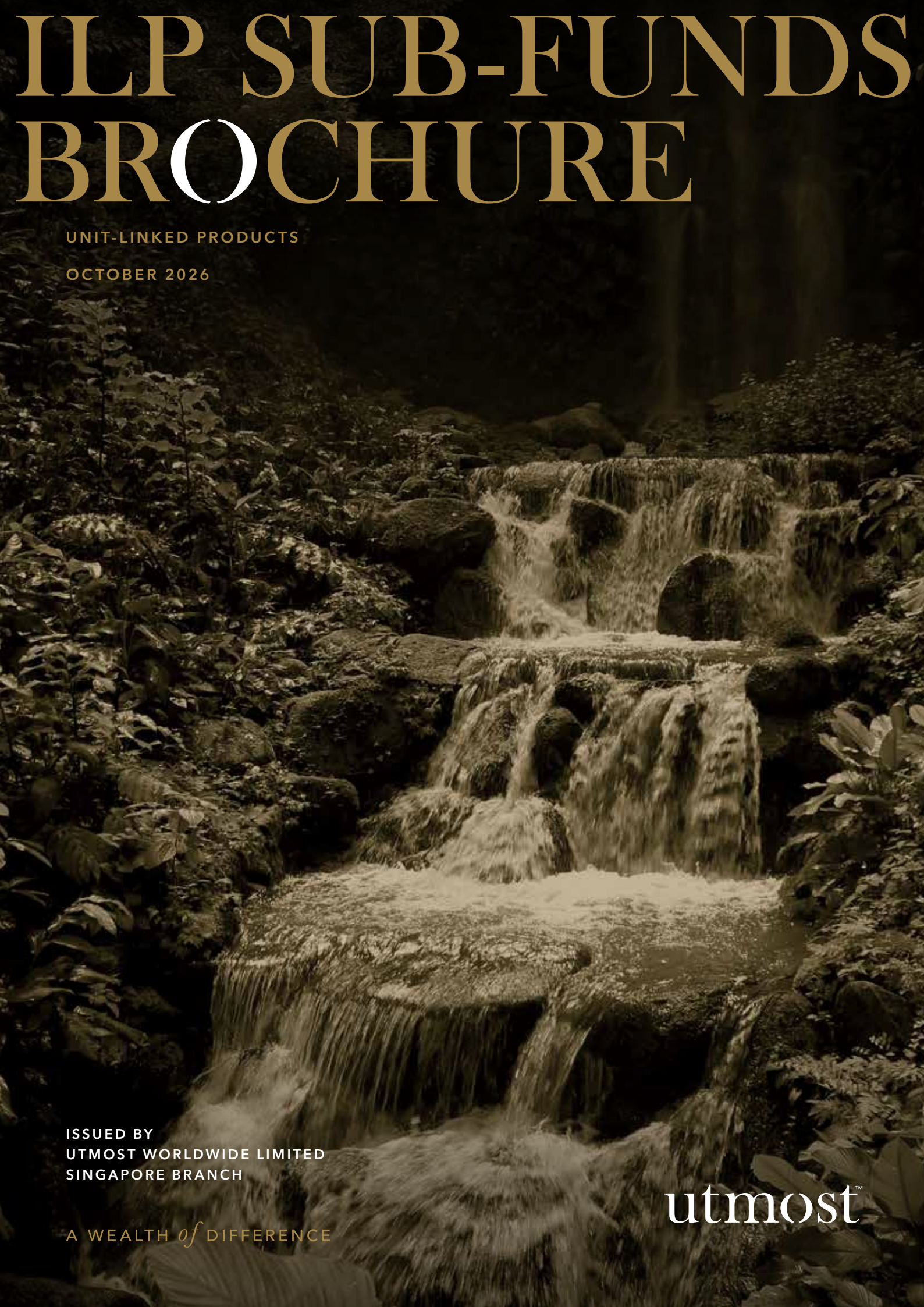
ILP SUB-FUNDS BROCHURE

UNIT-LINKED PRODUCTS

OCTOBER 2026



ISSUED BY
UTMOST WORLDWIDE LIMITED
SINGAPORE BRANCH

utmost™

A WEALTH *of* DIFFERENCE

ILP Sub Funds Brochure From Utmost Worldwide

1. BEFORE YOU INVEST

- **The ownership of the units in the underlying fund resides with Utmost Worldwide Limited at all times. You are not investing in the underlying funds and you do not have any rights or ownership over these underlying investments.**
- **Vision and Choice are examples of life insurance plans issued by Utmost Worldwide Limited (each a "Plan").**
- **Your investment in a Plan is subject to the credit risk of Utmost Worldwide Limited.**
- **The Premiums paid by you towards your Plan will become part of the assets of Utmost Worldwide Limited and will be used to allocate sub-fund units to your Plan solely for the purpose of calculating the value of your Plan benefits. You do not have any rights or ownership in any of those assets. Your recourse is against Utmost Worldwide Limited only.**
- **Investment involves risk. The value of your Plan is not guaranteed and can go down as well as up. The return and value of your Plan will be calculated by Utmost Worldwide Limited with reference to the performance and value of the underlying funds and may be lower than the return on the underlying funds due to Plan charges and market fluctuations.**
- **The value of your Plan may also rise and fall purely on account of currency exchange rate fluctuations if any of the ILP Sub-Funds are denominated in a currency other than that of your Plan.**
- **Although your Plan is a life insurance plan, because the death benefit is linked to the performance of the ILP Sub-Funds you choose from time to time, the death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than the premiums contributed and may not be sufficient for your individual needs.**
- **Plans issued by Utmost Worldwide Limited are designed for the medium to long-term investor. Early full surrender or partial surrender of a Plan may result in a significant loss of principal. Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.**
- **The ILP Sub-Funds available under the Plans can have very different features and risk profiles. Some may be of high risk. In choosing ILP Sub-Funds you should read and understand the offering documents of the underlying fund(s) corresponding to your ILP Sub-Funds(s), which are available from your Financial Adviser and from Utmost Worldwide Limited on request.**
- **You are responsible for your investment decisions and any ILP Sub-Fund is chosen entirely at your own risk.**

Please note that your Plan literature may refer to the International Fund Selection Brochure. This ILP Sub Funds Brochure replaces that document.

This brochure contains a list of ILP Sub-Funds for you to choose from and each ILP Sub-Fund has a corresponding underlying fund.

You should read the offering documents of underlying funds corresponding to the ILP Sub-Funds, which are available from Utmost Worldwide Limited upon request, for details of the underlying funds (including, without limitation, the investment objectives and policies, risk factors and charges).

Please note that Utmost Worldwide Limited's Plan literature may refer to the term "ILP Sub-Fund" as "investment choice". They both have the same meaning. In this ILP Sub-Funds Brochure the term "ILP Sub-Fund" is used throughout.

Due to potential changes in market conditions, we cannot guarantee that your ILP Sub-Funds will continue to be available for investment or redemption.

Utmost Worldwide Limited accepts full responsibility for the accuracy of the information contained in this document (which is correct as at October 2026) and confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading. The value of your policy is linked to the value of your chosen ILP Sub-Funds only and therefore this document does not represent an offer for sale or a solicitation to buy any of the underlying funds or any security or investment in any jurisdiction. The value of ILP Sub-Funds may fall as well as rise and you may not receive back the full amount that you have contributed to your Plan.

2. A WEALTH OF GLOBAL INVESTMENTS

As a client of Utmost Worldwide you have the opportunity to access an extensive range of top quality ILP Sub-Funds, hand-picked to maximise your investment opportunities. Most offer exciting potential for tax-efficient growth from a stable international location and each is managed by world-class professional asset managers.

These ILP Sub-Funds range from the secure to those offering capital protection through to those aimed at the more adventurous client. In addition, each has been risk-rated using the Synthetic Risk and Reward Indicator provided by Morningstar Inc., to help you select the ILP Sub-Funds that most closely match your investment aims.

This brochure contains a list of ILP Sub-Funds for you to choose from and each ILP Sub-Funds has a corresponding underlying fund.

3. INFORMATION FOR INVESTORS

3.1 ILP Sub-Fund

At plan commencement, you can select ILP Sub-Funds from this brochure of ILP Sub-Funds corresponding to underlying funds. Initially, you can select up to ten ILP Sub-Funds but these can be changed throughout the life of your plan by use of the switch option. For each ILP Sub-Fund selected, you will be allocated sub-fund units[1] corresponding to units in the underlying fund, which represents your ILP Sub-Fund.

3.2 Underlying funds

Each of your ILP Sub-Funds has a corresponding underlying fund.

Utmost Worldwide Limited will purchase or sell units in the underlying fund corresponding to your ILP Sub-Fund. As a result, Utmost Worldwide Limited will allocate or de-allocate sub-fund units of ILP Sub-Funds to your plan accordingly. **The ownership of the units in the underlying fund resides with Utmost Worldwide Limited at all times. You are not investing in the underlying funds and you do not have any rights or ownership over these underlying investments**. For each unit of an underlying fund purchased or sold, Utmost Worldwide Limited will allocate or de-allocate a sub-fund unit of ILP Sub-Funds corresponding to the underlying fund to/from your plan.

1 **Sub-fund unit(s)** Premiums will be used to allocate sub-fund units of ILP Sub-Funds to your plan corresponding to units in the underlying funds, which represent your chosen ILP Sub-Funds. Because of this allocation of sub-fund units to your plan, Utmost Worldwide Limited will purchase units in the corresponding underlying funds. The sub-fund units of ILP Sub-Funds are used solely for the purpose of calculating the value of your plan benefits.

The price of a sub-fund unit allocated or de-allocated and representing each ILP Sub-Fund is equal to the applicable offer price[2] or bid price[3], respectively. The dealing frequency of each ILP Sub-Funds will be the same as that of the corresponding underlying fund.

The sub-fund units of ILP Sub-Funds are used solely for the purpose of calculating the value of your plan benefits. The value of your plan benefits at any time is determined by the value of the sub-fund units in your plan. **The return and value of your Plan may be lower than the return on the underlying funds due to Plan charges and market fluctuations**.

Any dividend paid by managers of the underlying funds are re-invested by us to allocate additional sub-fund units of ILP Sub-Funds to your plan, in respect of your selected ILP Sub-Funds where they correspond to the underlying funds on which the dividends are paid.

Detailed information on the underlying funds themselves including investment restrictions and borrowing powers applicable to the investments of these underlying funds can be found in the relevant underlying fund prospectus published by the underlying fund manager, which is available from your Financial Adviser and from Utmost Worldwide Limited on request. Utmost Worldwide Limited allows borrowing on its own internally managed underlying funds, currently to a maximum of 15% of the total net asset value of the investments held in the fund.

The ILP Sub-Funds corresponding to the underlying funds deal monthly, fortnightly, weekly or daily.

3.3 Fees and Charges

In addition to any fees and charges levied by Utmost Worldwide Limited at plan level, the bid / offer spread[4] and annual management charges of the underlying funds will be incurred. The annual management charge of the underlying funds is in the range of 0.5% to 3% p.a. of the net asset value. The maximum bid / offer spread is 5.75% of the underlying fund which, after applying discounts (if any) negotiated by Utmost Worldwide Limited, is substantially reduced to a maximum of 2% and a minimum of 0%. Annual performance fees (if applicable), may also be applied at the underlying fund level. In addition, other charges may apply to underlying funds. Please note that the fees and charges at the underlying fund level will be reflected in the "total expense ratio" of the fund which is available from your financial adviser on request.

Fund overheads and advisory service fees (advisory service fees of up to 0.75% per annum) are deducted from underlying funds internally managed by Utmost Worldwide Limited and reflected in the relevant unit prices.

Fees and charges (if applicable) at underlying fund level may vary. We will give affected planholders written notice in case of any variation. The period of written notice given will be in compliance with the relevant regulatory requirements.

For detailed information on all fees and charges (both plan level charges and underlying fund level charges), please refer to the relevant Plan Details Guide and the prospectus / offering document of the relevant underlying fund, available from your financial adviser or from Utmost Worldwide Limited on request.

2 **Offer price:** The price of a sub-fund unit of an investment option to be allocated, being the published offer price of a unit of the corresponding underlying fund, plus any fee, charge, tax or levy which we incur in purchasing a unit of the underlying fund that is not otherwise included in the published offer price. It is the price of a sub-fund unit used for investments and switches into ILP Sub-Funds.

3 **Bid price:** The price of a sub-fund unit of an investment option, being the published bid price of a unit of the corresponding underlying fund, less any fee, charge, tax or levy which we incur in selling a unit of the underlying fund that is not otherwise included in the published bid price. It is the price of a sub-fund unit used in calculating switches out of ILP Sub-Funds, and payments of full and partial surrenders, regular withdrawals, death benefit and where sub-fund unit deductions are made to pay plan charges.

4 **Bid / offer spread:** The difference between the offer price[2] and the bid price[3].

3.4 Investment Risk

Investment involves risks. Each underlying fund is subject to investment risks e.g. market, interest rate and exchange rate fluctuations. The value of ILP Sub-Funds and their performance may go down as well as up. Each ILP Sub-Fund will have different features and risk profile and some may be of high risk.

For further details on the 'Investment risk(s)' of each ILP Sub-Fund and its corresponding underlying fund, please refer to page 5, Section 4 'Investment risk factors' and also the prospectus / offering document of the relevant underlying fund, available from your financial adviser or from Utmost Worldwide Limited on request.

3.5 Switching

As a Planholder, you may switch your ILP Sub-Funds. Switches out of ILP Sub-Funds corresponding to underlying funds are processed using the next available bid price, whereas switches into ILP Sub-Funds corresponding to underlying funds are processed using the next available offer price. Utmost Worldwide Limited does not currently charge a plan switch fee.

For more detailed information on switching, please refer to the relevant Details Guide for the Plan in which you are investing.

3.6 Withdrawal of an ILP Sub-Fund

Utmost Worldwide Limited reserves the right, to withdraw the availability of any ILP Sub-Fund and associated underlying fund from the ILP Sub Funds Brochure. Fund managers of underlying funds can also withdraw availability of their underlying funds at their discretion. Utmost Worldwide Limited will then have to withdraw the availability of the corresponding ILP Sub-Fund.

Withdrawal of an investment option and associated underlying fund can either be applicable to future unit holdings only (in which case existing sub-fund unit holdings can continue to be held) or to both future and existing holdings (in which case existing sub-fund unit holdings must be switched to another ILP Sub-Fund).

Utmost Worldwide Limited will give written notice to all affected planholders. As part of this notice, Utmost Worldwide Limited will outline clearly to planholders their options in terms of their existing exposure to the withdrawn ILP Sub-Fund and future premium allocation, corresponding to the withdrawn ILP Sub-Fund. The options available will reflect the particular circumstances. If no switching instruction or new allocation instruction is received from the planholder before the date specified in the notice, Utmost Worldwide Limited will switch the existing ILP Sub-Fund holdings and redirect their future premium allocations to the designated ILP Sub-Funds stated in the notice free of charge.

The period of written notice given will be one month's advance notice or such other period of notice in compliance with the relevant regulatory requirements.

4. INVESTMENT RISK FACTORS

4.1 China Market Risk

Investing in securities markets in the People's Republic of China (PRC) is similar to the risks of investing in emerging markets generally and the risks specific to the PRC market. The national regulatory and legal framework for capital markets in the PRC are still developing and may not be as mature as other developed economies. Investments in the PRC will be sensitive to any significant change in political, social and economic policy in the PRC. The government's control over currency conversion and exchange rates as well as repatriation policies will also affect the operations and financial results of companies investing in the PRC. The underlying fund may also be subject to PRC withholding and other taxes imposed within the PRC. Investors should be aware that their investments may be adversely affected by changes in PRC tax law and regulations, which are constantly in a state of flux and will change constantly over time.

4.2 Commodities Risk

Where underlying funds have exposure to commodities, this can involve additional risks to those resulting from traditional investments and may subject the underlying fund to greater volatility. The value of commodity-linked instruments may be affected by overall market movements, commodity index volatility, changes in interest rates, or factors affecting a particular commodity industry or the production and trading of commodities, such as natural events (e.g. drought, floods, weather, and livestock disease), embargoes, tariffs and international economic, political and regulatory developments.

4.3 Concentration Risk

Underlying fund investments may be concentrated in a particular market / industry sector e.g. gold and precious metals sector, which may include investments in commodities-linked Exchange Traded Funds (ETFs). The underlying fund may be subject to greater volatility and more rapid cyclical changes than those investing in a wide range of sectors.

4.4 Counterparty Risk

Underlying funds may be exposed to a credit risk on parties with whom they trade securities and derivatives, and may also bear the risk of counterparty default. To the extent that a counterparty defaults on its obligation and the underlying fund is delayed or incapable of exercising its rights with respect to the investments in its portfolio. The underlying fund may be adversely affected by experiencing a decline in the value of its position, lose income and incur costs associated with asserting its rights.

4.5 Credit Risk

Investment in bonds or other fixed income securities are subject to the risk that issuers fail to make payments on interest and/or principal of such securities. An issuer suffering from an adverse change in its financial condition could lower the quality of a security leading to greater price volatility on that security. A security having a low credit rating may decrease its liquidity and make it more difficult to liquidate. Non-investment grade bonds are more susceptible to these problems and the value of such securities may be more volatile. This risk, if realised, would have an adverse effect on the net asset value of underlying funds exposed to such securities. In the event of a bankruptcy or other default of a security issuer, underlying funds may experience both delays in liquidating the underlying securities and associated losses including a possible decline in value of the underlying securities during the period when the underlying fund seeks to enforce its rights thereto. Securities which were investment grade at the time of acquisition may be downgraded. The risk of any such downgrading will vary over time.

4.6 Currency Risk

The potential risk of loss from fluctuating foreign exchange rates when an investor has exposure to foreign currency or in foreign-currency traded investments. The currency of your plan may differ from the currency of the ILP Sub-Funds which you hold within this plan. Utmost Worldwide Limited will use the commercial rate of exchange (foreign exchange rate) where we are required to convert plan investment or plan pay-outs from one currency to a different one. It consists of a market rate to which we will add a margin of up to 1% depending on the currency pair in question. Market rates are sourced from the Bloomberg market data service and updated daily.

4.7 Early Termination Risk

Underlying funds may be liquidated on the occurrence of certain events (see below for examples). Upon liquidation, all the assets of the underlying fund will be realised and the net proceeds thereof which are available for distribution will be distributed to its planholders in proportion to their holdings. Investors should note that the amount distributed to them may be less than the amount of their initial investment.

In general, the following circumstances may lead to termination of an underlying fund:

a) if the manager of the underlying fund goes into forced liquidation or becomes incapable of performing its duties properly; or

b) if the underlying fund ceases to be authorised under the relevant regulations in Hong Kong or any law or regulation is passed in any jurisdiction which makes it illegal, impracticable or inadvisable to continue the underlying fund; or

c) if a change in the economic or political situation relating to the underlying fund concerned would justify the termination of the underlying fund or if the interests of the planholders would justify it.

4.8 Equity-Linked Notes (ELNs) Risk

ELNs, involve a counterparty structuring a note whose value is intended to move in line with the underlying security specified in the note. In the event that the counterparty (structurer of the note) defaults, the risk to the underlying fund which holds the ELN is linked to that of the counterparty, irrespective of the value of the underlying security within the note. The liquidity of an ELN can be less than that for the underlying security, a regular bond or debt instrument and this may adversely affect either the ability to sell the position or the price at which such a sale is transacted.

4.9 Emerging Markets Risk

The underlying fund invests in global companies with exposure to emerging markets. Exposure to emerging markets involves a greater risk of loss than exposure to more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity, market volatility (such as interest rate and price volatility) and regulatory risks.

4.10 Equity Risk

The value of the underlying funds that invest in equity securities (i.e. company stocks and shares) will be affected by changes in the market price. The price will be influenced by the outlook of those companies, general economic, industry and market trends.

4.11 Financial Derivative Instruments (FDIs) Risk

Participation, direct or indirect investment, in derivative instruments such as warrants, futures and options by an underlying fund will expose the fund to the specific risks associated with such instruments including exposure to the credit quality of the counterparty. Depending on the type of instrument, the exposure to downward movement in the value of such instruments may or may not be limited. Investment in derivative transactions may result in losses in excess of the amount invested. Such instrument transactions are typically “geared” in that the initial outlay is small relative to the value of the contract. Thus a relatively small market movement in the assets to which the instruments relate will have a proportionately larger impact on the value of the instrument itself.

4.12 Foreign Investment Restrictions Risk

Some countries prohibit or restrict investment, or the repatriation of income, capital or the proceeds from sale of securities or assets. Underlying funds may incur higher costs investing in these countries. Such restrictions may delay the investment or repatriation of capital of the underlying fund.

4.13 Hedging Risk

The underlying fund manager of the security in which the underlying fund may invest is permitted, but not obliged, to use hedging techniques to attempt to offset market and currency risks. There is no guarantee that hedging techniques will achieve the desired result.

4.14 Inflation Risk

This type of risk refers to the possibility of a reduction in the real value of underlying fund assets. Inflation risk surfaces when the inflation tends to decrease the purchasing capacity of a currency whether it is invested or not. Inflation risk can destabilise and weaken the performance of an investment.

4.15 Interest Rate Risk

Investment risk associated with the possibility that there is a rise in the interest rates after a fixed income fund (such as bonds) has been purchased resulting in a decline in that bond’s price.

4.16 Liquidity Risk

This type of risk arises from situations in which an investor engaging in underlying funds trading cannot do so because nobody in the market wants to trade that asset. These underlying funds may be difficult to value and will be traded at a price that is significantly lower than its value.

4.17 Money Market Instruments Risk

Money market instruments in which the underlying fund invests are subject to the solvency of the relevant underlying issuer. The buying and selling of money market instruments is exposed to liquidity constraints in the market. While every effort will be made to maintain the capital value of the underlying fund, this may be the case as a loss made on an instrument held by the underlying fund could reduce the capital value of the underlying fund.

4.18 Political Risk

This is the risk that revolution, political conditions or uncertainties will affect the value of the underlying fund.

4.19 Qualified Foreign Institutional Investor (QFII) Risk

The QFII policy and rules are subject to change and any such change could adversely impact the performance of the underlying funds. The underlying fund invests in China A Shares directly through QFII scheme and indirect investments in China A Shares through China A Shares Access Products (CAAPs).

The underlying fund's investments made through the QFII Holder are subject to the prevailing exchange controls and other prevailing requirements of the People's Republic of China ("PRC") including rules on investment restrictions, lock-up period and repatriation and remittance of principal and profits.The capacity of the underlying fund to make investments, and thus the value of the underlying fund, may be affected.

The current QFII policy and QFII regulations are subject to change, which may take retrospective effect. In addition, there can be no assurance that the QFII regulations will not be abolished. The underlying fund, which invests in the PRC markets through the QFII Holder, may be adversely affected as a result of such changes.

The QFII licence held by the QFII Holder may be revoked or terminated or otherwise invalidated at any time. In such event, all the assets held by the PRC QFII Custodian for the account of the underlying fund will be liquidated and repatriated to a bank account maintained for and on behalf of the underlying fund outside of the PRC in accordance with applicable laws and regulations. The underlying fund may be required to dispose of its securities holdings and may suffer significant loss as a result of such liquidation and repatriation.

The underlying fund may also be subject to repatriation restrictions such as lock-up period. In particular, under the QFII regulations, there are foreign exchange control restrictions imposed on the repatriation of funds by the QFII Holder. The underlying fund will be restricted from withdrawing investment capital from the cash accounts of the underlying fund during the lock-up period, which will expire on 26th June 2014. After the lockup period, the underlying fund may repatriate capital, dividends, interest and income from the PRC, however any such repatriation is subject to a monthly cumulative limit of 20 per cent of the total onshore assets managed by the QFII Holder (or managed through its group companies including the manager) as a QFII as at the end of the preceding year. The restrictions on repatriation of the investment capital and net profits may have impact on the underlying fund's ability to meet the redemption requests of its unit-holders.

Custodians or sub-custodians may be appointed in local markets for purpose of safekeeping assets of the underlying fund in those markets. Where the underlying fund invests in eligible securities through the QFII quota held by the QFII Holder, such securities will be maintained by the PRC QFII Custodian through one or more securities account(s), in accordance with PRC law and the underlying fund may be subject to custodial risk. If the PRC QFII Custodian defaults, the underlying fund may suffer substantial losses. The assets, including cash, held by the PRC QFII Custodian belong to the underlying fund as the ultimate beneficial owner, and they are segregated from the assets of the manager, the QFII Holder, the QFII Custodian, the PRC QFII Custodian, the PRC brokers, and their respective clients.

There can be no assurance that the QFII Holder will continue to make available its QFII quota, or the underlying fund will be allocated a sufficient portion of QFII quota to meet all applications for subscription to the underlying fund. The performance of the underlying funds may therefore be adversely affected due to limited investment capabilities, or the underlying fund may not be able to fully implement or pursue its investment objective or strategy.

Please be aware of the risks associated with the underlying fund of Value Partners China Convergence Acc Fund - USD. Please refer to the offering documents of the underlying fund for more details.

4.20 Real Estate Securities Risk

Underlying funds which hold real estate securities are subject to substantially the same risks as direct investments in real estate. Real estate values fluctuate depending on factors such as local, regional and national economic environment, rental market demand, interest rates changes, as well as the management, organization, skill and capital funding of the managers and operators of the underlying properties. When the economy slows down or if interest rates rise, mortgage and financing costs will increase and can affect the profitability and liquidity of properties in the real estate market. This can potentially lead to declines in property values and hence adversely affect the value of associated investments.

4.21 Smaller Companies / Mid-sized Companies Risk

Smaller companies / mid-sized companies are subject to the risk of greater vulnerability to the release of unfavourable market news and information and poor economic or market conditions. Market for smaller companies / mid-sized companies is generally of lower liquidity. Therefore underlying funds with exposure to such companies may fluctuate in value more than other underlying funds because of the greater volatility of share prices of smaller companies. Investment in small cap companies may have higher than average volatility and liquidity risks.

4.22 Single Countries Risk

Underlying funds may invest in single countries and therefore have a narrower focus than those underlying funds which invest broadly across markets. This may increase the potential volatility of the underlying fund.

4.23 China A Shares Risk

Underlying funds may invest in China A shares directly through the QFII scheme (subject to the approval of relevant Chinese authorities) and may incur losses due to limited investment opportunities, or may not be able to fully implement or pursue its investment objectives or strategy, due to QFII investment restrictions, illiquidity of the China A shares market, and/or delay or disruption in execution of trades or in settlement of trades. Please be aware of the risks associated with the underlying funds of Fidelity China Consumer Fund A – EUR, Fidelity China Consumer Fund A – USD and Fidelity Funds – Greater China Fund A Inc. Please refer to the offering documents of the relevant underlying funds for more details.

4.24 Conflicts of Interest

Underlying funds may be subject to conflicts of interests that may or may not be disclosed in the offering document of the underlying fund, including direct or indirect financial or governance relationships with service providers, brokers, advisers and other intermediaries or their respective directors and employees, including but not limited to commission and retrocession arrangements using soft dollars or otherwise. It is recommended that you request your financial adviser to disclose any actual or potential conflict of interests in relation to any ILP Sub-Fund that you may select.

You should note that the underlying funds of the ILP Sub-Funds listed in this Brochure pay a retrocession commission to Utmost Worldwide Limited of between 0% and 1% p.a. They pay this out of the annual management charge described in section 3.3. It is not an additional charge to you. The retrocession commission has the potential to create a conflict of interest of Utmost Worldwide Limited as regards the selection of underlying funds which pay higher levels of retrocession commission. However this conflict is mitigated through strict adherence to our defined fund selection and monitoring criteria.

Due to potential changes in market conditions, we cannot guarantee that ILP Sub-Funds selected by you will continue to be available for investment or redemption. In the event of withdrawal of an ILP Sub-Funds we will propose an alternative for you.

ILP SUB-FUNDS GUIDE

Risk ratings:

SRRI Rating	Annualised Volatility Intervals
1.	Equal to or Above 0.0% but less than 0.5%
2.	Equal to or Above 0.5% but less than 2%
3.	Equal to or Above 2% but less than 5%
4.	Equal to or Above 5% but less than 10%
5.	Equal to or Above 10% but less than 15%
6.	Equal to or Above 15% but less than 25%
7.	Equal to or Above 25%
U	Unclassified Not rated

Abbreviations:

DF Dealing Frequency.

AMC Annual Management Charge.

PF Annual Performance Fee (of profit on a high-on-high basis).

Symbols:

ILP Sub-Funds marked with this symbol correspond to underlying funds which are categorised as Undertakings for Collective Investment in Transferable Securities (UCITS)

FUND HOUSE WEBSITE DIRECTORY

abrdn	abrdn.com
Aegon	aegonassetmanagement.com
Allianz	allianzglobalinvestors.eu
Barings	barings.com
BlackRock	blackrockinternational.com
Canaccord	canaccordgenuity.com
Columbia Threadneedle	columbiathreadneedle.com
DWS	dws.com
Fidelity	fidelity.co.uk
First Sentier Investors	firstsentierinvestors.com
Franklin Templeton	franklintempleton.co.uk
Fundsmith	fundsmith.co.uk
Guinness	guinnessfunds.com.
HSBC	assetmanagement.hsbc.com/uk
Invesco	invescointernational.co.uk
Janus Henderson	janushenderson.com
JPMorgan	jpmorgan.com
Jupiter	jupiterinternational.com
Kotak	investindia.kotak.com
MAN	maninvestments.com
Ninety One	ninetyone.com
Pictet	pictet.com
Pimco	pimco.com
Polar	polarcapital.co.uk
Premier Miton	premiermiton.com
Quilter Cheviot International	quilter.com
Schroder	schroders.com/lux

SYNTHETIC RISK AND REWARD PROFILE

Industry Standard

To help you select the ILP Sub-Funds that best fit with your approach to risk, Utmost Worldwide Limited uses the Synthetic Risk and Reward Indicator (SRRI)^. This does not constitute investment advice and should be used as a guidance tool only.

The indicator is calculated based on the volatility of the ILP Sub-Fund for the past five years and the values obtained are translated into one of the seven risk categories available based on pre-defined volatility intervals (see below).

Risk Classes

Low number = Low volatility. High number = High volatility

	Risk Scale	Annualised Volatility Intervals	
		Equal or Above	Less than
	U*	-	-
Potentially lower reward	1	0.0%	0.5%
	2	0.5%	2%
	3	2%	5%
	4	5%	10%
	5	10%	15%
Potentially higher reward	6	15%	25%
	7	25%	-

*ILP Sub-Funds marked with the symbol 'U' indicate that there is currently insufficient data available to calculate an SRRI.

^ The 'Synthetic Risk and Reward Indicator' (SRRI) was defined in 2009 by the Committee of European Securities Regulators (CESR) with the aim of providing investors with a method of assessing an underlying fund's risk. This SRRI calculation has been provided by Morningstar based on guidelines provided by the European Securities and Markets Authority (ESMA) and Morningstar's interpretation, methodology and implementation of said guidelines.

Not all ILP Sub-Funds on the Utmost Worldwide Limited unit-linked ILP Sub-Fund range can be assigned a synthetic risk and reward indicator. This may occur where not all of the relevant calculation information is available. For example, if the ILP Sub-Fund is less than 5 years old, the annualised volatility over 5 years cannot be calculated. These ILP Sub-Funds appear under the category 'Unclassified'.

Each ILP Sub-Fund on the unit-linked range has been assigned a risk category where possible. For example, ILP Sub-Funds with very low volatility will have a 1 or 2 rating on the risk scale. These ILP Sub-Funds generally have a more cautious approach with little or no exposure to equity markets and usually invest in cash or money market securities. You should be aware that for ILP Sub-Funds considered lower risk, the potential for reward will be lower as these ILP Sub-Funds are expected to yield lower returns than ILP Sub-Funds with a high equity exposure.

Please note that the ILP Sub-Funds' categorisation is not constant and may change over time.

ILP Sub-Funds with high volatility will have a 6 or 7 rating on the risk scale. These ILP Sub-Funds tend to have a high exposure to less developed, emerging equity markets or use high risk alternative assets within their investment strategy. Over the long term, exposure to equity markets could provide the opportunity for higher investment returns however it also brings a higher degree of investment risk. Although investment gains could be made when markets are buoyant, losses can quickly occur when markets take a downturn. You must therefore be prepared not only for the potential for higher returns but also the potential for higher losses when investing in these types of ILP Sub-Funds.

Risk Scale



You should note that investment involves risk. Past performance is not indicative of future performance. Investors and/or their investment advisers are responsible for their investment decisions and any choice of ILP Sub-Fund is entirely at their own risk. Please note that investment performance (as well as the income accruing to an investment) may go down as well as up.

Important Notes

'Annualised Volatility Intervals' as defined in the grid above reflect the increasing level of risk borne by the ILP Sub-Fund and, therefore, its position in the risk scale. Volatility is a measure of variance of a financial instrument's price over a particular time period, which means the greater the movement in ILP Sub-Fund prices, the more volatile the ILP Sub-Fund's performance is. ILP Sub-Funds with high volatility are generally associated with higher risk but potentially higher reward. ILP Sub-Funds with low volatility are generally associated with lower risk but with lower potential reward.

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MONEY MARKET

SRRI RATING – 1

JPMORGAN LIQUIDITY FUNDS – GBP STANDARD MONEY MARKET VNAV FUND C (ACC)

Aim: The sub-fund seeks to achieve a return in the reference currency in line with prevailing money market rates whilst aiming to preserve capital consistent with such rates and to maintain a high degree of liquidity.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 1999	LUXEMBOURG	GB POUND	DAILY	0.16%	0%	LU0088883458

JPMORGAN LIQUIDITY FUNDS – SGD LIQUIDITY LVNAV FUND C (ACC)

Aim: The investment objective of the sub-fund is to achieve a competitive level of total return in the reference currency consistent with the preservation of capital and a high degree of liquidity. The sub-fund will invest all of its assets, excluding cash and deposits, in high quality transferable short term SGD-denominated fixed and floating rate debt securities.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JANUARY 2010	LUXEMBOURG	SINGAPORE DOLLAR	DAILY	0.16%	0%	LU0440254422

NINETY ONE GSF STERLING MONEY FUND A INC GBP

Aim: The sub-fund aims to give holders of the relevant shares access to income at wholesale Eurocurrency market interest rates in sterling.
The sub-fund is a short-term variable net asset value money market fund and while the sub-fund aims to preserve capital, this is not guaranteed.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JANUARY 1985	LUXEMBOURG	GB POUND	DAILY	0.50%	0%	LU0345759590

SCHRODER ISF EURO LIQUIDITY A ACC

Aim: To provide liquidity and current income, to the extent consistent with the preservation of capital, through investment in high quality short-term fixed income securities that are denominated in Euro, provided that (i) at the time of acquisition, the average initial or residual maturity of all such securities held in the portfolio does not exceed 12 months, taking into account any financial instruments connected therewith, or (ii) the terms and conditions governing those securities provide that the applicable interest rate is adjusted at least annually on the basis of market conditions.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2001	LUXEMBOURG	EURO	DAILY	0.20%	0%	LU0136043394

SCHRODER ISF US DOLLAR LIQUIDITY FUND A ACC

Aim: To provide liquidity and current income, to the extent consistent with the preservation of capital, through investment in high quality short-term fixed income securities that are denominated in Euro, provided that (i) at the time of acquisition, the average initial or residual maturity of all such securities held in the portfolio does not exceed 12 months, taking into account any financial instruments connected therewith, or (ii) the terms and conditions governing those securities provide that the applicable interest rate is adjusted at least annually on the basis of market conditions.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2001	LUXEMBOURG	EURO	DAILY	0.20%	0%	LU0136043808

SRRI RATING – 2

2.

There are currently no ILP Sub-Funds rated SRRI 2 for offering.

SRRI RATING – 3

3.

There are currently no ILP Sub-Funds rated SRRI 3 for offering.

BOND

SRRI RATING – 4

AEGON STRATEGIC GLOBAL INCOME FUND A ACC EUR

Aim: To maximise total return (income plus capital). The fund will seek to achieve its investment objective by investing at least two-thirds of its gross assets in global debt instruments in any currency, ranging from AAA Government Bonds through to high yield and emerging market bonds.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 2007	IRELAND	EURO	DAILY	1.30%*	0%	IE00B296YK09

*(INCLUSIVE OF 0.5% DISTRIBUTION FEE)

AEGON STRATEGIC GLOBAL INCOME FUND A ACC GBP

Aim: To maximise total return (income plus capital). The fund will seek to achieve its investment objective by investing at least two-thirds of its gross assets in global debt instruments in any currency, ranging from AAA Government Bonds through to high yield and emerging market bonds.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 2007	IRELAND	GB POUND	DAILY	1.30%*	0%	IE00B296YY45

*(INCLUSIVE OF 0.5% DISTRIBUTION FEE)

AEGON STRATEGIC GLOBAL INCOME FUND A ACC USD

Aim: To maximise total return (income plus capital). The fund will seek to achieve its investment objective by investing at least two-thirds of its gross assets in global debt instruments in any currency, ranging from AAA Government Bonds through to high yield and emerging market bonds.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 2007	IRELAND	US DOLLAR	DAILY	1.30%*	0%	IE00B296YR77

*(INCLUSIVE OF 0.5% DISTRIBUTION FEE)

FIDELITY FUNDS – EURO BOND FUND A INC - EUR

Aim: The fund aims to achieve an income with the possibility of capital growth. The Euro Bond Fund invests primarily in bonds issued in those countries which are members of the European Monetary Union (EMU) and primarily denominated in Euro or in the national currency of an EMU country.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 1990	LUXEMBOURG	EURO	DAILY	0.75%	0%	LU0048579097

HSBC GEM DEBT TOTAL RETURN - USD

Aim: The sub-fund invests for long term total return in a portfolio allocated across the full spectrum of Emerging Markets bonds and other similar securities or instruments.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2007	LUXEMBOURG	US DOLLAR	DAILY	1.00%	0%	LU0283739885

HSBC GLOBAL INVESTMENT FUNDS INDIA FIXED INCOME AC EUR

Aim: The sub-fund seeks access to the Indian fixed income market by investing primarily in: Investment and Non-Investment Grade, as well as unrated Indian domestic fixed income securities denominated in Indian Rupee. These will be government and/or corporate issues. Investment and Non-Investment Grade, as well as unrated fixed income securities denominated in other currencies. These securities will be issued or guaranteed by the government or government agencies of India as well as by companies which have their registered office in India or which carry out a preponderant part of their business activities in India. Other instruments (e.g. structured notes) referencing underlying exposure to INR fixed income securities. Cash and cash instruments.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 2012	LUXEMBOURG	EURO	DAILY	1.10%	0%	LU0780248950

HSBC GLOBAL INVESTMENT FUNDS INDIA FIXED INCOME AC

Aim: The sub-fund seeks access to the Indian fixed income market by investing primarily in: Investment and Non-Investment Grade, as well as unrated Indian domestic fixed income securities denominated in Indian Rupee. These will be government and/or corporate issues. Investment and Non-Investment Grade, as well as unrated fixed income securities denominated in other currencies. These securities will be issued or guaranteed by the government or government agencies of India as well as by companies which have their registered office in India or which carry out a preponderant part of their business activities in India. Other instruments (e.g. structured notes) referencing underlying exposure to INR fixed income securities, cash and cash instruments.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 2012	LUXEMBOURG	US DOLLAR	DAILY	1.10%	0%	LU0780247804

BOND (CONTINUED) SRRI RATING – 4

INVESCO FUNDS - INVESCO BOND FUND C ACC - USD

Aim: The fund aims to provide long-term capital growth, together with income.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2018	LUXEMBOURG	US DOLLAR	DAILY	0.50%	0%	LU1775948141

INVESCO FUNDS - INVESCO STERLING BOND FUND C ACC GBP

Aim: To achieve, in the medium to long term, a good overall investment return in pounds sterling with relative security of capital in comparison to equities.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2018	LUXEMBOURG	GB POUND	DAILY	0.50%	0%	LU1775981431

JPMORGAN FUNDS US BOND A USD (ACC) FUND

Aim: To achieve a return in excess of US bond markets by investing primarily in US debt securities, using financial derivative instruments where appropriate.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 1997	LUXEMBOURG	US DOLLAR	DAILY	0.90%	0%	LU0070215933

THE JUPITER GLOBAL FUND – JUPITER DYNAMIC BOND CLASS L USD ACC HSC

Aim: The Fund's objective is to achieve a high income with the prospect of capital growth. The Fund will invest primarily in high yield bonds, investment grade bonds, government bonds, convertible bonds and other bonds.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 2013	LUXEMBOURG	US DOLLAR	DAILY	1.25%	0%	LU0853555463

THE JUPITER GLOBAL FUND – JUPITER DYNAMIC BOND CLASS L GBP ACC HSC

Aim: The Fund's objective is to achieve a high income with the prospect of capital growth. The Fund will invest primarily in high yield bonds, investment grade bonds, government bonds, convertible bonds and other bonds.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2016	LUXEMBOURG	GB POUND	DAILY	1.25%	0%	LU0853555547

PIMCO GIS GI INV GRADE CREDIT FUND ADMINISTRATIVE CLASS USD ACC

Aim: The fund aims to prudently generate a total return through a combination of both income and capital growth.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JANUARY 2009	IRELAND	US DOLLAR	DAILY	0.99%**	0%	IE00B3KYRN47

**(INCLUDES TRAIL FEE OF 0.5%)

SCHRODER INTERNATIONAL SELECTION FUND EMERGING MARKETS DEBT TOTAL RETURN USD A ACC

Aim: To provide an absolute return of capital growth and income primarily through investment in a portfolio of bonds and other fixed and floating rate securities issued by governments, government agencies, supra-national and corporate issuers in emerging markets.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 1997	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0106253197

TEMPLETON ASIAN BOND FUND A ACC - USD

Aim: The Fund aims to maximise total investment return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in a portfolio of fixed and floating rate debt securities and debt obligations of government and government-related issuers and/or corporate entities located throughout Asia.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2005	LUXEMBOURG	US DOLLAR	DAILY	1.05%^^	0%	LU0229949994

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

BOND (CONTINUED) — SRRI RATING – 4

TEMPLETON GLOBAL BOND FUND A (ACC) USD

Aim: The fund's principal investment objective is to maximize, consistent with prudent investment management, total investment return consisting of a combination of interest income, capital appreciation and currency gains.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
FEBRUARY 1991	LUXEMBOURG	US DOLLAR	DAILY	1.05%^^	0%	LU0252652382

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

TEMPLETON GLOBAL BOND FUND A MDIS SGD H1

Aim: The Fund aims to maximise total investment return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in a portfolio of fixed or floating rate debt securities and debt obligations issued by government or government-related issuers worldwide.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2008	LUXEMBOURG	SINGAPORE DOLLAR	DAILY	1.05%^^	0%	LU0366777323

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

BALANCED MANAGED — SRRI RATING – 4

HSBC PORTFOLIOS WORLD SELECTION 3 AC ACC USD

Aim: To provide long term total return by investing in a portfolio of equity and fixed income securities consistent with a medium risk investment strategy.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2009	LUXEMBOURG	US DOLLAR	DAILY	1.20%	0%	LU0447610923

HSBC PORTFOLIOS WORLD SELECTION 3 ACH ACC EUR

Aim: To provide long term total return by investing in a portfolio of equity and fixed income securities consistent with a medium risk investment strategy.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2009	LUXEMBOURG	EURO	DAILY	1.20%	0%	LU0447611061

HSBC PORTFOLIOS WORLD SELECTION 3 ACH ACC GBP

Aim: To provide long term total return by investing in a portfolio of equity and fixed income securities consistent with a medium risk investment strategy.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2009	LUXEMBOURG	GB POUND	DAILY	1.20%	0%	LU0447611145

EQUITY GLOBAL — SRRI RATING – 4

FIDELITY FUNDS – GLOBAL MULTI ASSET INCOME FUND A ACC USD

Aim: The fund aims to provide capital growth and income over the medium to long term. The fund will invest in a wide range of markets throughout the world providing exposure to investment grade, high yield and emerging market bonds, as well as to shares of companies. Less than 30% of the fund's total net assets will be invested in hybrids and Cocos, with less than 20% of the total net assets to be invested in Cocos. The fund can invest in bonds issued by governments, companies and other bodies. The fund has the freedom to invest outside its principal geographies, market sectors, industries or asset classes. As this fund may invest globally, it may invest in countries considered to be emerging markets. The fund may invest up to 50% in global government bonds and may also have exposure of less than 30% to infrastructure securities and closed-ended real estate investment trusts (REITS). The fund may under normal market conditions invest up to 100% in global investment grade bonds, 50% in emerging markets bonds, 50% in shares of companies globally and 60% in global high yield bonds. In adverse market conditions the fund may hold up to 25% of its assets in cash or money market instruments. The fund may invest in assets directly or achieve exposure indirectly through other eligible means including derivatives. The fund is actively managed without reference to an index.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MARCH 2013	LUXEMBOURG	US DOLLAR	DAILY	1.25%	0%	LU0905233846

FIDELITY MULTI ASSET INCOME FUND A ACCUMULATION SHARES

Aim: The fund aims to achieve an income yield that is typically within a range of 4-6% per annum. This is not guaranteed.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 2007	UNITED KINGDOM	GB POUND	DAILY	1.25%	0%	GB00B1VQRP77

PREMIER MITON CAUTIOUS MULTI ASSET FUND EUR

Aim: The objective of the fund is to achieve capital growth over the long term, being five years or more. The minimum recommended holding term is at least five years. This does not mean that the fund will achieve the objective over this, or any other, specific time period and there is a risk of loss to the original capital invested.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JULY 2008	UNITED KINGDOM	EURO	DAILY	1.75%	0%	GB00B39JC797

OTHER — SRRI RATING – 4

CANACCORD GENUITY BALANCED A GBP HEDGED (ACCUMULATION)

Aim: 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.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2008	IRELAND	POUND STERLING	DAILY	1.50%	0%	IE00BFXG4N04

CANACCORD GENUITY BALANCED FUND A SGD HEDGED ACC

Aim: 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.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JULY 2012	IRELAND	SINGAPORE DOLLAR	DAILY	1.50%	0%	IE00BFXG4Q35

CANACCORD GENUITY BALANCED A USD

Aim: Designed for those investors seeking a consistent total return from a combination of capital growth and income with the prospect of moderate growth over the longer-term. The fund holds multiple asset classes to achieve its goal.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2008	IRELAND	US DOLLAR	DAILY	1.50%	0%	IE00B3BRDM36

MONEY MARKET — SRRI RATING – 4

TEMPLETON GLOBAL TOTAL RETURN FUND A ACC EUR

Aim: The Fund aims to maximize total investment return consisting of a combination of interest income, capital appreciation, and currency gains by investing principally in a portfolio of fixed and/or floating rate debt securities and debt obligations issued by government and government-related issuers or corporate entities worldwide. The fixed and/or floating-rate debt securities and debt obligations in which the Fund may invest include investment grade and non-investment grade securities. On an ancillary basis, the Fund may gain exposure to debt market indexes by investing in index-based financial derivatives and credit default swaps.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2006	LUXEMBOURG	EURO	DAILY	1.50%^^	0%	LU0260870661

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

TEMPLETON GLOBAL TOTAL RETURN FUND A ACC USD

Aim: The Fund aims to maximize total investment return consisting of a combination of interest income, capital appreciation, and currency gains by investing principally in a portfolio of fixed and/or floating rate debt securities and debt obligations issued by government and government-related issuers or corporate entities worldwide. The fixed and/or floating-rate debt securities and debt obligations in which the Fund may invest include investment grade and non-investment grade securities. On an ancillary basis, the Fund may gain exposure to debt market indexes by investing in index-based financial derivatives and credit default swaps.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 2003	LUXEMBOURG	US DOLLAR	DAILY	1.50%^^	0%	LU0170475312

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

TEMPLETON GLOBAL TOTAL RETURN FUND A (MDIST) GBP

Aim: The Fund aims to maximize total investment return consisting of a combination of interest income, capital appreciation, and currency gains by investing principally in a portfolio of fixed and/or floating rate debt securities and debt obligations issued by government and government-related issuers or corporate entities worldwide. The fixed and/or floating-rate debt securities and debt obligations in which the Fund may invest include investment grade and non-investment grade securities. On an ancillary basis, the Fund may gain exposure to debt market indexes by investing in index-based financial derivatives and credit default swaps.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2007	LUXEMBOURG	GB POUND	DAILY	1.50%^^	0%	LU0316493153

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

TEMPLETON GLOBAL TOTAL RETURN FUND A MDIS SGD H1

Aim: The Fund aims to maximise total investment return consisting of a combination of interest income, capital appreciation, and currency gains by investing principally in a portfolio of fixed and/or floating rate debt securities and debt obligations issued by government and government-related issuers or corporate entities worldwide. The fixed and/or floating-rate debt securities and debt obligations in which the Fund may invest include investment grade and non-investment grade securities. On an ancillary basis, the Fund may gain exposure to debt market indexes by investing in index-based financial derivatives and credit default swaps.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2009	LUXEMBOURG	SINGAPORE DOLLAR	DAILY	1.05%^^	0%	LU0450468698

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

BOND — SRRI RATING – 5

TEMPLETON EMERGING MARKETS BOND A DIS - USD

Aim: To achieve long-term capital growth through investing in debt obligations issued by corporations and governments of developing or emerging nations.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JULY 1991	LUXEMBOURG	US DOLLAR	DAILY	1.50%^^	0%	LU0029876355

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

BALANCED MANAGED — SRRI RATING – 5

HSBC PORTFOLIOS WORLD SELECTION 4 AC ACC USD

Aim: To provide long term total return by investing in a portfolio of equity and fixed income securities consistent with a medium to high risk investment strategy.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2009	LUXEMBOURG	US DOLLAR	DAILY	1.20%	0%	LU0447611228

HSBC PORTFOLIOS WORLD SELECTION 4 ACH ACC EUR

Aim: To provide long term total return by investing in a portfolio of equity and fixed income securities consistent with a medium to high risk investment strategy.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2009	LUXEMBOURG	EURO	DAILY	1.20%	0%	LU0447611491

HSBC PORTFOLIOS WORLD SELECTION 4 ACH ACC GBP

Aim: To provide long term total return by investing in a portfolio of equity and fixed income securities consistent with a medium to high risk investment strategy.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2009	LUXEMBOURG	GB POUND	DAILY	1.20%	0%	LU0447611574

EQUITY GLOBAL — SRRI RATING – 5

FIDELITY FUNDS - GLOBAL DIVIDEND FUND A ACC - USD

Aim: The fund aims to achieve income and long-term capital growth principally through investments in income producing equity securities globally. The Investment Manager will target investments which it believes offer attractive dividend yields in addition to price appreciation.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JANUARY 2012	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0772969993

FUNDSMITH EQUITY FUND R ACC

Aim: The investment objective of the Fund is to achieve long-term growth in value through investing 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 company has stringent investment criteria which the ACD (Authorised Corporate Director) and Fundsmith Investment Services Limited adhere to in selecting securities for the Company's investment portfolio. The application of these investment criteria significantly limit the number of potential investments which the ACD will consider to be appropriate. It is envisaged that the investment portfolio will be concentrated, generally comprising between 20 and 30 stocks.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 2010	UNITED KINGDOM	GB POUND	DAILY	1.50%	0%	GB00B4LPDJ14

GUINNESS GLOBAL EQUITY INCOME FUND C ACC USD

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

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MARCH 2015	IRELAND	US DOLLAR	DAILY	1.50%	0%	IE00BVYPNW00

EQUITY GLOBAL (CONTINUED) — SRRI RATING – 5

JP MORGAN GLOBAL SELECT EQUITY FUND A ACC USD

Aim: To achieve a return in excess of the global equity markets by investing primarily in companies, globally.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 1981	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0070217475

JUPITER GLOBAL VALUE FUND CLASS L - GBP

Aim: The objective of the fund is to achieve long-term total return principally through investment in equities on an international basis.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2009	LUXEMBOURG	GB POUND	DAILY	1.50%	0%	LU0425094348

NINETY ONE GSF GLOBAL STRATEGIC MANAGED A ACC - USD

Aim: To provide long-term income and capital growth through investment in a diversified and actively managed portfolio consisting of any combination of cash instruments, fixed income securities, convertible securities, equity securities, and derivatives on an international basis.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
FEBRUARY 1995	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0345768153

PREMIER MITON CAUTIOUS MULTI ASSET FUND USD

Aim: The objective of the fund is to achieve capital growth over the long term, being five years or more. The minimum recommended holding term is at least five years. This does not mean that the fund will achieve the objective over this, or any other, specific time period and there is a risk of loss to the original capital invested.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JULY 2005	UNITED KINGDOM	US DOLLAR	DAILY	1.75%	0%	GB00B0BV9936

EQUITY REGIONAL — SRRI RATING – 5

ABRDN SICAV I – ASIAN SMALLER COMPANIES FUND CLASS A ACC GBP

Aim: The fund's investment objective is long-term total return to be achieved by investing at least two-thirds of the fund's assets in equities and equity-related securities of smaller companies with their registered office in an Asia Pacific (excluding Japan) country; and/or, of smaller companies which have the preponderance of their business activities in an Asia Pacific country (excluding Japan); and/or, of holding companies that have the preponderance of their assets in smaller companies with their registered office in an Asia Pacific country (excluding Japan).

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MARCH 2006	LUXEMBOURG	GB POUND	DAILY	1.75%	0%	LU0231459958

ALLIANZ HIGH DIVIDEND EMERGING MARKETS EQUITY - AT - EUR

Aim: The investment policy is geared towards long-term capital growth by investing Sub-Fund assets in global emerging equity markets by focusing on equities with a potential portfolio dividend yield above the market average. At least 70% of Sub-Fund assets are invested in Equities of companies whose registered offices are in an Emerging Market country or in a country that is part of the MSCI Emerging Markets Index or that generate a predominant share of their sales and/or profits in an Emerging Market country or in a country that is part of the MSCI Emerging Markets Index, which are resulting in a potential portfolio dividend yield above the market.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2007	LUXEMBOURG	EURO	DAILY	2.25%^^	0%	LU0293313325

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

BARINGS ASEAN FRONTIERS FUND CLASS A GBP INC

Aim: The objective of the Fund is to achieve long-term capital growth in the value of assets by investing in companies in Asia which the Managers believe will benefit from the economic growth and development of the region. The Fund will seek to achieve its investment objective by investing at least 70% of its total assets at any one time in equities and equity-related securities of companies incorporated in countries which are members of the Association of South-East Asian Nations (ASEAN), or which have a significant proportion of their assets or other interests in those countries. The members of ASEAN include Singapore, Thailand, the Philippines, Malaysia, Indonesia and Vietnam.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 2008	IRELAND	GB POUND	DAILY	1.25%	0%	IE00B3BC5T90

EQUITY REGIONAL (CONTINUED) — SRRI RATING – 5

FIDELITY ASEAN – USD

Aim: Invests principally in equity securities quoted on stock exchanges in Singapore, Malaysia, Thailand, Philippines, Indonesia.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2006	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0261945553

FIDELITY FUNDS – AMERICA FUND A USD INC

Aim: The Fund invests principally in US equity securities.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 1990	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0048573561

FIDELITY FUNDS – EUROPEAN GROWTH A EUR

Aim: Invests principally in equity securities quoted on European stock exchanges.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 1990	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0048578792

FSSA ASIAN GROWTH FUND CLASS I - USD

Aim: This Fund aims to achieve long-term capital appreciation. The Fund invests primarily in securities in the Asian region, excluding Japan.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2005	IRELAND	US DOLLAR	DAILY	1.50%	0%	IE0008368411

HSBC GIF EUROPE VALUE PD EURO

Aim: The sub-fund aims to provide long term total return by investing in a portfolio of European equities.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 1993	LUXEMBOURG	EURO	DAILY	1.00%	0%	LU0047473722

JPMORGAN FUNDS – JPM AMERICA EQUITY A (DIST) - USD

Aim: To provide long-term capital growth by investing primarily in a concentrated portfolio of US companies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 1988	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0053666078

JPMORGAN ASEAN EQUITY A ACC SGD

Aim: To provide long-term capital growth by investing primarily in companies of countries which are members of the Association of South East Asian Nations (ASEAN).

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 2010	LUXEMBOURG	SINGAPORE DOLLAR	DAILY	1.50%	0%	LU0532188223

JPMORGAN ASEAN FUND ACC - USD

Aim: To provide long-term capital growth by investing primarily in the securities of companies with significant assets in, or earnings derived from, one or more of the countries comprising the Association of Southeast Asian Nations (ASEAN).

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JULY 1983	HONG KONG	US DOLLAR	DAILY	1.50%	0%	HK0000055555

EQUITY SINGLE COUNTRY — SRRI RATING – 5

BLACKROCK GLOBAL FUNDS – UNITED KINGDOM FUND A2 GBP

Aim: The fund seeks to maximise total return. The fund invests at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in the UK.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 1985	LUXEMBOURG	GB POUND	DAILY	1.50%	0%	LU0011847091

FIDELITY FUNDS – AUSTRALIAN DIVERSIFIED EQUITY A INC AUD

Aim: The fund aims to achieve income and long-term capital growth primarily through investments in Australian equity securities and related instruments. The fund will invest in a mixture of larger, medium and smaller sized companies. The fund may tactically also invest in Australian listed corporate hybrid and fixed income securities if the Investment Manager believes they offer better investment opportunities than the related equity.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 1991	LUXEMBOURG	AUSTRALIAN DOLLAR	DAILY	1.50%	0%	LU0048574536

FRANKLIN MUTUAL U.S. VALUE FUND A ACC EUR

Aim: The Fund aims to achieve long-term capital appreciation by investing principally in US equity securities with no more than 20% of the Fund's net assets invested in securities of non-US issuers. The Fund may also seek to invest in the securities of companies involved in mergers, consolidations, liquidations and reorganisations. To a lesser extent, the Fund may also purchase debt securities of companies involved in reorganisation or financial restructuring.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 2001	LUXEMBOURG	EURO	DAILY	1.00%^^	0%	LU0140362707

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

JPMORGAN INDIA A ACC SGD

Aim: To provide long-term capital growth by investing primarily in Indian companies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 2009	LUXEMBOURG	SINGAPORE DOLLAR	DAILY	1.50%	0%	LU0456849545

SPECIALIST/THEMATIC — SRRI RATING – 5

DWS INVEST GLOBAL AGRIBUSINESS USD LC

Aim: The objective of the investment is to achieve an appreciation as high as possible of capital invested. At least 70% of the sub-fund's assets are invested in shares, share certificates, convertible bonds, convertible debentures and warrant-linked bonds whose underlying warrants are for securities, participation and dividend-right certificates, and equity warrants of foreign and domestic issuers having their principal business activity in or profiting from the agricultural industry.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 2006	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0273164847

FIRST SENTIER GLOBAL LISTED INFRASTRUCTURE FUND I INC - USD

Aim: The fund invests primarily in a diversified portfolio of listed infrastructure and infrastructure-related securities of issuers listed, traded or dealt in on regulated markets worldwide. The infrastructure sector includes, but is not limited to, utilities (e.g. water and electricity), highways and railways, airports services, marine ports and services, and oil and gas storage and transportation.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2008	IRELAND	US DOLLAR	DAILY	1.50%	0%	IE00B29SXL02

PICTET WATER P – GBP

Aim: The sub-fund seeks capital growth by investing at least two-thirds of its total assets in the shares of companies operating in the water and air sector worldwide. The sub-fund favours companies operating in water supply, processing services, water technology and environmental services.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2008	LUXEMBOURG	GB POUND	DAILY	1.60%	0%	LU0366531837

SPECIALIST/THEMATIC (CONTINUED) — SRRI RATING – 5

PICTET WATER P – EUR

Aim: The sub-fund seeks capital growth by investing at least two-thirds of its total assets in the shares of companies operating in the water and air sector worldwide. The sub-fund favours companies operating in water supply, processing services, water technology and environmental services.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2008	LUXEMBOURG	EURO	DAILY	1.60%	0%	LU0104884860

OTHER — SRRI RATING – 5

CANACCORD GENUITY OPPORTUNITY A GBP HEDGED (ACCUMULATION)

Aim: Designed for those investors seeking high growth from a concentrated portfolio of investment ideas and themes. The fund holds multiple asset classes but focuses on achieving growth with less regard to volatility.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2015	IRELAND	GB POUND	DAILY	1.50%	0%	IE00BSJCJC74

CANACCORD GENUITY OPPORTUNITY FUND A SGD HEDGED ACC

Aim: 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.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JULY 2012	IRELAND	SINGAPORE DOLLAR	DAILY	1.50%	0%	IE00BFXG5M61

CANACCORD GENUITY OPPORTUNITY FUND USD

Aim: Designed for those investors seeking high growth from a concentrated portfolio of investment ideas and themes. The fund holds multiple asset classes but focuses on achieving growth with less regard to volatility.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2008	IRELAND	US DOLLAR	DAILY	1.50%	0%	IE00B3BRDK12

EQUITY GLOBAL — SRRI RATING – 6

BLACKROCK GLOBAL FUNDS - EMERGING MARKETS FUND A2 USD ACC

Aim: The Emerging Markets Fund seeks to maximise total return. The fund invests globally at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, emerging markets. Investment may also be made in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, developed markets that have significant business operations in emerging markets.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 1993	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0047713382

FIDELITY FUNDS – GLOBAL TECHNOLOGY FUND A - EUR

Aim: The fund aims to provide investors with long-term capital growth, principally through investment in the equity securities of companies throughout the world that have, or will develop, products, processes or services that will provide or will benefit significantly from technological advances and improvements.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 1999	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0099574567

FIDELITY FUNDS – GLOBAL FOCUS FUND A ACC - USD

Aim: The fund aims to achieve long-term capital growth from a portfolio primarily invested in stocks across the world's stock markets. The manager is free to select any company regardless of size, industry or location and will concentrate its investments in a more limited number of companies and therefore the resulting portfolio will be less diversified.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2016	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU1366333091

FIDELITY FUNDS – GLOBAL TECHNOLOGY FUND A – ACC USD (HEDGED)

Aim: The fund aims to provide investors with long-term capital growth, principally through investment in the equity securities of companies throughout the world that have, or will develop, products, processes or services that will provide or will benefit significantly from technological advances and improvements.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 1997	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU1235294995

JPMORGAN FUNDS – EMERGING MARKETS EQUITY A ACC SGD

Aim: To provide long-term capital growth by investing primarily in emerging markets.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 2009	LUXEMBOURG	SINGAPORE DOLLAR	DAILY	1.50%	0%	LU0456842615

JPMORGAN FUNDS – JPM EMERGING MARKETS EQUITY A (DIST) - GBP

Aim: To provide long-term capital growth by investing primarily in emerging markets.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2000	LUXEMBOURG	GB POUND	DAILY	1.50%	0%	LU0119096559

JPMORGAN FUNDS – JPM EMERGING MARKETS EQUITY A (DIST) - USD

Aim: To provide long-term capital growth by investing primarily in emerging markets.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 1994	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0053685615

EQUITY GLOBAL (CONTINUED) — SRRI RATING – 6

NINETY ONE GSF GLOBAL EQUITY A INC - USD

Aim: It aims to achieve capital growth. The majority of the fund is invested in large companies listed on the world's principal stock exchanges.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JANUARY 1985	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0345769631

NINETY ONE GSF GLOBAL STRATEGIC EQUITY A INC - USD

Aim: To provide long-term capital growth primarily through investment in companies from around the world, which are expected to enhance underlying profitability and shareholder value through operational or structural improvements to their business.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 1994	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0345770993

PICTET PREMIUM BRANDS CLASS P USD

Aim: The sub-fund seeks capital growth by investing at least two-thirds of its total assets in the shares of companies in the premium brands sector providing high-quality services and products. The investment universe will not be restricted to any particular region.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JANUARY 2007	LUXEMBOURG	US DOLLAR	DAILY	1.60%	0%	LU0280433847

TEMPLETON EMERGING MARKETS FUND A (ACC) EUR H1

Aim: Long-term capital growth by investing mainly in equity securities of emerging market companies, or those companies which derive a significant proportion of their revenues or profits from emerging economies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2011	LUXEMBOURG	EURO	DAILY	1.65%^^	0%	LU0626262082

TEMPLETON EMERGING MARKETS A ACC SGD

Aim: Long-term capital growth by investing mainly in equity securities of emerging market companies, or those companies which derive a significant proportion of their revenues or profits from emerging economies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2007	LUXEMBOURG	SINGAPORE DOLLAR	DAILY	1.65%^^	0%	LU0320764243

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

TEMPLETON EMERGING MARKETS – USD

Aim: Long-term capital growth by investing mainly in equity securities of emerging market companies, or those companies which derive a significant proportion of their revenues or profits from emerging economies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2001	LUXEMBOURG	US DOLLAR	DAILY	1.65%^^	0%	LU0128522744

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

EQUITY REGIONAL — SRRI RATING – 6

ABRDN SICAV I – ASIAN SMALLER COMPANIES FUND CLASS A ACC USD

Aim: The fund's investment objective is long-term total return to be achieved by investing at least two-thirds of the fund's assets in equities and equity-related securities of smaller companies with their registered office in an Asia Pacific (excluding Japan) country; and/or, of smaller companies which have the preponderance of their business activities in an Asia Pacific country (excluding Japan); and/or, of holding companies that have the preponderance of their assets in smaller companies with their registered office in an Asia Pacific country (excluding Japan).

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MARCH 2006	LUXEMBOURG	US DOLLAR	DAILY	1.75%	0%	LU0231459107

ALLIANZ HIGH DIVIDEND EMERGING MARKETS EQUITY - AT - USD

Aim: The investment policy is geared towards long-term capital growth by investing Sub-Fund assets in global emerging equity markets by focusing on equities with a potential portfolio dividend yield above the market average. At least 70% of Sub-Fund assets are invested in Equities of companies whose registered offices are in an Emerging Market country or in a country that is part of the MSCI Emerging Markets Index or that generate a predominant share of their sales and/or profits in an Emerging Market country or in a country that is part of the MSCI Emerging Markets Index, which are resulting in a potential portfolio dividend yield above the market.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
FEBRUARY 2008	LUXEMBOURG	US DOLLAR	DAILY	2.25%^^	0%	LU0293314216

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

BARINGS ASEAN FRONTIERS FUND CLASS A USD INC

Aim: The objective of the Fund is to achieve long-term capital growth in the value of assets by investing in companies in Asia which the Managers believe will benefit from the economic growth and development of the region. The Fund will seek to achieve its investment objective by investing at least 70% of its total assets at any one time in equities and equity-related securities of companies incorporated in countries which are members of the Association of South-East Asian Nations (ASEAN), or which have a significant proportion of their assets or other interests in those countries. The members of ASEAN include Singapore, Thailand, the Philippines, Malaysia, Indonesia and Vietnam.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 2008	IRELAND	US DOLLAR	DAILY	1.25%	0%	IE0000830236

BARINGS EASTERN EUROPE FUND EUR INC

Aim: To achieve long-term capital appreciation through investment in a diversified portfolio of securities of issuers located in or with a significant exposure to the emerging markets of Europe.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JANUARY 1999	IRELAND	EURO	DAILY	1.50%	0%	IE0004852103

BARINGS LATIN AMERICA FUND EUR INC

Aim: The fund seeks to achieve long-term capital growth primarily through investment in Latin America equity securities. Investors should be aware of the additional risks associated with funds which invest in emerging and developing markets.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 1999	IRELAND	EURO	DAILY	1.25%	0%	IE0004851022

FIDELITY FUNDS – EMERGING EUROPE, MIDDLE EAST AND AFRICA A ACC - USD

Aim: The fund aims to generate long-term capital growth through investing primarily in securities of companies having their head office or exercising a predominant part of their activity in less developed countries of Central, Eastern and Southern Europe (including Russia), Middle East and Africa including those that are considered as emerging markets according to the MSCI EM Europe, Middle East and Africa Index.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2007	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0303823156

FIDELITY FUNDS - EUROPE EQUITY ESG A ACC EUR

Aim: The fund aims to achieve long-term growth, primarily through investments in European equity securities. The fund is part of the Fidelity Sustainable Family of Funds and adopts a Sustainable Focused strategy under which a minimum of 70% of the fund's net assets will be invested in securities deemed to maintain sustainable characteristics. The fund will consider a wide range of environmental and social characteristics on an ongoing basis. Environmental characteristics include, but are not limited to, climate change mitigation and adaptation, water and waste management and biodiversity, while social characteristics include, but are not limited to, product safety, supply chain, health and safety and human rights.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 1998	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0251128657

EQUITY REGIONAL (CONTINUED) — SRRI RATING – 6

FIDELITY FUNDS – GREATER CHINA FUND A INC - USD

Aim: Invests principally in equity securities quoted on stock exchanges in Hong Kong, China and Taiwan. The fund may invest its net assets directly in China A and B Shares.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 1990	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0048580855

FIDELITY FUNDS – PACIFIC A USD INC

Aim: Invests principally in an actively managed portfolio of equities in the Asia Pacific region. The Asia Pacific region comprises countries including, but not limited to, Japan, Australia, China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan and Thailand. The fund may invest its net assets directly in China A and B Shares.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JANUARY 1994	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0049112450

FSSA CHINA GROWTH FUND I ACC - USD

Aim: The fund invests primarily in securities issued by companies with either assets in, or revenues derived from the People's Republic of China that are listed, traded or dealt in on regulated markets in China, Hong Kong, Taiwan, the US or in member states of the OECD.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 1999	IRELAND	US DOLLAR	DAILY	2.00%	0%	IE0008368742

INVESCO FUNDS - INVESCO CONTINENTAL EUROPEAN SMALL CAP EQUITY FUND C (USD HEDGED) ACC USD

Aim: To achieve above-average capital growth through investment in a diversified portfolio of equity securities of european companies (excluding United Kingdom).

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2014	LUXEMBOURG	US DOLLAR	DAILY	1.00%	0%	LU1775961839

INVESCO FUNDS - INVESCO EMERGING MARKETS EX-CHINA EQUITY C ANNUAL DIST – USD

Aim: To provide long-term capital growth from a portfolio of securities selected from the Pacific region, including Japan, Australia, Hong Kong and nations of South East Asia.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 1992	LUXEMBOURG	US DOLLAR	DAILY	0.90%	0%	LU1775982249

JANUS HENDERSON EMERGING MARKETS ASIA FUND CLASS A

Aim: To provide capital growth by investing in Pacific region and Indian Sub-continent companies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2000	UNITED KINGDOM	GB POUND	DAILY	1.50%	0%	GB0007680183

JPMORGAN FUNDS – JPM EUROPE EQUITY A (ACC) USD

Aim: To provide long-term capital growth by investing primarily in european companies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2000	LUXEMBOURG	US DOLLAR	DAILY	1.00%	0%	LU0119078227

JPMORGAN FUNDS – EUROPE SMALL CAP FUND A (DIST) - EUR

Aim: To provide long-term capital growth by investing primarily in small capitalisation European companies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 1994	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0053687074

JPMORGAN FUNDS – JPM EUROPE SMALL CAP A (DIST) - GBP

Aim: To provide long-term capital growth by investing primarily in small capitalisation european companies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 1994	LUXEMBOURG	GB POUND	DAILY	1.50%	0%	LU0119093531

EQUITY REGIONAL (CONTINUED) — SRRI RATING – 6

JPM FUNDS – GREATER CHINA A (DIST) - USD

Aim: To provide long-term capital growth by investing primarily in companies from the People's Republic of China, Hong Kong and Taiwan (Greater China).

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2001	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0117841782

JUPITER INDIA SELECT CLASS L - EUR

Aim: To achieve long-term capital growth through investment primarily in India and selected opportunities in Pakistan, Bangladesh, Sri Lanka, Bhutan, Nepal and the Maldives.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2008	LUXEMBOURG	EURO	DAILY	1.75%	0%	LU0329070915

JUPITER INDIA SELECT CLASS L - GBP

Aim: To achieve long-term capital growth through investment primarily in India and selected opportunities in Pakistan, Bangladesh, Sri Lanka, Bhutan, Nepal and the Maldives.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2008	LUXEMBOURG	GB POUND	DAILY	1.75%	0%	LU0329071053

JUPITER INDIA SELECT CLASS L - USD

Aim: To achieve long-term capital growth through investment primarily in India and selected opportunities in Pakistan, Bangladesh, Sri Lanka, Bhutan, Nepal and the Maldives.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2008	LUXEMBOURG	US DOLLAR	DAILY	1.75%	0%	LU0365089902

KOTAK FUND INDIA MIDCAP FUND A ACC

Aim: The fund aims to achieve long term capital appreciation by primarily investing at least two thirds of its total assets in equity and equity linked securities of mid-capitalization companies registered in India or deriving a significant portion of their business from India.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2010	LUXEMBOURG	US DOLLAR	DAILY	2.00%	0%	LU0511423146

FRANKLIN TEMPLETON ASIAN GROWTH - EUR

Aim: The Fund aims to achieve long-term capital appreciation by investing primarily in equity securities listed in Asia (excluding Australia, New Zealand and Japan).

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2005	LUXEMBOURG	EURO	DAILY	1.85%^^	0%	LU0229940001

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

FRANKLIN TEMPLETON ASIAN GROWTH - USD

Aim: The Fund aims to achieve long-term capital appreciation by investing primarily in equity securities listed in Asia (excluding Australia, New Zealand and Japan).

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2001	LUXEMBOURG	US DOLLAR	DAILY	1.85%^^	0%	LU0128522157

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

FRANKLIN TEMPLETON ASIAN GROWTH - GBP

Aim: The Fund aims to achieve long-term capital appreciation by investing primarily in equity securities listed in Asia (excluding Australia, New Zealand and Japan).

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2005	LUXEMBOURG	GB POUND	DAILY	1.85%^^	0%	LU0229940183

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

TEMPLETON BIC A ACC

Aim: The fund's investment objective is to achieve long-term capital appreciation by investing in companies listed in Brazil, India and China (including Hong Kong and Taiwan) (BIC), as well as in companies that derive a significant proportion of their revenues or profits from BIC economies, or have a significant portion of their assets there.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2005	LUXEMBOURG	US DOLLAR	DAILY	2.10%^^	0%	LU0229945570

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

EQUITY SINGLE COUNTRY — SRRI RATING – 6

CT AMERICAN SMALLER COMPANIES FUND (US) RETAIL ACC EUR

Aim: The American Smaller Companies Portfolio seeks to achieve capital appreciation by investing principally in shares issued by American Smaller Companies that are domiciled in the United States or have significant US operations.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 1997	UNITED KINGDOM	EURO	DAILY	1.50%	0%	GB00B0WGY707

CT AMERICAN SMALLER COMPANIES FUND (US) RETAIL ACC GBP

Aim: The American Smaller Companies Portfolio seeks to achieve capital appreciation by investing principally in shares issued by American Smaller Companies that are domiciled in the United States or have significant US operations.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 1997	UNITED KINGDOM	GB POUND	DAILY	1.50%	0%	GB0001530129

CT AMERICAN SMALLER COMPANIES FUND USD 1 ACC

Aim: The American Smaller Companies Portfolio seeks to achieve capital appreciation by investing principally in shares issued by American Smaller Companies that are domiciled in the United States or have significant US operations.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 1997	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU1864950719

FIDELITY FUNDS – GERMANY FUND A INC - EUR

Aim: To achieve capital growth through investment in a diversified portfolio of primarily German equities.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 1990	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0048580004

FIDELITY FUNDS - JAPAN EQUITY ESG A JPY INC

Aim: The fund aims to achieve long-term capital growth from a portfolio principally made up of Japanese equity securities.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 1990	LUXEMBOURG	JAPANESE YEN	DAILY	1.50%	0%	LU0048585144

FRANKLIN MUTUAL U.S. VALUE FUND A ACC USD

Aim: The Fund aims to achieve long-term capital appreciation by investing principally in US equity securities with no more than 20% of the Fund's net assets invested in securities of non-US issuers. The Fund may also seek to invest in the securities of companies involved in mergers, consolidations, liquidations and reorganisations. To a lesser extent, the Fund may also purchase debt securities of companies involved in reorganisation or financial restructuring.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JULY 1997	LUXEMBOURG	US DOLLAR	DAILY	1.00%^^	0%	LU0070302665

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

FRANKLIN TEMPLETON US OPPORTUNITIES A ACC - EUR

Aim: 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.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2006	LUXEMBOURG	EURO	DAILY	1.50%^^	0%	LU0260869739

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

FRANKLIN TEMPLETON US OPPORTUNITIES - USD

Aim: 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.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 2000	LUXEMBOURG	US DOLLAR	DAILY	1.50%^^	0%	LU0109391861

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

EQUITY SINGLE COUNTRY (CONTINUED) — SRRI RATING – 6

FRANKLIN TEMPLETON US OPPORTUNITIES A YDIS - GBP

Aim: 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.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2005	LUXEMBOURG	GB POUND	DAILY	1.50%^^	0%	LU0229938369

^^(AMC% IS INCLUSIVE OF A MAINTENANCE CHARGE, FOR MORE INFORMATION, PLEASE REFER TO THE UNDERLYING FUND PROSPECTUS, AVAILABLE FROM YOUR FINANCIAL ADVISOR.)

HSBC GIF INDIAN EQUITY AC ACC USD

Aim: The sub-fund aims to provide long-term total return by investing in a portfolio of Indian equities.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2003	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0164881194

JPMORGAN FUNDS – GREATER CHINA A ACC SGD

Aim: To maximise capital growth from an actively managed portfolio of companies listed on the stock exchanges in Hong Kong, China and Taiwan.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 2009	LUXEMBOURG	SINGAPORE DOLLAR	DAILY	1.50%	0%	LU0456846285

JPMORGAN FUNDS – TAIWAN (ACC) USD

Aim: To provide long-term capital growth by investing primarily in Taiwanese companies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MARCH 2005	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0210528419

ALTERNATIVE/ HEDGE — SRRI RATING – 6

MAN AHL DIVERSIFIED FUTURES LTD ACC TRANCHE A USD

Aim: To achieve substantial medium-term growth of capital with absolute risk adjusted returns through the investment in a diversified portfolio of international futures contracts. This investment option can be invested into by an investor in Hong Kong under any single policy of Vision and Choice under which the investment option is available if, and only if, the total gross premiums paid by that investor towards that single policy have at any point in time reached US$10,000 or the currency equivalent.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 1998	BERMUDA	US DOLLAR	DAILY	3.00%	20%	BMG5777T1099

This investment option is only open to existing Planholders with a position in the fund.

SPECIALIST/THEMATIC — SRRI RATING – 6

BLACKROCK GLOBAL FUND – SUSTAINABLE ENERGY A2 USD

Aim: The Fund seeks to maximise total return. The Fund invests globally at least 70% of its total assets in the equity securities of sustainable energy companies. Sustainable energy companies are those which are engaged in alternative energy and energy technologies including: renewable energy technology; renewable energy developers; alternative fuels; energy efficiency; enabling energy and infrastructure.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 2001	LUXEMBOURG	US DOLLAR	DAILY	1.65%	0%	LU0124384867

BLACKROCK GLOBAL FUNDS – SUSTAINABLE ENERGY FUND A4 GBP

Aim: The Fund seeks to maximise total return. The Fund invests globally at least 70% of its total assets in the equity securities of sustainable energy companies. Sustainable energy companies are those which are engaged in alternative energy and energy technologies including: renewable energy technology; renewable energy developers; alternative fuels; energy efficiency; enabling energy and infrastructure.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 2001	LUXEMBOURG	GB POUND	DAILY	1.65%	0%	LU0204063720

INVESCO ASIA CONSUMER DEMAND C ACC - USD

Aim: To achieve long-term capital appreciation by investing at least 70% of the total assets of the fund in equity securities of Asian companies whose business is likely to benefit from, or is related to growth in domestic consumption in Asian economies, excluding Japan.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MARCH 2008	LUXEMBOURG	US DOLLAR	DAILY	1.00%	0%	LU0334857512

SPECIALIST / THEMATIC (CONTINUED) SRRI RATING – 6

INVESCO FUNDS - INVESCO GLOBAL HEALTH CARE INNOVATION C INC

Aim: The Fund aims to achieve long-term capital growth. The Fund seeks to achieve its objective by investing primarily in equity and equity related securities of innovative healthcare companies throughout the world. For the purposes of the Fund, healthcare companies include (but are not limited to) companies in the sectors of pharmaceuticals, biotechnology, healthcare services and medical technology and supplies. The Investment Manager classifies companies as innovative based on criteria such as their products, services, processes, business models, management, use of technology or approach to serving health care needs.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2018	LUXEMBOURG	US DOLLAR	DAILY	1.00%	0%	LU1775952176

JPM NATURAL RESOURCES A ACC SGD

Aim: To provide long-term capital growth by investing primarily in natural resources companies, globally.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 2009	LUXEMBOURG	SINGAPORE DOLLAR	DAILY	1.50%	0%	LU0456854461

JPMORGAN FUNDS – JPM GLOBAL NATURAL RESOURCES A (ACC) - USD

Aim: To provide long-term capital growth by investing primarily in natural resources companies, globally.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2006	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0266512127

JPMORGAN FUNDS – JPM GLOBAL NATURAL RESOURCES A (DIST) - EUR

Aim: To provide long-term capital growth by investing primarily in natural resources companies, globally.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MARCH 2005	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0208853514

PICTET GLOBAL MEGATREND SELECTION P – EUR

Aim: The sub-fund seeks capital growth by investing at least two-thirds of its total assets in corporate shares in accordance with the investments of Pictet open-ended theme funds, where each theme is, in principle, equal-weighted and rebalanced each month. The investment universe is not restricted to a specific geographical zone.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2008	LUXEMBOURG	EURO	DAILY	1.60%	0%	LU0386882277

PICTET GLOBAL MEGATREND SELECTION P – USD

Aim: The sub-fund seeks capital growth by investing at least two-thirds of its total assets in corporate shares in accordance with the investments of Pictet open-ended theme funds, where each theme is, in principle, equal-weighted and rebalanced each month. The investment universe is not restricted to a specific geographical zone.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2008	LUXEMBOURG	US DOLLAR	DAILY	1.60%	0%	LU0386859887

PICTET WATER P – USD

Aim: The sub-fund seeks capital growth by investing at least two-thirds of its total assets in the shares of companies operating in the water and air sector worldwide. The sub-fund favours companies operating in water supply, processing services, water technology and environmental services.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MAY 2006	LUXEMBOURG	US DOLLAR	DAILY	1.60%	0%	LU0255980327

SCHRODER ISF GLOBAL CLIMATE CHANGE A USD

Aim: To provide capital growth primarily through investment in equities securities of worldwide issuers, which will benefit from efforts to accommodate the impact of global climate change.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2007	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0302445910

EQUITY GLOBAL — SRRI RATING – 7

POLAR CAPITAL FUNDS PLC – GLOBAL TECHNOLOGY FUND CLASS R - EUR

Aim: The investment objective of the fund is long-term capital appreciation by way of investing in a globally diversified portfolio of technology companies. The fund will invest at least two-thirds of its total assets in technology-related companies worldwide. The fund will take a geographically diversified approach and operate within broad asset allocation ranges, but there are no specified limits on investing in any geographical region or single country.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2001	IRELAND	EURO	DAILY	1.50%	10%	IE00B4468526

POLAR CAPITAL FUNDS PLC – GLOBAL TECHNOLOGY FUND CLASS R - GBP

Aim: The investment objective of the fund is long-term capital appreciation by way of investing in a globally diversified portfolio of technology companies. The fund will invest at least two-thirds of its total assets in technology-related companies worldwide. The fund will take a geographically diversified approach and operate within broad asset allocation ranges, but there are no specified limits on investing in any geographical region or single country.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2001	IRELAND	GB POUND	DAILY	1.50%	10%	IE00B42N8Z54

POLAR CAPITAL FUNDS PLC – GLOBAL TECHNOLOGY FUND CLASS R - USD

Aim: The investment objective of the fund is long-term capital appreciation by way of investing in a globally diversified portfolio of technology companies. The fund will invest at least two-thirds of its total assets in technology-related companies worldwide. The fund will take a geographically diversified approach and operate within broad asset allocation ranges, but there are no specified limits on investing in any geographical region or single country.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2001	IRELAND	US DOLLAR	DAILY	1.50%	10%	IE00B433M743

EQUITY REGIONAL — SRRI RATING – 7

BARINGS EASTERN EUROPE FUND USD INC

Aim: To achieve long-term capital appreciation through investment in a diversified portfolio of securities of issuers located in or with a significant exposure to the emerging markets of Europe.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 1996	IRELAND	US DOLLAR	DAILY	1.50%	0%	IE0000805634

BARINGS HONG KONG CHINA FUND USD INC

Aim: The objective of the fund is to achieve long-term capital growth in the value of assets.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 1982	IRELAND	US DOLLAR	DAILY	1.25%	0%	IE0000829238

EQUITY SINGLE COUNTRY — SRRI RATING – 7

FIDELITY CHINA CONSUMER FUND A - EUR

Aim: The fund aims to achieve long-term capital growth through investing primarily in equity securities of companies having their head office or exercising a predominant part of their activities in China or Hong Kong. These companies are involved in the development, manufacture or sales of goods or services to consumers in China. The fund may invest its net assets directly in China A and B Shares.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
FEBRUARY 2011	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0594300096

FIDELITY CHINA CONSUMER FUND A - USD

Aim: The fund aims to achieve long-term capital growth through investing primarily in equity securities of companies having their head office or exercising a predominant part of their activities in China or Hong Kong. These companies are involved in the development, manufacture or sales of goods or services to consumers in China. The fund may invest its net assets directly in China A and B Shares.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
FEBRUARY 2011	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0594300179

EQUITY SINGLE COUNTRY (CONTINUED) — SRRI RATING – 7

FIDELITY CHINA CONSUMER FUND A - GBP

Aim: The fund aims to achieve long-term capital growth through investing primarily in equity securities of companies having their head office or exercising a predominant part of their activities in China or Hong Kong. These companies are involved in the development, manufacture or sales of goods or services to consumers in China. The fund may invest its net assets directly in China A and B Shares.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
FEBRUARY 2011	LUXEMBOURG	GB POUND	DAILY	1.50%	0%	LU0594300336

HSBC GIF BRAZIL EQUITY FUND AC - USD

Aim: The sub-fund aims to provide long term total return by investing in a portfolio of Brazilian equities.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 2004	LUXEMBOURG	US DOLLAR	DAILY	1.75%	0%	LU0196696453

SPECIALIST / THEMATIC — SRRI RATING – 7

BLACKROCK GLOBAL FUNDS - WORLD GOLD A2 USD ACC

Aim: The fund seeks to maximise capital growth expressed in US dollars through investing primarily in gold mining shares throughout the world.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 1994	LUXEMBOURG	US DOLLAR	DAILY	1.75%	0%	LU0055631609

BLACKROCK GLOBAL FUNDS - WORLD GOLD HEDGED A2 SGD

Aim: The World Gold Fund seeks to maximise total return. The Fund invests globally at least 70% of its total assets in the equity securities of companies whose predominant economic activity is gold-mining. It may also invest in the equity securities of companies whose predominant economic activity is other precious metal or mineral and base metal or mineral mining. The Fund does not hold physical gold or metal.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JULY 2008	LUXEMBOURG	SINGAPORE DOLLAR	DAILY	1.75%	0%	LU0368265764

INVESCO FUNDS - INVESCO GLOBAL CONSUMER TRENDS C ACC - USD

Aim: To achieve long-term capital growth from an international portfolio of investments in companies predominantly engaged in the design, production or distribution of products and services related to the leisure time activities of individuals which can include automobile, household construction and durables, media and internet companies and other companies engaged in meeting the demands of consumers.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 1999	LUXEMBOURG	US DOLLAR	DAILY	1.00%	0%	LU0100598878

JPMORGAN FUND – JPM US TECHNOLOGY A (DIST) - USD

Aim: To provide long-term capital growth by investing primarily in technology, media and telecommunications related US companies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 1997	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0082616367

UNCLASSIFIED

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There are currently no investment options rated SRRI Unclassified for offering.

SUSPENDED/SIDE POCKET INVESTMENT OPTIONS

EQUITY REGIONAL

JPMORGAN FUNDS – JPM EMERGING EUROPE EQUITY A (DIST) - EUR #

Aim: To provide long-term capital growth by investing primarily in European emerging market countries, including Russia (the "Emerging European Countries").

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JULY 1994	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0051759099

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Utmost is the trading name used by Utmost Worldwide Limited, Singapore Branch and a number of Utmost companies.

A WEALTH *of* DIFFERENCE

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Utmost Worldwide Limited is incorporated in Guernsey, registered number 27151.

Registered Office address: Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR.

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