

A woman with dark, curly hair is looking down at a laptop screen. She is wearing a white top and a grey cardigan. Her hand is resting on her chin. In the foreground, there is a glass of red smoothie with a black straw and a yellow straw. The background is blurred, showing what appears to be a window or a bright indoor space.

## **FUND CENTRE USER GUIDE**

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How to make the best use of  
the free tools available to you  
for fund selection and ongoing  
performance monitoring

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# INTRODUCTION

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**THIS GUIDE WILL GIVE YOU AN OVERVIEW OF THE BENEFITS OF USING OUR PRODUCT SPECIFIC, INTERACTIVE FUND CENTRES TO HELP WITH FUND SELECTION AND ONGOING MONITORING OF FUND PERFORMANCE.**

The fund centres are product-specific because most of our products have different fund ranges. You should therefore ensure you are in the correct fund centre to access the fund range specific to your needs.

The open-access fund centres are free to use for our plan owners and advisers and provide a number of ways to gather and analyse information at any time of the day.

The funds on offer to you are from different sectors, some are low risk some are high risk. These funds perform differently in different markets, so it's important to monitor how the funds you have chosen are doing, especially during market turmoil and rallies.

That's why we developed our fund centres, to help you do just that.

The fund centres are powered by US based data collection company Morningstar®. Morningstar® is an investment research firm that collects and analyses fund, stock and general market data and provides software and data platforms for investment professionals. It also has a research arm and investment management service, and has more than \$200 billion in assets under management and operates in 27 countries.



# BENEFITS OF USING THE FUND CENTRE

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The world of investment choice and ongoing portfolio monitoring can be confusing. Which funds to choose? What do I need to consider? How do I keep track of how my portfolio is doing? These are all common concerns and worries for anyone starting out on their investment journey.

Over time, circumstances and investment conditions change. So once you've set up your RL360 plan and created your portfolio, it's important to monitor it and make sure it remains on course to meet your investment goals. Where a product provides you with a variety of fund options, you don't have to remain invested in the first funds you selected at outset and it may even be necessary to change your selection over time when circumstances change.

Whether you are an investor or financial adviser, you need the right tools to help you choose the best funds for your/or your client's risk reward profile, be able to regularly monitor them and assess whether the selection remains right for you.

That's why we built our fund centre, to support you through the investment selection and monitoring process.

There is an individual fund centre for each of the following products as each has a different, defined fund range:

- Regular Savings Plan
- Regular Savings Plan Malaysia
- Quantum
- Quantum Malaysia
- Oracle
- Paragon
- LifePlan
- LifePlan Lebanon
- Protected Lifestyle
- Protected Lifestyle Lebanon
- Preference
- Kudos
- SPILA Funds
- RL360 Multi Asset Portfolios
- PIMS Focused

The fund centre is a comprehensive fund research tool where you can view past performance, risk indicators/ratings, fund charges and view important documents for the funds such as a factsheet, the prospectus and the Key Investor Information Document (KIID) (where this is available for the fund).

You can regularly check the performance of the funds you are invested in and analyse, shortlist and compare funds you are interested in.

If you want to do really in-depth analysis, you can drill down under the bonnet of a fund to see how it's constructed; this includes what type of assets (asset allocation) and sectors it invests in, its geographical exposure and its top ten holdings.

This guide will walk you through the various features of the fund centre and how to make the best use of the interactive functionality.



# LET'S GET STARTED

## WHERE TO FIND THE FUND CENTRES

### If you are an adviser

Visit our dedicated adviser website [www.rl360adviser.com](http://www.rl360adviser.com) to access the fund centres. Once here you can click on "Funds" in the menu bar and select your product from the dropdown.

Alternatively, we've created quick links to each product on a single landing page here: [www.rl360adviser.com/fundcentres](http://www.rl360adviser.com/fundcentres)

The screenshot shows the RL360 adviser website. The header includes the RL360 logo, a welcome message, a search bar, and an online services link. The main navigation bar lists: PRODUCTS, FUNDS, PLANNING, TOOLKIT, DOWNLOADS, ABOUT US, and HELP. The 'FUND CENTRES' section is highlighted, with a sub-header 'FUND CENTRES' and a description: 'Monitor performance, on the go, 24/7. Research funds available to our defined fund range products, do side by side comparisons, view fund documents and more.' Below this, there are two columns of product lists: 'OPEN PRODUCTS' (LifePlan, LifePlan Lebanon, Oracle, Regular Savings Plan, Regular Savings Plan Malaysia) and 'CLOSED PRODUCTS' (Kudos, Paragon, PIMS Focused, Preference, Protected Lifestyle, Protected Lifestyle Lebanon, Quantum, Quantum Malaysia, SPILA Funds, Multi-Asset Portfolios, Limited Issue Products (SLI & SL)). To the right, there are three promotional banners: 'MAKE BETTER DECISIONS WITH OUR FUND KNOWLEDGE CENTRE', 'SAVE REGULARLY TO MEET FUTURE GOALS', and 'HOW CAN YOU PUT A LUMP SUM TO GOOD USE?'. At the bottom right, there is a banner for 'PROTECT THE PEOPLE THAT MATTER MOST'.

The screenshot shows the RL360 public website. The header includes the RL360 logo, a search bar, and an online services link. The main navigation bar lists: PRODUCTS, FUNDS, TRUSTS & TAX, TOOLKIT, ABOUT US, DOWNLOADS, and HELP. The 'FUND CENTRES' section is highlighted, with a sub-header 'FUND CENTRES' and a description: 'Monitor performance, on the go, 24/7. Research funds available to our defined fund range products, do side by side comparisons, view fund documents and more.' Below this, there are two columns of product lists: 'OPEN PRODUCTS' (LifePlan, LifePlan Lebanon, Oracle, Regular Savings Plan) and 'CLOSED PRODUCTS' (Kudos, Paragon, PIMS Focused, Preference). To the right, there are three promotional banners: 'MAKE BETTER DECISIONS WITH OUR FUND KNOWLEDGE CENTRE', 'EVALUATE YOUR PORTFOLIO AND GET A CLEAR VIEW OF YOUR INVESTMENTS.', and 'TRY OUR PORTFOLIO X-RAY REPORT'.

### If you are a plan owner

Visit our public website [www.rl360.com](http://www.rl360.com) to access the fund centres. Once here you can click on "Funds" in the menu bar and select your product from the dropdown.

Alternatively, we've created quick links to each product on a single landing page here: [www.rl360.com/fundcentres](http://www.rl360.com/fundcentres)

From the landing page you simply click on the product name and it will take you directly to the product specific fund centre.

# FINDING YOUR WAY AROUND

## FUND SCREENER

The data in each fund centre landing screen, called the “Fund Screener”, is laid out over a number of tabs which you click on to access:

- Fund information
- Fund prices
- Cumulative performance
- Annualised performance
- Discrete performance
- Documents

The top of the Fund Screener offers some quick filter options to help you get to funds faster if you know exactly what you are looking for (for example, search for a specific fund by its ISIN identifier, or look for funds in a specific sector).

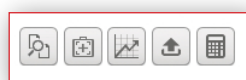
The funds relevant to the product are listed in the lower part of the screen and defaults to 50 per page. You can change the number that displays by clicking on the **Show 50 rows** button on the right hand side and selecting from the options (up to a maximum of 500 per page).

The dark grey bar just above the funds shows column headings, a number of which are data sortable. This means you can data sort them alphabetically or in number order - very useful if you want to quickly data sort for something particular such as the top performing funds.

The screenshot shows the Fund Screener interface. At the top, there are filter options for Name or ISIN, Branding Company, Price Currency, Morningstar® Category, RL360 Sector, Morningstar Sustainability Rating, and KIID Risk Rating. Below these are buttons for 'ADVANCED SEARCH' and 'RESET FILTERS'. A tabbed interface shows 'FUND INFORMATION' selected. Below the tabs, there are icons for various actions and a 'Showing 1-50 of 412 Funds' indicator. A 'Show 50 Rows' button is highlighted with a red box. Below this is a table of funds with columns for ISIN, Brand Name, Asset Name, Morningstar® Category, RL360 Sector, Morningstar Rating™, Morningstar Sustainability Rating, Low Carbon, and KIID Risk Rating. The table lists four funds from AllianceBernstein.

ISIN	Brand Name	Asset Name	Morningstar® Category	RL360 Sector	Morningstar Rating™	Morningstar Sustainability Rating	Low Carbon	KIID Risk Rating
LU0511384066	AllianceBernstein	AB Sustainable Global Thematic Portfolio A Acc AUD Hgd	Other Equity	Responsible Investing	-	4	Green	6
LU0252218267	AllianceBernstein	AB Sustainable Global Thematic Portfolio A Acc EUR	Global Large-Cap Growth Equity	Responsible Investing	★★★	4	Green	6
LU0511383332	AllianceBernstein	AB Sustainable Global Thematic Portfolio A Acc EUR Hgd	Other Equity	Responsible Investing	-	4	Green	6
LU0592692320	AllianceBernstein	AB Sustainable Global	Global Large-Cap	Responsible	★★★	4	Green	6

Positioned just above the dark grey column heading you will see a number of icons which provide you with a range of handy tools:



### Fund compare

review up to 5 funds side by side

### X-ray

see how a combination of funds work together as a portfolio

### Charting

view the performance of one or more funds in a graph

### CSV export

export funds into an excel sheet

### Performance bulletin

produce an on-the-fly bulletin of funds based on latest price movements

We'll look at the tools in more detail in the Demos section.



The performance bulletin contains cumulative, annualised and discrete returns for all funds, per product, in one booklet. This means the bulletin will contain many pages, so think before you print!



## FUND INFORMATION TAB

This provides you with some basic information about each fund available.

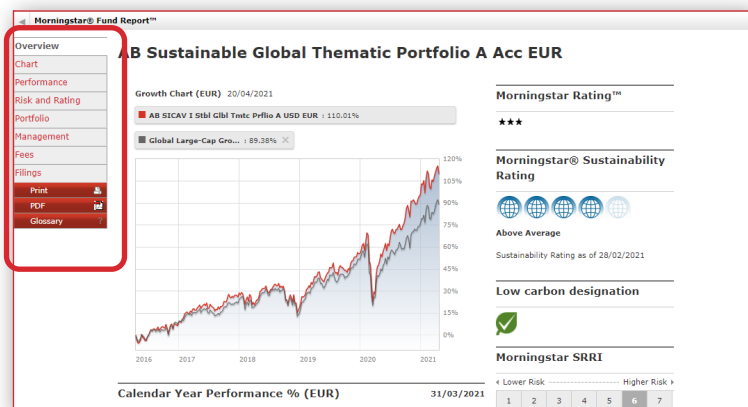
At the end of each fund line you will find a PDF icon which provides you with an RL360 on-the-fly factsheet. On-the-fly means some of the information is based on the latest data available as opposed to last month end.

The fund name (highlighted in red) is an interactive link. Click on this to view more detail for the fund in a separate page, including performance, fund objective, charges and asset allocation details. This is called the **Morningstar® Fund Report**.

In the top left of the Fund Report is a menu of options which you can click into for more focused detail on the fund.

To exit out of this page and go back to the Fund Screener, click on the back arrow.

ISIN	Brand Name	Asset Name	Morningstar® Category	RL360 Sector	Morningstar Rating™	Morningstar Sustainability Rating	Low Carbon	KIID Risk Rating
LU0090865873	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc EUR	EUR Money Market - Short Term	Currency/Money Market	-	-	-	1
LU0049015760	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc GBP	GBP Money Market - Short Term	Currency/Money Market	-	-	-	1
LU0049014870	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc USD	USD Money Market - Short Term	Currency/Money Market	-	-	-	1
LU0487189069	Aberdeen Standard Investments	Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc CHF (Closed to new subscriptions) *	Other Bond	Fixed Interest - Emerging Markets	-	-	-	4
LU0376989207	Aberdeen Standard Investments	Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc EUR	Global Emerging Markets Bond - EUR	Fixed Interest - Emerging Markets	★★	-	-	4



Asset Name	Last Close Date	Close Price	Currency	Daily Price Change %	1 Week Return %	Fund Size	Fund Size Date
Aberdeen Standard (Lux) Liquidity A2 Acc EUR	20/04/2021	436.23	EUR	0.00	-0.01	3.48B	20/04/2021
Aberdeen Standard (Lux) Liquidity A2 Acc GBP	20/04/2021	4,845.63	GBP	0.00	0	24.68B	19/04/2021
Aberdeen Standard (Lux) Liquidity A2 Acc USD	20/04/2021	3,271.63	USD	0.00	0	2.88B	20/04/2021
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc CHF (Closed to new subscriptions) *	20/04/2021	135.65	CHF	0.03	1.33	871.1m	26/02/2021
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc EUR (Closed to new subscriptions) *	20/04/2021	140.80	EUR	0.03	1.34	871.1m	26/02/2021
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc USD (Closed to new subscriptions)	20/04/2021	48.55	USD	0.03	1.36	871.1m	26/02/2021
Artemis Monthly Distribution R Acc GBP	20/04/2021	99.18	GBP	-0.37	-0.24	820.2m	14/04/2021
Ashburton Dollar Asset Management R Acc USD	20/04/2021	40.89	USD	-0.38	0.43	75.8m	20/04/2021
Ashburton Euro Asset Management R Acc EUR	20/04/2021	1.76	EUR	-0.40	0.31	19.5m	20/04/2021

## FUND PRICES TAB

Here you'll find the latest closing price of the fund, its currency, daily price change % and its one week return %. Again, you can access the RL360 on-the-fly factsheet from here and access the Morningstar® Fund Report via the interactive fund name link.

The columns are data sortable so, for example, if you want to look at which funds had the highest daily price change, you simply click on that column heading and data sort down.

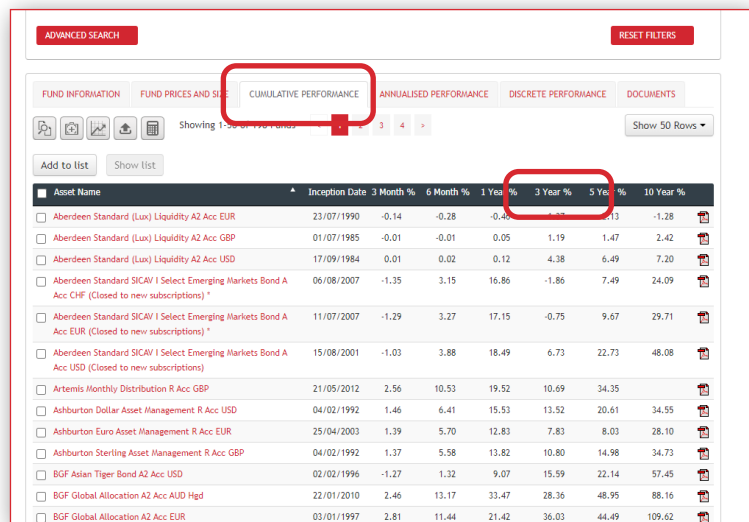
Note that if you move to a different tab, the funds will remain in that order until you conduct any further data sorting or filtering.

## CUMULATIVE PERFORMANCE TAB

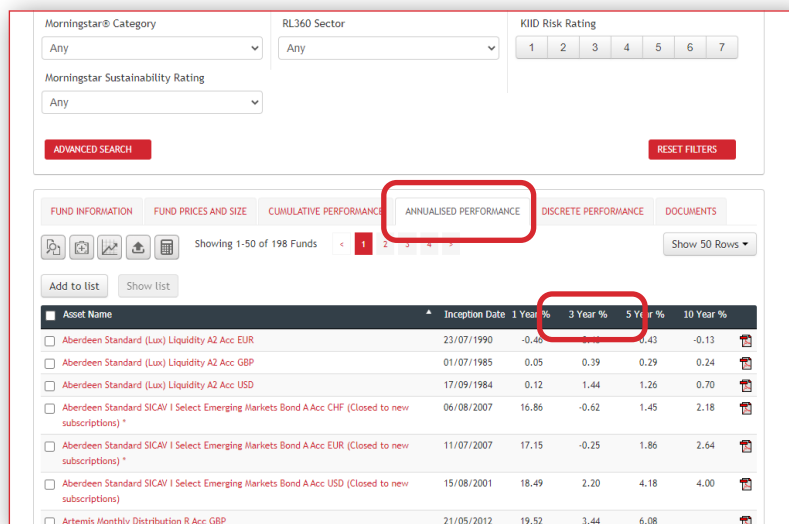
Cumulative performance is the percentage increase or decrease in a fund's performance over a specified time frame. The fund centre displays time periods from 3 months up to 10 years.

In this tab, the columns are data sortable, therefore, as an example, if you want to view which are the top performing funds over 3 years, click on the **3 Year %** heading to sort them highest to lowest.

Note that if you now move to a different tab, the funds will remain in that order until you conduct any further data sorting or filtering.



Asset Name	Inception Date	3 Month %	6 Month %	1 Year %	3 Year %	5 Year %	10 Year %
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc EUR	23/07/1990	-0.14	-0.38	-0.40	-1.13	-1.28	
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc GBP	01/07/1985	-0.01	-0.01	0.05	1.19	1.47	2.42
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc USD	17/09/1984	0.01	0.02	0.12	4.38	6.49	7.20
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc CHF (Closed to new subscriptions) *	06/08/2007	-1.35	3.15	16.86	-1.86	7.49	24.09
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc EUR (Closed to new subscriptions) *	11/07/2007	-1.29	3.27	17.15	-0.75	9.67	29.71
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc USD (Closed to new subscriptions)	15/08/2001	-1.03	3.88	18.49	6.73	22.73	48.08
<input type="checkbox"/> Artemis Monthly Distribution R Acc GBP	21/05/2012	2.56	10.53	19.52	10.69	34.35	
<input type="checkbox"/> Ashburton Dollar Asset Management R Acc USD	04/02/1992	1.46	6.41	15.53	13.52	20.61	34.55
<input type="checkbox"/> Ashburton Euro Asset Management R Acc EUR	25/04/2003	1.39	5.70	12.83	7.83	8.03	28.10
<input type="checkbox"/> Ashburton Sterling Asset Management R Acc GBP	04/02/1992	1.37	5.58	13.82	10.80	14.98	34.73
<input type="checkbox"/> BGF Asian Tiger Bond A2 Acc USD	02/02/1996	-1.27	1.32	9.07	15.59	22.14	57.45
<input type="checkbox"/> BGF Global Allocation A2 Acc AUD Hgd	22/01/2010	2.46	13.17	33.47	28.36	48.95	88.16
<input type="checkbox"/> BGF Global Allocation A2 Acc EUR	03/01/1997	2.81	11.44	21.42	36.03	44.49	109.62



Asset Name	Inception Date	1 Year %	3 Year %	5 Year %	10 Year %
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc EUR	23/07/1990	-0.40	-1.13	-1.28	-0.13
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc GBP	01/07/1985	0.05	0.39	0.29	0.24
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc USD	17/09/1984	0.12	1.44	1.26	0.70
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc CHF (Closed to new subscriptions) *	06/08/2007	16.86	-0.62	1.45	2.18
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc EUR (Closed to new subscriptions) *	11/07/2007	17.15	-0.25	1.86	2.64
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc USD (Closed to new subscriptions)	15/08/2001	18.49	2.20	4.18	4.00
<input type="checkbox"/> Artemis Monthly Distribution R Acc GBP	21/05/2012	19.52	3.44	6.08	

## ANNUALISED PERFORMANCE TAB

This is effectively the cumulative performance of the fund converted into the average yearly growth.

The columns are data sortable, therefore, as an example, if you want to view which are the top performing funds over 3 years, click on the **3 Year %** heading to sort them highest to lowest.

Note that if you now move to a different tab, the funds will remain in that order until you conduct any further data sorting or filtering.



## DISCRETE PERFORMANCE TAB

This is the cumulative performance but presented in 5 discrete 12 monthly periods, on a rolling quarterly basis and calendar year. It allows you to see how funds have performed for each time period over the last 5 years.

The columns are data sortable, therefore, as an example, if you want to view which are the top performing funds over a specific time period, click on the period column heading to sort it highest to lowest.

Note that if you now move to a different tab the funds will remain in that order until you conduct any further data sorting or filtering.

Asset Name	Inception Date	Q1 20 - Q1 21 %	Q1 19 - Q1 20 %	Q1 18 - Q1 19 %	Q1 17 - Q1 18 %	Q1 16 - Q1 17 %
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc EUR	23/07/1990	-0.44	-0.51	-0.43	-0.43	-0.33
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc GBP	01/07/1985	3.95	-2.02	2.27	-2.30	-7.19
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc USD	17/09/1984	-6.48	4.40	11.98	-11.93	7.26
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc CHF (Closed to new subscriptions) *	06/08/2007	13.84	-11.65	0.61	-7.15	12.51
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc EUR (Closed to new subscriptions) *	11/07/2007	19.01	-15.77	-4.10	2.59	10.87
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc USD (Closed to new subscriptions)	15/08/2001	12.45	-11.05	8.27	-8.76	20.06
<input type="checkbox"/> Artemis Monthly Distribution R Acc GBP	21/05/2012	29.34	-13.35	2.01	-2.66	12.31
<input type="checkbox"/> Ashburton Dollar Asset Management R Acc USD	04/02/1992	9.66	-2.03	9.64	-9.91	9.49
<input type="checkbox"/> Ashburton Euro Asset Management R Acc EUR	25/04/2003	15.28	-6.57	-0.43	-2.17	2.63
<input type="checkbox"/> Ashburton Sterling Asset Management R Acc GBP	04/02/1992	20.11	-7.59	1.66	-2.38	-3.40
<input type="checkbox"/> BGF Asian Tiger Bond A2 Acc USD	02/02/1996	4.16	1.30	14.05	-11.57	12.38
<input type="checkbox"/> BGF Global Allocation A2 Acc AUD Hgd	22/01/2010	59.58	-17.47	-0.24	-6.45	15.38
<input type="checkbox"/> BGF Global Allocation A2 Acc EUR	03/01/1997	29.52	-1.89	8.71	-7.34	15.47
<input type="checkbox"/> BGF Global Allocation A2 Acc GBP Hgd	01/12/2005	43.22	-9.18	-1.33	2.61	-0.62
<input type="checkbox"/> BGF Global Allocation A2 Acc USD	03/01/1997	29.57	-2.05	8.48	-7.04	15.22



The performance stats displayed anywhere within the fund centres can only be used as an indication of the general performance trend of a fund as, whilst the performance takes into account the fund's own charges, it does not take into account any RL360 product-specific charges. Product charges will reduce the effective growth. Also, for plan owners making regular payments into a fund, they build up their total number of units held in their plan each time they make a payment, and the share price could be higher or lower since their last payment meaning they receive a different number of units each time. A plan owner who makes regular payments into a fund and first invested in it 36 months ago will not be able to match 3 year performance in their plan to the 3 year performance in the fund centre as the majority of the units purchased won't have been held in the plan for that long.

Asset Name	English Prospectus	English Factsheet	English KIID	Spanish Prospectus	Spanish Factsheet	Spanish KIID	Portuguese Prospectus	Portuguese Factsheet	Portuguese KIID
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc EUR				-	-		-	-	-
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc GBP				-	-		-	-	-
<input type="checkbox"/> Aberdeen Standard (Lux) Liquidity A2 Acc USD				-	-		-	-	-
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc CHF (Closed to new subscriptions) *							-	-	-
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc EUR (Closed to new subscriptions) *							-	-	-
<input type="checkbox"/> Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc USD (Closed to new subscriptions)							-	-	-
<input type="checkbox"/> Artemis Monthly Distribution R Acc GBP				-	-	-	-	-	-

## DOCUMENTS TAB

In this tab you have access to the following documents (where available for the fund):

**Prospectus** this is 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** this is the fund managers own factsheet usually produced at each month end providing a summary of performance, holdings and charges

**KIID** this is a regulatory document required for all funds marketed within Europe which is a summarised version of the prospectus.

These documents are only produced for funds managed outside of RL360, so will not be available for any internal insurance fund, such as the SPILA internal funds or the RL360 MAP Funds.

# LET'S TAKE A LOOK AT SOME DEMOS

## HOW TO FIND A FUND WITH AN ISIN

If you know the ISIN and just want to go straight to that fund, simply type or paste it into the **Name or ISIN** search field in the top part of the Fund Screener and the fund will appear below.

To refresh the screen, just delete the ISIN or click on the **Reset Filters** button.

ISIN	Brand	Asset Name	Morningstar® Category	RL360 Sector	Morningstar Rating™	Morningstar Sustainability Rating	Low Carbon	KIID Risk Rating
LU0049015760								

ISIN	Brand	Asset Name	Morningstar® Category	RL360 Sector	Morningstar Rating™	Morningstar Sustainability Rating	Low Carbon	KIID Risk Rating

## SEARCH FOR A FUND BY SPECIFIC FUND HOUSE

Click the down arrow in the **Branding Company** filter, and simply select the fund house from the list. All funds from that company will now appear below. You can carry out the same steps to switch between fund houses. To refresh the list of funds back to the start, click **Any** in the filter or click the **Reset Filters** button and it will return the full list of funds.

You can do the same in the other filters at the top if you want to search for funds by specific currency, RL360 sector (this is RL360's high level grouping of the funds), or Morningstar's own sector category (this is a more granular grouping).



## SELECT FUNDS BY MORNINGSTAR SUSTAINABILITY RATING OR KIID RISK RATING

The Morningstar Sustainability Rating for funds helps investors measure portfolio-level risk from environmental, social, and governance (“ESG”) factors (1 globe is low engagement of these factors, 5 globes is high). The KIID risk rating provides an indication of how much risk an asset takes in order to achieve its performance returns (1 is low risk, 7 is high). A fund that has big swings in its price movements would be considered higher risk. Filters are available for both of these options to allow you to select funds with a specific risk or sustainability rating. For the KIID risk rating you can choose more than one rating to filter on (for example, you can select 2 and 3). You can change the options on the filters to redefine your selection. To refresh the list of funds back to the start, simply click on the **Reset Filters** button.

## FILTER FUNDS USING THE ADVANCED SEARCH FUNCTION

The Advanced search allows you to narrow down your fund selection to those that fit within certain tolerances of volatility, performance and/or ongoing charge (i.e. total fund charge applied to the fund). To access this, click on the **Advanced search** button and a drop down will appear. Click on the arrow for the 3 options, and from the choices that appear click on the ones you want. Once done, click the **Close** button and it will return you to a screen with scroll options.

Now you simply move the scroll bar to your requirements. As you make each selection, the funds that match will appear below. The funds matching will change as you continue to alter the scroll bar.

At the end of each scroll bar option is an X. If you want to remove the option click on the X to delete it.

## CREATE A SHORTLIST OF FUNDS

The fund centres allow you to create a shortlist of funds in order to view the data for these on just one page.

A good use of this could be if you want to build a portfolio of funds for analysis. To do this, tick the funds you want from the Fund Screener and click on the **Add to list** button. Once you have your chosen list you can view it by clicking on the **Show list** button.

From here you can now analyse the performance by clicking between the different performance tabs.

You can add up to 20 funds in a shortlist, but note that there is no facility to save the shortlist.

To take funds out of your shortlist click the **Remove From List** button. The ones that will be removed are the ones that are ticked. So untick the ones you want to keep.

You can use the **Back** button to take you back to the Fund Screener. When you go back to the Screener the funds you selected will still be ticked. To clear these, either untick the funds or press F5 on your keyboard for a full refresh.

ISIN	Brand Name	Asset Name	Morningstar Category	RL360 Sector	Morningstar Rating	Morningstar Sustainability Rating	Low Carbon	KIID Risk Rating
<input checked="" type="checkbox"/> LU090865873	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc EUR	EUR Money Market - Short Term	Currency/Money Market	-	-	-	1
<input type="checkbox"/> LU049015760	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc GBP	GBP Money Market - Short Term	Currency/Money Market	-	-	-	1
<input checked="" type="checkbox"/> LU049014870	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc USD	USD Money Market - Short Term	Currency/Money Market	-	-	-	1
<input type="checkbox"/> LU037189069	Aberdeen Standard Investments	Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc CHF (Closed to new subscriptions) *	Other Bond	Fixed Interest - Emerging Markets	-	-	-	4
<input checked="" type="checkbox"/> LU076989207	Aberdeen Standard Investments	Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc EUR (Closed to new subscriptions) *	Global Emerging Markets Bond - EUR Biased	Fixed Interest - Emerging Markets	★★	-	-	4
<input type="checkbox"/> LU0132414144	Aberdeen	Aberdeen Standard	Global Emerging	Fixed Interest -	★★★	-	-	4

ISIN	Brand Name	Asset Name	Morningstar Category	RL360 Sector	Morningstar Rating	Morningstar Sustainability Rating	Low Carbon	KIID Risk Rating
<input checked="" type="checkbox"/> LU090865873	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc EUR	EUR Money Market - Short Term	Currency/Money Market	-	-	-	1
<input checked="" type="checkbox"/> LU049014870	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc USD	USD Money Market - Short Term	Currency/Money Market	-	-	-	1
<input checked="" type="checkbox"/> LU076989207	Aberdeen Standard Investments	Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc EUR	Global Emerging Markets Bond - EUR Biased	Fixed Interest - Emerging Markets	★★	-	-	4



You can do any combination of filtering in order to create your shortlist. For example you might want only USD funds, or funds just from certain fund houses. So select these filters in order to narrow down quickly to these funds. Tick the ones you want and add them to your shortlist. If a filter only lets you choose one option at a time, run your first filter, tick the fund(s) and click **Add to list**, then choose your next option in the filter to continue finding the funds you want.

ISIN	Brand Name	Asset Name	Morningstar Category	RL360 Sector	Morningstar Rating	Morningstar Sustainability Rating	Low Carbon	KIID Risk Rating
<input checked="" type="checkbox"/> LU017128359	BlackRock	BGF Global Allocation A2 Acc EUR	USD Moderate Allocation	Global /Managed	★★★★★	●●●●●	✓	5
<input checked="" type="checkbox"/> LU1162516477	BlackRock	BGF Global Multi Asset Income A2 EUR	USD Moderate Allocation	Global /Managed	★★★	-	-	4

### Example

In this example the user is in the Oracle fund centre. They want to look at what BlackRock and Fidelity funds are available in EUR with a risk rating of between 3 and 5. They select BlackRock in the Branding Company filter, choose EUR in the Currency filter and click 3, 4 and 5 in the KIID Risk Rating filter. If there are any available funds in the product these will display below. They tick the ones they want.

Then in the Branding Company filter they select Fidelity and the fund options available display below. Again, they tick the ones they want.

They now choose **Add to list**. They click the **Show list** button and have the list of funds they want to compare against each other all on one screen.



## VIEWING ONE OR MORE FUNDS IN A CHART

You can quickly view a chart directly from the Fund Screener using the Charting tool.

To do this first tick the fund or funds you want from the Fund Screener before clicking on the Charting tool icon.

The chart will rebase to one currency in order to give a comparison. The defaulted currency will be the currency of the fund you selected first (e.g. if you ticked a USD fund, then a EUR fund then a CHF fund, the chart will rebase all funds into USD).

The chart is interactive. At the bottom of the chart, it will show the default time period it is currently displaying (to last price available), however you can click on different time periods to display long or short term performance. You can even put in your own specific time period using the drop-down calendar option.

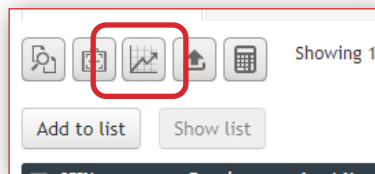
If you want to add in another fund from the available range, compare to another Morningstar Category (sector) or from the IMA Sector, you can do this by clicking on **Compare** and making your selection.

### Other options

Within **Chart Settings** you also have the following options:

- Rebase the chart to a different currency (select **Plot Types**)
- Export prices for the charted funds
- Produce a print friendly screen print
- Show the value of dividends applied to the fund(s) at month end

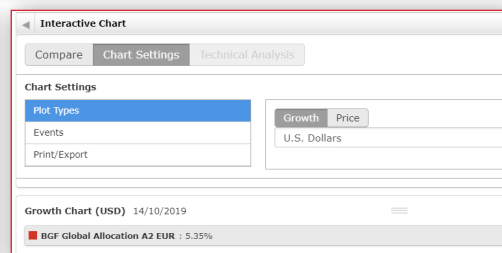
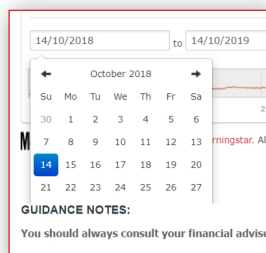
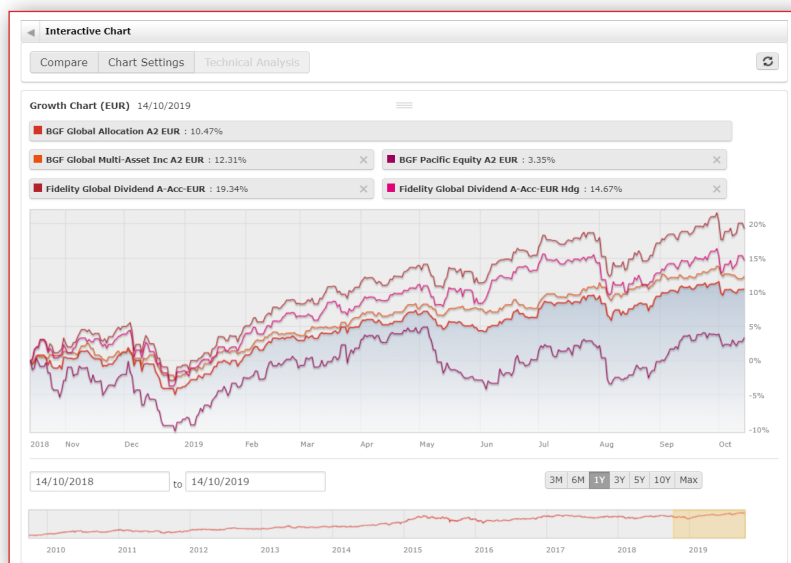
To exit back to the Fund Screener click on the back arrow just above the Compare button.



FUND INFORMATION									
Showing 1-50 of 198 Funds									
Add to list Show list									
ISIN	Brand Name	Asset Name	Morningstar® Category	RL360 Sector	Morningstar Rating™	Morningstar Sustainability Rating	Low Carbon	KIID	Risk Rating
<input checked="" type="checkbox"/> LU000865873	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc EUR	EUR Money Market - Short Term	Currency/Money Market	-	-	-	1	
<input type="checkbox"/> LU004015760	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc GBP	GBP Money Market - Short Term	Currency/Money Market	-	-	-	1	
<input checked="" type="checkbox"/> LU004014870	Aberdeen Standard Investments	Aberdeen Standard (Lux) Liquidity A2 Acc USD	USD Money Market - Short Term	Currency/Money Market	-	-	-	1	
<input checked="" type="checkbox"/> LU040189069	Aberdeen Standard Investments	Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc CHF (Closed to new subscriptions)*	Other Bond	Fixed Interest - Emerging Markets	-	-	-	4	



Remember, if you want to chart multiple funds you can use any filtering to narrow your search to find the funds you want to chart. You might even save them to a shortlist first. If you are using a shortlist, only the funds ticked will be displayed in the chart.

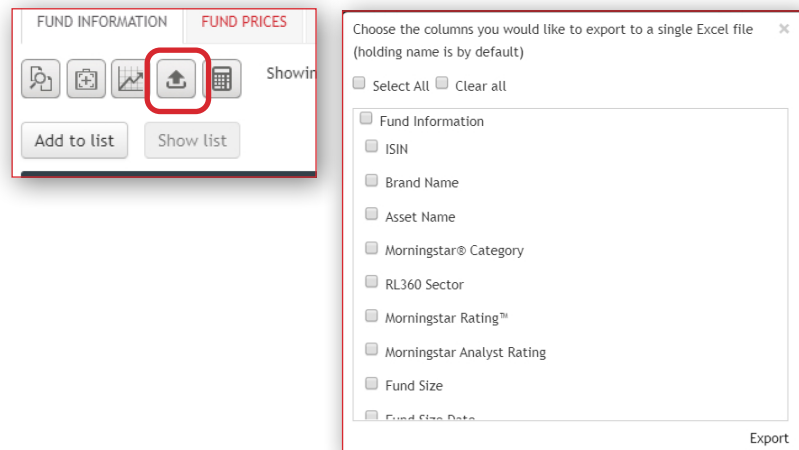


## EXPORT DATA TO CSV

You can export any of the data from the Fund Screener into a CSV file.

If you want to export all the funds from the Fund Screener, click on the **Export** icon and select the data you want to extract from the pop-up screen options. Then click on the word **Export** at the bottom of the pop-up.

If you want to export just a few selected funds, you can do this by ticking the funds you want from the Fund Screener before clicking the **Export** icon. You might even want to create a shortlist of funds and export from here.



For PIMS Focused, due to the number of funds available, there is a maximum limit of 120 funds that can be extracted per export.

## COMPARE UP TO 5 FUNDS SIDE BY SIDE

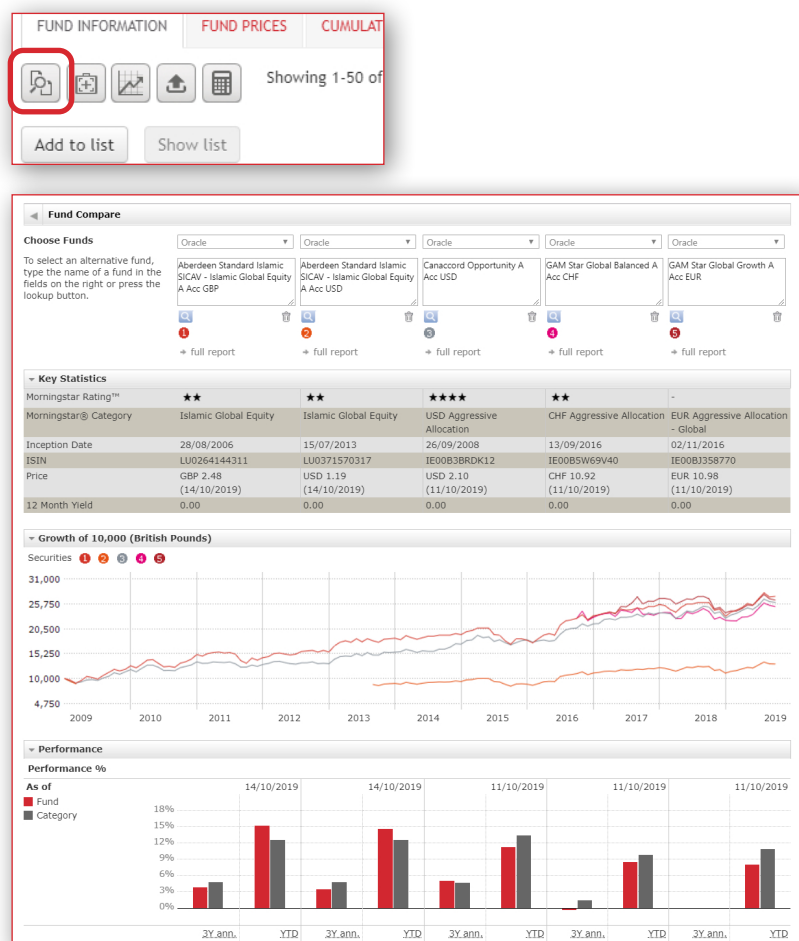
As well as comparing funds against others using the Fund Screener and the various performance tabs, there is also a specific **Fund Compare** tool which allows you to view up to 5 funds giving you a side by side comparison of;

- Performance stats
- Volatility and risk ratios
- Asset allocation details
- Investment style
- Regional weightings
- Stock sector weightings
- Management information
- Fees and expenses

Simply tick up to 5 funds from the Fund Screener and then click on the **Fund Compare** icon. Scroll down the page to view the comparison data.

There is an option at the top of the screen called **Choose Funds** which allows you to remove your choices and/or add funds available to the product.

To return back to the Fund Screener, click on the back arrow.



If you have selected funds in different currencies, the performance data will be rebased to the currency of the first fund you selected. The performance will remain in the initial rebased currency, even if you change the first fund in the **Choose Funds** section to a different currency fund.

## CREATE A PORTFOLIO X-RAY OF UP TO 10 FUNDS

The Portfolio X-Ray tool allows you view up to 10 funds together and view it as a portfolio of your chosen funds. This is a good way to see how a selection of funds work together and whether you have enough diversity in your holdings.

It will show you the exposure of the portfolio to asset allocation split, regional coverage, sector diversity, investment style and the top 10 holdings across the selected funds. You can examine these in more detail online. Alternatively you can produce a summary PDF, or print all of the available results for digesting offline.

To run an X-Ray report, tick the funds you want to include in your portfolio from the Fund Screener. You might even want to create a shortlist of funds and create the X-Ray from here. Now click on the **X-Ray** icon.

You will be presented with a page where you can change the allocation percentage to each fund selected. By default, it will equally weight each fund. You have the option to change this to a monetary allocation if you prefer.

In this section you can also make amendments to the funds listed (for example, you decide to change to a different fund). To do this click on the magnifying glass for the fund you want to change and select a fund from the list. If you have selected less than 10 funds, you can also add in a fund using the magnifying glass.

Once you have finished your fund selection and weighting, click on the **Show X-Ray** button at the bottom of the screen.

FUND INFORMATION									
Showing 1-50 of 412 Funds									
Add to list Show list									
ISIN	Brand Name	Asset Name	Morningstar® Category	RL360 Sector	Morningstar Rating™	Morningstar Sustainability Rating	Low Carbon	KIID	Risk Rating
<input checked="" type="checkbox"/> LUX011384066	AllianceBernstein	AB Sustainable Global Thematic Portfolio A Acc AUD Hgd	Other Equity	Responsible Investing	-	★★★★	✓	6	1
<input checked="" type="checkbox"/> LUX052218267	AllianceBernstein	AB Sustainable Global Thematic Portfolio A Acc EUR	Global Large-Cap Growth Equity	Responsible Investing	★★★★	★★★★	✓	6	1
<input checked="" type="checkbox"/> LUX011383332	AllianceBernstein	AB Sustainable Global Thematic Portfolio A Acc EUR Hgd	Other Equity	Responsible Investing	-	★★★★	✓	6	1
<input checked="" type="checkbox"/> LUX092692320	AllianceBernstein	AB Sustainable Global Thematic Portfolio A Acc GBP	Global Large-Cap Growth Equity	Responsible Investing	★★★★	★★★★	✓	6	1
<input checked="" type="checkbox"/> LUX069063385	AllianceBernstein	AB Sustainable Global Thematic Portfolio A Acc USD	Global Large-Cap Growth Equity	Responsible Investing	★★★★	★★★★	✓	6	1
<input checked="" type="checkbox"/> LUX09065873	Aberdeen Standard Investments	Aberdeen Standard Liquidity (Lux) EUR A2	EUR Money Market - Short Term	Currency/Money Market	-	-	-	1	1
<input checked="" type="checkbox"/> LUX049015760	Aberdeen Standard	Aberdeen Standard Liquidity (Lux) GBP A2	GBP Money Market - Short Term	Currency/Money Market	-	-	-	1	1

FUND INFORMATION									
Showing 1-50 of 412 Funds									
Add to list Show list									

Instant X-Ray™		
Holdings	Allocation %	Allocation Amount
BNY Mellon Global Bond A Acc EUR	10.00	
Fidelity Funds Asia Focus A Acc EUR	10.00	
First Eagle Amundi International AHC-C CHF	10.00	
First Eagle Amundi International AHG-C GBP	10.00	
Goldman Sachs BRIC Portfolio Acc EUR Hedged	10.00	
Goldman Sachs BRIC Portfolio Acc USD	10.00	
HSBC GIF Russia Equity AC Acc USD	10.00	
Kames Ethical Equity A Acc GBP	10.00	
Threadneedle (Lux) European Smaller Companies 1E Acc EUR	10.00	
VAM Driehaus A Acc EUR Hedged	10.00	
<b>Total Allocation (equal to 100%):</b>	<b>100%</b>	
Equal Allocation Show X-Ray		

When the X-Ray report first opens it will be a general overview.

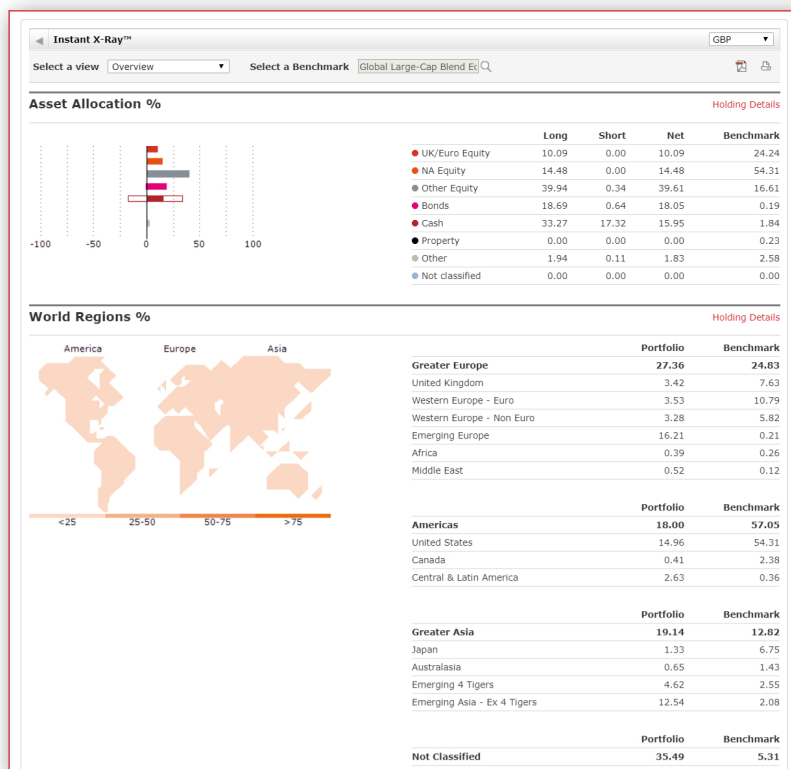
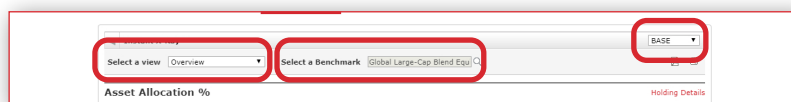
You will see options at the top. There are 2 key ones to be aware of. Firstly, the **Select a Benchmark** option. The report automatically defaults to use Global Large-Cap Blend Equity, but you can change this to one of your choice that may be more suitable to your fund selection. You should change this first so that the results in the X-Ray are based on this. Click on the magnifying glass symbol for your options. The benchmarks available are Morningstar sectors called Categories.

Secondly, you should be aware that the report defaults to 'base currency', so if your fund selection is in different currencies, the portfolio performance will be a combination of each fund's return in its own currency. You can choose to rebase the performance to a single currency using the currency drop down filter in the top right corner.

Now you can examine some sections in more detail using the drop downs in the **Select a view**. To print a detailed version of the X-Ray with all these sections there is a print icon at the top right of the screen.

To print a summary version of the report there is a PDF icon next to the print button you can select instead.

To return back to the Fund Screener, click on the back arrow.



## IT'S DOWN TO YOU

We can't make any investment decisions for you, so why not take charge and start monitoring your funds today using our interactive product fund centres:

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[www.rl360.com/fundcentres](http://www.rl360.com/fundcentres)

**Advisers**  
[www.rl360adviser.com/fundcentres](http://www.rl360adviser.com/fundcentres)



# IMPORTANT NOTES

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All underlying data in the fund centres is supplied by Morningstar® and RL360 Insurance Company Limited (RL360) cannot be held responsible for the accuracy of the information provided.

Performance tabs are calculated in fund currency and are not rebased. Performance statistics include the fund's own management charges, but excludes any RL360 product charges and are calculated in the asset currency, NAV to NAV, on a total return basis.

Some funds are priced in minor currency and some in major currency, for example GBX is used to represent 'pence' and GBP is used to represent 'pounds sterling'.

A Key Investor Information Document (KIID) 'risk rating' is generally only available for UCITS funds. The KIID is a fund specific document that provides key information about an investment fund, including investment objective, risk profile and its charges, in order to help potential investors assess whether it will meet their specific needs.

The fund factsheet available on most tabs will be a RL360 version based on Morningstar data, but you can view the fund managers factsheet, prospectus and KIID via the 'Documents' tab.

You can print a fund performance bulletin that contains cumulative, annualised and discrete returns for all funds, per product, in one booklet. This means the bulletin will contain many pages, so think before you print!

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 is not responsible for, and will 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.

RL360 Insurance Company Limited

**T** +44 (0)1624 681681

**E** [csc@rl360.com](mailto:csc@rl360.com)

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Cooil Road, Douglas, Isle of Man, IM2 2SP,  
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