

FUND PERFORMANCE

FUND PERFORMANCE BOOKLET

PERFORMANCE DATA

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

Included in the booklet you will find:

Cumulative Performance

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

Annualised Performance

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

Discrete Performance

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

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

IMPORTANT

- Performance statistics include the fund's own management charges, but excludes any RL360 product charges and are calculated in the asset currency, nav to nav, on a total return basis.
- Where no performance data is available a hyphen (-) will be shown.
- A bid/offer spread of 2.5% applies to switches and new premium payments.

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

RISK RATING

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

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the Protected Lifestyle 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 %
RISK RATING : 1										
Currency/Money Market										
abrdrn Liquidity (Lux) EUR A2 Acc	EUR	LU0090865873	23 Jul 1990	0.34	0.95	1.94	3.86	4.81	3.78	2.40
abrdrn Liquidity (Lux) GBP A2 Acc	GBP	LU0049015760	01 Jul 1985	0.45	1.21	2.49	5.14	8.20	8.78	9.97
abrdrn Liquidity (Lux) USD A2 Acc	USD	LU0049014870	17 Sep 1984	0.45	1.26	2.60	5.31	9.28	10.99	16.61
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
RISK RATING : 3										
Fixed Interest - Global										
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
Islamic										
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
RISK RATING : 4										
Equity - Global										
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
Fixed Interest - Asia										
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 USD	USD	LU0358729142	09 May 2008	-0.01	-0.71	-3.03	0.29	-7.16	1.88	14.17
Fixed Interest - Emerging Markets										
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
Fixed Interest - Europe										
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
Fixed Interest - Global										
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 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	-

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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 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	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 EUR Hdg Acc	EUR	LU0165850685	02 Apr 2003	0.77	0.61	1.01	7.98	-3.45	4.23	13.91
Fixed Interest - Sterling										
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
Fixed Interest - US										
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
Global Managed										
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
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 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 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 EUR *	EUR	LU1670724373	07 Sep 2018	0.47	-0.57	-1.33	6.21	-5.03	0.62	11.47

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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	GB00B62WNX98	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	-

RISK RATING : 5

Equity - Asia Pacific including Japan

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
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Equity - Global

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

Fixed Interest - Asia

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

Global Managed

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 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
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

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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	-

RISK RATING : 6

Equity - Asia Pacific including Japan

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
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Equity - Europe including UK

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

Equity - Global

BNY Mellon Long-Term Global Equity A Acc EUR	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 A Acc GBP	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 A Acc USD	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
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

Equity - North America

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
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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
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
Equity - UK										
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
Global Managed										
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
Momentum Ptf Harmony US Dollar Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	-0.06	-0.01	3.37	9.74	-6.77	16.08	32.77
Islamic										
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
Specialist										
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
Not Rated										
RL360 EUR Cash Fund	EUR	-	01 Dec 2014	0.20	0.69	1.49	2.41	2.00	2.00	-
RL360 GBP Cash Fund	GBP	-	01 Dec 2014	0.37	1.04	2.00	4.08	6.04	6.57	-
RL360 USD Cash Fund	USD	-	01 Dec 2014	0.36	1.00	2.02	4.23	7.25	8.83	-
Not Rated										
RL360 Global Multi-Asset Portfolio 1 GBP	GBP	-	29 Aug 2018	0.42	0.27	1.19	7.86	1.49	6.81	-
RL360 Global Multi-Asset Portfolio 1 USD	USD	-	29 Aug 2018	0.60	0.79	1.18	5.50	-4.52	1.86	-
RL360 Global Multi-Asset Portfolio 2 GBP	GBP	-	29 Aug 2018	0.47	-0.03	1.13	9.68	0.03	9.51	-
RL360 Global Multi-Asset Portfolio 2 USD	USD	-	29 Aug 2018	0.76	0.78	1.20	6.53	-8.91	0.72	-
RL360 Global Multi-Asset Portfolio 3 GBP	GBP	-	29 Aug 2018	0.48	-0.06	1.97	10.65	0.78	12.96	-
RL360 Global Multi-Asset Portfolio 3 USD	USD	-	29 Aug 2018	0.99	1.19	2.63	8.57	-9.35	5.42	-

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RL360 Global Multi-Asset Portfolio 4 GBP	GBP	-	29 Aug 2018	0.49	0.05	3.48	11.39	4.26	22.02	-
RL360 Global Multi-Asset Portfolio 4 USD	USD	-	29 Aug 2018	1.29	1.86	5.15	11.59	-7.47	13.20	-
RL360 UK Multi-Asset Portfolio 1 GBP	GBP	-	29 Aug 2018	0.42	0.45	1.10	7.93	1.11	6.87	-
RL360 UK Multi-Asset Portfolio 2 GBP	GBP	-	29 Aug 2018	0.44	0.31	0.91	9.74	-1.23	7.61	-
RL360 UK Multi-Asset Portfolio 3 GBP	GBP	-	29 Aug 2018	0.45	0.62	1.56	11.02	-1.52	11.74	-
RL360 UK Multi-Asset Portfolio 4 GBP	GBP	-	29 Aug 2018	0.43	1.21	2.70	11.78	0.35	19.55	-
RL360 US Multi-Asset Portfolio 1 USD	USD	-	29 Aug 2018	1.20	1.27	2.01	5.06	-0.93	5.56	-
RL360 US Multi-Asset Portfolio 2 USD	USD	-	29 Aug 2018	1.72	1.65	2.59	6.36	-3.36	7.67	-
RL360 US Multi-Asset Portfolio 3 USD	USD	-	29 Aug 2018	2.30	2.62	4.79	9.89	-2.29	12.78	-
RL360 US Multi-Asset Portfolio 4 USD	USD	-	29 Aug 2018	3.00	4.01	8.35	15.33	2.90	29.56	-

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
RISK RATING : 1								
Currency/Money Market								
abrdrn Liquidity (Lux) EUR A2 Acc	EUR	LU0090865873	23 Jul 1990	3.86	1.58	0.75	0.24	0.53
abrdrn Liquidity (Lux) GBP A2 Acc	GBP	LU0049015760	01 Jul 1985	5.14	2.66	1.70	0.95	0.58
abrdrn Liquidity (Lux) USD A2 Acc	USD	LU0049014870	17 Sep 1984	5.31	3.00	2.11	1.55	-
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
RISK RATING : 3								
Fixed Interest - Global								
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	4.57	-0.27	0.75	1.22	5.92
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	2.34	-1.10	1.16	1.54	6.34
RISK RATING : 4								
Equity - Global								
Janus Henderson Global Select A2 Acc USD	USD	LU0200076999	24 Mar 2005	27.78	2.73	9.81	9.81	18.05
Fixed Interest - Asia								
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 USD	USD	LU0358729142	09 May 2008	0.29	-2.45	0.37	1.33	8.23
Fixed Interest - Emerging Markets								
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
Fixed Interest - Europe								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	9.67	-0.31	1.71	2.21	9.50
Fixed Interest - Global								
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

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
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 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	USD	LU0133082254	17 Aug 2001	9.67	0.58	2.61	3.03	9.80
T. Rowe Price Global High Yield Bond A EUR Hdg Acc	EUR	LU0165850685	02 Apr 2003	7.98	-1.16	0.83	1.31	9.86
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	10.81	-0.84	1.26	2.52	8.01
Fixed Interest - US								
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
Global Managed								
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
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 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

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
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 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
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	GB00B62WVNX98	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

RISK RATING : 5

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

Fixed Interest - Asia

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
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ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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 USD *	USD	LU0106250508	17 Jan 2000	4.71	0.71	2.11	1.94	4.58
Global Managed								
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 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
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
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

RISK RATING : 6

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 including UK

Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	10.95	1.37	5.93	8.49	16.58
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ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	12.94	3.59	7.90	10.19	16.63
Equity - Global								
BNY Mellon Long-Term Global Equity A Acc EUR	EUR	IE00B29M2H10	18 Apr 2008	15.09	7.28	9.66	10.40	14.71
BNY Mellon Long-Term Global Equity A Acc GBP	GBP	IE00B42QQV61	23 Oct 2009	13.37	6.74	8.40	11.01	12.91
BNY Mellon Long-Term Global Equity A Acc USD	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
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
Equity - North America								
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
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
Equity - UK								
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
Global Managed								
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	8.46	0.84	3.46	2.31	14.57

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
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
Momentum Ptf Harmony US Dollar Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	9.74	-2.31	3.03	2.88	15.12
Islamic								
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	12.84	4.20	6.98	3.14	16.72
Specialist								
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
Not Rated								
RL360 EUR Cash Fund	EUR	-	01 Dec 2014	2.41	0.66	0.40	-	0.34
RL360 GBP Cash Fund	GBP	-	01 Dec 2014	4.08	1.97	1.28	-	0.48
RL360 USD Cash Fund	USD	-	01 Dec 2014	4.23	2.36	1.71	-	0.51
Not Rated								
RL360 Global Multi-Asset Portfolio 1 GBP	GBP	-	29 Aug 2018	7.86	0.49	1.33	-	4.46
RL360 Global Multi-Asset Portfolio 1 USD	USD	-	29 Aug 2018	5.50	-1.53	0.37	-	5.33
RL360 Global Multi-Asset Portfolio 2 GBP	GBP	-	29 Aug 2018	9.68	0.01	1.83	-	6.45
RL360 Global Multi-Asset Portfolio 2 USD	USD	-	29 Aug 2018	6.53	-3.06	0.14	-	7.99
RL360 Global Multi-Asset Portfolio 3 GBP	GBP	-	29 Aug 2018	10.65	0.26	2.47	-	7.09
RL360 Global Multi-Asset Portfolio 3 USD	USD	-	29 Aug 2018	8.57	-3.22	1.06	-	9.55
RL360 Global Multi-Asset Portfolio 4 GBP	GBP	-	29 Aug 2018	11.39	1.40	4.06	-	7.68
RL360 Global Multi-Asset Portfolio 4 USD	USD	-	29 Aug 2018	11.59	-2.55	2.51	-	10.68
RL360 UK Multi-Asset Portfolio 1 GBP	GBP	-	29 Aug 2018	7.93	0.37	1.34	-	4.74
RL360 UK Multi-Asset Portfolio 2 GBP	GBP	-	29 Aug 2018	9.74	-0.41	1.48	-	6.99
RL360 UK Multi-Asset Portfolio 3 GBP	GBP	-	29 Aug 2018	11.02	-0.51	2.24	-	8.21
RL360 UK Multi-Asset Portfolio 4 GBP	GBP	-	29 Aug 2018	11.78	0.12	3.64	-	9.99
RL360 US Multi-Asset Portfolio 1 USD	USD	-	29 Aug 2018	5.06	-0.31	1.09	-	3.89

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle 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
RL360 US Multi-Asset Portfolio 2 USD	USD	-	29 Aug 2018	6.36	-1.13	1.49	-	5.96
RL360 US Multi-Asset Portfolio 3 USD	USD	-	29 Aug 2018	9.89	-0.77	2.43	-	7.69
RL360 US Multi-Asset Portfolio 4 USD	USD	-	29 Aug 2018	15.33	0.96	5.32	-	10.02

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Protected Lifestyle 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 %
RISK RATING : 1								
Currency/Money Market								
abrdrn Liquidity (Lux) EUR A2 Acc	EUR	LU0090865873	23 Jul 1990	-	-	-	-	-
abrdrn Liquidity (Lux) GBP A2 Acc	GBP	LU0049015760	01 Jul 1985	-	-	-	-	-
abrdrn Liquidity (Lux) USD A2 Acc	USD	LU0049014870	17 Sep 1984	5.25	3.66	0.15	0.04	1.53
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
RISK RATING : 3								
Fixed Interest - Global								
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	-	-	-	-	-
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	-	-	-	-	-
RISK RATING : 4								
Equity - Global								
Janus Henderson Global Select A2 Acc USD	USD	LU0200076999	24 Mar 2005	26.37	8.41	-20.52	35.15	8.49
Fixed Interest - Asia								
BGF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	-	-	-	-	-
Schroder ISF Asian Local Currency Bond A Acc USD	USD	LU0358729142	09 May 2008	-	-	-	-	-
Fixed Interest - Emerging Markets								
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	-	-	-	-	-
Fixed Interest - Europe								
Fidelity European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	-	-	-	-	-
Fixed Interest - Global								
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 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 EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	3.81	-1.01	-17.33	2.69	0.52

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Protected Lifestyle 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 %
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	-	-	-	-	-
T. Rowe Price Global High Yield Bond A Acc USD	USD	LU0133082254	17 Aug 2001	-	-	-	-	-
T. Rowe Price Global High Yield Bond A EUR Hdg Acc	EUR	LU0165850685	02 Apr 2003	-	-	-	-	-
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP *	GBP	LU1775980979	08 Oct 2018	-	-	-	-	-
Fixed Interest - US								
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
Global Managed								
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	-	-	-	-	-
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	-	-	-	-	-
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 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 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	-	-	-	-	-

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Protected Lifestyle 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 %
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	GB00B62WNX98	29 Mar 2010	-	-	-	-	-
SVS Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	-	-	-	-	-
RISK RATING : 5								
Equity - Asia Pacific including Japan								
Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	-	-	-	-	-
Equity - Global								
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	-	-	-	-	-
Fixed Interest - Asia								
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	-	-	-	-	-
Global Managed								
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 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	-	-	-	-	-
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	-	-	-	-	-

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Protected Lifestyle 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 %
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	-	-	-	-	-
RISK RATING : 6								
Equity - Asia Pacific including Japan								
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	-	-	-	-	-
Equity - Europe including UK								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	-	-	-	-	-
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	-	-	-	-	-
Equity - Global								
BNY Mellon Long-Term Global Equity A Acc EUR	EUR	IE00B29M2H10	18 Apr 2008	-	-	-	-	-
BNY Mellon Long-Term Global Equity A Acc GBP	GBP	IE00B42QQV61	23 Oct 2009	-	-	-	-	-
BNY Mellon Long-Term Global Equity A Acc USD	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	-	-	-	-	-
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
Equity - North America								
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	-	-	-	-	-

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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 %
Equity - UK								
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	-	-	-	-	-
Global Managed								
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
Momentum Ptf Harmony US Dollar Growth C Acc USD *	USD	LU0651986738	12 Aug 2011	-	-	-	-	-
Islamic								
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	-	-	-	-	-
Specialist								
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	-	-	-	-	-
JPM Global Healthcare A Acc USD *	USD	LU0432979614	02 Oct 2009	-	-	-	-	-
Not Rated								
RL360 EUR Cash Fund	EUR	-	01 Dec 2014	-	-	-	-	-
RL360 GBP Cash Fund	GBP	-	01 Dec 2014	-	-	-	-	-
RL360 USD Cash Fund	USD	-	01 Dec 2014	-	-	-	-	-
Not Rated								
RL360 Global Multi-Asset Portfolio 1 GBP	GBP	-	29 Aug 2018	-	-	-	-	-
RL360 Global Multi-Asset Portfolio 1 USD	USD	-	29 Aug 2018	-	-	-	-	-
RL360 Global Multi-Asset Portfolio 2 GBP	GBP	-	29 Aug 2018	-	-	-	-	-
RL360 Global Multi-Asset Portfolio 2 USD	USD	-	29 Aug 2018	-	-	-	-	-
RL360 Global Multi-Asset Portfolio 3 GBP	GBP	-	29 Aug 2018	-	-	-	-	-
RL360 Global Multi-Asset Portfolio 3 USD	USD	-	29 Aug 2018	-	-	-	-	-
RL360 Global Multi-Asset Portfolio 4 GBP	GBP	-	29 Aug 2018	-	-	-	-	-
RL360 Global Multi-Asset Portfolio 4 USD	USD	-	29 Aug 2018	-	-	-	-	-
RL360 UK Multi-Asset Portfolio 1 GBP	GBP	-	29 Aug 2018	-	-	-	-	-
RL360 UK Multi-Asset Portfolio 2 GBP	GBP	-	29 Aug 2018	-	-	-	-	-
RL360 UK Multi-Asset Portfolio 3 GBP	GBP	-	29 Aug 2018	-	-	-	-	-
RL360 UK Multi-Asset Portfolio 4 GBP	GBP	-	29 Aug 2018	-	-	-	-	-

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The following tables detail the performance of each fund in the Protected Lifestyle 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 %
RL360 US Multi-Asset Portfolio 1 USD	USD	-	29 Aug 2018	-	-	-	-	-
RL360 US Multi-Asset Portfolio 2 USD	USD	-	29 Aug 2018	-	-	-	-	-
RL360 US Multi-Asset Portfolio 3 USD	USD	-	29 Aug 2018	-	-	-	-	-
RL360 US Multi-Asset Portfolio 4 USD	USD	-	29 Aug 2018	-	-	-	-	-

IMPORTANT INFORMATION

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

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

Where you invest in funds that are denominated in a currency different to that of your policy, the investment returns will be subject to currency risk.

Where the provider of a fund linked to your policy becomes insolvent or is unable to meet its liabilities for any reason, your policy will suffer the loss.

The funds linked to your policy value will be owned wholly by RL360 and in most cases, as we are a corporate investor, you will not be eligible for compensation under investment compensation schemes.

All underlying data is provided by Morningstar and RL360 cannot be held responsible for the accuracy of the information provided.