

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 Apr 2024. For example the 1yr % figure is the percentage growth between 01 May 2023 and 30 Apr 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 | 0.32 | 0.95 | 1.95 | 3.73 | 4.06 | 3.07 | 1.78 |
| abrdrn Liquidity (Lux) GBP A2 Acc | GBP | LU0049015760 | 01 Jul 1985 | 0.42 | 1.23 | 2.51 | 4.93 | 7.35 | 8.03 | 9.11 |
| abrdrn Liquidity (Lux) USD A2 Acc | USD | LU0049014870 | 17 Sep 1984 | 0.41 | 1.24 | 2.61 | 5.24 | 8.37 | 10.51 | 15.65 |
| UBS (Lux) Money Market EUR P Acc | EUR | LU0006344922 | 09 Oct 1989 | 0.31 | 0.85 | 1.77 | 3.35 | 3.32 | 2.25 | 0.93 |
| UBS (Lux) Money Market GBP P Acc | GBP | LU0006277635 | 25 Nov 1988 | 0.41 | 1.17 | 2.43 | 4.80 | 6.84 | 7.30 | 7.92 |
| UBS (Lux) Money Market USD P Acc | USD | LU0006277684 | 25 Nov 1988 | 0.42 | 1.21 | 2.64 | 5.15 | 7.99 | 10.12 | 13.67 |
| RISK RATING : 3 | | | | | | | | | | |
| Fixed Interest - Global | | | | | | | | | | |
| Invesco Global Total Return Bond A Acc EUR | EUR | LU0534239909 | 15 Sep 2010 | -1.75 | -1.29 | 6.75 | 3.62 | -1.99 | 4.55 | 12.83 |
| Islamic | | | | | | | | | | |
| Franklin Global Sukuk A Acc USD | USD | LU0792756115 | 10 Sep 2012 | -1.42 | -1.42 | 4.09 | 0.00 | -5.45 | 6.67 | 16.09 |
| RISK RATING : 4 | | | | | | | | | | |
| Equity - Global | | | | | | | | | | |
| Janus Henderson Global Select A2 Acc USD | USD | LU0200076999 | 24 Mar 2005 | -1.83 | 9.55 | 30.15 | 24.10 | 6.96 | 53.26 | 156.55 |
| Fixed Interest - Asia | | | | | | | | | | |
| BGF Asian Tiger Bond A2 Acc USD | USD | LU0063729296 | 02 Feb 1996 | -1.53 | 0.08 | 7.83 | 3.42 | -15.83 | -7.13 | 14.73 |
| Schroder ISF Asian Local Currency Bond A Acc USD | USD | LU0358729142 | 09 May 2008 | -2.63 | -3.01 | 2.82 | -3.39 | -9.50 | 3.26 | 13.97 |
| Fixed Interest - Emerging Markets | | | | | | | | | | |
| MFS Meridian Emerging Markets Debt A1 Acc EUR | EUR | LU0219422606 | 26 Sep 2005 | -0.79 | 2.41 | 10.31 | 11.14 | 3.81 | 8.02 | 55.92 |
| MFS Meridian Emerging Markets Debt A1 Acc USD | USD | LU0125948108 | 31 Jan 2001 | -1.91 | 1.18 | 11.12 | 7.68 | -7.85 | 2.75 | 19.95 |
| Fixed Interest - Europe | | | | | | | | | | |
| Fidelity European High Yield A Acc EUR | EUR | LU0251130802 | 03 Jul 2006 | -0.67 | -0.58 | 6.49 | 8.83 | -1.06 | 8.72 | 24.99 |
| Fixed Interest - Global | | | | | | | | | | |
| BNY Mellon Global Bond A Acc EUR | EUR | IE0003921727 | 02 Jan 2002 | -1.86 | -1.52 | 2.17 | -2.67 | -10.94 | -9.30 | 11.15 |
| BNY Mellon Global Bond A Acc USD | USD | IE0003924739 | 10 Dec 2001 | -2.38 | -2.54 | 2.83 | -4.95 | -20.92 | -13.22 | -13.79 |
| Jupiter Dynamic Bond L EUR Acc | EUR | LU0853555380 | 10 May 2013 | -2.57 | -3.17 | 6.81 | -0.27 | -12.51 | -5.83 | 3.00 |
| Jupiter Dynamic Bond L GBP Hdg Acc | GBP | LU0853555547 | 05 Sep 2016 | -2.40 | -2.87 | 7.39 | 1.09 | -9.36 | -0.97 | - |

CUMULATIVE PERFORMANCE

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

| Name | Ccy | ISIN | Inception Date | Cumulative Performance | | | | | | |
|---|-----|--------------|----------------|------------------------|--------|--------|-------|--------|--------|--------|
| | | | | 1mth % | 3mth % | 6mth % | 1yr % | 3yr % | 5yr % | 10yr % |
| Jupiter Dynamic Bond L USD Hdg Acc | USD | LU0853555463 | 30 Apr 2013 | -2.42 | -2.71 | 7.66 | 1.57 | -7.84 | 2.70 | 20.50 |
| PIMCO Global Investment Grade Credit E Acc EUR Hgd | EUR | IE00B11XZ434 | 31 Mar 2006 | -2.03 | -2.09 | 5.72 | 0.74 | -15.67 | -12.05 | -2.41 |
| PIMCO Global Investment Grade Credit E Acc USD | USD | IE00B3K7XK29 | 10 Dec 2008 | -1.91 | -1.74 | 6.65 | 2.64 | -10.78 | -3.16 | 16.00 |
| T. Rowe Price Global High Yield Bond A Acc USD | USD | LU0133082254 | 17 Aug 2001 | -0.96 | -0.12 | 8.44 | 8.13 | 1.09 | 13.18 | 34.67 |
| T. Rowe Price Global High Yield Bond A EUR Hdg Acc | EUR | LU0165850685 | 02 Apr 2003 | -1.05 | -0.45 | 7.56 | 6.34 | -3.96 | 3.38 | 14.13 |
| Fixed Interest - Sterling | | | | | | | | | | |
| Invesco Sterling Bond A Acc GBP * | GBP | LU1775980979 | 08 Oct 2018 | -1.68 | -0.09 | 8.25 | 6.40 | -3.46 | 6.39 | 27.76 |
| Fixed Interest - US | | | | | | | | | | |
| JPM US Bond A Acc USD | USD | LU0070215933 | 15 May 1997 | -2.35 | -2.63 | 5.42 | -1.17 | -11.13 | -1.63 | 9.16 |
| MFS Meridian US Corporate Bond A1 Acc EUR Hgd | EUR | LU0870266805 | 19 Feb 2013 | -2.55 | -2.84 | 6.77 | -0.70 | -16.06 | -7.97 | -2.55 |
| MFS Meridian US Corporate Bond A1 Acc USD | USD | LU0870266391 | 19 Feb 2013 | -2.38 | -2.47 | 7.71 | 1.11 | -11.02 | 1.54 | 16.26 |
| Natixis Loomis Sayles Multisector Income RE/A USD * | USD | IE00B5Q4WK41 | 22 Jan 2010 | -2.57 | -2.19 | 7.43 | 1.34 | -8.83 | -0.46 | 7.66 |
| Global Managed | | | | | | | | | | |
| BGF Global Multi Asset Income A2 EUR | EUR | LU1162516477 | 28 Jun 2012 | -0.76 | 1.99 | 9.53 | 9.04 | 10.21 | 18.19 | - |
| BGF Global Multi-Asset Income A2 USD | USD | LU0784385840 | 28 Jun 2012 | -1.60 | 0.39 | 10.65 | 6.22 | -2.23 | 12.76 | 30.45 |
| BNY Mellon Multi-Asset Diversified Return Acc GBP | GBP | GB00B1GJ9N38 | 27 Nov 2006 | 1.62 | 4.43 | 11.25 | 3.45 | 6.23 | 24.70 | 57.53 |
| Fidelity Funds Global Multi Asset Income A Acc EUR | EUR | LU1116430247 | 08 Oct 2014 | -0.48 | 2.13 | 7.80 | 6.60 | 1.70 | 5.43 | - |
| Fidelity Multi Asset Open Strategic A Acc GBP | GBP | GB00B8WR7L45 | 19 Oct 2012 | -0.81 | 1.95 | 8.50 | 3.54 | 1.35 | 14.70 | 45.61 |
| GAM Star Global Balanced A Acc EUR | EUR | IE00B5VGTN75 | 05 Aug 2014 | -0.79 | 3.81 | 10.26 | 7.65 | -6.52 | 10.33 | - |
| GAM Star Global Balanced A Acc GBP | GBP | IE00B55YB208 | 10 Jun 2014 | -0.70 | 4.15 | 11.03 | 9.29 | -2.48 | 16.99 | - |
| GAM Star Global Balanced A Acc USD | USD | IE00B5NTPS12 | 24 Mar 2014 | -0.68 | 4.20 | 11.18 | 9.57 | -1.31 | 21.14 | 56.17 |
| GAM Star Global Cautious A Acc EUR | EUR | IE00BJ358440 | 13 Aug 2015 | -0.74 | 3.26 | 8.98 | 6.65 | -5.85 | 7.34 | - |
| GAM Star Global Cautious A Acc GBP | GBP | IE00BJ358556 | 06 Nov 2014 | -0.64 | 3.61 | 9.75 | 8.27 | -1.78 | 13.86 | - |
| GAM Star Global Cautious A Acc USD | USD | IE00BJ358333 | 24 Mar 2014 | -0.63 | 3.65 | 9.87 | 8.53 | -0.64 | 17.87 | 46.12 |
| Invesco Pan European High Income A Acc EUR | EUR | LU0243957239 | 31 Mar 2006 | 0.20 | 1.18 | 8.73 | 9.02 | 2.91 | 12.79 | 32.51 |
| Invesco Pan European High Income A Acc USD Hgd | USD | LU1075211430 | 23 Jul 2014 | 0.33 | 1.59 | 9.67 | 10.94 | 8.97 | 23.87 | - |
| JPM Global Balanced A Acc EUR | EUR | LU0070212591 | 18 Jul 1995 | -2.39 | 1.40 | 12.20 | 7.05 | -6.16 | 12.67 | 39.05 |
| JPM Global Balanced A Acc USD Hgd | USD | LU0957039414 | 20 Nov 2013 | -2.23 | 1.83 | 13.23 | 9.16 | -0.07 | 23.74 | 63.27 |
| M&G (Lux) Optimal Income A Acc EUR * | EUR | LU1670724373 | 07 Sep 2018 | -2.25 | -1.87 | 5.85 | 4.14 | -6.06 | -1.43 | 10.94 |

CUMULATIVE PERFORMANCE

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| Name | Ccy | ISIN | Inception Date | Cumulative Performance | | | | | | |
|--|-----|--------------|----------------|------------------------|--------|--------|-------|-------|-------|--------|
| | | | | 1mth % | 3mth % | 6mth % | 1yr % | 3yr % | 5yr % | 10yr % |
| M&G (Lux) Optimal Income A Acc USD Hgd * | USD | LU1670725347 | 07 Sep 2018 | -2.11 | -1.45 | 6.64 | 6.05 | -0.54 | 8.34 | 31.23 |
| M&G Optimal Income A Acc GBP | GBP | GB00BIH05155 | 08 Dec 2006 | -2.09 | -1.35 | 7.69 | 6.56 | -0.07 | 7.28 | 24.37 |
| SVS Brooks Macdonald Blueprint Cautious Growth B Acc EUR | EUR | GB00BVCX4F67 | 20 Mar 2015 | -0.98 | 2.18 | 6.67 | 3.40 | -3.80 | 6.02 | - |
| SVS Brooks Macdonald Blueprint Cautious Growth B Acc GBP | GBP | GB00B5W8NJ69 | 07 Jul 2011 | -0.59 | 2.24 | 7.66 | 5.31 | 0.66 | 12.85 | 46.86 |
| SVS Brooks Macdonald Blueprint Cautious Growth B Acc USD | USD | GB00BVCX4D44 | 20 Mar 2015 | -0.85 | 2.42 | 7.46 | 5.12 | 1.01 | 15.84 | - |
| SVS Brooks Macdonald Defensive Capital B Acc EUR | EUR | GB00BVCX4N42 | 20 Mar 2015 | 1.30 | 2.36 | 9.86 | 3.08 | 0.09 | 9.04 | - |
| SVS Brooks Macdonald Defensive Capital B Acc GBP * | GBP | GB00B62WNX98 | 29 Mar 2010 | 1.77 | 3.19 | 10.48 | 5.26 | 5.78 | 17.51 | 41.27 |
| SVS Brooks Macdonald Defensive Capital B Acc USD | USD | GB00BVCX4M35 | 20 Mar 2015 | 1.48 | 2.70 | 10.75 | 5.06 | 5.47 | 19.55 | - |

RISK RATING : 5

Equity - Asia Pacific including Japan

| | | | | | | | | | | |
|---|-----|--------------|-------------|-------|------|------|------|--------|-------|-------|
| Matthews Asia - Asia Dividend A Acc GBP | GBP | LU0594556309 | 28 Feb 2011 | -0.35 | 4.81 | 8.31 | 3.45 | -20.73 | -1.74 | 69.90 |
|---|-----|--------------|-------------|-------|------|------|------|--------|-------|-------|

Equity - Global

| | | | | | | | | | | |
|--|-----|--------------|-------------|-------|------|-------|-------|-------|-------|--------|
| Fidelity Funds Global Dividend A Acc EUR | EUR | LU1261431768 | 07 Aug 2015 | -1.76 | 3.35 | 12.72 | 11.13 | 22.38 | 42.46 | - |
| Fidelity Funds Global Dividend A Acc EUR Hgd | EUR | LU0605515377 | 30 Jan 2012 | -1.82 | 3.65 | 13.39 | 9.95 | 15.53 | 36.17 | 92.45 |
| Fidelity Global Dividend A Acc GBP | GBP | GB00B7FQHJ97 | 30 Jan 2012 | -1.10 | 3.56 | 10.96 | 9.11 | 22.46 | 44.89 | 149.60 |

Fixed Interest - Asia

| | | | | | | | | | | |
|--|-----|--------------|-------------|-------|------|------|------|-------|-------|-------|
| Schroder ISF Asian Bond Total Return A Acc EUR Hgd * | EUR | LU0327381843 | 09 Nov 2007 | -0.72 | 0.01 | 2.84 | 2.38 | -4.25 | 2.86 | 2.08 |
| Schroder ISF Asian Bond Total Return A Acc USD * | USD | LU0106250508 | 17 Jan 2000 | -0.61 | 0.39 | 3.66 | 4.22 | 0.89 | 12.69 | 20.82 |

Global Managed

| | | | | | | | | | | |
|--|-----|--------------|-------------|-------|------|-------|-------|-------|-------|-------|
| BGF Global Allocation A2 Acc EUR | EUR | LU0171283459 | 03 Jan 1997 | -1.90 | 3.49 | 13.15 | 13.35 | 9.39 | 37.84 | 95.10 |
| BGF Global Allocation A2 Acc GBP Hgd | GBP | LU0236177068 | 01 Dec 2005 | -2.82 | 1.69 | 13.89 | 9.51 | -6.42 | 22.94 | 34.71 |
| BGF Global Allocation A2 Acc USD | USD | LU0072462426 | 03 Jan 1997 | -2.74 | 1.81 | 14.27 | 10.38 | -3.02 | 31.49 | 50.75 |
| Fidelity Funds Global Multi Asset Income A Acc USD | USD | LU0905233846 | 27 Mar 2013 | -1.37 | 0.62 | 9.08 | 3.18 | -9.61 | 0.62 | 21.54 |
| GAM Star Global Growth A Acc EUR | EUR | IE00BJ358770 | 02 Nov 2016 | -1.04 | 3.99 | 11.38 | 8.34 | -6.10 | 14.30 | - |
| GAM Star Global Growth A Acc GBP | GBP | IE00BJ358887 | 11 Jul 2014 | -0.95 | 4.33 | 12.16 | 9.99 | -2.05 | 21.26 | - |
| GAM Star Global Growth A Acc USD | USD | IE00BJ358663 | 24 Mar 2014 | -0.93 | 4.37 | 12.30 | 10.27 | -0.79 | 25.67 | 68.62 |
| Janus Henderson Multi-Manager Managed A Acc GBP | GBP | GB0031412744 | 30 Jul 1997 | -1.17 | 3.28 | 11.36 | 7.12 | 5.08 | 18.77 | 55.61 |
| JPM Asia Pacific Income A Acc USD | USD | LU0210527791 | 31 Mar 2005 | -0.53 | 2.21 | 9.51 | 4.30 | -6.98 | 7.26 | 35.17 |
| MFS Meridian Global Total Return A1 Acc EUR | EUR | LU0219418836 | 26 Sep 2005 | -2.13 | 2.06 | 10.61 | 7.69 | 11.23 | 25.78 | 80.27 |

CUMULATIVE PERFORMANCE

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| Name | Ccy | ISIN | Inception Date | Cumulative Performance | | | | | | |
|---|-----|--------------|----------------|------------------------|--------|--------|-------|--------|-------|--------|
| | | | | 1mth % | 3mth % | 6mth % | 1yr % | 3yr % | 5yr % | 10yr % |
| MFS Meridian Global Total Return A1 Acc USD | USD | LU0219441499 | 31 Jan 2001 | -3.20 | 0.78 | 11.42 | 4.34 | -1.21 | 19.68 | 38.70 |
| SVS Brooks Macdonald Blueprint Balanced B Acc EUR | EUR | GB00BVCX4B20 | 20 Mar 2015 | -0.97 | 3.57 | 9.98 | 6.38 | -1.26 | 15.71 | - |
| SVS Brooks Macdonald Blueprint Balanced B Acc GBP | GBP | GB00B054QG49 | 20 Dec 2004 | -0.53 | 3.61 | 11.20 | 8.25 | 3.32 | 23.03 | 64.38 |
| SVS Brooks Macdonald Blueprint Balanced B Acc USD | USD | GB00BVCX4909 | 20 Mar 2015 | -0.82 | 3.90 | 10.86 | 8.12 | 3.49 | 26.06 | - |
| SVS Brooks Macdonald Blueprint Strategic Growth B Acc EUR | EUR | GB00BVCX4R89 | 20 Mar 2015 | -0.89 | 4.80 | 12.48 | 8.01 | -3.74 | 16.95 | - |
| SVS Brooks Macdonald Blueprint Strategic Growth B Acc GBP | GBP | GB00BDX8Y988 | 20 Mar 2015 | -0.55 | 4.60 | 13.81 | 10.09 | 1.51 | 24.90 | - |
| SVS Brooks Macdonald Blueprint Strategic Growth B Acc USD | USD | GB00BVCX4Q72 | 20 Mar 2015 | -0.85 | 5.07 | 13.27 | 9.91 | 1.16 | 27.92 | - |
| RISK RATING : 6 | | | | | | | | | | |
| Equity - Asia Pacific including Japan | | | | | | | | | | |
| Matthews Asia - Asia Dividend A Acc USD | USD | LU0491817952 | 26 Aug 2010 | -1.14 | 3.66 | 11.69 | 4.05 | -28.47 | -5.30 | 26.38 |
| Equity - Europe including UK | | | | | | | | | | |
| Jupiter European Growth L Acc EUR | EUR | LU0260085492 | 17 Aug 2001 | -2.81 | 1.24 | 17.66 | 9.24 | 9.83 | 34.18 | 124.72 |
| Jupiter European Growth L Acc USD Hgd | USD | LU0966834136 | 02 Oct 2013 | -2.68 | 1.65 | 18.67 | 11.25 | 17.05 | 47.50 | 161.70 |
| Equity - Global | | | | | | | | | | |
| BNY Mellon Long-Term Global Equity A Acc EUR | EUR | IE00B29M2H10 | 18 Apr 2008 | -3.20 | 1.13 | 17.91 | 14.40 | 23.80 | 51.68 | 171.09 |
| BNY Mellon Long-Term Global Equity A Acc GBP | GBP | IE00B42QQV61 | 23 Oct 2009 | -3.36 | 1.27 | 15.38 | 11.34 | 21.49 | 49.72 | 181.86 |
| BNY Mellon Long-Term Global Equity A Acc USD | USD | IE00B29M2J34 | 04 Apr 2008 | -3.82 | 0.10 | 19.56 | 11.23 | 9.35 | 45.31 | 110.35 |
| BNY Mellon Sustainable Global Equity A Acc EUR | EUR | IE0004003764 | 02 Jan 2002 | -1.98 | 4.91 | 20.48 | 16.12 | 16.64 | 48.96 | 137.42 |
| BNY Mellon Sustainable Global Equity A Acc USD | USD | IE0004004283 | 29 Jan 1988 | -2.32 | 4.16 | 21.68 | 13.84 | 3.98 | 43.10 | 84.95 |
| Fidelity Funds Global Dividend A Acc USD | USD | LU0772969993 | 04 May 2012 | -2.72 | 1.69 | 13.95 | 7.49 | 8.68 | 35.85 | 77.61 |
| Franklin Mutual Global Discovery A Acc EUR | EUR | LU0211333025 | 25 Oct 2005 | -2.99 | 3.00 | 13.24 | 14.20 | 30.52 | 38.94 | 85.36 |
| Franklin Mutual Global Discovery A Acc USD | USD | LU0211331839 | 25 Oct 2005 | -4.02 | 1.72 | 14.26 | 10.62 | 15.89 | 32.25 | 42.68 |
| Fundsmith Equity R Acc GBP | GBP | GB00B4LPDJ14 | 01 Nov 2010 | -2.29 | 4.16 | 14.90 | 8.48 | 16.47 | 55.78 | 303.12 |
| Invesco Global Equity Income A Acc EUR Hgd | EUR | LU0794791870 | 27 Jun 2012 | -0.65 | 3.58 | 19.59 | 17.75 | 14.54 | 36.58 | 46.18 |
| Invesco Global Equity Income A Acc USD * | USD | LU0607513230 | 30 Sep 2011 | -0.49 | 3.99 | 20.86 | 20.32 | 24.07 | 54.40 | 79.83 |
| Janus Henderson Global Select A2 Acc EUR | EUR | LU0200076213 | 29 Oct 2004 | -1.03 | 10.43 | 28.52 | 27.88 | 20.93 | 59.72 | 230.86 |
| Janus Henderson Global Select A2 Acc GBP | GBP | LU0200077294 | 29 Oct 2004 | -1.17 | 10.69 | 25.96 | 24.30 | 18.88 | 57.84 | 244.40 |
| Equity - North America | | | | | | | | | | |
| Franklin US Opportunities A Acc EUR | EUR | LU0260869739 | 01 Sep 2006 | -4.28 | 5.65 | 25.91 | 36.29 | 16.66 | 73.46 | 276.06 |

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|--|-----|--------------|----------------|------------------------|--------|--------|-------|--------|-------|--------|
| | | | | 1mth % | 3mth % | 6mth % | 1yr % | 3yr % | 5yr % | 10yr % |
| Franklin US Opportunities A Acc EUR Hgd | EUR | LU0316494391 | 03 Sep 2007 | -5.39 | 3.95 | 25.87 | 29.34 | -5.29 | 45.72 | 137.95 |
| Franklin US Opportunities A Acc USD | USD | LU0109391861 | 03 Apr 2000 | -5.28 | 4.34 | 27.03 | 32.01 | 3.59 | 65.09 | 189.22 |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR * | EUR | LU0248178732 | 28 Mar 2006 | -3.83 | 3.50 | 20.83 | 15.05 | 12.91 | 42.66 | 167.75 |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd | EUR | LU0334663233 | 14 Dec 2007 | -5.02 | 1.51 | 20.74 | 9.65 | -6.92 | 20.81 | 71.41 |
| Schroder ISF US Small & Mid-Cap Equity A Acc USD | USD | LU0205193047 | 10 Dec 2004 | -4.87 | 1.98 | 21.98 | 12.06 | -0.04 | 36.05 | 106.68 |
| Equity - UK | | | | | | | | | | |
| Invesco UK Smaller Companies (UK) Acc GBP | GBP | GB0033030528 | 29 May 1992 | 1.68 | -1.01 | 12.90 | -1.71 | -21.59 | -0.13 | 75.96 |
| Ninety One UK Smaller Companies A Acc GBP | GBP | GB0031075558 | 30 Jul 1982 | 0.33 | 1.93 | 21.39 | 3.20 | -31.88 | -1.02 | 34.00 |
| Global Managed | | | | | | | | | | |
| First Eagle Amundi International AHE-C EUR | EUR | LU0433182416 | 19 Aug 2009 | -2.02 | 3.12 | 12.70 | 6.04 | 1.88 | 16.79 | 26.04 |
| First Eagle Amundi International AHG-C GBP | GBP | LU0565135232 | 03 Dec 2010 | -1.91 | 3.45 | 13.40 | 7.45 | 5.29 | 21.81 | 36.68 |
| First Eagle Amundi International AU-C Acc USD | USD | LU0068578508 | 12 Aug 1996 | -1.88 | 3.55 | 13.77 | 8.22 | 8.86 | 30.19 | 53.13 |
| Momentum Ptf Harmony US Dollar Growth C Acc USD * | USD | LU0651986738 | 12 Aug 2011 | -2.21 | 1.24 | 15.36 | 8.41 | -6.62 | 12.16 | 35.33 |
| Islamic | | | | | | | | | | |
| Templeton Shariah Global Equity A Acc USD | USD | LU0792757196 | 10 Sep 2012 | -3.69 | 3.92 | 15.22 | 11.95 | 10.92 | 35.03 | 35.36 |
| Specialist | | | | | | | | | | |
| JPM Global Healthcare A Acc EUR | EUR | LU0880062913 | 01 Feb 2013 | -2.85 | 2.91 | 17.25 | 8.42 | 17.30 | 59.15 | 164.59 |
| JPM Global Healthcare A Acc USD * | USD | LU0432979614 | 02 Oct 2009 | -3.68 | 1.25 | 18.40 | 5.58 | 4.00 | 51.78 | 104.55 |
| Not Rated | | | | | | | | | | |
| RL360 EUR Cash Fund | EUR | - | 01 Dec 2014 | 0.30 | 0.79 | 1.50 | 2.01 | 1.60 | 1.60 | - |
| RL360 GBP Cash Fund | GBP | - | 01 Dec 2014 | 0.28 | 0.95 | 2.01 | 3.80 | 5.35 | 5.98 | - |
| RL360 USD Cash Fund | USD | - | 01 Dec 2014 | 0.36 | 1.01 | 2.13 | 4.26 | 6.47 | 8.57 | - |
| Not Rated | | | | | | | | | | |
| RL360 Global Multi-Asset Portfolio 1 GBP | GBP | - | 29 Aug 2018 | -0.80 | 0.82 | 6.16 | 5.39 | 0.78 | 6.55 | - |
| RL360 Global Multi-Asset Portfolio 1 USD | USD | - | 29 Aug 2018 | -0.91 | 0.08 | 5.64 | 4.25 | -5.61 | 1.78 | - |
| RL360 Global Multi-Asset Portfolio 2 GBP | GBP | - | 29 Aug 2018 | -1.33 | 0.85 | 8.25 | 6.04 | -0.40 | 9.51 | - |
| RL360 Global Multi-Asset Portfolio 2 USD | USD | - | 29 Aug 2018 | -1.50 | -0.14 | 7.68 | 4.77 | -10.18 | 0.61 | - |
| RL360 Global Multi-Asset Portfolio 3 GBP | GBP | - | 29 Aug 2018 | -1.54 | 1.27 | 9.50 | 6.48 | 0.60 | 13.21 | - |
| RL360 Global Multi-Asset Portfolio 3 USD | USD | - | 29 Aug 2018 | -1.74 | 0.46 | 9.74 | 6.69 | -10.29 | 4.35 | - |

CUMULATIVE PERFORMANCE

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

| Name | Ccy | ISIN | Inception Date | Cumulative Performance | | | | | | |
|--|-----|------|----------------|------------------------|--------|--------|-------|-------|-------|--------|
| | | | | 1mth % | 3mth % | 6mth % | 1yr % | 3yr % | 5yr % | 10yr % |
| RL360 Global Multi-Asset Portfolio 4 GBP | GBP | - | 29 Aug 2018 | -1.63 | 1.95 | 10.60 | 6.75 | 4.63 | 22.61 | - |
| RL360 Global Multi-Asset Portfolio 4 USD | USD | - | 29 Aug 2018 | -1.85 | 1.63 | 12.27 | 9.80 | -8.15 | 10.79 | - |
| RL360 UK Multi-Asset Portfolio 1 GBP | GBP | - | 29 Aug 2018 | -0.67 | 0.83 | 6.10 | 5.56 | 0.52 | 6.33 | - |
| RL360 UK Multi-Asset Portfolio 2 GBP | GBP | - | 29 Aug 2018 | -1.08 | 0.85 | 8.08 | 6.32 | -2.14 | 7.03 | - |
| RL360 UK Multi-Asset Portfolio 3 GBP | GBP | - | 29 Aug 2018 | -1.05 | 1.25 | 9.29 | 7.18 | -1.04 | 10.89 | - |
| RL360 UK Multi-Asset Portfolio 4 GBP | GBP | - | 29 Aug 2018 | -0.76 | 1.91 | 10.01 | 7.93 | 2.47 | 17.80 | - |
| RL360 US Multi-Asset Portfolio 1 USD | USD | - | 29 Aug 2018 | -1.18 | -0.24 | 4.96 | 3.31 | -2.42 | 4.59 | - |
| RL360 US Multi-Asset Portfolio 2 USD | USD | - | 29 Aug 2018 | -1.87 | -0.62 | 6.89 | 3.92 | -5.15 | 6.13 | - |
| RL360 US Multi-Asset Portfolio 3 USD | USD | - | 29 Aug 2018 | -2.07 | -0.10 | 9.44 | 7.40 | -6.67 | 9.80 | - |
| RL360 US Multi-Asset Portfolio 4 USD | USD | - | 29 Aug 2018 | -2.08 | 1.03 | 12.86 | 12.88 | 1.01 | 23.95 | - |

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle range up until 30 Apr 2024. For example the 3yr % figure is the average annual percentage growth achieved between 01 May 2021 and 30 Apr 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 | | | | | | | | |
| abrdn Liquidity (Lux) EUR A2 Acc | EUR | LU0090865873 | 23 Jul 1990 | 3.73 | 1.34 | 0.61 | 0.18 | 0.49 |
| abrdn Liquidity (Lux) GBP A2 Acc | GBP | LU0049015760 | 01 Jul 1985 | 4.93 | 2.39 | 1.56 | 0.88 | 0.54 |
| abrdn Liquidity (Lux) USD A2 Acc | USD | LU0049014870 | 17 Sep 1984 | 5.24 | 2.71 | 2.02 | 1.46 | 0.58 |
| UBS (Lux) Money Market EUR P Acc | EUR | LU0006344922 | 09 Oct 1989 | 3.35 | 1.10 | 0.45 | 0.09 | 0.45 |
| UBS (Lux) Money Market GBP P Acc | GBP | LU0006277635 | 25 Nov 1988 | 4.80 | 2.23 | 1.42 | 0.77 | 0.55 |
| UBS (Lux) Money Market USD P Acc | USD | LU0006277684 | 25 Nov 1988 | 5.15 | 2.60 | 1.95 | 1.29 | 0.57 |
| RISK RATING : 3 | | | | | | | | |
| Fixed Interest - Global | | | | | | | | |
| Invesco Global Total Return Bond A Acc EUR | EUR | LU0534239909 | 15 Sep 2010 | 3.62 | -0.67 | 0.89 | 1.21 | 5.88 |
| Islamic | | | | | | | | |
| Franklin Global Sukuk A Acc USD | USD | LU0792756115 | 10 Sep 2012 | 0.00 | -1.85 | 1.30 | 1.50 | 6.33 |
| RISK RATING : 4 | | | | | | | | |
| Equity - Global | | | | | | | | |
| Janus Henderson Global Select A2 Acc USD | USD | LU0200076999 | 24 Mar 2005 | 24.10 | 2.27 | 8.91 | 9.88 | 18.22 |
| Fixed Interest - Asia | | | | | | | | |
| BGF Asian Tiger Bond A2 Acc USD | USD | LU0063729296 | 02 Feb 1996 | 3.42 | -5.58 | -1.47 | 1.38 | 7.39 |
| Schroder ISF Asian Local Currency Bond A Acc USD | USD | LU0358729142 | 09 May 2008 | -3.39 | -3.27 | 0.64 | 1.32 | 8.29 |
| Fixed Interest - Emerging Markets | | | | | | | | |
| MFS Meridian Emerging Markets Debt A1 Acc EUR | EUR | LU0219422606 | 26 Sep 2005 | 11.14 | 1.26 | 1.56 | 4.54 | 9.22 |
| MFS Meridian Emerging Markets Debt A1 Acc USD | USD | LU0125948108 | 31 Jan 2001 | 7.68 | -2.69 | 0.54 | 1.84 | 11.17 |
| Fixed Interest - Europe | | | | | | | | |
| Fidelity European High Yield A Acc EUR | EUR | LU0251130802 | 03 Jul 2006 | 8.83 | -0.36 | 1.69 | 2.26 | 9.57 |
| Fixed Interest - Global | | | | | | | | |
| BNY Mellon Global Bond A Acc EUR | EUR | IE0003921727 | 02 Jan 2002 | -2.67 | -3.79 | -1.93 | 1.06 | 5.53 |
| BNY Mellon Global Bond A Acc USD | USD | IE0003924739 | 10 Dec 2001 | -4.95 | -7.53 | -2.80 | -1.47 | 7.35 |

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle range up until 30 Apr 2024. For example the 3yr % figure is the average annual percentage growth achieved between 01 May 2021 and 30 Apr 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 | -0.27 | -4.36 | -1.19 | 0.30 | 7.31 |
| Jupiter Dynamic Bond L GBP Hdg Acc | GBP | LU0853555547 | 05 Sep 2016 | 1.09 | -3.22 | -0.20 | - | 7.33 |
| Jupiter Dynamic Bond L USD Hdg Acc | USD | LU0853555463 | 30 Apr 2013 | 1.57 | -2.68 | 0.53 | 1.88 | 7.31 |
| PIMCO Global Investment Grade Credit E Acc EUR Hgd | EUR | IE00B11XZ434 | 31 Mar 2006 | 0.74 | -5.52 | -2.54 | -0.24 | 7.94 |
| PIMCO Global Investment Grade Credit E Acc USD | USD | IE00B3K7XK29 | 10 Dec 2008 | 2.64 | -3.73 | -0.64 | 1.50 | 7.87 |
| T. Rowe Price Global High Yield Bond A Acc USD | USD | LU0133082254 | 17 Aug 2001 | 8.13 | 0.36 | 2.51 | 3.02 | 9.84 |
| T. Rowe Price Global High Yield Bond A EUR Hdg Acc | EUR | LU0165850685 | 02 Apr 2003 | 6.34 | -1.34 | 0.67 | 1.33 | 9.90 |
| Fixed Interest - Sterling | | | | | | | | |
| Invesco Sterling Bond A Acc GBP * | GBP | LU1775980979 | 08 Oct 2018 | 6.40 | -1.17 | 1.25 | 2.48 | 7.98 |
| Fixed Interest - US | | | | | | | | |
| JPM US Bond A Acc USD | USD | LU0070215933 | 15 May 1997 | -1.17 | -3.86 | -0.33 | 0.88 | 6.06 |
| MFS Meridian US Corporate Bond A1 Acc EUR Hgd | EUR | LU0870266805 | 19 Feb 2013 | -0.70 | -5.67 | -1.65 | -0.26 | 8.79 |
| MFS Meridian US Corporate Bond A1 Acc USD | USD | LU0870266391 | 19 Feb 2013 | 1.11 | -3.82 | 0.31 | 1.52 | 8.75 |
| Natixis Loomis Sayles Multisector Income RE/A USD * | USD | IE00B5Q4WK41 | 22 Jan 2010 | 1.34 | -3.03 | -0.09 | 0.74 | 8.25 |
| Global Managed | | | | | | | | |
| BGF Global Multi Asset Income A2 EUR | EUR | LU1162516477 | 28 Jun 2012 | 9.04 | 3.29 | 3.40 | - | 8.38 |
| BGF Global Multi-Asset Income A2 USD | USD | LU0784385840 | 28 Jun 2012 | 6.22 | -0.75 | 2.43 | 2.69 | 9.14 |
| BNY Mellon Multi-Asset Diversified Return Acc GBP | GBP | GB00B1GJ9N38 | 27 Nov 2006 | 3.45 | 2.04 | 4.51 | 4.65 | 9.79 |
| Fidelity Funds Global Multi Asset Income A Acc EUR | EUR | LU1116430247 | 08 Oct 2014 | 6.60 | 0.56 | 1.06 | - | 7.91 |
| Fidelity Multi Asset Open Strategic A Acc GBP | GBP | GB00B8WR7L45 | 19 Oct 2012 | 3.54 | 0.45 | 2.78 | 3.83 | 8.11 |
| GAM Star Global Balanced A Acc EUR | EUR | IE00B5VGTN75 | 05 Aug 2014 | 7.65 | -2.22 | 1.99 | - | 9.73 |
| GAM Star Global Balanced A Acc GBP | GBP | IE00B55YB208 | 10 Jun 2014 | 9.29 | -0.83 | 3.19 | - | 9.81 |
| GAM Star Global Balanced A Acc USD | USD | IE00B5NTPS12 | 24 Mar 2014 | 9.57 | -0.44 | 3.91 | 4.56 | 9.71 |
| GAM Star Global Cautious A Acc EUR | EUR | IE00BJ358440 | 13 Aug 2015 | 6.65 | -1.99 | 1.43 | - | 8.56 |
| GAM Star Global Cautious A Acc GBP | GBP | IE00BJ358556 | 06 Nov 2014 | 8.27 | -0.60 | 2.63 | - | 8.63 |
| GAM Star Global Cautious A Acc USD | USD | IE00BJ358333 | 24 Mar 2014 | 8.53 | -0.21 | 3.34 | 3.87 | 8.53 |

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle range up until 30 Apr 2024. For example the 3yr % figure is the average annual percentage growth achieved between 01 May 2021 and 30 Apr 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 | 9.02 | 0.96 | 2.44 | 2.86 | 9.06 |
| Invesco Pan European High Income A Acc USD Hgd | USD | LU1075211430 | 23 Jul 2014 | 10.94 | 2.90 | 4.37 | - | 9.02 |
| JPM Global Balanced A Acc EUR | EUR | LU0070212591 | 18 Jul 1995 | 7.05 | -2.10 | 2.41 | 3.35 | 9.38 |
| JPM Global Balanced A Acc USD Hgd | USD | LU0957039414 | 20 Nov 2013 | 9.16 | -0.02 | 4.35 | 5.02 | 9.40 |
| M&G (Lux) Optimal Income A Acc EUR * | EUR | LU1670724373 | 07 Sep 2018 | 4.14 | -2.06 | -0.29 | 1.04 | 8.39 |
| M&G (Lux) Optimal Income A Acc USD Hgd * | USD | LU1670725347 | 07 Sep 2018 | 6.05 | -0.18 | 1.61 | 2.75 | 8.34 |
| M&G Optimal Income A Acc GBP | GBP | GB00B1H05155 | 08 Dec 2006 | 6.56 | -0.02 | 1.42 | 2.21 | 8.40 |
| SVS Brooks Macdonald Blueprint Cautious Growth B Acc EUR | EUR | GB00BVCX4F67 | 20 Mar 2015 | 3.40 | -1.28 | 1.18 | - | 8.61 |
| SVS Brooks Macdonald Blueprint Cautious Growth B Acc GBP | GBP | GB00B5W8NJ69 | 07 Jul 2011 | 5.31 | 0.22 | 2.45 | 3.92 | 8.76 |
| SVS Brooks Macdonald Blueprint Cautious Growth B Acc USD | USD | GB00BVCX4D44 | 20 Mar 2015 | 5.12 | 0.34 | 2.98 | - | 8.58 |
| SVS Brooks Macdonald Defensive Capital B Acc EUR | EUR | GB00BVCX4N42 | 20 Mar 2015 | 3.08 | 0.03 | 1.75 | - | 10.06 |
| SVS Brooks Macdonald Defensive Capital B Acc GBP * | GBP | GB00B62WVNX98 | 29 Mar 2010 | 5.26 | 1.89 | 3.28 | 3.52 | 10.12 |
| SVS Brooks Macdonald Defensive Capital B Acc USD | USD | GB00BVCX4M35 | 20 Mar 2015 | 5.06 | 1.79 | 3.64 | - | 10.00 |

RISK RATING : 5

Equity - Asia Pacific including Japan

| | | | | | | | | |
|---|-----|--------------|-------------|------|-------|-------|------|-------|
| Matthews Asia - Asia Dividend A Acc GBP | GBP | LU0594556309 | 28 Feb 2011 | 3.45 | -7.45 | -0.35 | 5.44 | 13.17 |
|---|-----|--------------|-------------|------|-------|-------|------|-------|

Equity - Global

| | | | | | | | | |
|--|-----|--------------|-------------|-------|------|------|------|-------|
| Fidelity Funds Global Dividend A Acc EUR | EUR | LU1261431768 | 07 Aug 2015 | 11.13 | 6.96 | 7.33 | - | 11.40 |
| Fidelity Funds Global Dividend A Acc EUR Hgd | EUR | LU0605515377 | 30 Jan 2012 | 9.95 | 4.93 | 6.37 | 6.77 | 11.83 |
| Fidelity Global Dividend A Acc GBP | GBP | GB00B7FQJH97 | 30 Jan 2012 | 9.11 | 6.99 | 7.70 | 9.58 | 10.06 |

Fixed Interest - Asia

| | | | | | | | | |
|--|-----|--------------|-------------|------|-------|------|------|------|
| Schroder ISF Asian Bond Total Return A Acc EUR Hgd * | EUR | LU0327381843 | 09 Nov 2007 | 2.38 | -1.44 | 0.57 | 0.21 | 4.72 |
| Schroder ISF Asian Bond Total Return A Acc USD * | USD | LU0106250508 | 17 Jan 2000 | 4.22 | 0.30 | 2.42 | 1.91 | 4.69 |

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle range up until 30 Apr 2024. For example the 3yr % figure is the average annual percentage growth achieved between 01 May 2021 and 30 Apr 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 |
| Global Managed | | | | | | | | |
| BGF Global Allocation A2 Acc EUR | EUR | LU0171283459 | 03 Jan 1997 | 13.35 | 3.04 | 6.63 | 6.91 | 9.93 |
| BGF Global Allocation A2 Acc GBP Hgd | GBP | LU0236177068 | 01 Dec 2005 | 9.51 | -2.19 | 4.22 | 3.02 | 12.39 |
| BGF Global Allocation A2 Acc USD | USD | LU0072462426 | 03 Jan 1997 | 10.38 | -1.02 | 5.63 | 4.19 | 12.25 |
| Fidelity Funds Global Multi Asset Income A Acc USD | USD | LU0905233846 | 27 Mar 2013 | 3.18 | -3.31 | 0.12 | 1.97 | 9.16 |
| GAM Star Global Growth A Acc EUR | EUR | IE00BJ358770 | 02 Nov 2016 | 8.34 | -2.08 | 2.71 | - | 10.77 |
| GAM Star Global Growth A Acc GBP | GBP | IE00BJ358887 | 11 Jul 2014 | 9.99 | -0.69 | 3.93 | - | 10.85 |
| GAM Star Global Growth A Acc USD | USD | IE00BJ358663 | 24 Mar 2014 | 10.27 | -0.27 | 4.68 | 5.36 | 10.76 |
| Janus Henderson Multi-Manager Managed A Acc GBP | GBP | GB0031412744 | 30 Jul 1997 | 7.12 | 1.67 | 3.50 | 4.52 | 9.56 |
| JPM Asia Pacific Income A Acc USD | USD | LU0210527791 | 31 Mar 2005 | 4.30 | -2.38 | 1.41 | 3.06 | 12.09 |
| MFS Meridian Global Total Return A1 Acc EUR | EUR | LU0219418836 | 26 Sep 2005 | 7.69 | 3.61 | 4.69 | 6.07 | 9.58 |
| MFS Meridian Global Total Return A1 Acc USD | USD | LU0219441499 | 31 Jan 2001 | 4.34 | -0.41 | 3.66 | 3.33 | 12.18 |
| SVS Brooks Macdonald Blueprint Balanced B Acc EUR | EUR | GB00BVCX4B20 | 20 Mar 2015 | 6.38 | -0.42 | 2.96 | - | 11.08 |
| SVS Brooks Macdonald Blueprint Balanced B Acc GBP | GBP | GB00B054QG49 | 20 Dec 2004 | 8.25 | 1.10 | 4.23 | 5.10 | 11.24 |
| SVS Brooks Macdonald Blueprint Balanced B Acc USD | USD | GB00BVCX4909 | 20 Mar 2015 | 8.12 | 1.15 | 4.74 | - | 11.02 |
| SVS Brooks Macdonald Blueprint Strategic Growth B Acc EUR | EUR | GB00BVCX4R89 | 20 Mar 2015 | 8.01 | -1.26 | 3.18 | - | 13.34 |
| SVS Brooks Macdonald Blueprint Strategic Growth B Acc GBP | GBP | GB00BDX8Y988 | 20 Mar 2015 | 10.09 | 0.50 | 4.55 | - | 13.47 |
| SVS Brooks Macdonald Blueprint Strategic Growth B Acc USD | USD | GB00BVCX4Q72 | 20 Mar 2015 | 9.91 | 0.39 | 5.05 | - | 13.25 |

RISK RATING : 6

Equity - Asia Pacific including Japan

| | | | | | | | | |
|---|-----|--------------|-------------|------|--------|-------|------|-------|
| Matthews Asia - Asia Dividend A Acc USD | USD | LU0491817952 | 26 Aug 2010 | 4.05 | -10.57 | -1.08 | 2.37 | 16.78 |
|---|-----|--------------|-------------|------|--------|-------|------|-------|

Equity - Europe including UK

| | | | | | | | | |
|---------------------------------------|-----|--------------|-------------|-------|------|------|-------|-------|
| Jupiter European Growth L Acc EUR | EUR | LU0260085492 | 17 Aug 2001 | 9.24 | 3.18 | 6.06 | 8.43 | 16.66 |
| Jupiter European Growth L Acc USD Hgd | USD | LU0966834136 | 02 Oct 2013 | 11.25 | 5.39 | 8.08 | 10.10 | 16.72 |

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle range up until 30 Apr 2024. For example the 3yr % figure is the average annual percentage growth achieved between 01 May 2021 and 30 Apr 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 |
| Equity - Global | | | | | | | | |
| BNY Mellon Long-Term Global Equity A Acc EUR | EUR | IE00B29M2H10 | 18 Apr 2008 | 14.40 | 7.37 | 8.69 | 10.49 | 14.91 |
| BNY Mellon Long-Term Global Equity A Acc GBP | GBP | IE00B42QQV61 | 23 Oct 2009 | 11.34 | 6.70 | 8.41 | 10.92 | 13.07 |
| BNY Mellon Long-Term Global Equity A Acc USD | USD | IE00B29M2J34 | 04 Apr 2008 | 11.23 | 3.02 | 7.76 | 7.72 | 17.62 |
| BNY Mellon Sustainable Global Equity A Acc EUR | EUR | IE0004003764 | 02 Jan 2002 | 16.12 | 5.27 | 8.30 | 9.03 | 13.81 |
| BNY Mellon Sustainable Global Equity A Acc USD | USD | IE0004004283 | 29 Jan 1988 | 13.84 | 1.31 | 7.43 | 6.34 | 16.31 |
| Fidelity Funds Global Dividend A Acc USD | USD | LU0772969993 | 04 May 2012 | 7.49 | 2.81 | 6.32 | 5.91 | 14.14 |
| Franklin Mutual Global Discovery A Acc EUR | EUR | LU0211333025 | 25 Oct 2005 | 14.20 | 9.28 | 6.80 | 6.37 | 17.27 |
| Franklin Mutual Global Discovery A Acc USD | USD | LU0211331839 | 25 Oct 2005 | 10.62 | 5.04 | 5.75 | 3.62 | 19.49 |
| Fundsmith Equity R Acc GBP | GBP | GB00B4LPDJ14 | 01 Nov 2010 | 8.48 | 5.21 | 9.27 | 14.96 | 12.33 |
| Invesco Global Equity Income A Acc EUR Hgd | EUR | LU0794791870 | 27 Jun 2012 | 17.75 | 4.63 | 6.43 | 3.87 | 20.38 |
| Invesco Global Equity Income A Acc USD * | USD | LU0607513230 | 30 Sep 2011 | 20.32 | 7.45 | 9.08 | 6.04 | 20.42 |
| Janus Henderson Global Select A2 Acc EUR | EUR | LU0200076213 | 29 Oct 2004 | 27.88 | 6.54 | 9.82 | 12.71 | 15.66 |
| Janus Henderson Global Select A2 Acc GBP | GBP | LU0200077294 | 29 Oct 2004 | 24.30 | 5.93 | 9.56 | 13.16 | 13.84 |
| Equity - North America | | | | | | | | |
| Franklin US Opportunities A Acc EUR | EUR | LU0260869739 | 01 Sep 2006 | 36.29 | 5.27 | 11.65 | 14.16 | 20.34 |
| Franklin US Opportunities A Acc EUR Hgd | EUR | LU0316494391 | 03 Sep 2007 | 29.34 | -1.80 | 7.82 | 9.06 | 21.92 |
| Franklin US Opportunities A Acc USD | USD | LU0109391861 | 03 Apr 2000 | 32.01 | 1.18 | 10.55 | 11.20 | 21.88 |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR * | EUR | LU0248178732 | 28 Mar 2006 | 15.05 | 4.13 | 7.36 | 10.35 | 19.32 |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd | EUR | LU0334663233 | 14 Dec 2007 | 9.65 | -2.36 | 3.85 | 5.54 | 20.98 |
| Schroder ISF US Small & Mid-Cap Equity A Acc USD | USD | LU0205193047 | 10 Dec 2004 | 12.06 | -0.01 | 6.35 | 7.53 | 20.93 |
| Equity - UK | | | | | | | | |
| Invesco UK Smaller Companies (UK) Acc GBP | GBP | GB0033030528 | 29 May 1992 | -1.71 | -7.79 | -0.03 | 5.81 | 20.05 |
| Ninety One UK Smaller Companies A Acc GBP | GBP | GB0031075558 | 30 Jul 1982 | 3.20 | -12.01 | -0.21 | 2.97 | 20.86 |
| Global Managed | | | | | | | | |
| First Eagle Amundi International AHE-C EUR | EUR | LU0433182416 | 19 Aug 2009 | 6.04 | 0.62 | 3.15 | 2.34 | 14.69 |

ANNUALISED PERFORMANCE

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| 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 | 7.45 | 1.73 | 4.02 | 3.17 | 14.77 |
| First Eagle Amundi International AU-C Acc USD | USD | LU0068578508 | 12 Aug 1996 | 8.22 | 2.87 | 5.42 | 4.35 | 14.67 |
| Momentum Ptf Harmony US Dollar Growth C Acc USD * | USD | LU0651986738 | 12 Aug 2011 | 8.41 | -2.26 | 2.32 | 3.07 | 15.36 |
| Islamic | | | | | | | | |
| Templeton Shariah Global Equity A Acc USD | USD | LU0792757196 | 10 Sep 2012 | 11.95 | 3.52 | 6.19 | 3.07 | 17.19 |
| Specialist | | | | | | | | |
| JPM Global Healthcare A Acc EUR | EUR | LU0880062913 | 01 Feb 2013 | 8.42 | 5.46 | 9.74 | 10.22 | 13.81 |
| JPM Global Healthcare A Acc USD * | USD | LU0432979614 | 02 Oct 2009 | 5.58 | 1.31 | 8.70 | 7.42 | 15.40 |
| Not Rated | | | | | | | | |
| RL360 EUR Cash Fund | EUR | - | 01 Dec 2014 | 2.01 | 0.53 | 0.32 | - | 0.30 |
| RL360 GBP Cash Fund | GBP | - | 01 Dec 2014 | 3.80 | 1.75 | 1.17 | - | 0.45 |
| RL360 USD Cash Fund | USD | - | 01 Dec 2014 | 4.26 | 2.11 | 1.66 | - | 0.50 |
| Not Rated | | | | | | | | |
| RL360 Global Multi-Asset Portfolio 1 GBP | GBP | - | 29 Aug 2018 | 5.39 | 0.26 | 1.28 | - | 4.45 |
| RL360 Global Multi-Asset Portfolio 1 USD | USD | - | 29 Aug 2018 | 4.25 | -1.91 | 0.35 | - | 5.32 |
| RL360 Global Multi-Asset Portfolio 2 GBP | GBP | - | 29 Aug 2018 | 6.04 | -0.13 | 1.83 | - | 6.43 |
| RL360 Global Multi-Asset Portfolio 2 USD | USD | - | 29 Aug 2018 | 4.77 | -3.51 | 0.12 | - | 7.98 |
| RL360 Global Multi-Asset Portfolio 3 GBP | GBP | - | 29 Aug 2018 | 6.48 | 0.20 | 2.51 | - | 7.06 |
| RL360 Global Multi-Asset Portfolio 3 USD | USD | - | 29 Aug 2018 | 6.69 | -3.56 | 0.86 | - | 9.54 |
| RL360 Global Multi-Asset Portfolio 4 GBP | GBP | - | 29 Aug 2018 | 6.75 | 1.52 | 4.16 | - | 7.65 |
| RL360 Global Multi-Asset Portfolio 4 USD | USD | - | 29 Aug 2018 | 9.80 | -2.79 | 2.07 | - | 10.71 |
| RL360 UK Multi-Asset Portfolio 1 GBP | GBP | - | 29 Aug 2018 | 5.56 | 0.17 | 1.24 | - | 4.73 |
| RL360 UK Multi-Asset Portfolio 2 GBP | GBP | - | 29 Aug 2018 | 6.32 | -0.72 | 1.37 | - | 6.98 |
| RL360 UK Multi-Asset Portfolio 3 GBP | GBP | - | 29 Aug 2018 | 7.18 | -0.35 | 2.09 | - | 8.23 |
| RL360 UK Multi-Asset Portfolio 4 GBP | GBP | - | 29 Aug 2018 | 7.93 | 0.82 | 3.33 | - | 10.07 |
| RL360 US Multi-Asset Portfolio 1 USD | USD | - | 29 Aug 2018 | 3.31 | -0.81 | 0.90 | - | 3.82 |

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Protected Lifestyle range up until 30 Apr 2024. For example the 3yr % figure is the average annual percentage growth achieved between 01 May 2021 and 30 Apr 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 | 3.92 | -1.75 | 1.20 | - | 5.85 |
| RL360 US Multi-Asset Portfolio 3 USD | USD | - | 29 Aug 2018 | 7.40 | -2.27 | 1.89 | - | 7.55 |
| RL360 US Multi-Asset Portfolio 4 USD | USD | - | 29 Aug 2018 | 12.88 | 0.34 | 4.39 | - | 9.90 |

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Protected Lifestyle range up until the end of March in 5 discrete years.

| Name | Ccy | ISIN | Inception Date | Mar 24 - Mar 23 % | Mar 23 - Mar 22 % | Mar 22 - Mar 21 % | Mar 21 - Mar 20 % | Mar 20 - Mar 19 % |
|--|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| RISK RATING : 1 | | | | | | | | |
| Currency/Money Market | | | | | | | | |
| abrdrn Liquidity (Lux) EUR A2 Acc | EUR | LU0090865873 | 23 Jul 1990 | 3.63 | 0.64 | -0.58 | -0.44 | -0.51 |
| abrdrn Liquidity (Lux) GBP A2 Acc | GBP | LU0049015760 | 01 Jul 1985 | 4.81 | 1.99 | 0.02 | 0.06 | 0.62 |
| abrdrn Liquidity (Lux) USD A2 Acc | USD | LU0049014870 | 17 Sep 1984 | 5.18 | 2.60 | 0.00 | 0.17 | 2.02 |
| UBS (Lux) Money Market EUR P Acc | EUR | LU0006344922 | 09 Oct 1989 | 3.21 | 0.42 | -0.67 | -0.55 | -0.47 |
| UBS (Lux) Money Market GBP P Acc | GBP | LU0006277635 | 25 Nov 1988 | 4.66 | 1.76 | -0.10 | 0.27 | 0.20 |
| UBS (Lux) Money Market USD P Acc | USD | LU0006277684 | 25 Nov 1988 | 5.06 | 2.40 | -0.03 | 0.28 | 1.88 |
| RISK RATING : 3 | | | | | | | | |
| Fixed Interest - Global | | | | | | | | |
| Invesco Global Total Return Bond A Acc EUR | EUR | LU0534239909 | 15 Sep 2010 | 6.40 | -4.84 | -1.11 | 6.14 | 0.35 |
| Islamic | | | | | | | | |
| Franklin Global Sukuk A Acc USD | USD | LU0792756115 | 10 Sep 2012 | 2.18 | -2.13 | -3.73 | 13.95 | -0.77 |
| RISK RATING : 4 | | | | | | | | |
| Equity - Global | | | | | | | | |
| Janus Henderson Global Select A2 Acc USD | USD | LU0200076999 | 24 Mar 2005 | 25.90 | -10.90 | 4.54 | 49.02 | -6.63 |
| Fixed Interest - Asia | | | | | | | | |
| BGF Asian Tiger Bond A2 Acc USD | USD | LU0063729296 | 02 Feb 1996 | 5.81 | -6.35 | -13.61 | 11.56 | -1.01 |
| Schroder ISF Asian Local Currency Bond A Acc USD | USD | LU0358729142 | 09 May 2008 | -0.94 | -2.76 | -1.98 | 11.41 | -0.79 |
| Fixed Interest - Emerging Markets | | | | | | | | |
| MFS Meridian Emerging Markets Debt A1 Acc EUR | EUR | LU0219422606 | 26 Sep 2005 | 10.80 | -4.89 | -1.36 | 9.76 | -4.53 |
| MFS Meridian Emerging Markets Debt A1 Acc USD | USD | LU0125948108 | 31 Jan 2001 | 10.34 | -6.78 | -7.13 | 16.99 | -6.31 |
| Fixed Interest - Europe | | | | | | | | |
| Fidelity European High Yield A Acc EUR | EUR | LU0251130802 | 03 Jul 2006 | 10.64 | -5.84 | -3.58 | 21.92 | -9.21 |
| Fixed Interest - Global | | | | | | | | |
| BNY Mellon Global Bond A Acc EUR | EUR | IE0003921727 | 02 Jan 2002 | -1.81 | -6.51 | -2.64 | -4.96 | 8.24 |
| BNY Mellon Global Bond A Acc USD | USD | IE0003924739 | 10 Dec 2001 | -2.59 | -8.40 | -7.94 | 1.86 | 5.53 |
| Jupiter Dynamic Bond L EUR Acc | EUR | LU0853555380 | 10 May 2013 | 3.02 | -8.83 | -3.46 | 5.43 | 0.86 |
| Jupiter Dynamic Bond L GBP Hdg Acc | GBP | LU0853555547 | 05 Sep 2016 | 4.30 | -7.50 | -2.79 | 5.91 | 1.94 |
| Jupiter Dynamic Bond L USD Hdg Acc | USD | LU0853555463 | 30 Apr 2013 | 4.83 | -6.44 | -2.74 | 6.27 | 3.81 |
| PIMCO Global Investment Grade Credit E Acc EUR Hgd | EUR | IE00B11XZ434 | 31 Mar 2006 | 3.11 | -8.18 | -8.46 | 7.97 | -3.72 |

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Protected Lifestyle range up until the end of March in 5 discrete years.

| Name | Ccy | ISIN | Inception Date | Mar 24 - Mar 23 % | Mar 23 - Mar 22 % | Mar 22 - Mar 21 % | Mar 21 - Mar 20 % | Mar 20 - Mar 19 % |
|--|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| PIMCO Global Investment Grade Credit E Acc USD | USD | IE00B3K7XK29 | 10 Dec 2008 | 5.20 | -5.73 | -7.61 | 9.09 | -0.56 |
| T. Rowe Price Global High Yield Bond A Acc USD | USD | LU0133082254 | 17 Aug 2001 | 10.43 | -5.30 | -1.20 | 21.59 | -7.45 |
| T. Rowe Price Global High Yield Bond A EUR Hdg Acc | EUR | LU0165850685 | 02 Apr 2003 | 8.46 | -7.88 | -1.75 | 20.23 | -10.16 |
| Fixed Interest - Sterling | | | | | | | | |
| Invesco Sterling Bond A Acc GBP * | GBP | LU1775980979 | 08 Oct 2018 | 9.09 | -6.28 | -3.43 | 9.33 | 1.04 |
| Fixed Interest - US | | | | | | | | |
| JPM US Bond A Acc USD | USD | LU0070215933 | 15 May 1997 | 1.65 | -5.68 | -4.44 | 3.56 | 6.29 |
| MFS Meridian US Corporate Bond A1 Acc EUR Hgd | EUR | LU0870266805 | 19 Feb 2013 | 2.31 | -9.37 | -6.07 | 7.54 | 1.12 |
| MFS Meridian US Corporate Bond A1 Acc USD | USD | LU0870266391 | 19 Feb 2013 | 4.20 | -6.79 | -5.08 | 8.74 | 4.30 |
| Natixis Loomis Sayles Multisector Income RE/A USD * | USD | IE00B5Q4WK41 | 22 Jan 2010 | 4.28 | -5.50 | -3.89 | 14.00 | -4.63 |
| Global Managed | | | | | | | | |
| BGF Global Multi Asset Income A2 EUR | EUR | LU1162516477 | 28 Jun 2012 | 10.46 | -5.28 | 5.33 | 12.90 | -3.08 |
| BGF Global Multi-Asset Income A2 USD | USD | LU0784385840 | 28 Jun 2012 | 9.53 | -6.98 | -0.52 | 21.04 | -5.49 |
| BNY Mellon Multi-Asset Diversified Return Acc GBP | GBP | GB00B1GJ9N38 | 27 Nov 2006 | 2.41 | -1.56 | 4.37 | 30.68 | -8.79 |
| Fidelity Funds Global Multi Asset Income A Acc EUR | EUR | LU1116430247 | 08 Oct 2014 | 6.09 | -5.35 | 1.05 | 12.04 | -5.50 |
| Fidelity Multi Asset Open Strategic A Acc GBP | GBP | GB00B8WR7L45 | 19 Oct 2012 | 5.08 | -3.16 | 2.34 | 21.12 | -7.08 |
| GAM Star Global Balanced A Acc EUR | EUR | IE00B5VGTN75 | 05 Aug 2014 | 7.79 | -7.23 | -3.53 | 30.00 | -8.82 |
| GAM Star Global Balanced A Acc GBP | GBP | IE00B55YB208 | 10 Jun 2014 | 9.43 | -5.48 | -2.73 | 30.96 | -7.96 |
| GAM Star Global Balanced A Acc USD | USD | IE00B5NTPS12 | 24 Mar 2014 | 9.76 | -4.78 | -2.60 | 31.53 | -6.11 |
| GAM Star Global Cautious A Acc EUR | EUR | IE00BJ358440 | 13 Aug 2015 | 7.12 | -6.56 | -3.46 | 25.09 | -8.46 |
| GAM Star Global Cautious A Acc GBP | GBP | IE00BJ358556 | 06 Nov 2014 | 8.76 | -4.82 | -2.64 | 25.99 | -7.53 |
| GAM Star Global Cautious A Acc USD | USD | IE00BJ358333 | 24 Mar 2014 | 9.07 | -4.12 | -2.50 | 26.56 | -5.70 |
| Invesco Pan European High Income A Acc EUR | EUR | LU0243957239 | 31 Mar 2006 | 9.67 | -4.77 | -1.09 | 20.36 | -8.04 |
| Invesco Pan European High Income A Acc USD Hgd | USD | LU1075211430 | 23 Jul 2014 | 11.71 | -1.94 | -0.29 | 21.69 | -5.44 |
| JPM Global Balanced A Acc EUR | EUR | LU0070212591 | 18 Jul 1995 | 9.88 | -10.62 | 0.28 | 24.43 | -4.30 |
| JPM Global Balanced A Acc USD Hgd | USD | LU0957039414 | 20 Nov 2013 | 12.06 | -7.66 | 1.26 | 25.61 | -2.07 |
| M&G (Lux) Optimal Income A Acc EUR * | EUR | LU1670724373 | 07 Sep 2018 | 7.08 | -5.16 | -5.21 | 15.78 | -8.08 |
| M&G (Lux) Optimal Income A Acc USD Hgd * | USD | LU1670725347 | 07 Sep 2018 | 9.07 | -2.42 | -4.30 | 17.06 | -5.46 |
| M&G Optimal Income A Acc GBP | GBP | GB00B1H05155 | 08 Dec 2006 | 10.43 | -3.44 | -4.04 | 16.78 | -6.68 |
| SVS Brooks Macdonald Blueprint Cautious Growth B Acc EUR | EUR | GB00BVCX4F67 | 20 Mar 2015 | 4.51 | -6.67 | 2.19 | 20.90 | -9.42 |

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Protected Lifestyle range up until the end of March in 5 discrete years.

| Name | Ccy | ISIN | Inception Date | Mar 24 - Mar 23 % | Mar 23 - Mar 22 % | Mar 22 - Mar 21 % | Mar 21 - Mar 20 % | Mar 20 - Mar 19 % |
|--|-----|---------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| SVS Brooks Macdonald Blueprint Cautious Growth B Acc GBP | GBP | GB00B5W8NJ69 | 07 Jul 2011 | 6.13 | -4.71 | 2.82 | 21.90 | -8.48 |
| SVS Brooks Macdonald Blueprint Cautious Growth B Acc USD | USD | GB00BVCX4D44 | 20 Mar 2015 | 6.26 | -4.26 | 2.82 | 22.34 | -6.69 |
| SVS Brooks Macdonald Defensive Capital B Acc EUR | EUR | GB00BVCX4N42 | 20 Mar 2015 | 3.59 | -10.01 | 8.68 | 25.59 | -13.80 |
| SVS Brooks Macdonald Defensive Capital B Acc GBP * | GBP | GB00B62W NX98 | 29 Mar 2010 | 5.36 | -7.94 | 9.62 | 26.62 | -12.84 |
| SVS Brooks Macdonald Defensive Capital B Acc USD | USD | GB00BVCX4M35 | 20 Mar 2015 | 5.55 | -7.85 | 9.64 | 27.07 | -11.20 |

RISK RATING : 5

Equity - Asia Pacific including Japan

| | | | | | | | | |
|---|-----|--------------|-------------|------|--------|--------|-------|--------|
| Matthews Asia - Asia Dividend A Acc GBP | GBP | LU0594556309 | 28 Feb 2011 | 1.48 | -10.10 | -11.71 | 40.15 | -11.42 |
|---|-----|--------------|-------------|------|--------|--------|-------|--------|

Equity - Global

| | | | | | | | | |
|--|-----|--------------|-------------|-------|-------|------|-------|-------|
| Fidelity Funds Global Dividend A Acc EUR | EUR | LU1261431768 | 07 Aug 2015 | 14.07 | 0.59 | 7.20 | 24.78 | -2.80 |
| Fidelity Funds Global Dividend A Acc EUR Hgd | EUR | LU0605515377 | 30 Jan 2012 | 13.80 | -0.77 | 3.94 | 27.50 | -4.63 |
| Fidelity Global Dividend A Acc GBP | GBP | GB00B7FQHJ97 | 30 Jan 2012 | 11.47 | 3.98 | 7.34 | 20.48 | 0.79 |

Fixed Interest - Asia

| | | | | | | | | |
|--|-----|--------------|-------------|------|-------|-------|-------|-------|
| Schroder ISF Asian Bond Total Return A Acc EUR Hgd * | EUR | LU0327381843 | 09 Nov 2007 | 3.31 | -2.40 | -3.49 | 9.92 | -3.88 |
| Schroder ISF Asian Bond Total Return A Acc USD * | USD | LU0106250508 | 17 Jan 2000 | 5.19 | -0.01 | -2.58 | 11.16 | -1.00 |

Global Managed

| | | | | | | | | |
|--|-----|--------------|-------------|-------|-------|-------|-------|--------|
| BGF Global Allocation A2 Acc EUR | EUR | LU0171283459 | 03 Jan 1997 | 15.29 | -5.98 | 3.80 | 29.52 | -1.89 |
| BGF Global Allocation A2 Acc GBP Hgd | GBP | LU0236177068 | 01 Dec 2005 | 13.41 | -9.74 | -2.36 | 37.87 | -6.73 |
| BGF Global Allocation A2 Acc USD | USD | LU0072462426 | 03 Jan 1997 | 14.29 | -7.64 | -1.93 | 38.78 | -4.28 |
| Fidelity Funds Global Multi Asset Income A Acc USD | USD | LU0905233846 | 27 Mar 2013 | 5.28 | -7.27 | -4.53 | 19.46 | -7.29 |
| GAM Star Global Growth A Acc EUR | EUR | IE00BJ358770 | 02 Nov 2016 | 8.68 | -7.36 | -3.27 | 34.65 | -9.02 |
| GAM Star Global Growth A Acc GBP | GBP | IE00BJ358887 | 11 Jul 2014 | 10.34 | -5.58 | -2.50 | 35.72 | -8.19 |
| GAM Star Global Growth A Acc USD | USD | IE00BJ358663 | 24 Mar 2014 | 10.66 | -4.87 | -2.29 | 36.40 | -6.40 |
| Janus Henderson Multi-Manager Managed A Acc GBP | GBP | GB0031412744 | 30 Jul 1997 | 8.63 | -3.97 | 4.81 | 23.51 | -8.71 |
| JPM Asia Pacific Income A Acc USD | USD | LU0210527791 | 31 Mar 2005 | 5.16 | -6.76 | -2.93 | 33.44 | -14.19 |
| MFS Meridian Global Total Return A1 Acc EUR | EUR | LU0219418836 | 26 Sep 2005 | 9.99 | -3.20 | 6.78 | 21.08 | -5.11 |
| MFS Meridian Global Total Return A1 Acc USD | USD | LU0219441499 | 31 Jan 2001 | 9.51 | -5.12 | 0.56 | 29.10 | -6.94 |
| SVS Brooks Macdonald Blueprint Balanced B Acc EUR | EUR | GB00BVCX4B20 | 20 Mar 2015 | 7.77 | -6.86 | 2.76 | 31.20 | -10.87 |
| SVS Brooks Macdonald Blueprint Balanced B Acc GBP | GBP | GB00B054QG49 | 20 Dec 2004 | 9.33 | -4.95 | 3.57 | 32.32 | -10.09 |
| SVS Brooks Macdonald Blueprint Balanced B Acc USD | USD | GB00BVCX4909 | 20 Mar 2015 | 9.46 | -4.67 | 3.62 | 32.79 | -8.38 |

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Protected Lifestyle range up until the end of March in 5 discrete years.

| Name | Ccy | ISIN | Inception Date | Mar 24 - Mar 23 % | Mar 23 - Mar 22 % | Mar 22 - Mar 21 % | Mar 21 - Mar 20 % | Mar 20 - Mar 19 % |
|---|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| SVS Brooks Macdonald Blueprint Strategic Growth B Acc EUR | EUR | GB00BVCX4R89 | 20 Mar 2015 | 9.32 | -8.65 | 1.53 | 40.27 | -13.74 |
| SVS Brooks Macdonald Blueprint Strategic Growth B Acc GBP | GBP | GB00BDX8Y988 | 20 Mar 2015 | 11.08 | -6.22 | 2.30 | 41.24 | -12.91 |
| SVS Brooks Macdonald Blueprint Strategic Growth B Acc USD | USD | GB00BVCX4Q72 | 20 Mar 2015 | 11.28 | -6.35 | 2.31 | 41.86 | -11.17 |

RISK RATING : 6

Equity - Asia Pacific including Japan

| | | | | | | | | |
|---|-----|--------------|-------------|------|--------|--------|-------|--------|
| Matthews Asia - Asia Dividend A Acc USD | USD | LU0491817952 | 26 Aug 2010 | 3.68 | -15.23 | -15.84 | 56.26 | -16.49 |
|---|-----|--------------|-------------|------|--------|--------|-------|--------|

Equity - Europe including UK

| | | | | | | | | |
|---------------------------------------|-----|--------------|-------------|-------|-------|------|-------|-------|
| Jupiter European Growth L Acc EUR | EUR | LU0260085492 | 17 Aug 2001 | 12.50 | -2.73 | 5.87 | 25.44 | -0.81 |
| Jupiter European Growth L Acc USD Hgd | USD | LU0966834136 | 02 Oct 2013 | 14.63 | 0.56 | 7.05 | 26.73 | 1.42 |

Equity - Global

| | | | | | | | | |
|--|-----|--------------|-------------|-------|--------|-------|-------|--------|
| BNY Mellon Long-Term Global Equity A Acc EUR | EUR | IE00B29M2H10 | 18 Apr 2008 | 17.69 | -1.42 | 12.17 | 32.49 | -6.53 |
| BNY Mellon Long-Term Global Equity A Acc GBP | GBP | IE00B42QQV61 | 23 Oct 2009 | 14.41 | 2.91 | 11.05 | 26.93 | -3.62 |
| BNY Mellon Long-Term Global Equity A Acc USD | USD | IE00B29M2J34 | 04 Apr 2008 | 17.01 | -3.36 | 5.81 | 40.87 | -8.10 |
| BNY Mellon Sustainable Global Equity A Acc EUR | EUR | IE0004003764 | 02 Jan 2002 | 19.68 | -8.55 | 10.21 | 37.27 | -5.27 |
| BNY Mellon Sustainable Global Equity A Acc USD | USD | IE0004004283 | 29 Jan 1988 | 18.97 | -10.40 | 4.21 | 47.14 | -7.65 |
| Fidelity Funds Global Dividend A Acc USD | USD | LU0772969993 | 04 May 2012 | 13.21 | -1.50 | 1.29 | 33.08 | -4.58 |
| Franklin Mutual Global Discovery A Acc EUR | EUR | LU0211333025 | 25 Oct 2005 | 19.67 | 1.15 | 11.59 | 40.93 | -22.09 |
| Franklin Mutual Global Discovery A Acc USD | USD | LU0211331839 | 25 Oct 2005 | 19.04 | -0.87 | 5.31 | 49.83 | -23.40 |
| Fundsmith Equity R Acc GBP | GBP | GB00B4LPDJ14 | 01 Nov 2010 | 14.61 | 1.58 | 8.68 | 28.90 | 0.22 |
| Invesco Global Equity Income A Acc EUR Hgd | EUR | LU0794791870 | 27 Jun 2012 | 18.58 | -1.99 | 4.04 | 53.26 | -23.47 |
| Invesco Global Equity Income A Acc USD * | USD | LU0607513230 | 30 Sep 2011 | 21.22 | 2.34 | 5.45 | 55.73 | -21.25 |
| Janus Henderson Global Select A2 Acc EUR | EUR | LU0200076213 | 29 Oct 2004 | 26.64 | -8.75 | 10.43 | 39.11 | -4.46 |
| Janus Henderson Global Select A2 Acc GBP | GBP | LU0200077294 | 29 Oct 2004 | 23.23 | -5.12 | 9.55 | 33.93 | -1.88 |

Equity - North America

| | | | | | | | | |
|--|-----|--------------|-------------|-------|--------|-------|-------|--------|
| Franklin US Opportunities A Acc EUR | EUR | LU0260869739 | 01 Sep 2006 | 41.83 | -17.49 | 9.30 | 50.10 | -1.34 |
| Franklin US Opportunities A Acc EUR Hgd | EUR | LU0316494391 | 03 Sep 2007 | 38.15 | -23.40 | 1.76 | 57.43 | -5.33 |
| Franklin US Opportunities A Acc USD | USD | LU0109391861 | 03 Apr 2000 | 41.09 | -19.12 | 3.09 | 59.72 | -3.07 |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR * | EUR | LU0248178732 | 28 Mar 2006 | 17.00 | -5.33 | 7.05 | 60.05 | -19.02 |
| Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd | EUR | LU0334663233 | 14 Dec 2007 | 13.72 | -10.37 | -0.01 | 68.17 | -23.41 |
| Schroder ISF US Small & Mid-Cap Equity A Acc USD | USD | LU0205193047 | 10 Dec 2004 | 16.23 | -7.16 | 1.37 | 71.03 | -20.92 |

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Protected Lifestyle range up until the end of March in 5 discrete years.

| Name | Ccy | ISIN | Inception Date | Mar 24 - Mar 23 % | Mar 23 - Mar 22 % | Mar 22 - Mar 21 % | Mar 21 - Mar 20 % | Mar 20 - Mar 19 % |
|---|-----|--------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Equity - UK | | | | | | | | |
| Invesco UK Smaller Companies (UK) Acc GBP | GBP | GB0033030528 | 29 May 1992 | -2.79 | -17.65 | 1.63 | 51.35 | -14.10 |
| Ninety One UK Smaller Companies A Acc GBP | GBP | GB0031075558 | 30 Jul 1982 | 4.26 | -23.75 | -8.52 | 65.30 | -11.79 |
| Global Managed | | | | | | | | |
| First Eagle Amundi International AHE-C EUR | EUR | LU0433182416 | 19 Aug 2009 | 9.89 | -6.90 | 4.97 | 34.92 | -16.45 |
| First Eagle Amundi International AHG-C GBP | GBP | LU0565135232 | 03 Dec 2010 | 11.32 | -5.65 | 5.63 | 35.31 | -15.92 |
| First Eagle Amundi International AU-C Acc USD | USD | LU0068578508 | 12 Aug 1996 | 12.18 | -3.67 | 6.15 | 36.66 | -13.82 |
| Momentum Ptf Harmony US Dollar Growth C Acc USD * | USD | LU0651986738 | 12 Aug 2011 | 11.50 | -12.33 | 1.95 | 40.71 | -16.35 |
| Islamic | | | | | | | | |
| Templeton Shariah Global Equity A Acc USD | USD | LU0792757196 | 10 Sep 2012 | 18.51 | -2.37 | 0.73 | 50.35 | -20.24 |
| Specialist | | | | | | | | |
| JPM Global Healthcare A Acc EUR | EUR | LU0880062913 | 01 Feb 2013 | 12.56 | -6.36 | 15.91 | 27.62 | 2.49 |
| JPM Global Healthcare A Acc USD * | USD | LU0432979614 | 02 Oct 2009 | 11.59 | -8.04 | 9.55 | 36.75 | -0.02 |
| Not Rated | | | | | | | | |
| RL360 EUR Cash Fund | EUR | - | 01 Dec 2014 | 1.60 | -0.10 | -0.20 | 0.00 | 0.00 |
| RL360 GBP Cash Fund | GBP | - | 01 Dec 2014 | 3.82 | 1.29 | -0.10 | 0.00 | 0.70 |
| RL360 USD Cash Fund | USD | - | 01 Dec 2014 | 4.17 | 2.03 | -0.19 | 0.19 | 2.08 |
| Not Rated | | | | | | | | |
| RL360 Global Multi-Asset Portfolio 1 GBP | GBP | - | 29 Aug 2018 | 6.93 | -2.59 | -1.97 | 5.50 | 0.26 |
| RL360 Global Multi-Asset Portfolio 1 USD | USD | - | 29 Aug 2018 | 5.51 | -3.62 | -5.26 | 7.30 | -0.27 |
| RL360 Global Multi-Asset Portfolio 2 GBP | GBP | - | 29 Aug 2018 | 8.47 | -4.24 | -1.80 | 9.25 | 0.47 |
| RL360 Global Multi-Asset Portfolio 2 USD | USD | - | 29 Aug 2018 | 6.70 | -6.27 | -7.05 | 12.45 | -1.69 |
| RL360 Global Multi-Asset Portfolio 3 GBP | GBP | - | 29 Aug 2018 | 9.47 | -3.88 | -1.41 | 10.97 | 1.03 |
| RL360 Global Multi-Asset Portfolio 3 USD | USD | - | 29 Aug 2018 | 8.99 | -7.66 | -7.38 | 18.61 | -2.96 |
| RL360 Global Multi-Asset Portfolio 4 GBP | GBP | - | 29 Aug 2018 | 10.27 | -2.37 | 1.11 | 15.83 | 0.32 |
| RL360 Global Multi-Asset Portfolio 4 USD | USD | - | 29 Aug 2018 | 12.41 | -8.76 | -5.56 | 22.16 | -3.04 |
| RL360 UK Multi-Asset Portfolio 1 GBP | GBP | - | 29 Aug 2018 | 6.98 | -2.90 | -2.08 | 6.38 | -0.31 |
| RL360 UK Multi-Asset Portfolio 2 GBP | GBP | - | 29 Aug 2018 | 8.47 | -4.86 | -3.22 | 10.62 | -0.84 |
| RL360 UK Multi-Asset Portfolio 3 GBP | GBP | - | 29 Aug 2018 | 9.62 | -6.23 | -1.36 | 13.84 | -1.06 |
| RL360 UK Multi-Asset Portfolio 4 GBP | GBP | - | 29 Aug 2018 | 10.44 | -5.54 | 1.32 | 21.35 | -4.47 |

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Protected Lifestyle range up until the end of March in 5 discrete years.

| Name | Ccy | ISIN | Inception Date | Mar 24 - Mar 23 % | Mar 23 - Mar 22 % | Mar 22 - Mar 21 % | Mar 21 - Mar 20 % | Mar 20 - Mar 19 % |
|--------------------------------------|-----|------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| RL360 US Multi-Asset Portfolio 1 USD | USD | - | 29 Aug 2018 | 5.21 | -3.35 | -2.30 | 3.69 | 3.03 |
| RL360 US Multi-Asset Portfolio 2 USD | USD | - | 29 Aug 2018 | 6.81 | -6.01 | -2.66 | 7.56 | 3.36 |
| RL360 US Multi-Asset Portfolio 3 USD | USD | - | 29 Aug 2018 | 10.92 | -8.08 | -4.52 | 13.48 | 2.30 |
| RL360 US Multi-Asset Portfolio 4 USD | USD | - | 29 Aug 2018 | 17.02 | -10.07 | 0.85 | 21.11 | -0.16 |

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.