

# Scottish Provident International - Broker Funds

## Adviser Fund Performance Bulletin as at 31 August 2023



### For Financial Advisers only

These broker funds are only available for the purposes of exclusive promotion to the relevant broker's client base, and are therefore not promoted by RL360 (though they may be available to any other clients). See important notes.

Source - RL360. Performance is cumulative percentage growth, except for Since Launch % p.a. which is annualised, calculated on a bid to bid basis and in the fund currency. The performance includes fund management charges but does not include any RL360 product charges.

Fund name and currency	Month Launched	Bid Price	Offer Price	3 Months %	6 Months %	1 Year %	3 Year %	5 Year %	10 Year %	Since Launch %	Since Launch % p.a.	Internal AMC	External AMC
FP Harmony USD Balanced – USD	Jun-96	1.018	1.094	+1.39	+1.19	+0.69	-5.57	-2.68	+11.38	+9.46	+0.33	1.50%	1.50%
VAM Fund - USD	Nov-07	1.094	1.176	+5.70	+4.19	+1.86	-0.09	+9.95	+45.87	+17.63	+1.03	0.85%	1.20%
VAM Fund - GBP	Sep-09	1.448	1.556	+5.39	+3.65	+0.07	-4.74	-0.28	+26.35	+44.80	+2.68	0.85%	1.20%

Fund name and currency	Investment objective	Link to factsheet for underlying fund of broker fund (please note these fund links may change at any time)
FP Harmony USD Balanced – USD	To achieve long term capital growth through direct or indirect investment in equities, bonds and other investments on an international basis.	<a href="https://momentum.co.uk/funds/usd-balanced">https://momentum.co.uk/funds/usd-balanced</a>
This broker fund invests directly in the Harmony Portfolio USD Balanced fund which is managed by Momentum Global Investment Management Limited ( <a href="https://harmonyportfolios.com">https://harmonyportfolios.com</a> )		
The above link provides access to the latest dated factsheet. Please select Harmony USD Balanced Fund A-C.pdf		
VAM Fund - USD	The investment objective of the fund is to provide long-term capital appreciation over the full investment cycle through the aggressive growth investment style of the Investment Manager. The fund will allocate substantially all of its assets to various compartments of VAM Funds (Lux), a Luxembourg Investment Fund qualifying as a UCITS, that are also managed by the Investment Manager.	<a href="https://www.vam-funds.com/documents/VAM%20A%20USD%20Fund%20Fact%20Sheet%20-%20July%202023.pdf">https://www.vam-funds.com/documents/VAM%20A%20USD%20Fund%20Fact%20Sheet%20-%20July%202023.pdf</a>
VAM Fund - GBP	The investment objective of the fund is to provide long-term capital appreciation over the full investment cycle through the aggressive growth investment style of the Investment Manager. The fund will allocate substantially all of its assets to various compartments of VAM Funds (Lux), a Luxembourg Investment Fund qualifying as a UCITS, that are also managed by the Investment Manager.	<a href="https://www.vam-funds.com/documents/VAM%20A%20GBP%20Fund%20Fact%20Sheet%20-%20July%202023.pdf">https://www.vam-funds.com/documents/VAM%20A%20GBP%20Fund%20Fact%20Sheet%20-%20July%202023.pdf</a>

These broker funds invest directly in VAM funds which are managed by VAM ([www.vam-funds.com](http://www.vam-funds.com)).



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#### Important Notes

**This information is designed for Financial Advisers only. If this information is presented to a policyholder it should be done so in conjunction with appropriate financial advice.**

The Scottish Provident International Broker Funds are only available to holders of policies issued by Scottish Provident International Life Assurance Limited (SPILA) which is now known as RL360 Insurance Company Limited (RL360), where the investment choices were limited to the SPILA internal fund range. RL360 take no responsibility for the day-to-day management of the underlying fund or any investments linked to the broker fund.

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. These figures have been prepared for information purposes only and are not an invitation to purchase an investment on the basis of information given, nor do they constitute investment advice. RL360 Insurance Company Limited is not responsible for, and will not compensate Policyholders in relation to, the performance of their underlying funds.

Owners of policies issued by RL360 Insurance Company Limited receive the protection of the Isle of Man Compensation of Policyholders protection scheme, which covers an amount equal to 90% (subject to the provisions of the scheme) of RL360's liability where it is unable to meet its financial obligations. RL360 reserves the right to adjust the returns to cater for any levy or charge made on it under the regulations or similar legislation.