

## FUND PERFORMANCE BOOKLET

### **PERFORMANCE DATA**

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This booklet contains a number of different performance measures and time periods to help you assess the LifePlan fund range. The data used to arrive at the figures shown is provided by Morningstar.

Included in the booklet you will find:

#### **Cumulative Performance**

this shows you the percentage increase or decrease in a fund's performance over a specified time frame. We show time periods of 1 month all the way to 10 years.

#### **Annualised Performance**

this is effectively the cumulative performance of the fund converted into the average yearly growth. For example, if a fund has achieved 23.58% growth over the last 3 years, annualised performance will show 7.31% over the same period. This means the fund has effectively achieved a growth of 7.31% each year for the last 3 years.

#### **Discrete Performance**

this is the cumulative performance but presented in 5 discrete 12 monthly periods, normally on a rolling quarterly basis and calendar year. It allows you to see how the fund has performed for each individual year over the last 5 years.

The greater the variation in a fund's set of published unit prices the more 'volatile' the fund is and therefore potentially more risky. The less variation, the more consistent the fund is and generally speaking less risky. As with any performance data, the past is not necessarily a guide to the future. Just because a fund has performed consistently over the last 3 years doesn't mean it will do so again. We are not responsible for, and will not compensate your policy in relation to, the performance of underlying funds.

### **IMPORTANT**

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- Performance statistics include the fund's own management charges, but excludes any RL360 product charges and are calculated in the asset currency, nav to nav, on a total return basis.
- Where no performance data is available a hyphen (-) will be shown.

\* Share classes displaying \* have performance data calculated prior to the inception date. This is based upon a simulated/extended track record. Please refer to the Investment Report for relevant share classes for more details.

### **RISK RATING**

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Ratings range between 1 and 7. 1 = lower risk, potentially lower reward, 7 = higher risk, potentially higher reward. Ratings are taken from the fund manager's Key Investor Information Document (KIID). KIID's are produced for all UCITS compliant funds and provide a standardised methodology for risk and charge calculations.

**CUMULATIVE PERFORMANCE**

The following tables detail the cumulative performance of each fund in the LifePlan range up until 30 Jun 2024. For example the 1yr % figure is the percentage growth between 01 Jul 2023 and 30 Jun 2024.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
<b>RISK RATING : 1</b>										
<b>Currency/Money Market</b>										
abrdrn Liquidity (Lux) A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	0.34	0.95	1.94	3.86	4.81	3.78	2.40
abrdrn Liquidity (Lux) A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	0.45	1.21	2.49	5.14	8.20	8.78	9.97
abrdrn Liquidity (Lux) A2 Acc USD	USD	LU0049014870	17 Sep 1984	0.45	1.26	2.60	5.31	9.28	10.99	16.61
UBS (Lux) Money Market AUD P Acc	AUD	LU0066649970	20 Aug 1992	0.32	0.96	1.92	3.97	6.27	7.08	15.48
UBS (Lux) Money Market CHF P Acc	CHF	LU0033502740	16 Sep 1991	0.10	0.22	0.52	1.08	0.38	-1.26	-4.89
UBS (Lux) Money Market EUR P Acc	EUR	LU0006344922	09 Oct 1989	0.30	0.88	1.75	3.48	4.02	2.90	1.47
UBS (Lux) Money Market GBP P Acc	GBP	LU0006277635	25 Nov 1988	0.41	1.18	2.38	5.03	7.65	8.04	8.75
UBS (Lux) Money Market USD P Acc	USD	LU0006277684	25 Nov 1988	0.43	1.25	2.49	5.22	8.88	10.60	14.61
<b>RISK RATING : 3</b>										
<b>Fixed Interest - Global</b>										
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	0.44	-0.89	-1.94	2.03	-4.60	-0.96	4.15
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	0.67	-0.18	-0.65	4.57	-0.80	3.82	12.87
PIMCO GIS Global Bond E Acc USD Hgd	USD	IE00B11XZ210	31 Mar 2006	0.58	0.10	0.27	4.65	-6.04	0.07	19.38
<b>Islamic</b>										
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	0.63	0.32	-0.39	2.34	-3.27	5.92	16.51
<b>RISK RATING : 4</b>										
<b>Equity - Global</b>										
Janus Henderson Global Select A2 Acc USD	USD	LU0200076999	24 Mar 2005	-0.20	1.76	16.55	27.78	8.43	59.64	154.98
<b>Fixed Interest - Asia</b>										
BGF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	1.04	1.17	3.51	6.85	-14.05	-6.67	14.81
Schroder ISF Asian Local Currency Bond A Acc EUR	EUR	LU0871640552	23 Jan 2013	1.60	0.31	0.34	2.39	3.38	8.35	45.30
Schroder ISF Asian Local Currency Bond A Acc USD	USD	LU0358729142	09 May 2008	-0.01	-0.71	-3.03	0.29	-7.16	1.88	14.17
<b>Fixed Interest - Emerging Markets</b>										
MFS Meridian Emerging Markets Debt A1 Acc EUR	EUR	LU0219422606	26 Sep 2005	1.96	0.79	5.60	10.70	3.12	6.49	50.62
MFS Meridian Emerging Markets Debt A1 Acc USD	USD	LU0125948108	31 Jan 2001	0.55	0.02	2.28	8.50	-7.48	0.75	18.09
<b>Fixed Interest - Europe</b>										
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	0.00	1.02	2.16	9.67	-0.92	8.83	24.41

**CUMULATIVE PERFORMANCE**

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Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	0.50	-0.14	0.02	5.63	-5.99	-1.70	8.25
<b>Fixed Interest - Global</b>										
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	1.02	-1.47	-1.63	-0.78	-11.10	-11.35	8.59
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-0.56	-2.16	-5.26	-3.02	-20.26	-16.60	-14.58
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	1.02	-0.17	-1.04	4.16	-9.54	-2.22	-
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	0.78	-0.96	-2.45	1.47	-14.88	-10.39	-3.81
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	0.99	-0.27	-1.23	3.88	-11.43	-5.94	3.88
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	1.07	0.10	-0.57	5.35	-8.19	-1.14	-
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	1.14	0.15	-0.38	5.65	-6.62	2.31	21.85
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	0.60	-0.69	-1.76	0.90	-18.16	-16.18	-9.30
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	0.86	-0.13	-0.52	3.46	-14.95	-12.31	-2.49
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	0.96	0.22	0.22	5.31	-9.94	-3.72	16.21
T. Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	0.87	0.93	1.69	9.67	1.75	13.75	34.79
T. Rowe Price Global High Yield Bond A Acc EUR Hdg	EUR	LU0165850685	02 Apr 2003	0.77	0.61	1.01	7.98	-3.45	4.23	13.91
<b>Fixed Interest - Sterling</b>										
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	0.41	-0.16	0.03	10.81	-2.49	6.44	28.28
Schroder Sterling Corporate Bond A Acc GBP	GBP	GB00BDV0KY38	24 Mar 2014	0.63	0.10	1.19	13.34	-10.30	8.73	41.87
<b>Fixed Interest - US</b>										
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	1.40	0.48	-0.40	2.63	-9.42	-1.52	10.73
MFS Meridian US Corporate Bond A1 Acc EUR Hgd	EUR	LU0870266805	19 Feb 2013	0.89	-0.29	-0.97	2.94	-15.68	-8.55	-1.65
MFS Meridian US Corporate Bond A1 Acc USD	USD	LU0870266391	19 Feb 2013	1.00	0.08	-0.25	4.64	-10.51	0.58	17.58
Natixis Loomis Sayles Multisector Income RE/A USD *	USD	IE00B5Q4WK41	22 Jan 2010	0.91	0.00	0.26	4.92	-7.87	0.45	7.67
<b>Global Managed</b>										
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	0.92	1.59	10.08	19.14	15.80	27.76	75.60
BGF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	2.29	1.66	6.75	11.52	10.27	21.07	-
BGF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	0.77	0.70	2.88	9.08	-1.01	13.81	30.95
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	-0.27	2.70	4.10	7.22	7.24	25.55	56.00
Canaccord Genuity Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	0.43	1.06	8.86	15.29	-2.23	23.45	-
Canaccord Genuity Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	0.45	1.18	9.04	15.81	0.88	32.08	59.27

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Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	0.98	0.42	4.47	7.66	0.07	5.77	-
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	0.29	0.69	2.76	7.69	1.69	13.86	46.32
GAM Star Global Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	0.83	0.51	4.92	7.37	-9.34	7.55	-
GAM Star Global Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	1.06	1.14	6.21	9.86	-5.97	11.98	-
GAM Star Global Balanced A Acc GBP	GBP	IE00B55YB208	10 Jun 2014	1.19	1.46	6.93	11.54	-1.80	18.79	48.01
GAM Star Global Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	1.19	1.50	7.01	11.72	-0.61	22.60	56.91
GAM Star Global Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	0.94	0.90	5.40	8.75	-5.47	8.54	-
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	1.08	1.23	6.12	10.41	-1.27	15.05	-
GAM Star Global Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	1.08	1.27	6.18	10.57	-0.11	18.77	46.75
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	-0.57	0.57	1.57	6.68	-1.13	8.37	-
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	-0.36	1.21	2.88	9.25	2.58	13.21	31.18
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	-0.19	1.57	3.61	11.11	8.70	24.00	-
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	1.55	1.21	5.70	10.11	-3.40	15.76	39.98
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	1.71	1.67	6.57	12.24	3.07	26.85	64.89
M&G (Lux) Optimal Income A Acc CHF Hgd *	CHF	LU1670723722	07 Sep 2018	0.21	-1.23	-2.54	3.70	-8.50	-3.60	4.13
M&G (Lux) Optimal Income A Acc EUR *	EUR	LU1670724373	07 Sep 2018	0.47	-0.57	-1.33	6.21	-5.03	0.62	11.47
M&G (Lux) Optimal Income A Acc USD Hgd *	USD	LU1670725347	07 Sep 2018	0.61	-0.19	-0.57	8.02	0.64	10.28	32.14
M&G Optimal Income A Acc GBP	GBP	GB00BIH05155	08 Dec 2006	0.76	-0.43	-0.10	9.18	0.82	9.26	24.99
SVS Brooks Macdonald Blueprint Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	0.00	0.49	3.01	6.66	-3.29	6.66	-
SVS Brooks Macdonald Blueprint Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	0.18	0.77	3.58	8.37	1.00	13.25	47.97
SVS Brooks Macdonald Blueprint Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	0.21	0.85	3.65	8.31	1.72	16.19	-
SVS Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	-0.68	1.47	2.54	7.23	-0.51	8.22	-
SVS Brooks Macdonald Defensive Capital B Acc GBP *	GBP	GB00B62W NX98	29 Mar 2010	-0.59	1.72	3.10	8.95	4.42	15.74	39.87
SVS Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	-0.51	0.89	2.25	8.01	3.89	17.11	-
<b>Responsible Investing</b>										
Allianz Green Bond AT Acc EUR	EUR	LU1542252181	11 Jan 2017	0.34	-0.58	-1.61	3.45	-18.78	-16.34	-
Allianz Green Bond AT H2 Acc USD	USD	LU1896600654	02 Nov 2018	0.51	-0.19	-0.83	5.26	-14.11	-8.47	-
Robeco Global SDG Credits DH Acc EUR	EUR	LU1811861357	16 May 2018	0.69	-0.32	-0.50	3.31	-13.55	-5.96	-
Robeco Global SDG Credits DH Acc USD	USD	LU1811861605	16 May 2018	0.83	0.08	0.24	5.27	-7.98	2.81	-

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<b>RISK RATING : 5</b>										
<b>Equity - Asia Pacific excluding Japan</b>										
Guinness Asian Equity Income C GBP Acc *	GBP	IE00BVYPNP33	11 Mar 2015	0.61	4.57	5.75	10.85	4.33	19.80	111.06
<b>Equity - Asia Pacific including Japan</b>										
Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	2.11	2.36	5.88	6.21	-21.58	0.49	66.53
<b>Equity - Global</b>										
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	0.56	1.54	8.98	14.43	21.94	45.16	-
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	-0.21	1.28	8.44	13.66	15.51	37.77	90.60
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	-0.20	1.08	6.72	12.89	22.13	39.92	149.61
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	0.56	-0.35	9.80	13.72	13.54	51.23	300.05
Guinness Global Equity Income C Acc EUR *	EUR	IE00BGHQF631	29 Nov 2013	2.49	2.70	11.09	15.75	32.88	71.37	153.99
Guinness Global Equity Income C Acc GBP *	GBP	IE00BVYPNV92	11 Mar 2015	2.10	1.84	8.30	13.54	31.19	62.38	167.82
<b>Fixed Interest - Asia</b>										
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	2.37	2.99	11.80	9.90	-23.73	-19.70	23.77
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	0.87	2.20	8.22	7.97	-31.55	-24.35	-2.65
Schroder ISF Asian Bond Total Return A Acc EUR Hgd *	EUR	LU0327381843	09 Nov 2007	0.32	0.36	1.20	2.98	-3.20	1.63	2.06
Schroder ISF Asian Bond Total Return A Acc USD *	USD	LU0106250508	17 Jan 2000	0.46	0.74	1.97	4.71	2.14	11.01	21.22
<b>Global Managed</b>										
BGF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	0.94	0.90	5.62	10.70	-4.72	24.84	45.25
BGF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	2.61	2.27	10.41	15.19	11.79	44.29	94.72
BGF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	1.05	1.18	6.17	11.98	-3.21	27.14	36.50
BGF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	1.08	1.32	6.39	12.70	0.30	35.61	52.86
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	-0.61	-0.46	1.00	5.65	-10.22	-0.46	19.43
GAM Star Global Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	0.97	0.54	5.51	8.11	-8.87	12.11	-
GAM Star Global Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	1.19	1.16	6.79	10.61	-5.47	16.75	-
GAM Star Global Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	1.32	1.48	7.52	12.31	-1.28	23.87	-
GAM Star Global Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	1.33	1.52	7.58	12.47	0.00	27.98	69.75
Guinness Multi-Asset Balanced R Acc USD	USD	IE00BG5QR810	19 Dec 2018	0.83	1.19	5.30	11.69	2.35	21.64	-
Guinness Multi-Asset Balanced R EUR Acc Hgd	EUR	IE00BG5QR703	31 Oct 2019	1.78	0.79	5.64	9.71	7.60	-	-

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Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	1.92	1.12	6.37	11.42	12.45	22.55	-
Guinness Multi-Asset Balanced R USD Acc Hgd	USD	IE00BG5QR927	31 Oct 2019	1.90	1.15	6.41	11.46	13.34	-	-
Guinness Multi-Asset Growth R EUR Acc Hgd	EUR	IE00BG5QRS16	31 Oct 2019	1.94	1.25	7.22	11.87	12.24	-	-
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	2.08	1.58	7.95	13.60	17.20	29.81	-
Guinness Multi-Asset Growth R USD Acc Hgd	USD	IE00BG5QRV45	31 Oct 2019	2.06	1.62	8.00	13.63	18.38	-	-
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	0.52	1.11	5.50	10.22	6.22	20.33	57.82
JPM Asia Pacific Income A Acc USD	USD	LU0210527791	31 Mar 2005	0.79	3.12	4.82	7.85	-4.11	10.23	35.28
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	0.54	-0.61	4.81	9.50	10.85	26.62	76.28
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	-0.85	-1.33	1.47	7.34	-0.56	19.83	38.30
SVS Brooks Macdonald Blueprint Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	0.22	1.26	5.41	10.19	-0.15	18.21	-
SVS Brooks Macdonald Blueprint Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	0.30	1.29	5.81	11.48	4.03	25.12	65.01
SVS Brooks Macdonald Blueprint Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	0.31	1.26	5.73	11.38	4.42	27.99	-
SVS Brooks Macdonald Blueprint Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	0.20	1.03	6.60	11.28	-2.84	18.93	-
SVS Brooks Macdonald Blueprint Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	0.30	1.29	7.31	13.14	2.24	27.03	-
SVS Brooks Macdonald Blueprint Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	0.34	1.37	7.36	13.16	2.36	29.74	-
UBS (Lux) Strategy Fund – Balanced Sustainable P Acc CHF	CHF	LU0049785289	01 Jul 1994	0.03	0.62	3.67	5.74	-9.07	1.60	12.36
UBS (Lux) Strategy Fund – Balanced Sustainable P Acc EUR	EUR	LU0049785446	01 Jul 1994	-0.09	0.61	4.41	8.92	-4.67	8.05	23.48
UBS (Lux) Strategy Fund – Balanced Sustainable P Acc USD	USD	LU0049785792	01 Jul 1994	0.30	1.01	4.81	10.94	-0.91	19.26	43.02
<b>Responsible Investing</b>										
BGF ESG Multi-Asset A2 Acc EUR	EUR	LU0093503497	04 Jan 1999	1.90	1.74	4.32	7.52	0.84	24.76	49.96
BGF ESG Multi-Asset A2 Acc USD Hgd	USD	LU0494093205	16 Apr 2010	2.07	2.13	5.07	9.48	6.57	35.75	72.91
Janus Henderson Global Responsible Managed A Acc GBP	GBP	GB0031833402	08 Feb 2002	0.93	2.46	7.89	14.23	10.44	42.62	114.03
Nordea 1 Global Stars Equity BP Acc EUR	EUR	LU0985320059	17 May 2016	3.11	3.67	13.75	19.22	17.42	70.34	-
Robeco Sustainable Healthy Living D Acc EUR *	EUR	LU2146189407	29 Oct 2020	-1.99	-2.30	6.63	10.94	-0.23	21.90	85.71
<b>RISK RATING : 6</b>										
<b>Equity - Asia Pacific excluding Japan</b>										
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	0.99	5.44	8.47	13.01	5.68	26.43	99.54
Guinness Asian Equity Income C USD Acc *	USD	IE00BVYPNQ40	11 Mar 2015	-0.46	4.64	4.68	11.11	-5.04	18.99	56.79

**CUMULATIVE PERFORMANCE**

The following tables detail the cumulative performance of each fund in the LifePlan range up until 30 Jun 2024. For example the 1yr % figure is the percentage growth between 01 Jul 2023 and 30 Jun 2024.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
<b>Equity - Asia Pacific including Japan</b>										
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	0.95	2.41	4.93	6.11	-28.58	0.12	23.42
<b>Equity - Europe excluding UK</b>										
CT (Lux) European Smaller Companies 1E Acc EUR *	EUR	LU1864952335	23 Oct 2018	-4.28	-2.95	0.76	7.05	-12.21	21.43	105.89
CT European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	-5.03	-2.96	-1.25	6.62	-13.84	14.89	117.16
<b>Equity - Europe including UK</b>										
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	-1.49	-0.44	5.56	10.95	4.16	33.35	125.80
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	-1.32	-0.03	6.41	12.94	11.17	46.25	163.94
<b>Equity - Global</b>										
BNY Mellon Long-Term Global Equity EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	1.88	0.89	10.58	15.09	23.47	58.57	168.90
BNY Mellon Long-Term Global Equity GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	1.32	-0.29	7.91	13.37	21.62	49.67	184.31
BNY Mellon Long-Term Global Equity USD A Acc	USD	IE00B29M2J34	04 Apr 2008	0.51	-0.27	6.53	12.29	10.60	49.19	110.78
BNY Mellon Sustainable Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	4.03	5.54	18.45	21.17	22.25	61.34	144.36
BNY Mellon Sustainable Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	2.48	5.16	14.65	19.14	10.28	52.65	93.35
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	-0.97	0.71	5.49	12.41	9.43	36.72	77.48
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	0.47	-2.60	5.11	13.35	26.73	41.84	78.93
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	-0.91	-3.28	1.74	11.23	13.84	33.67	40.40
Guinness Global Equity Income C Acc USD *	USD	IE00BVYPNW00	11 Mar 2015	1.01	1.91	7.21	13.80	19.41	61.29	98.98
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	-0.85	2.27	5.05	16.66	16.97	44.18	47.36
Invesco Global Equity Income A Acc USD *	USD	LU0607513230	30 Sep 2011	-0.74	2.67	5.78	19.15	26.73	62.48	81.72
Janus Henderson Global Select A2 Acc EUR	EUR	LU0200076213	29 Oct 2004	1.26	2.55	20.77	29.96	20.65	69.60	224.48
Janus Henderson Global Select A2 Acc GBP	GBP	LU0200077294	29 Oct 2004	0.88	1.69	17.74	27.48	19.12	60.73	243.23
Ninety One GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	2.27	-0.47	2.52	7.45	-5.82	24.78	65.31
Ninety One GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	4.17	1.52	8.15	14.60	16.95	55.27	175.67
Ninety One GSF Global Franchise A Acc USD *	USD	LU0426412945	04 Jul 2009	2.74	0.75	4.74	12.49	5.10	46.33	116.46
<b>Equity - North America</b>										
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	3.02	3.74	15.90	28.01	-5.70	53.91	131.65
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	4.82	5.49	22.00	36.10	19.08	91.86	281.14
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	3.23	4.36	17.19	30.96	-2.39	60.07	145.33

**CUMULATIVE PERFORMANCE**

The following tables detail the cumulative performance of each fund in the LifePlan range up until 30 Jun 2024. For example the 1yr % figure is the percentage growth between 01 Jul 2023 and 30 Jun 2024.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	3.36	4.75	18.11	33.55	6.99	80.70	199.29
Schroder ISF US Small & Mid-Cap Equity A Acc EUR *	EUR	LU0248178732	28 Mar 2006	0.71	-3.09	5.81	11.75	12.62	46.69	152.02
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	-1.04	-4.52	1.32	7.20	-5.93	22.85	63.65
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	-0.88	-4.08	2.26	9.47	1.13	37.92	98.01
<b>Equity - UK</b>										
BGF United Kingdom A2 Acc GBP	GBP	LU0011847091	31 Dec 1985	1.18	2.81	6.82	14.45	1.11	20.85	76.26
CT Responsible UK Equity 1 Acc GBP	GBP	GB0030833981	01 Jun 1984	-2.72	2.04	4.29	9.58	3.61	18.00	73.10
Invesco UK Smaller Companies (UK) Acc GBP	GBP	GB0033030528	29 May 1992	-2.93	9.27	6.04	10.56	-18.61	7.83	92.06
Ninety One UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	-6.37	4.30	9.82	10.78	-29.80	5.16	45.28
<b>Global Managed</b>										
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	-0.93	-0.32	4.25	5.94	-0.86	14.26	18.57
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	-0.74	0.28	5.50	8.46	2.55	18.52	25.71
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	-0.59	0.63	6.21	9.95	6.16	23.64	36.61
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	-0.54	0.74	6.42	10.61	9.77	31.79	53.24
Guinness Multi-Asset Growth R Acc USD	USD	IE00BG5QRT23	19 Dec 2018	0.99	1.65	6.86	13.87	6.68	28.84	-
Momentum GF Harmony USD Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	-0.06	-0.01	3.37	9.74	-6.77	16.08	32.77
<b>Islamic</b>										
HSBC Islamic Global Equity Index AC USD	USD	LU0466842654	11 Nov 2009	4.09	7.94	19.55	30.17	33.27	113.84	210.59
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	-1.63	-0.68	6.39	12.84	13.13	40.14	36.22
<b>Responsible Investing</b>										
CT Responsible Global Equity 1 Acc	GBP	GB0030833650	13 Oct 1987	2.62	3.66	13.30	19.85	13.75	56.09	210.03
Nordea 1 Global Stars Equity BP Acc USD	USD	LU0985320562	17 May 2016	1.34	2.60	9.49	16.56	5.49	60.22	-
Pictet Water P Acc EUR (Closed to new subscriptions/switches-in)	EUR	LU0104884860	19 Jan 2000	-0.96	-3.44	7.71	15.12	17.01	57.56	146.17
Pictet Water P Acc USD (Closed to new subscriptions/switches-in)	USD	LU0255980327	26 May 2006	-2.44	-4.34	3.79	12.63	4.98	48.11	92.91
Robeco Sustainable Healthy Living D Acc USD *	USD	LU2146189589	29 Oct 2020	-3.41	-3.04	2.90	9.07	-10.34	14.73	45.91
Schroder ISF Global Sustainable Growth A Acc EUR Hdg	EUR	LU0557291076	23 Nov 2010	0.38	1.67	7.38	15.32	5.32	62.47	121.26
Schroder ISF Global Sustainable Growth A Acc USD	USD	LU0557290698	23 Nov 2010	0.56	2.18	8.44	17.86	13.76	83.02	170.59



**CUMULATIVE PERFORMANCE**

The following tables detail the cumulative performance of each fund in the LifePlan range up until 30 Jun 2024. For example the 1yr % figure is the percentage growth between 01 Jul 2023 and 30 Jun 2024.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
<b>Specialist</b>										
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	4.67	0.75	11.00	13.49	14.93	62.40	153.21
JPM Global Healthcare A Acc USD *	USD	LU0432979614	02 Oct 2009	3.09	-0.18	6.95	11.04	3.09	52.63	98.86
<b>Not Rated</b>										
RL360 Model Portfolio Solutions Balanced USD	USD	-	01 Mar 2023	1.14	1.74	5.66	12.48	-	-	-
RL360 Model Portfolio Solutions Conservative USD	USD	-	01 Mar 2023	0.96	0.94	2.65	7.77	-	-	-
RL360 Model Portfolio Solutions Growth USD	USD	-	01 Mar 2023	1.33	2.53	8.47	16.50	-	-	-

**ANNUALISED PERFORMANCE**

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Jun 2024. For example the 3yr % figure is the average annual percentage growth achieved between 01 Jul 2021 and 30 Jun 2024. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
<b>RISK RATING : 1</b>								
<b>Currency/Money Market</b>								
abrdn Liquidity (Lux) A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	3.86	1.58	0.75	0.24	0.53
abrdn Liquidity (Lux) A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	5.14	2.66	1.70	0.95	0.58
abrdn Liquidity (Lux) A2 Acc USD	USD	LU0049014870	17 Sep 1984	5.31	3.00	2.11	1.55	-
UBS (Lux) Money Market AUD P Acc	AUD	LU0066649970	20 Aug 1992	3.97	2.05	1.38	1.45	0.47
UBS (Lux) Money Market CHF P Acc	CHF	LU0033502740	16 Sep 1991	1.08	0.13	-0.25	-0.50	0.26
UBS (Lux) Money Market EUR P Acc	EUR	LU0006344922	09 Oct 1989	3.48	1.32	0.57	0.15	0.49
UBS (Lux) Money Market GBP P Acc	GBP	LU0006277635	25 Nov 1988	5.03	2.49	1.56	0.84	0.59
UBS (Lux) Money Market USD P Acc	USD	LU0006277684	25 Nov 1988	5.22	2.88	2.04	1.37	0.60
<b>RISK RATING : 3</b>								
<b>Fixed Interest - Global</b>								
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	2.03	-1.56	-0.19	0.41	5.89
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	4.57	-0.27	0.75	1.22	5.92
PIMCO GIS Global Bond E Acc USD Hgd	USD	IE00B11XZ210	31 Mar 2006	4.65	-2.05	0.01	1.79	5.18
<b>Islamic</b>								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	2.34	-1.10	1.16	1.54	6.34
<b>RISK RATING : 4</b>								
<b>Equity - Global</b>								
Janus Henderson Global Select A2 Acc USD	USD	LU0200076999	24 Mar 2005	27.78	2.73	9.81	9.81	18.05
<b>Fixed Interest - Asia</b>								
BGF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	6.85	-4.92	-1.37	1.39	7.44
Schroder ISF Asian Local Currency Bond A Acc EUR	EUR	LU0871640552	23 Jan 2013	2.39	1.11	1.62	3.81	6.34
Schroder ISF Asian Local Currency Bond A Acc USD	USD	LU0358729142	09 May 2008	0.29	-2.45	0.37	1.33	8.23
<b>Fixed Interest - Emerging Markets</b>								
MFS Meridian Emerging Markets Debt A1 Acc EUR	EUR	LU0219422606	26 Sep 2005	10.70	1.03	1.27	4.18	9.21
MFS Meridian Emerging Markets Debt A1 Acc USD	USD	LU0125948108	31 Jan 2001	8.50	-2.56	0.15	1.68	11.12

**ANNUALISED PERFORMANCE**

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
<b>Fixed Interest - Europe</b>								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	9.67	-0.31	1.71	2.21	9.50
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	5.63	-2.04	-0.34	0.80	6.56
<b>Fixed Interest - Global</b>								
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	-0.78	-3.85	-2.38	0.83	5.53
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-3.02	-7.27	-3.56	-1.56	7.25
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	4.16	-3.29	-0.45	-	7.40
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	1.47	-5.23	-2.17	-0.39	7.40
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	3.88	-3.96	-1.22	0.38	7.40
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	5.35	-2.81	-0.23	-	7.41
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	5.65	-2.26	0.46	2.00	7.39
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	0.90	-6.46	-3.47	-0.97	7.89
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	3.46	-5.25	-2.59	-0.25	7.97
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	5.31	-3.43	-0.76	1.51	7.88
T. Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	9.67	0.58	2.61	3.03	9.80
T. Rowe Price Global High Yield Bond A Acc EUR Hdg	EUR	LU0165850685	02 Apr 2003	7.98	-1.16	0.83	1.31	9.86
<b>Fixed Interest - Sterling</b>								
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	10.81	-0.84	1.26	2.52	8.01
Schroder Sterling Corporate Bond A Acc GBP	GBP	GB00BDV0KY38	24 Mar 2014	13.34	-3.56	1.69	3.56	10.73
<b>Fixed Interest - US</b>								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	2.63	-3.24	-0.31	1.02	6.16
MFS Meridian US Corporate Bond A1 Acc EUR Hgd	EUR	LU0870266805	19 Feb 2013	2.94	-5.53	-1.77	-0.17	-
MFS Meridian US Corporate Bond A1 Acc USD	USD	LU0870266391	19 Feb 2013	4.64	-3.64	0.12	1.63	8.79
Natixis Loomis Sayles Multisector Income RE/A USD *	USD	IE00B5Q4WK41	22 Jan 2010	4.92	-2.69	0.09	0.74	8.33

**ANNUALISED PERFORMANCE**

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
<b>Global Managed</b>								
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	19.14	5.01	5.02	5.79	10.24
BGF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	11.52	3.31	3.90	-	8.46
BGF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	9.08	-0.34	2.62	2.73	9.14
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	7.22	2.36	4.66	4.55	9.68
Canaccord Genuity Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	15.29	-0.75	4.30	-	13.71
Canaccord Genuity Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	15.81	0.29	5.72	4.76	13.52
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	7.66	0.02	1.13	-	7.90
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	7.69	0.56	2.63	3.88	8.00
GAM Star Global Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	7.37	-3.22	1.47	-	9.60
GAM Star Global Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	9.86	-2.03	2.29	-	9.56
GAM Star Global Balanced A Acc GBP	GBP	IE00B55YB208	10 Jun 2014	11.54	-0.60	3.50	4.00	9.63
GAM Star Global Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	11.72	-0.20	4.16	4.61	9.52
GAM Star Global Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	8.75	-1.86	1.65	-	8.44
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	10.41	-0.42	2.84	-	8.51
GAM Star Global Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	10.57	-0.04	3.50	3.91	8.39
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	6.68	-0.38	1.62	-	8.94
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	9.25	0.85	2.51	2.75	8.95
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	11.11	2.82	4.40	-	8.90
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	10.11	-1.15	2.97	3.42	9.36
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	12.24	1.01	4.87	5.13	9.37
M&G (Lux) Optimal Income A Acc CHF Hgd *	CHF	LU1670723722	07 Sep 2018	3.70	-2.92	-0.73	0.41	8.33
M&G (Lux) Optimal Income A Acc EUR *	EUR	LU1670724373	07 Sep 2018	6.21	-1.71	0.12	1.09	8.35
M&G (Lux) Optimal Income A Acc USD Hgd *	USD	LU1670725347	07 Sep 2018	8.02	0.21	1.98	2.83	8.31
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	9.18	0.27	1.79	2.26	8.36
SVS Brooks Macdonald Blueprint Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	6.66	-1.11	1.30	-	8.54

**ANNUALISED PERFORMANCE**

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
SVS Brooks Macdonald Blueprint Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	8.37	0.33	2.52	4.00	8.69
SVS Brooks Macdonald Blueprint Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	8.31	0.57	3.05	-	8.50
SVS Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	7.23	-0.17	1.59	-	10.05
SVS Brooks Macdonald Defensive Capital B Acc GBP *	GBP	GB00B62W NX98	29 Mar 2010	8.95	1.45	2.97	3.41	10.11
SVS Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	8.01	1.28	3.21	-	10.01

**Responsible Investing**

Allianz Green Bond AT Acc EUR	EUR	LU1542252181	11 Jan 2017	3.45	-6.70	-3.51	-	7.70
Allianz Green Bond AT H2 Acc USD	USD	LU1896600654	02 Nov 2018	5.26	-4.94	-1.75	-	7.68
Robeco Global SDG Credits DH Acc EUR	EUR	LU1811861357	16 May 2018	3.31	-4.74	-1.22	-	7.83
Robeco Global SDG Credits DH Acc USD	USD	LU1811861605	16 May 2018	5.27	-2.73	0.56	-	7.86

**RISK RATING : 5**

**Equity - Asia Pacific excluding Japan**

Guinness Asian Equity Income C GBP Acc *	GBP	IE00BVYPNP33	11 Mar 2015	10.85	1.42	3.68	7.76	14.44
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**Equity - Asia Pacific including Japan**

Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	6.21	-7.78	0.10	5.23	12.99
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**Equity - Global**

Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	14.43	6.84	7.74	-	11.28
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	13.66	4.92	6.62	6.66	11.66
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	12.89	6.89	6.95	9.58	9.83
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	13.72	4.32	8.62	14.87	12.35
Guinness Global Equity Income C Acc EUR *	EUR	IE00BGHQF631	29 Nov 2013	15.75	9.94	11.37	9.77	12.87
Guinness Global Equity Income C Acc GBP *	GBP	IE00BVYPNV92	11 Mar 2015	13.54	9.47	10.18	10.35	10.93

**Fixed Interest - Asia**

Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	9.90	-8.64	-4.29	2.16	16.38
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	7.97	-11.87	-5.43	-0.27	18.53

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Jun 2024. For example the 3yr % figure is the average annual percentage growth achieved between 01 Jul 2021 and 30 Jun 2024. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Schroder ISF Asian Bond Total Return A Acc EUR Hgd *	EUR	LU0327381843	09 Nov 2007	2.98	-1.08	0.32	0.20	4.62
Schroder ISF Asian Bond Total Return A Acc USD *	USD	LU0106250508	17 Jan 2000	4.71	0.71	2.11	1.94	4.58
<b>Global Managed</b>								
BGF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	10.70	-1.60	4.54	3.80	12.31
BGF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	15.19	3.78	7.61	6.89	9.97
BGF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	11.98	-1.08	4.92	3.16	12.32
BGF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	12.70	0.10	6.28	4.33	12.18
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	5.65	-3.53	-0.09	1.79	9.10
GAM Star Global Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	8.11	-3.05	2.31	-	10.59
GAM Star Global Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	10.61	-1.86	3.15	-	10.56
GAM Star Global Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	12.31	-0.43	4.37	-	10.64
GAM Star Global Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	12.47	0.00	5.06	5.43	10.54
Guinness Multi-Asset Balanced R Acc USD	USD	IE00BG5QR810	19 Dec 2018	11.69	0.78	3.99	-	13.96
Guinness Multi-Asset Balanced R EUR Acc Hgd	EUR	IE00BG5QR703	31 Oct 2019	9.71	2.47	-	-	-
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	11.42	3.99	4.15	-	9.31
Guinness Multi-Asset Balanced R USD Acc Hgd	USD	IE00BG5QR927	31 Oct 2019	11.46	4.26	-	-	-
Guinness Multi-Asset Growth R EUR Acc Hgd	EUR	IE00BG5QRS16	31 Oct 2019	11.87	3.92	-	-	-
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	13.60	5.43	5.36	-	11.13
Guinness Multi-Asset Growth R USD Acc Hgd	USD	IE00BG5QRV45	31 Oct 2019	13.63	5.79	-	-	-
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	10.22	2.03	3.77	4.67	9.42
JPM Asia Pacific Income A Acc USD	USD	LU0210527791	31 Mar 2005	7.85	-1.39	1.97	3.07	11.90
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	9.50	3.49	4.83	5.83	9.52
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	7.34	-0.19	3.69	3.30	12.16
SVS Brooks Macdonald Blueprint Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	10.19	-0.05	3.40	-	10.94
SVS Brooks Macdonald Blueprint Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	11.48	1.33	4.58	5.14	11.09
SVS Brooks Macdonald Blueprint Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	11.38	1.45	5.06	-	10.86

**ANNUALISED PERFORMANCE**

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
SVS Brooks Macdonald Blueprint Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	11.28	-0.96	3.53	-	13.14
SVS Brooks Macdonald Blueprint Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	13.14	0.74	4.90	-	13.28
SVS Brooks Macdonald Blueprint Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	13.16	0.78	5.34	-	13.05
UBS (Lux) Strategy Fund – Balanced Sustainable P Acc CHF	CHF	LU0049785289	01 Jul 1994	5.74	-3.12	0.32	1.17	10.03
UBS (Lux) Strategy Fund – Balanced Sustainable P Acc EUR	EUR	LU0049785446	01 Jul 1994	8.92	-1.58	1.56	2.13	10.67
UBS (Lux) Strategy Fund – Balanced Sustainable P Acc USD	USD	LU0049785792	01 Jul 1994	10.94	-0.30	3.59	3.64	11.30

**Responsible Investing**

BGF ESG Multi-Asset A2 Acc EUR	EUR	LU0093503497	04 Jan 1999	7.52	0.28	4.52	4.14	8.92
BGF ESG Multi-Asset A2 Acc USD Hgd	USD	LU0494093205	16 Apr 2010	9.48	2.14	6.30	5.63	8.86
Janus Henderson Global Responsible Managed A Acc GBP	GBP	GB0031833402	08 Feb 2002	14.23	3.37	7.36	7.91	11.10
Nordea 1 Global Stars Equity BP Acc EUR	EUR	LU0985320059	17 May 2016	19.22	5.50	11.24	-	13.87
Robeco Sustainable Healthy Living D Acc EUR *	EUR	LU2146189407	29 Oct 2020	10.94	-0.08	4.04	6.39	12.79

**RISK RATING : 6**

**Equity - Asia Pacific excluding Japan**

Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	13.01	1.86	4.80	7.15	15.52
Guinness Asian Equity Income C USD Acc *	USD	IE00BVYPNQ40	11 Mar 2015	11.11	-1.71	3.54	4.60	18.30

**Equity - Asia Pacific including Japan**

Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	6.11	-10.61	0.02	2.13	16.35
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**Equity - Europe excluding UK**

CT (Lux) European Smaller Companies 1E Acc EUR *	EUR	LU1864952335	23 Oct 2018	7.05	-4.25	3.96	7.49	19.63
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**ANNUALISED PERFORMANCE**

The following tables detail the annualised performance of each fund in the LifePlan range up until 30 Jun 2024. For example the 3yr % figure is the average annual percentage growth achieved between 01 Jul 2021 and 30 Jun 2024. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have varied from the fund's average return over a particular period. If a fund had an average return of 5% and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
CT European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	6.62	-4.84	2.82	8.06	19.31
<b>Equity - Europe including UK</b>								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	10.95	1.37	5.93	8.49	16.58
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	12.94	3.59	7.90	10.19	16.63
<b>Equity - Global</b>								
BNY Mellon Long-Term Global Equity EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	15.09	7.28	9.66	10.40	14.71
BNY Mellon Long-Term Global Equity GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	13.37	6.74	8.40	11.01	12.91
BNY Mellon Long-Term Global Equity USD A Acc	USD	IE00B29M2J34	04 Apr 2008	12.29	3.42	8.33	7.74	17.37
BNY Mellon Sustainable Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	21.17	6.93	10.04	9.35	13.84
BNY Mellon Sustainable Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	19.14	3.31	8.83	6.82	16.21
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	12.41	3.05	6.46	5.90	13.99
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	13.35	8.22	7.24	5.99	17.00
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	11.23	4.42	5.98	3.45	19.22
Guinness Global Equity Income C Acc USD *	USD	IE00BVYPNW00	11 Mar 2015	13.80	6.09	10.03	7.12	15.36
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	16.66	5.36	7.59	3.95	19.90
Invesco Global Equity Income A Acc USD *	USD	LU0607513230	30 Sep 2011	19.15	8.22	10.19	6.15	19.93
Janus Henderson Global Select A2 Acc EUR	EUR	LU0200076213	29 Oct 2004	29.96	6.46	11.14	12.49	15.51
Janus Henderson Global Select A2 Acc GBP	GBP	LU0200077294	29 Oct 2004	27.48	6.01	9.96	13.13	13.77
Ninety One GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	7.45	-1.98	4.53	5.16	16.93
Ninety One GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	14.60	5.36	9.20	10.67	14.31
Ninety One GSF Global Franchise A Acc USD *	USD	LU0426412945	04 Jul 2009	12.49	1.67	7.91	8.03	16.85
<b>Equity - North America</b>								
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	28.01	-1.94	9.01	8.76	21.86
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	36.10	5.99	13.92	14.32	20.40
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	30.96	-0.80	9.87	9.39	21.90
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	33.55	2.28	12.56	11.59	21.85
Schroder ISF US Small & Mid-Cap Equity A Acc EUR *	EUR	LU0248178732	28 Mar 2006	11.75	4.04	7.96	9.68	19.18



**ANNUALISED PERFORMANCE**

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	7.20	-2.02	4.20	5.05	20.78
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	9.47	0.38	6.64	7.07	20.74
<b>Equity - UK</b>								
BGF United Kingdom A2 Acc GBP	GBP	LU0011847091	31 Dec 1985	14.45	0.37	3.86	5.83	15.48
CT Responsible UK Equity 1 Acc GBP	GBP	GB0030833981	01 Jun 1984	9.58	1.19	3.37	5.64	17.22
Invesco UK Smaller Companies (UK) Acc GBP	GBP	GB0033030528	29 May 1992	10.56	-6.63	1.52	6.74	20.20
Ninety One UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	10.78	-11.13	1.01	3.81	20.91
<b>Global Managed</b>								
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	5.94	-0.29	2.70	1.72	14.52
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	8.46	0.84	3.46	2.31	14.57
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	9.95	2.01	4.34	3.17	14.65
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	10.61	3.16	5.68	4.36	14.33
Guinness Multi-Asset Growth R Acc USD	USD	IE00BG5QRT23	19 Dec 2018	13.87	2.18	5.20	-	15.71
Momentum GF Harmony USD Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	9.74	-2.31	3.03	2.88	15.12
<b>Islamic</b>								
HSBC Islamic Global Equity Index AC USD	USD	LU0466842654	11 Nov 2009	30.17	10.05	16.42	12.00	18.00
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	12.84	4.20	6.98	3.14	16.72
<b>Responsible Investing</b>								
CT Responsible Global Equity 1 Acc	GBP	GB0030833650	13 Oct 1987	19.85	4.39	9.31	11.98	13.59
Nordea 1 Global Stars Equity BP Acc USD	USD	LU0985320562	17 May 2016	16.56	1.80	9.89	-	16.58
Pictet Water P Acc EUR (Closed to new subscriptions/switches-in)	EUR	LU0104884860	19 Jan 2000	15.12	5.38	9.52	9.43	16.20
Pictet Water P Acc USD (Closed to new subscriptions/switches-in)	USD	LU0255980327	26 May 2006	12.63	1.63	8.17	6.79	18.35
Robeco Sustainable Healthy Living D Acc USD *	USD	LU2146189589	29 Oct 2020	9.07	-3.57	2.79	3.85	16.02

**ANNUALISED PERFORMANCE**

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Schroder ISF Global Sustainable Growth A Acc EUR Hdg	EUR	LU0557291076	23 Nov 2010	15.32	1.74	10.19	8.27	16.84
Schroder ISF Global Sustainable Growth A Acc USD	USD	LU0557290698	23 Nov 2010	17.86	4.39	12.85	10.47	16.83
<b>Specialist</b>								
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	13.49	4.75	10.18	9.74	13.82
JPM Global Healthcare A Acc USD *	USD	LU0432979614	02 Oct 2009	11.04	1.02	8.83	7.12	15.25
<b>Not Rated</b>								
RL360 Model Portfolio Solutions Balanced USD	USD	-	01 Mar 2023	12.48	-	-	-	-
RL360 Model Portfolio Solutions Conservative USD	USD	-	01 Mar 2023	7.77	-	-	-	-
RL360 Model Portfolio Solutions Growth USD	USD	-	01 Mar 2023	16.50	-	-	-	-

**DISCRETE PERFORMANCE**

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

Name	Ccy	ISIN	Inception Date	Jun 24 - Jun 23 %	Jun 23 - Jun 22 %	Jun 22 - Jun 21 %	Jun 21 - Jun 20 %	Jun 20 - Jun 19 %
<b>RISK RATING : 1</b>								
<b>Currency/Money Market</b>								
abrdrn Liquidity (Lux) A2 Acc EUR	EUR	LU0090865873	23 Jul 1990	-	-	-	-	-
abrdrn Liquidity (Lux) A2 Acc GBP	GBP	LU0049015760	01 Jul 1985	-	-	-	-	-
abrdrn Liquidity (Lux) A2 Acc USD	USD	LU0049014870	17 Sep 1984	5.25	3.66	0.15	0.04	1.53
UBS (Lux) Money Market AUD P Acc	AUD	LU0066649970	20 Aug 1992	3.97	2.28	-0.07	0.11	0.65
UBS (Lux) Money Market CHF P Acc	CHF	LU0033502740	16 Sep 1991	-	-	-	-	-
UBS (Lux) Money Market EUR P Acc	EUR	LU0006344922	09 Oct 1989	3.46	1.24	-0.69	-0.62	-0.46
UBS (Lux) Money Market GBP P Acc	GBP	LU0006277635	25 Nov 1988	5.02	2.52	-0.01	0.06	0.30
UBS (Lux) Money Market USD P Acc	USD	LU0006277684	25 Nov 1988	5.20	3.49	0.01	0.07	1.51
<b>RISK RATING : 3</b>								
<b>Fixed Interest - Global</b>								
Invesco Global Total Return Bond A Acc CHF Hgd	CHF	LU0955866271	18 Sep 2013	-	-	-	-	-
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	-	-	-	-	-
PIMCO GIS Global Bond E Acc USD Hgd	USD	IE00B11XZ210	31 Mar 2006	4.99	0.07	-10.62	1.76	4.72
<b>Islamic</b>								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	-	-	-	-	-
<b>RISK RATING : 4</b>								
<b>Equity - Global</b>								
Janus Henderson Global Select A2 Acc USD	USD	LU0200076999	24 Mar 2005	26.37	8.41	-20.52	35.15	8.49
<b>Fixed Interest - Asia</b>								
BGF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	-	-	-	-	-
Schroder ISF Asian Local Currency Bond A Acc EUR	EUR	LU0871640552	23 Jan 2013	-	-	-	-	-
Schroder ISF Asian Local Currency Bond A Acc USD	USD	LU0358729142	09 May 2008	-	-	-	-	-
<b>Fixed Interest - Emerging Markets</b>								
MFS Meridian Emerging Markets Debt A1 Acc EUR	EUR	LU0219422606	26 Sep 2005	-	-	-	-	-
MFS Meridian Emerging Markets Debt A1 Acc USD	USD	LU0125948108	31 Jan 2001	-	-	-	-	-
<b>Fixed Interest - Europe</b>								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	-	-	-	-	-
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	-	-	-	-	-

## DISCRETE PERFORMANCE

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

Name	Ccy	ISIN	Inception Date	Jun 24 - Jun 23 %	Jun 23 - Jun 22 %	Jun 22 - Jun 21 %	Jun 21 - Jun 20 %	Jun 20 - Jun 19 %
<b>Fixed Interest - Global</b>								
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	-	-	-	-	-
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	-	-	-	-	-
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	-	-	-	-	-
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	-	-	-	-	-
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	-	-	-	-	-
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	-	-	-	-	-
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	-	-	-	-	-
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	-	-	-	-	-
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B1XZ434	31 Mar 2006	3.81	-1.01	-17.33	2.69	0.52
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	-	-	-	-	-
T. Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	-	-	-	-	-
T. Rowe Price Global High Yield Bond A Acc EUR Hdg	EUR	LU0165850685	02 Apr 2003	-	-	-	-	-
<b>Fixed Interest - Sterling</b>								
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	-	-	-	-	-
Schroder Sterling Corporate Bond A Acc GBP	GBP	GB00BDV0KY38	24 Mar 2014	13.82	-5.77	-16.59	12.00	8.51
<b>Fixed Interest - US</b>								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	-	-	-	-	-
MFS Meridian US Corporate Bond A1 Acc EUR Hgd	EUR	LU0870266805	19 Feb 2013	-	-	-	-	-
MFS Meridian US Corporate Bond A1 Acc USD	USD	LU0870266391	19 Feb 2013	-	-	-	-	-
Natixis Loomis Sayles Multisector Income RE/A USD *	USD	IE00B5Q4WK41	22 Jan 2010	5.06	2.13	-14.18	10.08	-0.90
<b>Global Managed</b>								
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	18.70	0.11	-2.48	16.68	-5.52
BGF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	-	-	-	-	-
BGF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	-	-	-	-	-
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	-	-	-	-	-
Canaccord Genuity Opportunity A Acc GBP Hgd	GBP	IE00BSJJC74	15 Jun 2015	14.62	6.49	-19.65	28.72	-2.21
Canaccord Genuity Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	15.13	8.39	-18.92	29.98	0.42
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	-	-	-	-	-
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	-	-	-	-	-

**DISCRETE PERFORMANCE**

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

Name	Ccy	ISIN	Inception Date	Jun 24 - Jun 23 %	Jun 23 - Jun 22 %	Jun 22 - Jun 21 %	Jun 21 - Jun 20 %	Jun 20 - Jun 19 %
GAM Star Global Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	-	-	-	-	-
GAM Star Global Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	-	-	-	-	-
GAM Star Global Balanced A Acc GBP	GBP	IE00B55YB208	10 Jun 2014	-	-	-	-	-
GAM Star Global Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	-	-	-	-	-
GAM Star Global Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	-	-	-	-	-
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	-	-	-	-	-
GAM Star Global Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	-	-	-	-	-
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	-	-	-	-	-
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	-	-	-	-	-
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	-	-	-	-	-
JPM Global Balanced A Acc EUR	EUR	LU0070212591	18 Jul 1995	-	-	-	-	-
JPM Global Balanced A Acc USD Hgd	USD	LU0957039414	20 Nov 2013	-	-	-	-	-
M&G (Lux) Optimal Income A Acc CHF Hgd *	CHF	LU1670723722	07 Sep 2018	-	-	-	-	-
M&G (Lux) Optimal Income A Acc EUR *	EUR	LU1670724373	07 Sep 2018	-	-	-	-	-
M&G (Lux) Optimal Income A Acc USD Hgd *	USD	LU1670725347	07 Sep 2018	-	-	-	-	-
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	-	-	-	-	-
SVS Brooks Macdonald Blueprint Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	-	-	-	-	-
SVS Brooks Macdonald Blueprint Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	-	-	-	-	-
SVS Brooks Macdonald Blueprint Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	-	-	-	-	-
SVS Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	-	-	-	-	-
SVS Brooks Macdonald Defensive Capital B Acc GBP *	GBP	GB00B62WVX98	29 Mar 2010	-	-	-	-	-
SVS Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	-	-	-	-	-
<b>Responsible Investing</b>								
Allianz Green Bond AT Acc EUR	EUR	LU1542252181	11 Jan 2017	-	-	-	-	-
Allianz Green Bond AT H2 Acc USD	USD	LU1896600654	02 Nov 2018	-	-	-	-	-
Robeco Global SDG Credits DH Acc EUR	EUR	LU1811861357	16 May 2018	3.59	-1.27	-15.64	1.67	7.20
Robeco Global SDG Credits DH Acc USD	USD	LU1811861605	16 May 2018	5.54	1.71	-14.43	2.63	9.06
<b>RISK RATING : 5</b>								
<b>Equity - Asia Pacific excluding Japan</b>								
Guinness Asian Equity Income C GBP Acc *	GBP	IE00BVYPNP33	11 Mar 2015	12.30	-5.13	-2.33	24.46	-7.50

**DISCRETE PERFORMANCE**

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

Name	Ccy	ISIN	Inception Date	Jun 24 - Jun 23 %	Jun 23 - Jun 22 %	Jun 22 - Jun 21 %	Jun 21 - Jun 20 %	Jun 20 - Jun 19 %
<b>Equity - Asia Pacific including Japan</b>								
Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	-	-	-	-	-
<b>Equity - Global</b>								
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	-	-	-	-	-
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	-	-	-	-	-
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	-	-	-	-	-
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	-	-	-	-	-
Guinness Global Equity Income C Acc EUR *	EUR	IE00BGHQF631	29 Nov 2013	14.30	8.76	6.63	25.55	2.97
Guinness Global Equity Income C Acc GBP *	GBP	IE00BVYPNV92	11 Mar 2015	12.93	8.42	6.93	18.57	4.61
<b>Fixed Interest - Asia</b>								
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	-	-	-	-	-
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	-	-	-	-	-
Schroder ISF Asian Bond Total Return A Acc EUR Hgd *	EUR	LU0327381843	09 Nov 2007	-	-	-	-	-
Schroder ISF Asian Bond Total Return A Acc USD *	USD	LU0106250508	17 Jan 2000	-	-	-	-	-
<b>Global Managed</b>								
BGF Global Allocation A2 Acc AUD Hgd	AUD	LU0468326631	22 Jan 2010	-	-	-	-	-
BGF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	-	-	-	-	-
BGF Global Allocation A2 Acc GBP Hgd	GBP	LU0236177068	01 Dec 2005	-	-	-	-	-
BGF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	-	-	-	-	-
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	-	-	-	-	-
GAM Star Global Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	-	-	-	-	-
GAM Star Global Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	-	-	-	-	-
GAM Star Global Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	-	-	-	-	-
GAM Star Global Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	-	-	-	-	-
Guinness Multi-Asset Balanced R Acc USD	USD	IE00BG5QR810	19 Dec 2018	10.91	8.18	-14.56	26.16	-5.96
Guinness Multi-Asset Balanced R EUR Acc Hgd	EUR	IE00BG5QR703	31 Oct 2019	9.84	1.48	-3.83	12.12	-
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	11.54	3.34	-2.81	12.90	-3.11
Guinness Multi-Asset Balanced R USD Acc Hgd	USD	IE00BG5QR927	31 Oct 2019	11.57	3.89	-2.55	13.30	-
Guinness Multi-Asset Growth R EUR Acc Hgd	EUR	IE00BG5QRS16	31 Oct 2019	11.79	4.06	-3.86	15.40	-
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	13.51	5.98	-2.92	16.18	-4.33

**DISCRETE PERFORMANCE**

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

Name	Ccy	ISIN	Inception Date	Jun 24 - Jun 23 %	Jun 23 - Jun 22 %	Jun 22 - Jun 21 %	Jun 21 - Jun 20 %	Jun 20 - Jun 19 %
Guinness Multi-Asset Growth R USD Acc Hgd	USD	IE00BG5QRV45	31 Oct 2019	13.53	6.65	-2.57	16.71	-
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	-	-	-	-	-
JPM Asia Pacific Income A Acc USD	USD	LU0210527791	31 Mar 2005	-	-	-	-	-
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	-	-	-	-	-
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	-	-	-	-	-
SVS Brooks Macdonald Blueprint Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	-	-	-	-	-
SVS Brooks Macdonald Blueprint Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	-	-	-	-	-
SVS Brooks Macdonald Blueprint Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	-	-	-	-	-
SVS Brooks Macdonald Blueprint Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	-	-	-	-	-
SVS Brooks Macdonald Blueprint Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	-	-	-	-	-
SVS Brooks Macdonald Blueprint Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	-	-	-	-	-
UBS (Lux) Strategy Fund – Balanced Sustainable P Acc CHF	CHF	LU0049785289	01 Jul 1994	5.04	1.47	-14.65	16.12	-4.16
UBS (Lux) Strategy Fund – Balanced Sustainable P Acc EUR	EUR	LU0049785446	01 Jul 1994	8.03	4.42	-15.39	16.80	-3.32
UBS (Lux) Strategy Fund – Balanced Sustainable P Acc USD	USD	LU0049785792	01 Jul 1994	10.10	6.17	-15.09	20.34	-0.56
<b>Responsible Investing</b>								
BGF ESG Multi-Asset A2 Acc EUR	EUR	LU0093503497	04 Jan 1999	-	-	-	-	-
BGF ESG Multi-Asset A2 Acc USD Hgd	USD	LU0494093205	16 Apr 2010	-	-	-	-	-
Janus Henderson Global Responsible Managed A Acc GBP	GBP	GB0031833402	08 Feb 2002	-	-	-	-	-
Nordea 1 Global Stars Equity BP Acc EUR	EUR	LU0985320059	17 May 2016	-	-	-	-	-
Robeco Sustainable Healthy Living D Acc EUR *	EUR	LU2146189407	29 Oct 2020	9.58	-2.00	-7.31	19.37	2.61
<b>RISK RATING : 6</b>								
<b>Equity - Asia Pacific excluding Japan</b>								
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	13.66	-4.84	-2.60	31.79	-8.94
Guinness Asian Equity Income C USD Acc *	USD	IE00BVYPNQ40	11 Mar 2015	11.66	-0.69	-14.13	39.15	-10.19
<b>Equity - Asia Pacific including Japan</b>								
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	-	-	-	-	-
<b>Equity - Europe excluding UK</b>								
CT (Lux) European Smaller Companies 1E Acc EUR *	EUR	LU1864952335	23 Oct 2018	5.34	13.21	-25.99	33.78	2.84
CT European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	-	-	-	-	-

## DISCRETE PERFORMANCE

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

Name	Ccy	ISIN	Inception Date	Jun 24 - Jun 23 %	Jun 23 - Jun 22 %	Jun 22 - Jun 21 %	Jun 21 - Jun 20 %	Jun 20 - Jun 19 %
<b>Equity - Europe including UK</b>								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	-	-	-	-	-
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	-	-	-	-	-
<b>Equity - Global</b>								
BNY Mellon Long-Term Global Equity EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	-	-	-	-	-
BNY Mellon Long-Term Global Equity GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	-	-	-	-	-
BNY Mellon Long-Term Global Equity USD A Acc	USD	IE00B29M2J34	04 Apr 2008	-	-	-	-	-
BNY Mellon Sustainable Global Equity A Acc EUR	EUR	IE0004003764	02 Jan 2002	-	-	-	-	-
BNY Mellon Sustainable Global Equity A Acc USD	USD	IE0004004283	29 Jan 1988	-	-	-	-	-
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	-	-	-	-	-
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	-	-	-	-	-
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	-	-	-	-	-
Guinness Global Equity Income C Acc USD *	USD	IE00BVYPNW00	11 Mar 2015	12.28	13.50	-6.00	32.56	1.56
Invesco Global Equity Income A Acc EUR Hgd	EUR	LU0794791870	27 Jun 2012	-	-	-	-	-
Invesco Global Equity Income A Acc USD *	USD	LU0607513230	30 Sep 2011	-	-	-	-	-
Janus Henderson Global Select A2 Acc EUR	EUR	LU0200076213	29 Oct 2004	28.63	3.88	-9.85	27.99	9.99
Janus Henderson Global Select A2 Acc GBP	GBP	LU0200077294	29 Oct 2004	27.09	3.56	-9.59	20.88	11.75
Ninety One GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	-	-	-	-	-
Ninety One GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	-	-	-	-	-
Ninety One GSF Global Franchise A Acc USD *	USD	LU0426412945	04 Jul 2009	-	-	-	-	-
<b>Equity - North America</b>								
Franklin US Opportunities A Acc CHF Hgd	CHF	LU0536403206	30 Sep 2010	-	-	-	-	-
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	-	-	-	-	-
Franklin US Opportunities A Acc EUR Hgd	EUR	LU0316494391	03 Sep 2007	-	-	-	-	-
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	-	-	-	-	-
Schroder ISF US Small & Mid-Cap Equity A Acc EUR *	EUR	LU0248178732	28 Mar 2006	-	-	-	-	-
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	-	-	-	-	-
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	-	-	-	-	-
<b>Equity - UK</b>								
BGF United Kingdom A2 Acc GBP	GBP	LU0011847091	31 Dec 1985	-	-	-	-	-



**DISCRETE PERFORMANCE**

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Name	Ccy	ISIN	Inception Date	Jun 24 - Jun 23 %	Jun 23 - Jun 22 %	Jun 22 - Jun 21 %	Jun 21 - Jun 20 %	Jun 20 - Jun 19 %
CT Responsible UK Equity 1 Acc GBP	GBP	GB0030833981	01 Jun 1984	-	-	-	-	-
Invesco UK Smaller Companies (UK) Acc GBP	GBP	GB0033030528	29 May 1992	-	-	-	-	-
Ninety One UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	-	-	-	-	-
<b>Global Managed</b>								
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	5.10	7.98	-12.36	24.15	-7.47
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	7.57	9.14	-12.36	24.36	-7.36
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	9.03	10.65	-11.72	24.90	-7.06
First Eagle Amundi International AU-C Acc USD	USD	LU0068578508	12 Aug 1996	9.67	12.90	-11.05	25.74	-4.83
Guinness Multi-Asset Growth R Acc USD	USD	IE00BG5QRT23	19 Dec 2018	12.87	10.94	-14.65	29.86	-7.16
Momentum GF Harmony USD Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	-	-	-	-	-
<b>Islamic</b>								
HSBC Islamic Global Equity Index AC USD	USD	LU0466842654	11 Nov 2009	28.51	21.61	-14.64	36.72	17.25
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	-	-	-	-	-
<b>Responsible Investing</b>								
CT Responsible Global Equity 1 Acc	GBP	GB0030833650	13 Oct 1987	-	-	-	-	-
Nordea 1 Global Stars Equity BP Acc USD	USD	LU0985320562	17 May 2016	-	-	-	-	-
Pictet Water P Acc EUR (Closed to new subscriptions/switches-in)	EUR	LU0104884860	19 Jan 2000	-	-	-	-	-
Pictet Water P Acc USD (Closed to new subscriptions/switches-in)	USD	LU0255980327	26 May 2006	-	-	-	-	-
Robeco Sustainable Healthy Living D Acc USD *	USD	LU2146189589	29 Oct 2020	7.64	2.27	-18.29	26.04	1.20
Schroder ISF Global Sustainable Growth A Acc EUR Hdg	EUR	LU0557291076	23 Nov 2010	-	-	-	-	-
Schroder ISF Global Sustainable Growth A Acc USD	USD	LU0557290698	23 Nov 2010	-	-	-	-	-
<b>Specialist</b>								
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	-	-	-	-	-
JPM Global Healthcare A Acc USD *	USD	LU0432979614	02 Oct 2009	-	-	-	-	-
<b>Not Rated</b>								
RL360 Model Portfolio Solutions Balanced USD	USD	-	01 Mar 2023	-	-	-	-	-
RL360 Model Portfolio Solutions Conservative USD	USD	-	01 Mar 2023	-	-	-	-	-
RL360 Model Portfolio Solutions Growth USD	USD	-	01 Mar 2023	-	-	-	-	-

**IMPORTANT INFORMATION**

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The figures in this booklet have been prepared for information purposes only and are not an invitation to purchase a fund on the basis of the data given. RL360 does not provide investment advice and does not recommend the use of any fund manager or investment fund detailed within this booklet.

Before selecting funds for your policy you should read the product's most recent Fund Guide (where one is available), and also read the supporting materials made available by the fund manager for your chosen funds. These will commonly detail how the fund is structured, how it is performing, the make up of its underlying assets and other important information. The final responsibility for fund selection lies with you and your adviser. If the funds selected for your policy reduce in value, this will reduce your policy value and RL360 will not compensate you as a result.

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