity linked securities. Issuers of these securities may be located in any country, including emerging markets. Equity exposure may be achieved through investment in shares, depository receipts, warrants and other participation rights. Subject to the foregoing, equity exposure may also be achieved, to a limited extent, through investment in convertible securities, index and participation notes and equity linked notes. Fixed and floating rate debt securities, cash and cash equivalents may be held on an ancillary basis.

### **Ninety One GSF Global Franchise**

Aims to provide capital growth (i.e., to grow the value of your investment) with the opportunity for income over the long-term and invests primarily in equities (e.g., shares of companies) around the world. The fund will be actively managed. The investment manager will have full discretion in its choice of companies either by size or industry, or in terms of the geographical make-up of the portfolio. Investment opportunities are identified using in-depth analysis and research on individual companies. The fund will focus investment on stocks deemed to be of high quality which are typically associated with global brands or franchises. The fund promotes environmental and social characteristics in line with Article 8 of the SFDR as described in the fund's Sustainability Disclosures.

### **Schroder ISF Global Equity**

The fund's objective is to provide capital growth primarily through investment in equity securities of companies worldwide.

### **Schroder ISF Global Smaller Companies**

The fund aims to provide capital growth by investing in equity securities of smaller-sized companies worldwide.

### **CT (Lux) Global Select**

Seeks to achieve capital appreciation by investing principally in equity securities issued by companies globally. The "select" investment approach means that the Portfolio has the flexibility to take significant stock and sector positions, which may lead to increased levels of volatility. The Portfolio may use financial derivative instruments for hedging purposes. The Sub-Advisor will make reference to the MSCI All Countries World Index as part of the investment process. The Portfolio does not aim to track the index, and will not hold every security in the index. It may also invest in securities that are not in the index.

### **T. Rowe Price Global Growth**

The fund's objective is to provide long-term capital appreciation by investing primarily in a diversified portfolio of transferable equity and equity-related securities of companies, listed on the world's equity markets, whose market capitalisation, at the time of purchase, falls within or above the range covered by the MSCI All Country World Large Cap Index. The portfolio may include investments in the securities of companies listed on the stock exchanges of developing countries. The fund will emphasise investment in companies that have the potential for above average and sustainable rates of earnings growth.

## **EQUITY - LATIN AMERICA**

### **BlackRock Global Funds - BGF Latin American**

The fund seeks to maximise total return. The fund invests at least 70% of its total net assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, Latin America.

### **Schroder ISF Latin American**

The fund aims to provide capital growth in excess of the MSCI Emerging Markets Latin America 10/40 (Net TR) index after fees have been deducted over a three to five year period by investing in equity and equity related securities of Latin American companies. The fund is actively managed and invests at least two-thirds of its assets in equity and equity related securities of Latin American companies. The fund typically holds 40-70 companies. The fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, investment funds, warrants and money market investments, and hold cash (subject to the restrictions provided in Appendix I of the fund's prospectus).

## **EQUITY - NORTH AMERICA**

### **Franklin Templeton - Franklin US Opportunities**

The fund aims to achieve capital appreciation by investing principally in equity securities of US companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. These include small, medium, and large capitalisation companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors. The Investment Manager also considers Environmental, Social and Governance (ESG) factors as an integral component of its fundamental investment research and decision process.

### **Janus Henderson US Forty**

The fund aims to achieve long term growth of capital through investments in a core portfolio of 20-40 common stocks primarily in the US selected for their growth potential. The fund invests in US companies that typically have a strong competitive position and improving earnings.

### **JPMorgan - JPM America Equity**

To provide long-term capital growth by investing primarily in a concentrated portfolio of US companies. At least 67% of the fund's total assets (excluding cash and cash equivalents) will be invested in equity and equity linked securities of companies that are incorporated under the laws of, and have their registered office in, the US, or that derive the predominant part of their economic activity from the US, even if listed elsewhere. The fund's portfolio will invest in approximately 20 to 40 companies. The fund may also invest in Canadian companies.

### **MFS Meridian US Value**

The fund's objective is capital appreciation, measured in U.S. dollars. The fund invests primarily (at least 70%) in U.S. equity securities. The fund may also invest in non-U.S. equity securities. The fund generally focuses its investments in companies it believes to be undervalued compared to their perceived worth (value companies). The fund generally focuses its investments in larger companies, but may invest in companies of any size.

### **Schroder ISF US Small & Mid-Cap Equity**

To provide capital growth primarily through investment in equity securities of smaller and medium-sized US companies. Smaller and medium-sized US companies are considered companies which, at the time of purchase, form the bottom 40% by market capitalisation of the US market.

### **T. Rowe Price US Blue Chip Equity**

To increase the value of its shares, over the long term, through growth in the value of its investments. The fund invests mainly in a diversified portfolio of stocks of large and medium sized blue chip companies in the United States. The fund may use derivatives for hedging and efficient portfolio management.

### **T. Rowe Price US Smaller Companies Equity**

To increase the value of its shares, over the long term, through growth in the value of its investments. The fund invests mainly in a widely diversified portfolio of stocks from smaller capitalization companies in the United States.

## **EQUITY – SINGLE COUNTRY**

### **Fidelity Funds Australian Diversified Equity**

The fund aims to provide long-term capital growth with the level of income expected to be low. The fund will invest at least 70% in Australian company shares. The fund has the freedom to invest outside its principal geographies, market sectors, industries or asset classes. The fund may invest in assets directly or achieve exposure indirectly through other eligible means including derivatives. The fund can use derivatives with the aim of risk or cost reduction or to generate additional capital or income, including for investment purposes, in line with the fund's risk profile.

### **Fidelity Funds China Consumer**

The fund aims to achieve long-term capital growth through investing primarily in equity securities of companies having their head office or exercising a predominant part of their activities in China or Hong Kong. These companies are involved in the development, manufacture or sales of goods or services to consumers in China. The fund may invest its net assets directly in China A and B Shares. The fund invests at least 50% of its assets in securities of companies with favourable environmental, social and governance (ESG) characteristics.

### **Fidelity Funds Thailand**

The fund aims to achieve long-term capital growth primarily through investment in an actively managed portfolio of securities quoted on the Thai stock market. The manager will be looking for stocks that are undervalued and whose attractions are not yet generally appreciated by investors. Target stocks will be those that offer good potential for long-term growth, with "blue chips" forming only part of the portfolio.

### **First Sentier Investors - FSSA China Growth**

This fund aims to achieve long-term capital growth. The fund invests primarily in securities issued by companies with either assets in, or revenues derived from the People's Republic of China that are listed, traded or dealt in on Regulated Markets in China, Hong Kong, Taiwan, the US or in a member state of the OECD.

### **Franklin Templeton - Franklin India**

The fund seeks to achieve long-term capital appreciation by primarily investing in equity securities of companies of any size located or performing business predominately in India.

### **HSBC GIF Russia Equity (Currently unavailable/suspended)**

The fund seeks long term capital growth by investing primarily in a concentrated portfolio of investments in equity and equity equivalent securities of companies which have their registered office in, and with an official listing on a major stock exchange or other Regulated Market in Russia as well as those companies with significant operations or carrying out a preponderant part of their business activities in this country provided that investments in securities dealt in on the Russian markets other than those recognised by the Luxembourg regulator as Regulated Markets are subject to the 10% limit. There are no capitalisation restrictions, and it is anticipated that the fund will seek to invest across a range of capitalisations.

### **Invesco China Equity**

The fund aims to achieve long-term (5 years plus) capital growth. The fund invests at least 80% of its assets in shares or other equity related securities of companies incorporated, domiciled or carrying out the main part of their economic activity in China, including Hong Kong. Exposure to China will be accessed by investing in securities listed on Hong Kong and other relevant exchanges and China A shares listed on the Shanghai and Shenzhen Stock Exchanges via Stock Connect.

### **Invesco China Focus Equity**

The objective of the Fund is to achieve long term capital growth by investing in equity or equity-related securities of companies with exposure to China. The Investment Manager will seek to invest the fund's assets primarily in listed equity or equity-related securities issued by (i) companies and other entities having their registered office in China, or (ii) companies and other entities located outside China carrying out business activities predominantly in China, or (iii) holding companies, the interests of which are predominantly invested in subsidiary companies with a registered office in China.

### **Invesco Japanese Equity Advantage**

The investment objective of the Fund is to seek long term capital appreciation, measured in Yen, through investment primarily in the equity securities of companies domiciled in or exercising the predominant part of their economic activity in Japan and which are listed on any exchanges or over the counter markets. The fund will invest in companies who make advantageous use not only of their capital but also of their intangible assets (for example, but not limited to, brand values, technical development or strong customer base). The fund may also invest, on an ancillary basis, in debt securities convertible into common shares and other equity linked instruments.

### **Janus Henderson Horizon Japanese Smaller Companies**

The fund aims to provide capital growth over the long term by investing at least two-thirds of its net assets in equities or equity-related instruments of small capitalisation companies, that are domiciled, or derive a significant portion of their revenues and/or profits from operations in Japan, of any industry.

### **JPMorgan – JPM Korea Equity**

The fund seeks to provide long-term capital growth by investing primarily in a concentrated portfolio of Korean companies, using derivative strategies where appropriate. At least 67% of the fund's total assets (excluding cash and cash equivalents) will be invested, either directly or through the use of financial derivative instruments, in equity and equity linked securities of companies that are incorporated under the laws of, and have their registered office in, Korea, or that derive the predominant part of their economic activity from Korea, even if listed elsewhere. Equity exposure may be achieved through investment in shares, depository receipts, warrants and other participation rights. Subject to the foregoing, equity exposure may also be achieved, to a limited extent, through investment in convertible securities, index and participation notes and equity linked notes.

### **JPMorgan – JPM Taiwan**

To provide long-term capital growth by investing primarily in Taiwanese companies.

### **Liontrust Russia (Currently unavailable/suspended)**

The investment objective is to generate long term (5 years or more) capital growth. The fund invests at least 80% in shares of Russian companies. These are companies which, at the time of purchase, are incorporated, domiciled, listed or conduct significant business in Russia. The fund may also invest up to 20% in companies outside of Russia, as well as in other eligible asset classes.

### **Matthews Asia - Japan**

The fund seeks to achieve long term capital appreciation by investing, directly or indirectly, at least 65% of its total net assets, in publicly traded common stocks, preferred stocks and convertible securities of companies located in Japan.

### **Schroder ISF China Opportunities**

The fund aims to provide capital growth by investing in equity and equity related securities of Chinese companies.

### **Schroder ISF Greater China**

The fund aims to provide capital growth by investing in equity and equity related securities of People's Republic of China, Hong Kong SAR and Taiwan companies. The fund invests at least two-thirds of its assets in equity and equity related securities of companies in People's Republic of China, Hong Kong SAR and Taiwan. The fund may invest directly in China B-Shares and China H-Shares and may invest up to 10% of its assets in China A-Shares through Stock Connect. The fund may also invest in money market instruments and hold cash. Under exceptional circumstances (e.g. market crash or major crisis), the fund may be invested temporarily up to 100% of its net asset value in liquid assets such as bank deposits, certificates of deposit, commercial paper and treasury bills for cash flow management.

### **Schroder ISF Indian Equity**

The fund aims to provide capital growth by investing in equity and equity related securities of Indian companies. The fund invests at least two-thirds of its assets in equity and equity related securities of Indian companies. The fund may also invest in money market instruments and hold cash. Under exceptional circumstances (e.g. market crash or major crisis), the fund may be invested temporarily up to 100% of its net asset value in liquid assets such as bank deposits, certificates of deposit, commercial paper and treasury bills for cash flow management.

## **EQUITY – UK**

### **BlackRock Global Funds - BGF United Kingdom**

The United Kingdom Fund seeks to maximise total return in a manner consistent with the principles of environmental, social and governance (“ESG”) investing. The fund invests at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, the UK.

### **CT Responsible UK Equity**

Aims to achieve long-term capital growth with some income. The fund invests only in assets which meet the fund’s predefined ethical screening criteria. The fund invests primarily in equities of UK companies.

### **CT UK Mid 250**

The fund aims to achieve capital growth over the long term. It looks to outperform the FTSE 250 ex Investment Trusts Index over rolling 3-year periods, after the deduction of charges. It is actively managed, and invests at least 90% of its assets in shares of companies listed on the London Stock Exchange; predominantly companies domiciled in the UK, or which have significant UK business operations. The fund selects companies considered to have good prospects for share price growth, from any industry or economic sector, focusing on companies included within the FTSE 250 ex Investment Trusts Index.

### **Invesco UK Opportunities (UK)**

This fund aims to achieve capital growth in the UK. The fund intends to invest primarily in companies listed in the UK. In pursuing this objective, the fund managers may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, collective investment schemes, deposits and other permitted investments and transactions.

### **Invesco UK Smaller Companies Equity (UK)**

Aims to achieve capital growth in the UK by investing primarily in shares of smaller companies in the UK. The fund managers may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, collective investment schemes, deposits and other permitted investments and transactions.

### **Ninety One UK Smaller Companies**

The fund aims to achieve long term capital growth primarily through investment in equities issued by UK smaller companies and in derivatives the underlying assets of which are equities issued by UK smaller companies.

## **FIXED INTEREST – ASIA**

### **BlackRock Global Funds – BGF Asian Tiger Bond**

The fund looks to maximise total return by investing at least 70% of its total net assets in the fixed income transferable securities of issuers domiciled in, or exercising the predominant part of their economic activity in, Asian Tiger Countries. The fund may invest in the full spectrum of available securities, including non-investment grade. The currency exposure of the fund is flexibly managed.

### **Fidelity Funds Asian High Yield**

The fund aims to achieve capital growth over time and provide a high level of income. The fund invests at least 70% of its assets, in high-yielding below investment grade debt securities of issuers, or in high-yielding debt securities of below investment grade issuers, that do most of their business in the Asian region, including emerging markets. These securities will be subject to high risk and will not be required to meet a minimum rating standard and may not be rated for creditworthiness by an internationally recognised rating agency. The fund may also invest in money market instruments on an ancillary basis.

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

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

### **Schroder ISF Asian Local Currency Bond**

Aims to provide capital growth and income in excess of the iBoxx Asian Local Currency Bond index after fees have been deducted over a three to five year period by investing in Asian fixed income securities denominated in local currencies. The fund is actively managed and invests at least two-thirds of its assets in fixed income securities with an investment grade or sub-investment grade credit rating (as measured by Standard & Poor’s or any equivalent grade of other credit rating agencies for rated bonds and implied Schrodgers ratings for non-rated bonds) denominated in local currencies issued by government, government agencies and companies in Asia (excluding Japan) and derivatives related to the above instruments. For the purposes of this Fund, Asia includes the following west Asian countries: Bahrain, Israel, Lebanon, Oman, Qatar, Saudi Arabia, Turkey and United Arab Emirates.

## **FIXED INTEREST - EMERGING MARKETS**

### **MFS Meridian Emerging Markets Debt**

The fund's objective is total return, measured in U.S. dollars. The fund invests primarily (at least 70%) in emerging market debt instruments. The fund generally focuses its investments in U.S. dollar denominated emerging market debt instruments but may also invest in emerging market debt instruments issued in other currencies. Such emerging market countries are located in Latin America, Asia, Africa, the Middle East, and the developing countries of Europe, primarily Eastern Europe. The fund generally focuses its investments in government and government-related debt instruments but may also invest in corporate debt instruments. The fund may invest all of its assets in below investment grade debt instruments. The fund may invest a relatively large percentage of the fund's assets in a small number of countries and/or a particular geographic region.

## **FIXED INTEREST - EUROPE**

### **Fidelity Funds European High Yield**

The fund seeks a high level of current income and capital appreciation by investing primarily in high-yielding, sub investment grade securities of issuers that have their head office or who exercise a predominant part of their activity in Western, Central and Eastern Europe (including Russia). The type of debt securities in which the fund will primarily invest will be subject to high risk and will not be required to meet a minimum rating standard. Most but not all will be rated for creditworthiness by an internationally recognised rating agency. Sub investment grade securities mean securities with a rating of BB+ or less from S&P or equivalent rating from an internationally recognised rating agency.

### **Invesco Euro Corporate Bond**

The fund is invested to achieve, in the medium to long-term, a competitive overall investment return in Euros. The fund seeks to achieve its objective by investing primarily in debt securities denominated in Euro issued by corporate issuers. Up to 30% of the NAV of the fund may be invested in aggregate in cash, cash equivalents, Money Market Instruments and debt securities issued by companies or other entities not meeting the above requirements, but will be restricted from holding no more than 30% in non-investment grade debt.

## **FIXED INTEREST - GLOBAL**

### **BNY Mellon Global Bond**

The fund aims to maximise total returns from income and capital growth through investment primarily in a portfolio of international sovereign, government, agency, corporate, bank and asset backed debt and debt related securities and in derivatives.

### **Invesco Global Total Return (EUR) Bond**

The fund aims to maximise total return primarily through investment in a flexible allocation of debt securities and cash. The Investment Adviser intends to actively manage the fund and will seek opportunities within the investment universe which it believes will contribute to achieving the objective of the fund. The fund may invest primarily in debt securities (including convertible bonds and in sub investment grade bonds) and derivatives within the investment universe. Depending on market conditions the fund may invest up to 100% of its net assets in cash, cash equivalents, short term bonds and money market instruments.

### **Jupiter Dynamic Bond**

The investment objective of the Fund is to achieve a high income with the prospect of capital growth from a portfolio of investments in global fixed interest securities. The fund will invest primarily in higher yielding assets including high yield bonds, investment grade bonds, government bonds, preference shares, convertible bonds and other bonds. The manager will enter into derivative transactions for hedging and investment purposes, in addition to efficient portfolio management.

### **PIMCO GIS Global Bond**

Seeks to maximise total return, consistent with preservation of capital and prudent investment management. The fund invests at least two-thirds of its assets in a diversified portfolio of fixed income instruments denominated in major world currencies. The average portfolio duration of this fund will normally vary within three years (plus or minus) of the Bloomberg Barclays Global Aggregate Index (the "Index"). The Index provides a broad-based measure of the global investment-grade fixed income markets. The three major components of this Index are the U.S. Aggregate, the Pan-European Aggregate, and the AsianPacific Aggregate Indices. The Index also includes Eurodollar and EuroYen corporate bonds, Canadian Government securities, and USD investment grade 144A securities.

### **PIMCO GIS Global Investment Grade Credit**

The fund is an actively managed portfolio that invests at least two-thirds of its assets in primarily investment grade global corporate and credit instruments. Portfolio duration may vary within two years of the benchmark and the fund may tactically invest up to 15% of assets in below-investment grade issues.

### **T Rowe Price Global High Yield Bond**

The fund's objective is to maximise total return by investing primarily in a widely diversified, global portfolio of high-yield corporate bonds, income producing convertible securities and preferred stocks. In the execution of its objective, the fund may make enhanced use of derivative instruments including, but not limited to, bond futures, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), fixed interest warrants, interest rate futures, options on interest rate futures, convertible bonds and more.

## **FIXED INTEREST - STERLING**

### **Invesco Sterling Bond**

Aims to generate income together with long term capital growth in Pounds Sterling. It will seek to achieve its objective by investing a minimum of 50% of its NAV in debt securities denominated in Pounds Sterling.

### **Schroder Sterling Corporate Bond**

The fund aims to provide a high income. The fund invests at least 80% of its assets in a global portfolio of bonds of any quality, including high yield (non-investment grade) bonds, issued by governments, companies or any other type of issuer. Where investments are made in assets in currencies other than Sterling, the Fund will seek to hedge at least 80% of those assets back to Sterling to largely remove the risk of currency exchange rate movements.

## **FIXED INTEREST - US**

### **JPMorgan - JPM US Bond**

The fund seeks to achieve a return in excess of US bond markets by investing primarily in US fixed and floating rate debt securities, using derivative strategies where appropriate.

### **MFS Meridian US Corporate Bond**

The fund's objective is total return, with an emphasis on current income but also considering capital appreciation, measured in U.S. dollars. The fund invests primarily (at least 70%) in debt instruments.

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

The fund aims for a high total investment return through a combination of current income and capital appreciation. It will invest at least 51% of its total assets in bonds and other related fixed income securities. It may invest up to 49% of its total assets in cash, money market instruments or other securities.

## **GLOBAL MANAGED**

### **Artemis Monthly Distribution**

The fund aims to achieve an income in addition to capital growth. It aims to achieve its objective by investing in a globally diversified portfolio of assets. Exposure will normally be to global equities, bonds and cash. The proportion of the fund allocated to each asset class as well as the underlying stock selection will be actively managed.

### **BlackRock Global Funds - BGF Global Allocation**

The fund seeks to maximise total return. The fund invests globally in equity, debt and short term securities, of both corporate and governmental issuers, with no prescribed limits. In normal market conditions the fund will invest at least 70% of its total net assets in the securities of corporate and governmental issuers.

### **BlackRock Global Funds - BGF Global Multi-Asset Income**

The fund follows a flexible asset allocation policy that seeks an above average income without sacrificing long term capital growth. It invests globally in the full spectrum of permitted investments including equities, equity-related securities, fixed income transferable securities (which may include some high yield fixed income transferable securities), units of undertakings for collective investment, cash, deposits and money market instruments. The fund makes use of derivatives for the purposes of efficient portfolio management including the generation of additional income for the fund. It distributes income gross of expenses. Currency exposure is flexibly managed.

### **BNY Mellon Multi-Asset Diversified Return**

The objective of the fund is to achieve long-term capital growth over a period of at least 5 years from a portfolio diversified across a range of assets. The fund is managed to seek a return in excess of cash (SONIA 30 (day compounded)) +3% per annum over five years before fees. In doing so, it aims to achieve a positive return on a rolling three year basis (meaning a period of three years, no matter which day you start on). However, a positive return is not guaranteed and a capital loss may occur.

### **Canaccord Genuity Opportunity**

Aims to generate capital growth by investing in an internationally diversified portfolio of shares and units in collective investment schemes and individual high quality fixed interest instruments.

### **Credit Suisse (Lux) Portfolio Balanced**

The fund aims to achieve the highest possible total return by investing worldwide in principal with equal allocations in equities, equity type securities and fixed or variable rate securities. The proportion of the funds assets invested in equities and equity type securities may vary between 30% and 60%. In addition, money market instruments may be held on an ancillary basis. The fund may also invest a maximum of 20% in real estate and commodities.

### **Credit Suisse (Lux) Portfolio Growth**

The fund aims to achieve the highest possible total return by investing worldwide in equities, equity type securities and fixed or variable rate securities. Investments in equities and equity type securities will account for at least 60% of the funds net assets at any given time. In addition, money market instruments may be held on an ancillary basis. The fund may also invest a maximum of 20% in real estate and commodities.

### **Fidelity Funds Global Multi Asset Income**

The fund aims to provide income and moderate capital growth over the medium to longer term by investing in global fixed income securities and global equities. The fund will actively allocate to, and within, different asset classes and geographies based on their potential to generate income and capital growth within the portfolio. The main asset classes in which the fund will invest include global investment grade bonds, global high yield bonds, emerging market bonds and global equities. The fund may tactically invest up to 50% of its assets in global government bonds. It may also have an exposure of up to 30% of its assets to each of the following asset classes, infrastructure securities and real estate investment trusts (REITS). The fund may also invest in UCITS and UCIs. The fund invests at least 50% of its assets in securities of issuers with favourable environmental, social and governance (ESG) characteristics.

### **Fidelity Multi Asset Open Strategic**

This fund targets an average annual return of 5% after the deduction of ongoing fund charges, over a typical market cycle of 5-7 years. The return target assumes the deduction of the ongoing charges figure (OCF) on the W share class. There is no guarantee that the target will be achieved by the fund. The fund typically has exposure to both higher risk investments (such as global equities, global emerging market equities, global smaller companies and global property securities) and lower risk investments (such as debt instruments including global government bonds, global corporate bonds and cash) meaning that there is a moderate risk of capital losses. Invests in a range of assets to gain exposure to global markets mainly in bonds, equities, property, commodities and cash.

### **First Eagle Amundi International**

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

### **GAM Star Global Balanced**

Designed for clients seeking a balance of capital protection and participation in equity market growth. The balanced strategy has a significant exposure to global and UK equities which should generate strong returns in the long term. The strategy has a meaningful allocation to government, inflation-linked and corporate bonds for capital protection purposes. The remainder of the holdings are in selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other.

### **GAM Star Global Cautious**

Designed for clients seeking a strong focus on capital protection while offering moderate participation in equity market growth. The cautious strategy has a significant exposure to government, inflation-linked and corporate bonds. The portfolio also has a meaningful allocation to selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other. The remainder of the holdings are in selected global and UK equities.

### **GAM Star Global Growth**

Designed for clients seeking to participate primarily in global equity market growth while maintaining an element of capital protection. The strategy has a significant exposure to global and UK equities which should generate strong returns in the long term. The portfolio also has a moderate allocation to government, inflation-linked and corporate bonds for capital protection purposes. The remainder of the holdings are in selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other.

### **Guinness Multi-Asset Balanced**

The investment objective is to provide capital appreciation over the medium to long term. Returns will be generated through both capital growth and income, with a bias towards developed and liquid capital markets. The risk will be diversified by holding collective investments in a range of asset classes and geographies. The management of the portfolio aims to meet the objective conservatively by taking managed risk through fund selection and asset allocation. The portfolio is based on the Brewin Dolphin MPS Passive Plus Balanced Strategy.

### **Guinness Multi-Asset Growth**

The investment objective is to provide capital appreciation over the medium to long term. Returns will be generated through both capital growth and income, with a bias towards developed and liquid capital markets. The risk will be diversified by holding collective investments in a range of asset classes and geographies. The management of the portfolio aims to meet the objective conservatively by taking managed risk through fund selection and asset allocation. The portfolio is based on the Brewin Dolphin MPS Passive Plus Growth Strategy.

### **Invesco Pan**

#### **European High Income**

The fund aims to achieve a high level of income together with long-term capital growth. It seeks to achieve its objective by investing primarily in European securities (debt and equity). At least 50% of the NAV will be invested in debt securities. Up to 30% of the NAV of the fund may be invested in aggregate in cash, cash equivalents, Money Market Instruments, equity and equity-related securities issued by companies or other entities not meeting the above requirements or in convertible debt of issuers worldwide. The fund may invest up to 30% of its NAV in contingent convertibles and may invest up to 20% of its NAV in securities which are either in default or deemed to be at high risk of default as determined by the SICAV ("Distressed Securities").

### **Janus Henderson Multi-Manager Managed**

The fund aims to achieve capital growth through exposure to UK and overseas equities and fixed interest securities.

### **JPMorgan - JPM Asia Pacific Income**

To provide income and long term capital growth. At least 67% of assets will be invested in equities, debt securities, convertible securities of companies and REITs that are domiciled, or carrying out the main part of their economic activity in the Asia Pacific region (excluding Japan) including emerging markets. The fund may have significant positions in specific sectors or markets from time to time. The fund will hold a minimum of 25% and a maximum of 75% of assets in equities and between 25% and 75% in debt securities.

### **JPMorgan - JPM Global Balanced**

To provide long-term capital growth and income by investing primarily in companies and sovereign issuers, globally. It will hold between 30% and 70% of its total assets (excluding cash and cash equivalents) in equity and equity linked securities. In addition, it will invest between 30% and 70% of its total assets (excluding cash and cash equivalents) in fixed and floating rate debt securities.

### **JPMorgan - JPM Global Macro Opportunities**

To achieve capital appreciation in excess of its cash benchmark by investing primarily in securities, globally, using financial derivative instruments where appropriate.

### **M&G (Lux) Optimal Income**

The fund aims to provide a combination of capital growth and income based on exposure to optimal income streams in investment markets. The fund will invest at least 50% in fixed income securities and up to 20% in company shares issued by governments and companies from anywhere in the world including emerging markets, which can be denominated in any currency. A minimum of 80% of the fund is typically invested in assets denominated in euro or in other currencies hedged back to the euro.

### **M&G Optimal Income**

The fund aims to deliver income and capital growth by investing in a broad range of fixed income securities, wherever the manager sees the greatest opportunities. The manager may also hold up to 20% of the portfolio in company shares when he believes they offer better value than bonds. Exposure to these assets is gained through physical holdings and the use of derivatives.

### **MFS Meridian Global Total Return**

The fund's objective is total return, measured in US dollars. The fund invests in a combination of equity securities and debt instruments of issuers located in developed and emerging market countries. Historically the fund has invested approximately 60% of its assets in equity securities and 40% of its assets in debt instruments, but these allocations may vary generally between 50% and 75% in equity securities and 25% and 50% in debt instruments. The fund generally focuses its equity investments in larger companies it believes to be undervalued compared to their perceived worth (value companies) and its debt investments in corporate, government, and mortgage-backed debt instruments.

### **Momentum Global Funds - Harmony Portfolios US Dollar Growth**

The portfolio will be biased to investments in the United States, but could also hold investments outside this country. The investment objective is to provide capital growth in US dollar terms but with a reduced level of volatility, via strategic exposures to a wide range of asset classes.

### **Ninety One GSF Global Multi-Asset**

Aims to provide income with the opportunity for capital growth (i.e., to grow the value of your investment) over the long-term. It is actively managed and invests in a broad range of assets around the world. The fund seeks to limit volatility (the pace or amount of change in its value) to be lower than 50% of the volatility of global equities, although there is no guarantee that this will be achieved over the long-term, or over any period of time. These assets may include equities (e.g. shares of companies), debt securities (e.g. bonds), money market instruments, cash or near cash, deposits, alternative assets (such as commodities, property and infrastructure), other transferable securities (e.g. shares of closed-ended investment companies, exchange traded products and equity related securities such as depositary receipts, preference shares, warrants and equity linked notes), derivatives (financial contracts whose value is linked to the price of an underlying asset), and units or shares in other funds. The fund promotes environmental and social characteristics in line with Article 8 of the SFDR as described in the fund's Sustainability Disclosures.

### **Premier Miton Cautious Multi Asset**

The objective of the fund is to achieve capital growth over the long term, being five years or more. The minimum recommended holding term is at least five years. This does not mean that the fund will achieve the objective over this, or any other, specific time period and there is a risk of loss to the original capital invested.

### **SVS Brooks Macdonald Blueprint Balanced**

The fund aims to provide a combination of capital growth and income over the long term (at least five years). The fund will invest at least 70% in a range of open and closed-ended funds to obtain an exposure to a mix of fixed income securities, shares and alternatives assets. The fund is actively managed and the allocation between the fixed income securities, shares and alternative assets in which the fund invests will vary in response to short term market conditions. However, the fund will maintain a balance between fixed income securities, shares and alternatives assets, with the allocation to shares remaining within a 40-85% range.

### **SVS Brooks Macdonald Blueprint Cautious Growth**

The fund aims to deliver capital growth over the long term (at least five years), while providing income. The fund will invest at least 70% in a range of open and closed-ended funds to obtain an exposure to a mix of fixed income securities and shares. The fund is actively managed and the allocation between the fixed income securities and shares in which the fund invests will vary in response to short term market conditions. However, the investment manager operates a cautious strategy, meaning that the allocation to shares will remain within a 20%-60% range.

### **SVS Brooks Macdonald Blueprint Strategic Growth**

The fund aims to provide capital growth over the long term (at least five years). The fund will invest at least 70% in a range of open and closed-ended funds to obtain an exposure to a mix of shares, fixed income securities and other investments providing a defined return such as preference shares and convertible bonds. The fund is actively managed and the allocation between the fixed income securities and shares in which the fund invests will vary in response to short term market conditions. However, the investment manager operates a strategic growth strategy meaning that the allocation to shares will remain within a 75%-100% range, while the fund may be invested in fixed income and other defined return assets in order to manage the risk to the fund of being fully exposed to equity markets.

### **SVS Brooks Macdonald Defensive Capital**

The fund aims to provide capital growth over the long term (at least five years) and positive absolute returns over rolling three year periods. Returns are not guaranteed over any time period therefore capital is at risk. The fund will be actively managed and will invest in a combination of assets directly or indirectly gaining exposure to a diversified portfolio of investments. The assets in which the fund will invest include investment trusts, transferable securities including structured notes, convertible bonds and zero-dividend preference shares (although the fund will not otherwise typically invest in shares of operating companies) and other collective investment schemes. The investment trusts in which the fund invests may be used to obtain exposure to alternative assets such as real assets, specialist lending and structured credit. The fund may use derivatives, including exchange traded and over the counter derivatives, forward transactions and currency hedges for efficient portfolio management and investment purposes.

## **ISLAMIC**

### **DWS Noor Precious Metals Securities**

The fund seeks to achieve capital appreciation in the medium to long term by investing in a portfolio of Sharia observant equity and equity related securities, of companies engaged in activities related to gold, silver, platinum or other precious metals or minerals. The fund will invest globally.

### **Franklin Templeton - Franklin Global Sukuk**

To maximise, consistent with prudent investment management, total investment return, consisting of a combination of profit income and capital appreciation. The fund seeks to achieve this objective by investing principally in a portfolio of fixed and floating rate Shariah compliant securities (including non-investment grade securities), issued by government, government-related and corporate entities located in developed and developing countries.

### **Franklin Templeton - Templeton Shariah Global Equity**

The fund seeks long-term capital growth by investing primarily in Shariah compliant equity securities of companies of any nation, including Emerging Markets. The fund's managers believe that greater value can be found by looking at companies globally rather than by limiting oneself to a single market.

### **HSBC Islamic Global Equity Index**

The fund aims to track the performance of a world index, through investment in a diversified portfolio of securities as defined by the relevant index, which meets Islamic investment principles as interpreted and laid down by the Shariah Committee and provided to the Board of Directors.

## **PROPERTY**

### **Janus Henderson Horizon Global Property Equities**

The investment objective of the fund is to seek long term capital appreciation by investing in the quoted equity securities of companies or Real Estate Investment Trusts (or equivalents) listed or traded on a regulated market which derive the main part of their revenue from the ownership, management and/or development of real estate, throughout the world.

### **Janus Henderson Horizon Pan European Property Equities**

The investment objective of the fund is to seek long term capital appreciation by investing at least 75% of its total assets in quoted equity securities of companies or Real Estate Investment Trusts (or their equivalents) having their registered office in the EEA or United Kingdom if not part of the EEA and listed or traded on a regulated market which derive the main part of their revenue from the ownership, management and/or development of real estate in Europe.

## **RESPONSIBLE INVESTING**

### **AllianceBernstein - AB Sustainable Global Thematic Portfolio**

The fund seeks to increase the value of your investment over the long term. Under normal circumstances, the Fund expects to invest at least 80% of its assets in equity or equity-related securities of issuers located through the world that the Investment Manager believes are positively exposed to sustainable investment themes. The fund invests mainly in equities of companies from multiple industries that are positively exposed to environmentally- or socially-oriented sustainable investment themes that are broadly consistent with achieving the UN Sustainable Development Goals. This includes companies located anywhere in the world, including in emerging market countries.

### **Allianz Green Bond**

Long-term capital growth by investing in investment grade rated debt securities of the global bond markets denominated in currencies of OECD countries in accordance with the green bond strategy.

### **Blackrock Global Funds - BGF ESG Multi-Asset**

The ESG Multi-Asset Fund follows an asset allocation policy that seeks to maximize total return in a manner consistent with the principles of environmental, social and governance "ESG"-focused investing.

The fund invests globally in the full spectrum of permitted investments including equities, fixed income transferable securities (which may include some high yield fixed income transferable securities), units of undertakings for collective investment, cash, deposits and money market instruments.

### **BlackRock Global Funds - BGF Sustainable Energy**

The fund seeks to maximise total return. The fund invests globally at least 70% of its total assets in the equity securities of new energy companies. New energy companies are those which are engaged in alternative energy and energy technologies including: renewable energy technology; renewable energy developers; alternative fuels; energy efficiency; enabling energy and infrastructure. The fund will not invest in companies that are engaged in the following activities (sectors as defined by Global Industry Classification Standard): coal and consumables; oil and gas exploration and production; and integrated oil and gas.

### **CT Responsible Global Equity**

The objective is to provide long-term capital growth. The Manager seeks to achieve this by investing mainly in global equities (ordinary shares in companies from anywhere in the world). The Manager invests only in assets which meet the fund's ethical screening criteria. The ethical screening applied to the Fund means that a number of the largest companies are screened out on ethical grounds. While the Manager will invest mainly in equities, it may also invest in other investments such as derivatives (an investment contract between the Fund and a counterparty the value of which is derived from one or more underlying equities) to hedge positions or to gain exposure to companies to manage the portfolio efficiently.

### **HSBC GIF Global Equity Climate Change**

The sub-fund aims to provide long term total return by investing in companies that may benefit from the transition to a low carbon economy. The sub-fund aims to do this with a lower carbon intensity and a higher environmental, social and governance ("ESG") rating, calculated respectively as a weighted average of the carbon intensities and ESG ratings given to the issuers of the sub-fund's investments, than the weighted average of the constituents of the MSCI AC World Net index. The sub-fund invests in normal market conditions a minimum of 70% of its net assets in equities and equity equivalent securities of companies with revenue exposure to climate transition themes ("Climate Transition Themes") which are domiciled in, based in, carry out business activities in, or are listed on a Regulated Market in, any country including both developed markets and Emerging Markets. The sub-fund may also invest in eligible closed-ended Real Estate Investment Trusts ("REITs").

### **Janus Henderson Global Responsible Managed**

The fund aims to provide capital growth over the long term (5 years or more) by investing in companies that are responsibly run, giving due consideration to environmental, social and governance issues.

The fund will avoid investing in companies that the investment manager considers to potentially have a negative impact on the development of a sustainable global economy.

### **JPMorgan - JPM Global Sustainable Equity**

To provide long-term capital growth by investing primarily in global Sustainable Companies or companies that demonstrate improving sustainable characteristics. Sustainable Companies are those that the Investment Manager believes to have effective governance and superior management of environmental and social issues (sustainable characteristics).

### **Ninety One GSF Global Environment**

The fund aims to achieve long-term total returns comprised of income and capital growth primarily through investment in a portfolio of global equities and equity related securities (which includes, without being exhaustive, depositary receipts and equity linked notes). The fund will seek to invest in companies which are considered by the Investment Manager as contributing to positive environmental change. The fund will favour companies operating in services, infrastructures, technologies and resources related to environmental sustainability.

### **Nordea 1 Global Stars Equity**

The fund's objective is to provide shareholders with investment growth in the long term.

In actively managing the fund's portfolio, the management team selects companies with a particular focus on their ability to comply with international standards for environmental, social and corporate governance, and to offer superior growth prospects and investment characteristics.

The fund mainly invests in equities of companies from anywhere in the world.

### **Pictet Timber**

The fund seeks capital growth by investing at least two-thirds of its total assets in a diversified portfolio of the shares of companies operating in the financing, plantation and management of forests and wooded regions and/or the processing, production and distribution of timber and other services and products derived from wood. The investment universe is not restricted to a specific geographical zone.

### **RobecoSAM Global Gender Equality Equities**

RobecoSAM Global Gender Equality Equities is an actively managed fund. The fund aims to outperform the benchmark over the long run. The fund invests in stocks in developed and emerging countries across the world and exhibiting a high degree of sustainability, gender diversity and gender equality. The selection of these stocks is based on fundamental analysis. A high degree of gender equality means that a company consciously recognizes and promotes gender equality by recruiting, nurturing and retaining female talent at all levels of the company's organization, including at the committee and board level. The strategy integrates sustainability criteria as part of the stock picking process and through a theme specific sustainability assessment.

### **RobecoSAM Global SDG Credits**

RobecoSAM Global SDG Credits is an actively managed fund that invests in corporate bonds in the global developed and emerging markets. The selection of these bonds is based on fundamental analysis. The fund's objective is to provide long term capital growth. The fund invests at least two-thirds of its total assets in non-government bonds (which may include contingent convertible bonds (also "coco" bonds)) and similar non-government fixed income securities and asset backed securities from all around the world."

### **RobecoSAM Smart Energy Equities**

RobecoSAM Smart Energy Equities is an actively managed fund. The fund aims to outperform the benchmark over the long run. The fund invests in stocks in developed and emerging countries across the world which operate or benefit from developments in technologies, products or services in the area of future energies or relating to the efficient use of energy and which show an elevated degree of sustainability. The selection of these stocks is based on fundamental analysis. The strategy integrates sustainability criteria as part of the stock picking process and through a theme specific sustainability assessment.

### **RobecoSAM Sustainable Healthy Living Equities**

RobecoSAM Sustainable Healthy Living Equities is an actively managed fund. The fund aims to outperform the benchmark over the long run. The Fund invests in stocks in developed and emerging countries across the world which operate or benefit from developments in technologies, products or services in the areas of nutrition, health, or physical activities and physical and mental well-being and which show an elevated degree of sustainability. The selection of these stocks is based on fundamental analysis. The strategy integrates sustainability criteria as part of the stock picking process and through a theme specific sustainability assessment.

### **RobecoSAM Sustainable Water Equities**

RobecoSAM Sustainable Water Equities is an actively managed fund. The fund aims to outperform the benchmark over the long run. The fund invests in stocks in developed and emerging countries across the world which benefit from the increasing use of water across the entire water value chain including companies focused on water quality and purification technologies, irrigation systems, waste water treatment facilities and utilities and infrastructure providers. The selection of these stocks is based on fundamental analysis. The strategy integrates sustainability criteria as part of the stock picking process and through a theme specific sustainability assessment.

### **Schroder ISF Global Sustainable Growth**

The fund aims to provide capital growth by investing in equity and equity related securities of companies worldwide which meet the manager's sustainability criteria. The fund invests at least two-thirds of its assets in equity and equity related securities in of companies worldwide. As the fund is index-unconstrained it is managed without reference to an index. The manager believes that companies demonstrating positive sustainability characteristics, such as managing the business for the long-term, recognising its responsibilities to its customers, employees and suppliers, and respecting the environment, are better-placed to maintain their growth and returns over the long term. In addition, the manager believes that when aligned with other drivers of growth, this can result in stronger earnings growth which is often under appreciated by the market. The fund may use derivatives with the aim of reducing risk or managing the fund more efficiently.

## **SPECIALIST**

### **BlackRock Global Funds – BGF World Technology**

The fund aims to maximise return through a combination of capital growth and income on the fund's assets. The fund invests globally at least 70% of its total assets in the shares of companies the main business of which is in the technology sector.

### **Janus Henderson Global Life Sciences**

To achieve long-term growth of capital by investing primarily in life-science equity securities of companies located anywhere in the world and selected for their growth potential.

### **Janus Henderson Horizon Global Technology Leaders**

The fund aims to seek long term capital appreciation by investing in a globally diversified portfolio of technology related companies. The fund aims to take advantage of market trends as they move from one region of the globe to another.

### **JPMorgan – JPM Global Healthcare**

To achieve a return by investing primarily in pharmaceutical, biotechnology, healthcare services, medical technology and life sciences companies (Healthcare Companies), globally. The fund invests in multiple asset classes and is managed through the allocation of capital based on the fund manager's macroeconomic outlook, asset class valuations and active risk management in portfolio construction. The fund is not managed against any market index.

### **M&G (Lux) Global Listed Infrastructure**

The fund aims to deliver a combination of capital growth and income that is higher than that of the global equities market over any five-year period and to increase the income stream every year, in US dollar terms. It looks to do this by investing at least 80% of the fund in shares issued by infrastructure companies, investment trusts and real estate investment trusts of any size, from any country, including emerging markets.

### **Pictet Premium Brands**

The fund seeks capital growth by investing at least two-thirds of its total assets in the shares of companies in the premium brands sector providing high-quality services & products. The investment universe will not be restricted to any particular region.

### **Polar Capital Biotechnology**

The fund aims to preserve capital and achieve long-term capital appreciation by investing throughout the biotechnology ecosystem, across geographies and market capitalisations.

### **Polar Capital Global Technology**

The fund aims to achieve long-term capital appreciation through investing in a globally-diversified portfolio of technology companies.

### **Polar Capital Healthcare Opportunities**

The fund aims to preserve capital and achieve long term growth by investing in a globally diversified portfolio of companies within the healthcare industry.

### **Sarasin Food and Agriculture Opportunities**

Seeks to achieve capital appreciation through investment in the global agricultural sector.

### **UBS (Lux) Equity Fund Biotech**

The fund mainly invests in shares and other equity interests of companies focusing on research, product development, product manufacture and distribution in the biotechnology industry and related branches. The investments can be made in equities and equity interests of large multinationals or other companies whose products are not yet ready for marketing. Investments are made worldwide without restrictions. For the aforementioned reasons, units in this sub-fund may occasionally exhibit substantial price fluctuations. The fund promotes environmental and social characteristics and falls under Article 8(1) of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector. The Portfolio Manager utilises a UBS ESG consensus score to identify companies for the investment universe with strong environmental and social performance characteristics, or a strong sustainability profile.

## IT'S DOWN TO YOU

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

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

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

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

# IMPORTANT INFORMATION

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## **FUNDS**

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Investment can be made into any of the funds available in the range regardless of the denominated plan currency. It is important to know that unit prices reflect the value of the underlying assets of the funds and so can go down as well as up. Past performance is not indicative of future performance. Where a fund invests in overseas securities, the unit prices may also rise and fall purely on account of exchange rate fluctuations.

RL360 Insurance Company Limited is not responsible for, and will not compensate plan owners in relation to, the performance of their underlying funds. For details of all charges that may affect the individual funds please refer to the specific fund manager's literature.

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FUND147 04/24