PROTECTION

FUND GUIDE

OCTOBER 2026

RL360°

TABLE OF CONTENTS

01
INTRODUCTION

02
CHOOSING YOUR FUNDS

03
ASSESSING RISK

04
MAKE YOUR SELECTION

05
FUND RANGE FOR LIFEPLAN

11
FUND RANGE FOR PROTECTED LIFESTYLE

16
FUND OBJECTIVES

27
IT'S DOWN TO YOU

28
IMPORTANT INFORMATION

INTRODUCTION

This guide is intended for the following protection products:

- LifePlan
- Protected Lifestyle

For LifePlan Lebanon please refer to the LifePlan Lebanon Protection Fund Guide for the relevant fund choices and for Protected Lifestyle Lebanon please refer to the Protected Lifestyle Lebanon Protection Fund Guide.

Your plan is all about providing protection, and in the insurance industry there are generally two different ways to do this:

1. A plan where you make payments and get nothing back if you stop paying; or

2. A plan where you make payments which are invested and may be worth something even if you stop paying and bring it to an end.

Your plan is the latter.

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

Before applying for your plan you should speak to your financial adviser and read the rest of the literature suite in full, which can be accessed on our website www.rl360.com.

CHOOSING YOUR FUNDS

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

The goal for your plan is to be worth a similar value, or more, to the cover you require at the point of making a claim.

Some funds perform better than others during the ups and downs of market conditions so we provide you with a wide range of funds in different sectors and asset classes with different risk ratings. Bear in mind that you don't have to invest in just one fund. In fact diversifying your plan across different style funds can be a wise thing in order to help smooth the returns on your investments. You can choose up to 5 funds.

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

WHY YOUR CHOICE MATTERS

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

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

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

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

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

RL360 MODEL PORTFOLIO SOLUTIONS FUNDS

(Available to LIfePlan only)

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

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

ASSESSING RISK

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

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

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

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

DIGGING DEEPER

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

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

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

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

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

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

MAKE YOUR SELECTION

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

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

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

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

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

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

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

FUND RANGE FOR LIFEPLAN

For Protected Lifestyle go to page 11

Data is sourced from Morningstar® and is correct as at 08 September 2026.

Please note that the LifePlan fund range is available at the 'net asset value' (NAV), which means there are no initial fund charges applied when you invest.

INTERNAL FUNDS

Model Portfolios

Name	Share class	Ccy	Internal fund code	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
RL360 Model Portfolio Solutions Conservative USD	-	USD	MPS1U	IM00BS4DJZ86	-	01/03/23	Isle of Man	1.00	-	-	-
RL360 Model Portfolio Solutions Balanced USD	-	USD	MPS2U	IM00BS4DKJ91	-	01/03/23	Isle of Man	1.00	-	-	-
RL360 Model Portfolio Solutions Growth USD	-	USD	MPS3U	IM00BS4DKK07	-	01/03/23	Isle of Man	1.00	-	-	-

EXTERNAL FUNDS

Currency/Money Market

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
abrdn Liquidity (Lux)	A2	EUR	LU0090865873	1	23/07/90	Luxembourg	0.25	0.28	–	-
abrdn Liquidity (Lux)	A2	GBP	LU0049015760	1	01/07/85	Luxembourg	0.40	0.43	–	-
abrdn Liquidity (Lux)	A2	USD	LU0049014870	1	17/09/84	Luxembourg	0.40	0.44	–	-
JPM AUD Liquidity LV	A	AUD	LU0533339742	1	12/10/10	Luxembourg	0.40	0.45	-	-
UBS (Lux) Money Market CHF	P	CHF	LU0033502740	1	16/09/91	Luxembourg	0.40	0.08	–	-
UBS (Lux) Money Market EUR	P	EUR	LU0006344922	1	09/10/89	Luxembourg	0.40	0.53	–	-
UBS (Lux) Money Market GBP	P	GBP	LU0006277635	1	25/11/88	Luxembourg	0.40	0.54	–	-
UBS (Lux) Money Market USD	P	USD	LU0006277684	1	25/11/88	Luxembourg	0.40	0.52	–	-

Equity – Asia Pacific excluding Japan

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Guinness Asian Equity Income	C	EUR	IE00BGHQDM52	5	20/12/13	Ireland	1.77	1.77	–	-
Guinness Asian Equity Income	C	GBP	IE00BVYPNP33	5	11/03/15	Ireland	1.77	1.77	–	-
Guinness Asian Equity Income	C	USD	IE00BVYPNQ40	5	11/03/15	Ireland	1.77	1.77	–	-

Equity – Europe excluding UK

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf of fee %	Fund of funds
CT European Smaller Companies	R	GBP	GB0001531424	6	14/11/97	UK	1.50	1.68	–	-
CT (Lux) European Smaller Companies	1E	EUR	LU1864952335	6	23/10/18	Luxembourg	1.50	1.72	–	-

Equity – Europe including UK

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Jupiter European Select	L	EUR	LU0260085492	6	17/08/01	Luxembourg	1.50	1.72	–	-
Jupiter European Select Hgd	L	USD	LU0966834136	6	02/10/13	Luxembourg	1.50	1.72	–	-

Equity – Global

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
BNY Mellon Long-Term Global Equity	A	EUR	IE00B29M2H10	5	18/04/08	Ireland	2.00	2.07	–	-
BNY Mellon Long-Term Global Equity	A	GBP	IE00B42QQV61	5	23/10/09	Ireland	2.00	2.07	–	-
BNY Mellon Long-Term Global Equity	A	USD	IE00B29M2J34	6	04/04/08	Ireland	2.00	2.07	–	-
BNY Mellon Sustainable Global Equity	A	EUR	IE0004003764	5	29/01/88	Ireland	2.00	2.10	–	-
BNY Mellon Sustainable Global Equity	A	USD	IE0004004283	6	29/01/88	Ireland	2.00	2.10	–	-
Fidelity Funds Global Dividend	A	EUR	LU1261431768	5	07/08/15	Luxembourg	1.50	1.89	–	-
Fidelity Funds Global Dividend	A	USD	LU0772969993	5	04/05/12	Luxembourg	1.50	1.89	–	-
Fidelity Funds Global Dividend Hgd	A	EUR	LU0605515377	5	30/01/12	Luxembourg	1.50	1.89	–	-
Fidelity Global Dividend	A	GBP	GB00B7FQHJ97	4	30/01/12	UK	1.50	1.66	–	-
Franklin Mutual Global Discovery	A	EUR	LU0211333025	5	25/10/05	Luxembourg	1.50	1.82	–	-
Franklin Mutual Global Discovery	A	USD	LU0211331839	6	25/10/05	Luxembourg	1.50	1.83	–	-
Fundsmith Equity	R	GBP	GB00B4LPDJ14	5	01/11/10	UK	1.50	1.54	–	-
Guinness Global Equity Income	C	EUR	IE00BGHQF631	5	29/11/13	Ireland	1.79	1.77	–	-
Guinness Global Equity Income	C	GBP	IE00BVYPNV92	5	11/03/15	Ireland	1.79	1.77	–	-
Guinness Global Equity Income	C	USD	IE00BVYPNW00	5	11/03/15	Ireland	1.79	1.77	–	-
Invesco Global Equity Income	A	USD	LU0607513230	6	30/09/11	Luxembourg	1.40	1.71	–	-
Invesco Global Equity Income Hgd	A	EUR	LU0794791870	6	27/06/12	Luxembourg	1.40	1.72	–	-
Janus Henderson Global Select	A2	EUR	LU0200076213	5	29/10/04	Luxembourg	1.50	1.66	–	-
Janus Henderson Global Select	A2	GBP	LU0200077294	5	29/10/04	Luxembourg	1.50	1.66	–	-
Janus Henderson Global Select	A2	USD	LU0200076999	6	24/03/05	Luxembourg	1.50	1.66	–	-
Momentum GF Global Equity	C	USD	LU2000524046	4	08/12/23	Luxembourg	1.90	2.38	–	-
Ninety One GSF Global Franchise	A	EUR	LU0846948197	5	25/10/12	Luxembourg	1.50	1.87	–	-
Ninety One GSF Global Franchise	A	USD	LU0426412945	6	04/07/09	Luxembourg	1.50	1.87	–	-
Ninety One GSF Global Franchise Hgd	A	CHF	LU0869878131	6	31/01/13	Luxembourg	1.50	1.98	–	-

Equity – North America

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Franklin US Opportunities	A	EUR	LU0260869739	6	01/09/06	Luxembourg	1.50	1.78	–	-
Franklin US Opportunities	A	USD	LU0109391861	6	03/04/00	Luxembourg	1.50	1.79	–	-
Franklin US Opportunities Hgd	A	CHF	LU0536403206	6	30/09/10	Luxembourg	1.50	1.81	–	-
Franklin US Opportunities Hgd	A	EUR	LU0316494391	6	03/09/07	Luxembourg	1.50	1.79	–	-
Schroder ISF US Small & Mid-Cap Equity	A	EUR	LU0248178732	6	28/03/06	Luxembourg	1.50	1.84	–	-
Schroder ISF US Small & Mid-Cap Equity	A	USD	LU0205193047	6	10/12/04	Luxembourg	1.50	1.84	–	-
Schroder ISF US Small & Mid-Cap Equity Hgd	A	EUR	LU0334663233	6	14/12/07	Luxembourg	1.50	1.87	–	-

Equity – UK

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
BGF United Kingdom	A2	GBP	LU0011847091	5	31/12/85	Luxembourg	1.50	1.81	-	-
CT Responsible UK Equity	1	GBP	GB0030833981	5	01/06/84	UK	1.50	1.61	-	-
Fidelity UK Smaller Companies	A	GBP	GB00B3SW2T17	5	10/02/11	UK	1.50	1.67	–	-
Schroder UK Mid 250	A	GBP	GB0008528696	6	25/10/99	UK	1.66	1.66	–	-

Fixed Interest – Asia

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
BGF Asian Tiger Bond	A2	USD	LU0063729296	4	02/02/96	Luxembourg	1.00	1.21	-	-
Fidelity Funds Asian High Yield	A	EUR	LU0286668453	5	02/04/07	Luxembourg	1.00	1.40	-	-
Fidelity Funds Asian High Yield	A	USD	LU0286668966	5	02/04/07	Luxembourg	1.00	1.40	-	-
Schroder ISF Asian Bond Total Return	A	USD	LU0106250508	5	16/10/98	Luxembourg	1.00	1.36	–	-
Schroder ISF Asian Bond Total Return Hgd	A	EUR	LU0327381843	5	16/10/98	Luxembourg	1.00	1.39	–	-
Schroder ISF Asian Local Currency Bond	A	EUR	LU0871640552	4	23/01/13	Luxembourg	1.00	1.24	-	-
Schroder ISF Asian Local Currency Bond	A	USD	LU0358729142	4	09/05/08	Luxembourg	1.00	1.24	-	-

Fixed Interest – Emerging Markets

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
MFS Meridian Emerging Markets Debt	A1	EUR	LU0219422606	4	26/09/05	Luxembourg	0.90	1.53	-	3
MFS Meridian Emerging Markets Debt	A1	USD	LU0125948108	4	31/01/01	Luxembourg	0.90	1.53	-	3

Fixed Interest – Europe

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Fidelity Funds European High Yield	A	EUR	LU0251130802	3	03/07/06	Luxembourg	1.00	1.40	-	-
Invesco Euro Corporate Bond	A	EUR	LU0243957825	3	31/03/06	Luxembourg	1.00	1.26	–	-

Fixed Interest – Global

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Barings Global High Yield Bond	E	USD	IE00BC1J1W89	4	03/01/17	Ireland	1.00	1.08	-	-
BNY Mellon Global Credit	A	USD	IE00BYZW4P13	4	19/06/20	Ireland	1.00	1.08	-	-
Invesco Global Total Return Bond	A	EUR	LU0534239909	3	15/09/10	Luxembourg	1.00	1.27	–	-
Invesco Global Total Return Bond Hgd	A	CHF	LU0955866271	3	18/09/13	Luxembourg	1.00	1.27	–	-
Jupiter Dynamic Bond	L	EUR	LU0853555380	4	10/05/13	Luxembourg	1.25	1.45	-	-
Jupiter Dynamic Bond Hdg	L	USD	LU0853555463	4	30/04/13	Luxembourg	1.25	1.45	-	-
Jupiter Dynamic Bond Hdg	L	GBP	LU0853555547	4	05/09/16	Luxembourg	1.25	1.45	-	-
Jupiter Dynamic Bond Hdg	L	CHF	LU0853555620	4	17/05/13	Luxembourg	1.25	1.45	-	-
Jupiter Dynamic Bond Hdg	L	AUD	LU1074970481	4	04/12/14	Luxembourg	1.25	1.45	-	-
Jupiter Global Fixed Income	L	USD	IE0031386414	4	17/04/02	Ireland	1.00	1.25	-	-
PIMCO GIS Global Bond Hgd	E	USD	IE00B11XZ210	3	31/03/06	Ireland	1.25	1.39	-	-
PIMCO GIS Global Investment Grade Credit Hgd	E	CHF	IE00B3SL5777	4	06/03/12	Ireland	1.39	1.39	–	-
PIMCO GIS Global Investment Grade Credit Hgd	E	EUR	IE00B11XZ434	4	31/03/06	Ireland	1.39	1.39	–	-
PIMCO GIS Global Investment Grade Credit Hgd	E	USD	IE00B3K7XK29	4	10/12/08	Ireland	1.39	1.39	–	-
T. Rowe Price Global Government Bond	A	USD	LU2041632196	4	30/09/19	Luxembourg	0.59	0.76	-	-
T. Rowe Price Global Government Bond	An	EUR	LU2552682523	4	05/12/22	Luxembourg	0.59	0.72	-	-
T. Rowe Price High Yield Bond	A	USD	LU0133082254	4	17/08/01	Luxembourg	1.15	1.28	-	-
T. Rowe Price High Yield Bond Hdg	A	EUR	LU0165850685	4	02/04/03	Luxembourg	1.15	1.29	-	-

Fixed Interest – Sterling

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Invesco Sterling Bond	A	GBP	LU1775980979	4	08/10/18	Luxembourg	0.75	0.97	–	-
Schroder Sterling Corporate Bond	A	GBP	GB00BDV0KY38	4	24/03/14	UK	1.12	1.12	-	-

Fixed Interest – US

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
JPM US Bond	A	USD	LU0070215933	4	15/05/97	Luxembourg	0.90	1.10	–	-
MFS Meridian US Corporate Bond	A1	GBP	LU0870266391	4	19/02/13	Luxembourg	0.60	1.25	-	-
MFS Meridian US Corporate Bond Hdg	A1	EUR	LU0870266805	4	19/02/13	Luxembourg	0.60	1.25	-	-

Global Managed

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Artemis Monthly Distribution	R	GBP	GB00B74BQB01	4	21/05/12	UK	1.50	1.57	–	-
BGF Global Allocation	A2	EUR	LU0171283459	5	03/01/97	Luxembourg	1.50	1.78	–	-
BGF Global Allocation	A2	USD	LU0072462426	5	03/01/97	Luxembourg	1.50	1.78	–	-
BGF Global Allocation Hgd	A2	AUD	LU0468326631	5	22/01/10	Luxembourg	1.50	1.78	–	-
BGF Global Allocation Hgd	A2	GBP	LU0236177068	5	01/12/05	Luxembourg	1.50	1.78	–	-
BGF Global Multi-Asset Income	A2	EUR	LU1162516477	4	28/06/12	Luxembourg	1.50	1.78	–	-
BGF Global Multi-Asset Income	A2	USD	LU0784385840	4	28/06/12	Luxembourg	1.50	1.78	–	-
BNY Mellon Multi-Asset Diversified Return	Retail	GBP	GB00B1GJ9N38	4	27/11/06	UK	1.50	1.62	–	-
Canaccord Genuity Opportunity	A	USD	IE00B3BRDK12	5	25/09/08	Ireland	1.50	1.70	–	-
Canaccord Genuity Opportunity Hdg	A	GBP	IE00BSJCJC74	5	15/06/15	Ireland	1.50	1.70	–	-
Fidelity Funds Global Multi Asset Income	A	EUR	LU1116430247	4	08/10/14	Luxembourg	1.25	1.70	–	-
Fidelity Funds Global Multi Asset Income	A	USD	LU0905233846	4	27/03/13	Luxembourg	1.25	1.70	–	-
Fidelity Multi Asset Open Strategic	A	GBP	GB00B8WR7L45	4	19/10/12	UK	1.25	1.70	–	-
First Eagle Amundi International	AU-C	USD	LU0068578508	5	27/10/06	Luxembourg	2.00	2.26	15.00	-
First Eagle Amundi International Hgd	AHC-C	CHF	LU0650092850	5	31/08/11	Luxembourg	2.00	2.26	15.00	-
First Eagle Amundi International Hgd	AHE-C	EUR	LU0433182416	5	19/08/09	Luxembourg	2.00	2.26	15.00	-
First Eagle Amundi International Hgd	AHG-C	GBP	LU0565135232	5	03/12/10	Luxembourg	2.00	2.26	15.00	-
GAM Star Global Flexible Hgd	A	CHF	IE00B5W69V40	5	13/09/16	Ireland	0.85	1.70	–	✓
GAM Star Global Flexible Hgd	A	EUR	IE00B5VGTN75	5	05/08/14	Ireland	0.85	1.69	–	✓
GAM Star Global Flexible Hgd	A	GBP	IE00B55YB208	5	09/06/14	Ireland	0.85	1.69	–	✓
GAM Star Global Flexible	A	USD	IE00B5NTPS12	5	24/03/14	Ireland	0.85	1.69	–	✓
GAM Star Global Cautious Hgd	A	EUR	IE00BJ358440	4	13/08/15	Ireland	0.85	1.89	–	✓
GAM Star Global Cautious Hgd	A	GBP	IE00BJ358556	4	06/11/14	Ireland	0.85	1.89	–	✓
GAM Star Global Cautious	A	USD	IE00BJ358333	4	24/03/14	Ireland	0.85	1.89	–	✓
GAM Star Global Aggressive Hgd	A	CHF	IE00BDD9NV60	5	15/02/16	Ireland	0.85	2.02	–	✓
GAM Star Global Aggressive Hgd	A	EUR	IE00BJ358770	5	02/11/16	Ireland	0.85	2.02	–	✓
GAM Star Global Aggressive Hgd	A	GBP	IE00BJ358887	5	11/07/14	Ireland	0.85	2.02	–	✓
GAM Star Global Aggressive	A	USD	IE00BJ358663	5	24/03/14	Ireland	0.85	2.02	–	✓
Guinness Multi-Asset Balanced	R	GBP	IE00BG5QR588	4	19/12/18	Ireland	1.80	1.98	–	✓
Guinness Multi-Asset Balanced	R	USD	IE00BG5QR810	5	31/10/19	Ireland	1.80	1.98	–	✓
Guinness Multi-Asset Balanced Hgd	R	EUR	IE00BG5QR703	4	19/12/18	Ireland	1.80	2.05	–	✓
Guinness Multi-Asset Balanced Hgd	R	USD	IE00BG5QR927	4	19/12/18	Ireland	1.80	2.05	–	✓
Guinness Multi-Asset Growth	R	GBP	IE00BG5QRQ91	4	19/12/18	Ireland	1.80	1.95	–	✓
Guinness Multi-Asset Growth	R	USD	IE00BG5QRT23	5	31/10/19	Ireland	1.80	1.95	–	✓
Guinness Multi-Asset Growth Hgd	R	EUR	IE00BG5QRS16	4	19/12/18	Ireland	1.80	2.02	–	✓
Guinness Multi-Asset Growth Hgd	R	USD	IE00BG5QRV45	4	19/12/18	Ireland	1.80	2.02	–	✓
Invesco Pan European High Income	A	EUR	LU0243957239	4	31/03/06	Luxembourg	1.25	1.61	–	✓

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Invesco Pan European High Income Hgd	A	CHF	LU1097691346	4	08/10/14	Luxembourg	1.25	1.62	–	✓
Invesco Pan European High Income Hgd	A	USD	LU1075211430	4	23/07/14	Luxembourg	1.25	1.62	–	✓
Janus Henderson Multi-Manager Managed	A	GBP	GB0031412744	4	30/06/97	UK	1.40	1.86	–	✓
JPM Asia Pacific Income	A	USD	LU0210527791	4	31/03/05	Luxembourg	1.50	1.81	–	-
JPM Global Balanced	A	EUR	LU0070212591	4	18/07/95	Luxembourg	1.45	1.65	–	-
JPM Global Balanced Hgd	A	USD	LU0957039414	4	20/11/13	Luxembourg	1.45	1.65	–	-
M&G (Lux) Optimal Income Hgd	A	CHF	LU1670723722	4	07/09/18	Luxembourg	1.25	1.35	–	-
M&G (Lux) Optimal Income	A	EUR	LU1670724373	4	07/09/18	Luxembourg	1.25	1.34	–	-
M&G (Lux) Optimal Income Hgd	A	USD	LU1670725347	4	07/09/18	Luxembourg	1.25	1.36	–	-
M&G Optimal Income Hgd	A	GBP	GB00B1H05155	3	08/12/06	UK	1.05	1.03	–	-
MFS Meridian Global Total Return	A1	EUR	LU0219418836	4	26/09/05	Luxembourg	1.05	1.85	–	-
MFS Meridian Global Total Return	A1	USD	LU0219441499	5	26/09/05	Luxembourg	1.05	1.85	–	-
MGF Harmony Portfolios Global Growth	C	USD	LU0651986738	6	12/08/11	Luxembourg	2.00	2.62	–	-
UBS (Lux) Strategy Fund – Balanced	P	EUR	LU0049785446	5	01/07/94	Luxembourg	1.44	1.75	–	-
UBS (Lux) Strategy Fund – Balanced	P	CHF	LU0049785289	5	01/07/94	Luxembourg	1.44	1.73	–	-
UBS (Lux) Strategy Fund – Balanced	P	USD	LU0049785792	5	01/07/94	Luxembourg	1.44	1.74	–	-

Hedge/Structured Products

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
YFS Argonaut Absolute Return Hdg	A	USD	GB00BN6S0533	-	01/12/25	UK	1.85	1.94	–	-
YFS Argonaut Absolute Return Hdg	A	GBP	GB00BN6S0319	-	01/12/25	UK	1.85	1.94	-	-
YFS Argonaut Absolute Return Hdg	A	EUR	GB00BN6S0426	-	01/12/25	UK	1.85	1.94	-	-

Islamic

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Franklin Global Sukuk	A	USD	LU0792756115	3	10/09/12	Luxembourg	1.30	1.50	–	-
HSBC Islamic Global Equity Index	AC	USD	LU0466842654	6	11/11/09	Luxembourg	0.75	0.97	-	-
Templeton Shariah Global Equity	A	USD	LU0792757196	6	10/09/12	Luxembourg	1.50	1.90	–	-

Responsible Investing

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Allianz Green Bond	AT	EUR	LU1542252181	4	11/01/2017	Luxembourg	1.09	0.65	-	-
Allianz Green Bond	AT	USD	LU1896600654	4	02/11/18	Luxembourg	1.09	1.14	-	-
BGF ESG Multi-Asset	A2	EUR	LU0093503497	4	04/01/99	Luxembourg	1.20	1.54	-	-
BGF ESG Multi-Asset	A2	USD	LU0494093205	4	16/04/10	Luxembourg	1.20	1.53	-	-
CT Responsible Global Equity	1	GBP	GB0030833650	5	13/10/87	UK	1.50	1.56	–	-
Janus Henderson Global Responsible Managed	A	GBP	GB0031833402	5	08/02/02	UK	1.50	1.73	-	-
Nordea 1 Global Sustainable Stars Equity	BP	EUR	LU0985320059	6	17/05/16	Luxembourg	1.50	1.80	-	-
Nordea 1 Global Sustainable Stars Equity	BP	USD	LU0985320562	5	17/05/16	Luxembourg	1.50	1.80	-	-
Robeco Global SDG Credits	DH	EUR	LU1811861357	4	16/05/18	Luxembourg	0.80	1.01	-	-
Robeco Global SDG Credits	DH	USD	LU1811861605	4	16/05/18	Luxembourg	0.80	1.01	-	-
Robeco Healthy Living	D	EUR	LU2146189407	6	29/10/20	Luxembourg	1.50	1.71	-	-
Robeco Healthy Living	D	USD	LU2146189589	5	29/10/20	Luxembourg	1.50	1.71	-	-
Schroder ISF Global Sustainable Growth Hgd	A	EUR	LU0557291076	6	23/11/10	Luxembourg	1.30	1.66	–	-
Schroder ISF Global Sustainable Growth	A	USD	LU0557290698	6	23/11/10	Luxembourg	1.30	1.63	–	-

Specialist

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
JPM Global Healthcare	A	EUR	LU0880062913	5	01/02/13	Luxembourg	1.50	1.81	-	-
JPM Global Healthcare	A	USD	LU0432979614	5	02/10/09	Luxembourg	1.50	1.81	-	-

FUND RANGE FOR PROTECTED LIFESTYLE

For LifePlan go to page 5

Data is sourced from Morningstar® and is correct as at 08 September 2026.

Please note that for external funds a bid/offer spread of 2.5% applies to each fund. This means you buy units at the offer price which are then valued in your plan at the bid price. The bid price is 2.5% less than the offer price. For the Internal Funds the bid and offer price will be the same.

INTERNAL FUNDS

Cash Funds

Name	Ccy	Internal fund code	Launch date	Domicile	AMC %	OCF %	Perf fee%	Fund of funds
RL360 EUR Cash Fund	EUR	LEGEUR	01/12/14	Isle of Man	1.00	–	–	–
RL360 GBP Cash Fund	GBP	LEGGBP	01/12/14	Isle of Man	1.00	–	–	–
RL360 USD Cash Fund	USD	LEGUSD	01/12/14	Isle of Man	1.00	–	–	–

Multi-Asset Portfolios

Name	Ccy	Internal fund code	Launch date	Domicile	AMC %	OCF %	Perf fee%	Fund of funds
RL360 Global Multi-Asset Portfolio 1 GBP	GBP	GBPGLMAPORT1	29/08/18	Isle of Man	1.25	–	–	✓
RL360 Global Multi-Asset Portfolio 2 GBP	GBP	GBPGLMAPORT2	29/08/18	Isle of Man	1.25	–	–	✓
RL360 Global Multi-Asset Portfolio 3 GBP	GBP	GBPGLMAPORT3	29/08/18	Isle of Man	1.25	–	–	✓
RL360 Global Multi-Asset Portfolio 4 GBP	GBP	GBPGLMAPORT4	29/08/18	Isle of Man	1.25	–	–	✓
RL360 UK Multi-Asset Portfolio 1 GBP	GBP	GBPUKMAPORT1	29/08/18	Isle of Man	1.25	–	–	-
RL360 UK Multi-Asset Portfolio 2 GBP	GBP	GBPUKMAPORT2	29/08/18	Isle of Man	1.25	–	–	✓
RL360 UK Multi-Asset Portfolio 3 GBP	GBP	GBPUKMAPORT3	29/08/18	Isle of Man	1.25	–	–	✓
RL360 UK Multi-Asset Portfolio 4 GBP	GBP	GBPUKMAPORT4	29/08/18	Isle of Man	1.25	–	–	✓
RL360 Global Multi-Asset Portfolio 1 USD	USD	USDGLMAPORT1	29/08/18	Isle of Man	1.25	–	–	✓
RL360 Global Multi-Asset Portfolio 2 USD	USD	USDGLMAPORT2	29/08/18	Isle of Man	1.25	–	–	✓
RL360 Global Multi-Asset Portfolio 3 USD	USD	USDGLMAPORT3	29/08/18	Isle of Man	1.25	–	–	✓
RL360 Global Multi-Asset Portfolio 4 USD	USD	USDGLMAPORT4	29/08/18	Isle of Man	1.25	–	–	✓
RL360 US Multi-Asset Portfolio 1 USD	USD	USDUSMAPORT1	29/08/18	Isle of Man	1.25	–	–	✓
RL360 US Multi-Asset Portfolio 2 USD	USD	USDUSMAPORT2	29/08/18	Isle of Man	1.25	–	–	✓
RL360 US Multi-Asset Portfolio 3 USD	USD	USDUSMAPORT3	29/08/18	Isle of Man	1.25	–	–	✓
RL360 US Multi-Asset Portfolio 4 USD	USD	USDUSMAPORT4	29/08/18	Isle of Man	1.25	–	–	✓

EXTERNAL FUNDS

Currency/Money Market

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
abrdn Liquidity (Lux)	A2	EUR	LU0090865873	1	23/07/90	Luxembourg	0.25	0.28	–	-
abrdn Liquidity (Lux)	A2	GBP	LU0049015760	1	01/07/85	Luxembourg	0.40	0.43	–	-
abrdn Liquidity (Lux)	A2	USD	LU0049014870	1	17/09/84	Luxembourg	0.40	0.44	–	-
UBS (Lux) Money Market EUR	P	EUR	LU0006344922	1	09/10/89	Luxembourg	0.40	0.53	-	-
UBS (Lux) Money Market GBP	P	GBP	LU0006277635	1	25/11/88	Luxembourg	0.40	0.54	–	-
UBS (Lux) Money Market USD	P	USD	LU0006277684	1	25/11/88	Luxembourg	0.40	0.52	–	-

Equity – Europe Including UK

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Jupiter European Select	L	EUR	LU0260085492	6	17/08/01	Luxembourg	1.50	1.72	–	-
Jupiter European Select Hgd	L	USD	LU0966834136	6	02/10/13	Luxembourg	1.50	1.72	–	-

Equity – Global

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
BNY Mellon Long-Term Global Equity	A	EUR	IE00B29M2H10	5	18/04/08	Ireland	2.00	2.07	–	-
BNY Mellon Long-Term Global Equity	A	GBP	IE00B42QQV61	5	23/10/09	Ireland	2.00	2.07	–	-
BNY Mellon Long-Term Global Equity	A	USD	IE00B29M2J34	6	04/04/08	Ireland	2.00	2.07	–	-
BNY Mellon Sustainable Global Equity	A	EUR	IE0004003764	5	29/01/88	Ireland	2.00	2.10	–	-
BNY Mellon Sustainable Global Equity	A	USD	IE0004004283	5	29/01/88	Ireland	2.00	2.10	–	-
Fidelity Funds Global Dividend	A	EUR	LU1261431768	4	07/08/15	Luxembourg	1.50	1.89	–	-
Fidelity Funds Global Dividend	A	USD	LU0772969993	5	04/05/12	Luxembourg	1.50	1.89	–	-
Fidelity Funds Global Dividend Hgd	A	EUR	LU0605515377	5	30/01/12	Luxembourg	1.50	1.89	–	-
Fidelity Global Dividend	A	GBP	GB00B7FQHJ97	4	30/01/12	UK	1.50	1.66	–	-
Franklin Mutual Global Discovery	A	EUR	LU0211333025	5	25/10/05	Luxembourg	1.50	1.82	–	-
Franklin Mutual Global Discovery	A	USD	LU0211331839	5	25/10/05	Luxembourg	1.50	1.83	–	-
Fundsmith Equity	R	GBP	GB00B4LPDJ14	5	01/11/10	UK	1.50	1.54	–	-
Invesco Global Equity Income	A	USD	LU0607513230	6	30/09/11	Luxembourg	1.40	1.71	–	-
Invesco Global Equity Income Hgd	A	EUR	LU0794791870	6	27/06/12	Luxembourg	1.40	1.72	–	-
Janus Henderson Global Select	A2	EUR	LU0200076213	5	29/10/04	Luxembourg	1.50	1.66	–	-
Janus Henderson Global Select	A2	GBP	LU0200077294	5	29/10/04	Luxembourg	1.50	1.66	–	-
Janus Henderson Global Select	A2	USD	LU0200076996	6	24/03/05	Luxembourg	1.50	1.66	–	-

Equity – North America

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Franklin US Opportunities	A	EUR	LU0260869739	6	01/09/06	Luxembourg	1.50	1.78	–	-
Franklin US Opportunities	A	USD	LU0109391861	6	03/04/00	Luxembourg	1.50	1.79	–	-
Franklin US Opportunities Hgd	A	EUR	LU0316494391	6	03/09/07	Luxembourg	1.50	1.79	–	-
Schroder ISF US Small & Mid-Cap Equity	A	EUR	LU0248178732	6	28/03/06	Luxembourg	1.50	1.84	–	-
Schroder ISF US Small & Mid-Cap Equity	A	USD	LU0205193047	6	10/12/04	Luxembourg	1.50	1.84	–	-
Schroder ISF US Small & Mid-Cap Equity Hgd	A	EUR	LU0334663233	6	14/12/07	Luxembourg	1.50	1.87	–	-

Equity – UK

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Schroder UK Mid 250	A	GBP	GB0008528696	6	25/10/99	UK	1.66	1.66	–	-

Fixed Interest – Asia

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
BGF Asian Tiger Bond	A2	USD	LU0063729296	4	02/02/96	Luxembourg	1.00	1.21	-	-
Schroder ISF Asian Bond Total Return	A	USD	LU0106250508	5	16/10/98	Luxembourg	1.00	1.36	–	-
Schroder ISF Asian Bond Total Return Hgd	A	EUR	LU0327381843	5	16/10/98	Luxembourg	1.00	1.39	–	-
Schroder ISF Asian Local Currency Bond	A	USD	LU0358729142	4	09/05/08	Luxembourg	1.00	1.24	-	-

Fixed Interest – Emerging Markets

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
MFS Meridian Emerging Markets Debt	A1	EUR	LU0219422606	4	26/09/05	Luxembourg	0.90	1.53	-	-
MFS Meridian Emerging Markets Debt	A1	USD	LU0125948108	4	31/01/01	Luxembourg	0.90	1.53	-	-

Fixed Interest – Europe

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Fidelity Funds European High Yield	A	EUR	LU0251130802	3	03/07/06	Luxembourg	1.00	1.40	–	-

Fixed Interest – Global

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Invesco Global Total Return Bond	A	EUR	LU0534239909	3	15/09/10	Luxembourg	1.00	1.27	–	-
Jupiter Dynamic Bond	L	EUR	LU0853555380	4	10/05/13	Luxembourg	1.25	1.45	-	-
Jupiter Dynamic Bond Hdg	L	USD	LU0853555463	4	30/04/13	Luxembourg	1.25	1.45	-	-
Jupiter Dynamic Bond Hdg	L	GBP	LU0853555547	4	05/09/16	Luxembourg	1.25	1.45	-	-
PIMCO GIS Global Investment Grade Credit Hgd	E	EUR	IE00B11XZ434	4	31/03/06	Ireland	1.39	1.39	–	-
PIMCO GIS Global Investment Grade Credit Hgd	E	USD	IE00B3K7XK29	4	10/12/08	Ireland	1.39	1.39	–	-
T. Rowe Price High Yield Bond	A	USD	LU0133082254	4	17/08/01	Luxembourg	1.15	1.28	-	-
T. Rowe Price High Yield Bond Hdg	A	EUR	LU0165850685	4	02/04/03	Luxembourg	1.15	1.29	-	-

Fixed Interest – Sterling

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Invesco Sterling Bond	A	GBP	LU1775980979	4	08/10/18	Luxembourg	0.75	0.97	–	-

Fixed Interest – US

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
JPM US Bond	A	USD	LU0070215933	4	15/05/97	Luxembourg	0.90	1.10	–	-
MFS Meridian US Corporate Bond	A1	GBP	LU0870266391	4	10/02/13	Luxembourg	0.60	1.25	-	-
MFS Meridian US Corporate Bond Hgd	A1	EUR	LU0870266805	4	19/02/13	Luxembourg	0.60	1.25	-	-

Global Managed

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
BGF Global Allocation	A2	EUR	LU0171283459	5	03/01/97	Luxembourg	1.50	1.78	-	-
BGF Global Allocation	A2	USD	LU0072462426	5	03/01/97	Luxembourg	1.50	1.78	-	-
BGF Global Allocation Hgd	A2	GBP	LU0236177068	5	01/12/05	Luxembourg	1.50	1.78	-	-
BGF Global Multi-Asset Income	A2	EUR	LU1162516477	4	28/06/12	Luxembourg	1.50	1.78	-	-
BGF Global Multi-Asset Income	A2	USD	LU0784385840	4	28/06/12	Luxembourg	1.50	1.78	-	-
BNY Mellon Multi-Asset Diversified Return	Retail	GBP	GB00B1GJ9N38	4	27/11/06	UK	1.50	1.62	-	-
Fidelity Funds Global Multi Asset Income	A	EUR	LU1116430247	4	08/10/14	Luxembourg	1.25	1.70	-	-
Fidelity Funds Global Multi Asset Income	A	USD	LU0905233846	4	27/03/13	Luxembourg	1.25	1.70	-	-
Fidelity Multi Asset Open Strategic	A	GBP	GB00B8WR7L45	4	25/01/19	UK	1.25	1.70	-	✓
First Eagle Amundi International	AU-C	USD	LU0068578508	5	27/10/06	Luxembourg	2.00	2.26	15.00	-
First Eagle Amundi International Hgd	A	EUR	LU0433182416	5	19/08/09	Luxembourg	2.00	2.26	15.00	-
First Eagle Amundi International Hgd	A	GBP	LU0565135232	5	03/12/10	Luxembourg	2.00	2.26	15.00	-
GAM Star Global Flexible Hgd	A	EUR	IE00B5VGTN75	5	05/08/14	Ireland	0.85	1.69	-	✓
GAM Star Global Flexible Hgd	A	GBP	IE00B55YB208	5	09/06/14	Ireland	0.85	2.26	-	✓
GAM Star Global Flexible	A	USD	IE00B5NTPS12	5	24/03/14	Ireland	0.85	2.26	-	✓
GAM Star Global Cautious Hgd	A	EUR	IE00BJ358440	4	13/08/15	Ireland	0.85	1.89	-	✓
GAM Star Global Cautious Hgd	A	GBP	IE00BJ358556	4	06/11/14	Ireland	0.85	1.89	-	✓
GAM Star Global Cautious	A	USD	IE00BJ358333	4	24/03/14	Ireland	0.85	1.89	-	✓
GAM Star Global Aggressive Hgd	A	EUR	IE00BJ358770	5	02/11/16	Ireland	0.85	2.02	-	✓
GAM Star Global Aggressive Hgd	A	GBP	IE00BJ358887	5	11/07/14	Ireland	0.85	2.02	-	✓
GAM Star Global Aggressive	A	USD	IE00BJ358663	5	24/03/14	Ireland	0.85	2.02	-	✓
Invesco Pan European High Income	A	EUR	LU0243957239	4	31/03/06	Luxembourg	1.25	1.61	-	-
Invesco Pan European High Income Hgd	A	USD	LU1075211430	4	23/07/14	Luxembourg	1.25	1.62	-	-
Janus Henderson Multi-Manager Managed	A	GBP	GB0031412744	4	30/06/97	UK	1.40	1.86	-	✓
JPM Asia Pacific Income	A	USD	LU0210527791	4	31/03/05	Luxembourg	1.50	1.81	-	-
JPM Global Balanced	A	EUR	LU0070212591	4	18/07/95	Luxembourg	1.45	1.65	-	-
JPM Global Balanced Hgd	A	USD	LU0957039414	4	20/11/13	Luxembourg	1.45	1.65	-	-
M&G (Lux) Optimal Income	A	EUR	LU1670724373	4	07/09/18	Luxembourg	1.25	1.34	-	-
M&G (Lux) Optimal Income Hgd	A	USD	LU1670725347	4	07/09/18	Luxembourg	1.25	1.36	-	-
M&G Optimal Income Hgd	A	GBP	GB00B1H05155	3	08/12/06	UK	1.05	1.03	-	-
MFS Meridian Global Total Return	A1	EUR	LU0219418836	4	26/09/05	Luxembourg	1.05	1.85	–	-
MFS Meridian Global Total Return	A1	USD	LU0219441499	5	26/09/05	Luxembourg	1.05	1.85	–	-
MGF Harmony Portfolios Global Growth	C	USD	LU0651986738	6	12/08/11	Luxembourg	2.00	2.62	–	✓

Islamic

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
Franklin Global Sukuk	A	USD	LU0792756115	3	10/09/12	Luxembourg	1.30	1.50	–	-
Templeton Shariah Global Equity	A	USD	LU0792757196	6	10/09/12	Luxembourg	1.50	1.90	–	-

Specialist

Name	Share class	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	OCF %	Perf fee %	Fund of funds
JPM Global Healthcare	A	EUR	LU0880062913	5	01/02/13	Luxembourg	1.50	1.81	-	-
JPM Global Healthcare	A	USD	LU0432979614	5	02/10/09	Luxembourg	1.50	1.81	–	-

FUND OBJECTIVES

LP = available to LifePlan

PLS = available to Protected Lifestyle

MODEL PORTFOLIO FUNDS

RL360 Model Portfolio Solutions Conservative USD LP

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

RL360 Model Portfolio Solutions Balanced USD LP

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

RL360 Model Portfolio Solutions Growth USD LP

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

INTERNAL FUNDS

Cash Funds

EUR Cash Fund PLS

GBP Cash Fund PLS

USD Cash Fund PLS

The fund aims to offer a return in line with available money market interest rates.

Multi-Asset Portfolios

RL360 Global Multi-Asset Portfolio 1 GBP PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

RL360 Global Multi-Asset Portfolio 2 GBP PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 10% in equities, 70% in fixed income and 20% in money market instruments.

RL360 Global Multi-Asset Portfolio 3 GBP PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 20% in equities, 67.5% in fixed income and 12.5% in money market instruments.

RL360 Global Multi-Asset Portfolio 4 GBP PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 35% in equities, 52.5% in fixed income and 12.5% in money market instruments.

RL360 UK Multi-Asset Portfolio 1 GBP PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United Kingdom, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

RL360 UK Multi-Asset Portfolio 2 GBP PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United Kingdom, with approximately 10% in equities, 70% in fixed income and 20% in money market instruments.

RL360 UK Multi-Asset Portfolio 3 GBP PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United Kingdom, with approximately 20% in equities, 67.5% in fixed income and 12.5% in money market instruments.

RL360 UK Multi-Asset Portfolio 4 GBP PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United Kingdom, with approximately 35% in equities, 52.5% in fixed income and 12.5% in money market instruments.

RL360 Global Multi-Asset Portfolio 1 USD PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

RL360 Global Multi-Asset Portfolio 2 USD PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 10% in equities, 70% in fixed income and 20% in money market instruments.

RL360 Global Multi-Asset Portfolio 3 USD PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 20% in equities, 67.5% in fixed income and 12.5% in money market instruments.

RL360 Global Multi-Asset Portfolio 4 USD PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 35% in equities, 52.5% in fixed income and 12.5% in money market instruments.

RL360 US Multi-Asset Portfolio 1 USD PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United States of America, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

RL360 US Multi-Asset Portfolio 2 USD PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United States of America, with approximately 10% in equities, 70% in fixed income and 20% in money market instruments.

RL360 US Multi-Asset Portfolio 3 USD PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United States of America, with approximately 20% in equities, 67.5% in fixed income and 12.5% in money market instruments.

RL360 US Multi-Asset Portfolio 4 USD PLS

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United States of America, with approximately 35% in equities, 52.5% in fixed income and 12.5% in money market instruments.

EXTERNAL FUNDS

Currency/Money Market

abrdn Liquidity (Lux) LP PLS

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

UBS (Lux) Money Market LP PLS

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

JPM AUD Liquidity LV LP

The Fund seeks to achieve a return in the Reference Currency in line with a prevailing money market rates whilst aiming to preserve capital consistent with such rates and to maintain a high degree of liquidity. The Fund will invest in assets in short-term AUD denominated Debt Securities, deposits with credit institutions and Reverse Repurchase Agreements. The Fund may have exposure to investments with zero or negative yields in adverse market conditions. At least 51% of assets are invested in issuers with positive environmental and/or social characteristics that follow good governance practices as measured through the Investment Managers proprietary ESG scoring methodology and/or third party data.

Equity – Asia Pacific Excluding Japan

Guinness Asian Equity Income LP

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

Equity – Europe Excluding UK

CT European Smaller Companies LP

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

CT (Lux) European Smaller Companies LP

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

Equity – Europe Including UK

Jupiter Global Funds - Jupiter European Select LP PLS

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

Equity – Global

BNY Mellon Long-Term Global Equity LP PLS

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

BNY Mellon Sustainable Global Equity LP PLS

Seeks to achieve a long-term capital growth through investment primarily in a portfolio of equity securities of companies located worldwide that demonstrate attractive investment attributes and that meet the Investment Manager's environmental, social and governance ("ESG") and sustainability criteria.

Fidelity Funds Global Dividend LP PLS

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

Fidelity Global Dividend LP PLS

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

Franklin Templeton – Franklin Mutual Global Discovery LP PLS

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

Fundsmith Equity LP PLS

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

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

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

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

Momentum GF Global Equity LP
The Fund aims to outperform the MSCI World Index over a rolling 3 year period. There is no guarantee that this objective will be achieved over the indicated period, or any other period, and the capital value of the Fund is at risk. The Fund is actively managed and invests in a portfolio of equities that are listed on international stock exchanges. The Fund seeks diversification by blending investment styles, fundamental and systematic strategies and investing in businesses across a wide range of market capitalisations.

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

Equity – North America

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

Schroder ISF US Small & Mid-Cap Equity LP PLS
To provide capital growth primarily through investment in equity securities of smaller and medium-sized US companies. Smaller and medium-sized US companies are considered companies which, at the time of purchase, form the bottom 40% by market capitalisation of the US market.

Equity – UK

BlackRock Global Funds - BGF United Kingdom LP
The fund seeks to maximise total return in a manner consistent with the principles of environmental, social and governance ("ESG") investing. The fund invests at least 70% of its total assets in the equity securities of companies incorporated or listed in the UK.

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

Fidelity UK Smaller Companies LP
Aims to increase the value of your investment over a period of 5 years or more. The Fund will invest at least 60% in smaller sized UK Companies (companies which form the smallest 10% of UK listed companies by market capitalisation). The companies will be either incorporated, domiciled, or have significant business activities in the region. The fund will invest in companies believed to be undervalued with recovery potential not fully recognised by the market. The fund may also invest a proportion of its assets in global companies listed in the UK. The remainder will be invested in companies outside the UK and in other investment types such as cash and derivatives.

Schroder UK Mid 250 Fund LP PLS
The Fund aims to provide long term capital growth in excess of the FTSE 250 ex Investment Trusts (Gross Total Return) index (after fees have been deducted) over a three to five year period by investing at least 80% of its assets equity and equity related securities of companies listed in the FTSE 250 Index ex Investment Trusts. These are companies that are incorporated, headquartered or have their principal business activities in the UK.

Fixed Interest – Asia

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

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

Schroder ISF Asian Bond Total Return LP PLS
The fund aims to provide capital growth and income by investing in fixed and floating rate securities issued by governments, government agencies, supra–nationals and companies in Asia.

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

Fixed Interest – Emerging Markets

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

Fixed Interest – Europe

Fidelity Funds European High Yield LP PLS
The fund's objective is to seek a high level of current income and capital appreciation by investing primarily in high–yielding, sub investment grade securities of issuers that have their head office or who exercise a predominant part of their activity in Western, Central and Eastern Europe (including Russia). The type of debt securities in which the fund will primarily invest will be subject to high risk and will not be required to meet a minimum rating standard. Most but not all will be rated for creditworthiness by an internationally recognized rating agency. Sub investment grade securities mean securities with a rating of BB+ or less from Standard & Poor's or equivalent rating from an internationally recognized rating agency.

Invesco Euro Corporate Bond LP

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

Fixed Interest – Global

Barings Global High Yield Bond LP PLS

Provides high current income generation and, where appropriate capital appreciation. The Fund invests principally in a portfolio of high yield corporate debt instruments worldwide, focusing on North American and European high yield instruments. Corporate debt instruments include bonds and notes. A high yield (sub investment grade) debt instrument/security is one which carries a higher rate of interest, usually because the investors are accepting a higher degree of risk. The Fund is also permitted to invest to a lesser extent in other types of debt instruments such as other types of high yield corporate debt instruments, investment grade bonds, other Funds, cash and cash-equivalent securities and money market instruments. The Fund will invest at least 50% of its Net Asset Value in assets which exhibit positive or improving environmental and /or social characteristics.

BNY Mellon Global Credit LP PLS

To achieve a total return from income and capital growth. The Fund will invest primarily in global credit markets with no geographical industry or sector focus and in non-credit debt and debt related securities issued by governments. The Fund will invest in derivatives (financial instruments whose value is derived from other assets) to help achieve the Fund's investment objective. The Fund will also use derivatives with the aim of risk or cost reduction or to generate additional capital or income.

Invesco Global Total Return Bond LP PLS

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

Jupiter Dynamic Bond LP PLS

The investment objective of the Fund is to achieve a high income with the prospect of capital growth from a portfolio of investments in global fixed interest securities. The Fund will invest at least 70% of its net asset value in debt securities, either directly or indirectly through derivative instruments. The fund may also invest in investment grade bonds, government bonds, convertible bonds and other bonds. 30% may also be invested in other transferable securities including shares and liquid assets.

Jupiter Global Fixed Income LP PLS

A total return comprised of income and capital growth consistent with capital preservation and prudent investment management. The Fund seeks to achieve this by aiming to deliver a return, net of fees, greater than that of the Bloomberg Global Aggregate (USD Hedged) - Total Return Index over rolling 3 year periods. The Fund may invest at least two-thirds of its assets in bonds and similar debt investments issued by companies, governments and other public entities anywhere in the world. The Fund will invest at least 80% in investments listed, traded or dealt in on a Regulated Market in the OECD. The Fund may invest up to 15% in the Chinese Bond Market via the Bond Connect scheme.

PIMCO GIS Global Bond LP

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

PIMCO GIS Global Investment Grade Credit LP PLS

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

T. Rowe Price Global Government Bond LP PLS

The Fund seeks total return through a combination of income and capital appreciation. The Fund is actively managed and invests mainly in a portfolio of bonds issued by governments, government-related entities and government agencies around the world, including emerging markets. Although the Fund does not have sustainable investment as an objective, the promotion of environmental and social characteristics is achieved through the Fund's commitment to maintain at least 50% of the value of its portfolio invested in issuers and/or securities that are rated as 'Green' by the T. Rowe Price proprietary Responsible Investor Indicator Model (RIIM).

T. Rowe Price High Yield Bond LP PLS

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

Fixed Interest – Sterling

Invesco Sterling Bond LP PLS

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

Schroder Sterling Corporate Bond LP

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

Fixed Interest – US Dollar

JPMorgan – JPM US Bond LP PLS

The aim of this fund is to achieve a return in excess of US bond markets by investing primarily in US bonds and other debt securities, using derivative strategies where appropriate.

MFS Meridian US Corporate Bond LP PLS

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

Global Managed

Artemis Monthly Distribution LP

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

BlackRock Global Funds – BGF Global Allocation LP PLS

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

BlackRock Global Funds - BGF Global Multi-Asset Income LP PLS

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

BNY Mellon Multi-Asset Diversified Return LP PLS

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

Canaccord Genuity Opportunity LP

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

Fidelity Funds Global Multi Asset Income LP PLS

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

Fidelity Multi Asset Open Strategic LP PLS

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

First Eagle Amundi International LP PLS

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

GAM Star Global Flexible LP PLS

The Investment objective of the Fund is to achieve capital preservation accompanied by stable returns via a dynamic asset allocation using a flexible approach. The Fund seeks to achieve this objective by primarily gaining exposure to the following range of asset classes; equities and equity related securities, fixed income securities, commodities and alternative assets (in which it is not permitted to directly invest). The Fund will be suitable for investors who seek a medium to high level of investment risk.

GAM Star Global Cautious LP PLS

The investment objective of the Fund is to achieve capital preservation accompanied by stable returns via a dynamic asset allocation, using a cautious approach. The Fund aims to achieve this investment objective by primarily gaining exposure to the following range of asset classes; equities and equity related securities, fixed income securities, commodities and alternative assets (in which it is not permitted to directly invest). The Fund will be suitable for investors who seek a low to medium level of investment risk.

GAM Star Global Aggressive LP PLS

The investment objective of the Fund is to achieve capital preservation accompanied by stable returns via a dynamic asset allocation, using an aggressive approach. The Fund aims to achieve this investment objective by primarily gaining exposure to the following range of asset classes; equities and equity related securities, fixed income securities, commodities and alternative assets (in which it is not permitted to directly invest). The Fund will be suitable for investors who seek a medium to high level of investment risk.

Guinness Multi-Asset Balanced LP

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

Guinness Multi-Asset Growth LP

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

Invesco Pan European High Income LP PLS

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

Janus Henderson Multi-Manager Managed LP PLS

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

JPMorgan - JPM Asia Pacific Income LP PLS

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

JPMorgan – JPM Global Balanced LP PLS

To provide long-term capital growth and income by investing primarily in companies and debt securities issued or guaranteed by governments or their agencies, globally and using financial derivative instruments where appropriate.

M&G (Lux) Optimal Income LP PLS

The Fund aims to provide a combination of capital growth and income based on exposure to optimal income streams in the global bond markets. The fund will invest at least 70% in fixed income securities and up to 20% in company shares issued by governments and companies from anywhere in the world including emerging markets, which can be denominated in any currency. A minimum of 80% of the fund is typically invested in assets denominated in Euro or in other currencies hedged back to the Euro.

M&G Optimal Income LP PLS

The Fund aims to provide a higher total return (the combination of capital growth and income), net of the ongoing charge figure, than the average return of the Bloomberg Global Aggregate Index GBP hedged, over any five- year period. At least 70% of the Fund is invested, directly or indirectly through derivatives, in debt securities, including investment grade bonds, below investment grade unrated securities and ABS. At least 80% of the Fund is in sterling or hedged back to sterling.

MFS Meridian Global Total Return LP PLS

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

MGF – Harmony Portfolios Global Growth LP PLS

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

UBS (Lux) Strategy Fund Balanced LP

The actively managed fund invest in equities and bonds, including money market instruments. The allocation between stocks and bonds is roughly balanced but not variable. The portfolio managers can use derivatives to achieve the investment funds investment objective. The fund can invest its entire assets in investments funds. This fund promotes environmental and/or social features but does not pursue a sustainable investment objective.

Hedge/Structured Products

YFS Argonaut Absolute Return LP

Provides positive returns over a 3 year period, regardless of market conditions. Capital invested in the Fund is at risk and there is no guarantee that the investment objective will be met over a 3 year, or any other period. The Fund will seek to achieve the investment objective by investing in a portfolio of stocks that is, at times, concentrated (meaning, at times, around 35 stocks). Typically, at least 50% of the Fund's exposure to long and short equity positions (in aggregate, including equity derivatives) will be to companies of any size, in any industry, that are listed on any UK or European stock exchange. Up to 50% of the Fund's long and short equity exposure (in aggregate, including equity derivatives) may be to non-UK or European companies of any size and in any industry.

Islamic

Franklin Templeton – Franklin Global Sukuk LP PLS

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

Franklin Templeton – Templeton Shariah Global Equity LP PLS

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

HSBC Islamic Global Equity Index LP

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

Responsible Investing

Allianz Green Bond LP

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

Blackrock Global Funds - BGF ESG Multi-Asset LP

The ESG Multi-Asset Fund follows an asset allocation policy that seeks to maximize total return in a manner consistent with the principles of environmental, social and governance "ESG"-focused investing. The fund invests globally in the full spectrum of permitted investments including equities, fixed income transferable securities (which may include some high yield fixed income transferable securities), units of undertakings for collective investment, cash, deposits and money market instruments.

CT Responsible Global Equity LP

The Fund aims to achieve capital growth over the long term (at least 5 years). The Fund also looks to outperform the MSCI World Index over rolling 5-year periods, after the deduction of charges. At least 80% of the Funds assets will be invested in companies with the Funds sustainability themes (Energy transition, Resource efficiency, Sustainable infrastructure, Sustainable finance, Societal development, Health and wellbeing, Technological innovation and inclusion). The Fund is actively managed and invests 80% of its assets in companies anywhere in the world subject to the sustainable investment criteria.

Janus Henderson Global Responsible Managed LP

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

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

Nordea 1 Global Sustainable Stars Equity LP

The fund's objective is to provide shareholders with investment growth in the long term. In actively managing the fund's portfolio, the management team selects companies with a particular focus on their ability to comply with international standards for environmental, social and corporate governance, and to offer superior growth prospects and investment characteristics. The fund mainly invests in equities of companies from anywhere in the world.

Robeco Global SDG Credits LP

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

Robeco Healthy Living LP

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

Schroder ISF Global Sustainable Growth LP

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

Specialist

JPMorgan - JPM Global Healthcare LP PLS

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

IT'S DOWN TO YOU

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

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

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

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

IMPORTANT INFORMATION

FUNDS

There's no getting away from the fact that whether you choose low risk, high risk or a combination of both, there is always some risk. In the most extreme of cases this could result in you receiving nothing back from your plan.

Your plan is protected by the Isle of Man Compensation of Policyholders Protection Scheme which will cover an amount equal to 90% of your plan value (subject to the provision of the scheme) should RL360 become insolvent.

This protection does not extend to fund companies becoming insolvent, and because the funds are owned in the name of RL360 it is extremely unlikely that compensation will be available from other schemes.

We would also like to make you aware that fund prices will go up and down during the life of your plan and just because a fund has performed well in the past doesn't mean it will continue to do so in the future. You should also consider the impact of exchange rates on fund prices which might fluctuate purely due to the value of one currency compared to another.

RL360 Insurance Company Limited

T +44 (0)1624 681681
E csc@rl360.com

Registered Office: International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles. Registered in the Isle of Man number 137548C. RL360 Insurance Company Limited is authorised by the Isle of Man Financial Services Authority.

FUND149 10/26

RL360