INVESTMENT OPTIONS BROCHURE

SWITZERLAND BRANCH

UNIT-LINKED PRODUCTS

OCTOBER 2026

ISSUED BY
UTMOST WORLDWIDE LIMITED

A WEALTH *of* DIFFERENCE

utmost™

Investment Options Brochure From Utmost Worldwide

1. BEFORE YOU INVEST

- **Vision and Choice are examples of unit linked 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. 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 do not have any rights or ownership in any of those assets. Your recourse is against Utmost Worldwide Limited only.**
- **The unit linked investment options offered by Utmost Worldwide, Switzerland Branch are restricted to a selection of underlying funds that have been approved for distribution in Switzerland by the Swiss Financial Market Supervisory Authority FINMA.**
- **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 investment options 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 investment options 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 investment options available under the Plans can have very different features and risk profiles. Some may be of high risk. In choosing investment options you should read and understand the offering documents of the underlying fund(s) corresponding to your investment option(s). The offering documents of underlying funds are available to you via our online service centre. Please see the Appendix, where a 'Guide to accessing underlying fund documents' ("access information") is located for your benefit. The guide outlines the simple step by step process to follow in order to access the offering documents of underlying funds.**
- **Utmost Worldwide Limited does not provide investment or financial advice. You are responsible for your own investment decisions and any investment option is chosen entirely at your own risk. We advise you to seek independent investment advice prior to proceeding with any investment decision.**

Please note that your Plan literature may refer to the International Fund Selection Brochure. This Investment Options Brochure ("Brochure") replaces that document.

This Brochure contains a list of investment options for you to choose from and each investment option has a corresponding underlying fund.

For details of the underlying funds (including, without limitation, the investment character, investment objectives and policies, investment opportunities, risk factors and charges), you should read the offering documents of the underlying funds corresponding to the investment options, which are available to you via our online service centre; see the Appendix for access information.

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

Due to potential changes in market conditions and regulatory requirements, we cannot guarantee that your investment options 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 that, having made all reasonable enquiries, 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 investment options 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 investment options 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 Limited you have the opportunity to access an extensive range of top quality investment options, 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 investment options 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 investment options that most closely match your investment aims.

This Brochure contains a list of investment options for you to choose from and each investment options has a corresponding underlying fund.

3. INFORMATION FOR INVESTORS

3.1 Investment option

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

3.2 Underlying funds

Each of your investment options has a corresponding underlying fund.

Utmost Worldwide Limited will purchase or sell units in the underlying fund corresponding to your investment option. As a result, Utmost Worldwide Limited will allocate or de-allocate sub-fund units of investment options 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 investment options corresponding to the underlying fund to/from your Plan.

1 **Sub-fund unit(s):** Premiums will be used to allocate sub-fund units of investment options to your Plan corresponding to units in the underlying funds, which represent your chosen investment options. 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 investment options 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 investment option is equal to the applicable offer price[2] or bid price[3], respectively. The dealing frequency of each investment option will be the same as that of the corresponding underlying fund.

The sub-fund units of investment options 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 investment options to your Plan, in respect of your selected investment options where they correspond to the underlying funds on which the dividends are paid.

For information regarding the country of domicile of an underlying fund, please see the information provided under the heading "BASE" within the investment option list on pages 15 to 42 below. For details regarding the foreign fund house Swiss representative[4] and/or paying agent information, please refer to the Fund House Website Directory section on page 12. 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 available, on request, from your financial advisor or Utmost Worldwide Limited or through our online service centre; see the Appendix for access information.

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 investment options corresponding to the underlying funds deal monthly, fortnightly, weekly or daily.

3.3 Fees and Charges

Plan level fees (such as the bid / offer spread) and charges levied by Utmost Worldwide Limited are detailed within your Plan Details Guide (available from your financial adviser or from Utmost Worldwide Limited on request), terms and conditions, other contractual documentation and associated endorsements, where applicable.

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 annual management charge is inclusive of distribution commissions; please see section 4.24 'Conflict of Interests' for further information regarding this commission.

Annual performance fees (if applicable) and other charges may also be applied at the underlying fund level. 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.

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.

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 investment options.

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 investment options, and payments of full and partial surrenders, regular withdrawals, death benefit and where sub-fund unit deductions are made to pay plan charges.

4 Foreign funds distributed in or from Switzerland must inter alia appoint a FINMA licensed Swiss representative and a paying agent in Switzerland. The Swiss representative carries out a broad representative role that includes, in particular, the following:

- publication of various documents on the relevant foreign fund(s) and marketing materials;
- publication of subscription and redemption prices (i.e. the buying and selling price of units in funds) and the net asset value of the foreign fund(s) in the publication media mentioned in the prospectus; and
- distribution of the units of the foreign fund(s) it represents. The Swiss representative may also engage third parties to distribute the relevant fund units.

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, available from your financial adviser or from Utmost Worldwide Limited on request, and the offering documents of the relevant underlying fund, which are available to you via our online service centre; see the Appendix for access information.

3.4 Investment Risk, Character and Opportunities

Investment involves risks. Each underlying fund is subject to investment risks e.g. market, interest rate and exchange rate fluctuations. The value of investment options and their performance may go down as well as up. Each investment option will have different features and risk profile and some may be of high risk. For further details on the investment risk(s), please refer to page 6, Section 4 'Investment risk factors'.

Information on the investment risk(s), character and opportunities of investment options is furthermore available within the offering documents of the corresponding underlying funds as described in section 3.7, which are available via our online service centre; see the Appendix for access information.

3.5 Switching

As a planholder, you may switch your investment options. Switches out of investment options corresponding to underlying funds are processed using the next available bid price, whereas switches into investment options 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 (available from your financial adviser or from Utmost Worldwide Limited on request).

3.6 Withdrawal of an investment option

Utmost Worldwide Limited reserves the right, to withdraw the availability of any investment option and associated underlying fund from this 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 investment option.

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 investment option).

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 investment option and future premium allocation, corresponding to the withdrawn investment option. 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 investment option holdings and redirect their future premium allocations to the designated investment options 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.

3.7 Swiss Planholders

The list of investment options available to clients of Utmost Worldwide, Switzerland Branch, are contained in this document and are limited to investment options corresponding to retail underlying funds that are:

3.7.1 Swiss funds authorised by the Swiss regulator, the Swiss Financial Market Supervisory Authority FINMA ("FINMA"); or

3.7.2 foreign funds authorised by another financial regulator and approved by FINMA for distribution in Switzerland.

It is the performance and return from these retail underlying funds that determine the value of your Plan. Further information, in one of the official languages of Switzerland, about the underlying funds can be found in:

- the key investor information document or simplified prospectus (as the case may be), as well as the latest annual and semi-annual financial reports, which are available to you via our online service centre; see the Appendix for access information;
- the prospectus which is available, on request, from your financial advisor or Utmost Worldwide Limited or through our online service centre; see the Appendix for access information;
- the collective investment agreement or constitutional document, such as a memorandum or articles of association (as the case may be) which is available on the relevant website of each fund house (in case of underlying Swiss funds) or the Swiss representative (in case of underlying foreign funds) as listed in this document within the section entitled "Fund House Website Directory". [On request, we can source this document from the fund house or Swiss representative, respectively, and supply it to you.]

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 investment options 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 Switzerland 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 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, which are available via our online service centre; see the **Appendix** for access information.

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. For more details, please refer to the offering documents of the relevant underlying funds which are available to you via our online service centre; see the Appendix for access information.

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 investment option that you may select.

You should note that the underlying funds of the investment options 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 investment options selected by you will continue to be available for investment or redemption. In the event of withdrawal of an investment option we will propose an alternative for you.

INVESTMENT OPTIONS 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%
8.	Unclassified Not rated

Abbreviations:

DF Dealing Frequency.

AMC Annual Management Charge.

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

Symbols:

Investment options marked with this symbol correspond to underlying funds which are categorised as Undertakings for Collective Investment in Transferable Securities (UCITS).

† NOT AUTHORISED IN HONG KONG
Please note that investment options marked with this symbol correspond to underlying funds which are NOT authorised in Hong Kong and hence are NOT available for offering to Hong Kong investors.

◆ These investment options are NOT authorised in Singapore and hence not available for offering to Singapore investors.

FUND HOUSE WEBSITE DIRECTORY

Fund House	Website	Swiss Representative details	Swiss Paying Agent details
abrdn	abrdn.com	BNP Paribas Securities Services - Selnaustrasse 16, 8002 Zurich, Switzerland	BNP Paribas Securities Services - Selnaustrasse 16, 8002 Zurich, Switzerland
Aegon	aegonassetmanagement.com	CACEIS (Switzerland) SA Route de Signy 35, CH-1260 NYON Switzerland	CACEIS (Switzerland) SA, Route de Signy 35, CH-1260 NYON, Switzerland
Allianz	allianzglobalinvestors.eu	BNP Paribas Securities Services, Paris, succursale de Zurich, Selnaustrasse 16, CH-8002 Zurich	BNP Paribas Securities Services, Paris, succursale de Zurich, Selnaustrasse 16, CH-8002 Zurich
Barings	barings.com	BNP Paribas Securities, Services, Paris, succursale de Zurich	BNP Paribas Securities Services, Paris, succursale de Zurich
BlackRock	blackrockinternational.com	BLK entity in Switzerland: BlackRock Asset Management AG Bahnhofstrasse 39, 8001 Zürich Switzerland	State Street Bank International GmBH Munich, Zurich branch, Beethovenstrasse 19, CH-8027 Zurich
BNP Paribas	bnpparibas-am.com	BNP Paribas (Suisse) SA, 2, place de Hollande, CH -1204 Genève	BNP Paribas Securities Services, Paris, succursale de Zurich, 16, Selnaustrasse, CH-8002 Zurich
Columbia Threadneedle	columbiathreadneedle.com	BNP Paribas Securities Services, Paris, succursale de Zurich, Selnaustrasse 16 8002 Zurich, Switzerland	BNP Paribas Securities Services, Paris, succursale de Zurich, Selnaustrasse 16 8002 Zurich, Switzerland
Fidelity	fidelity.co.uk	BNP Paribas Securities Services	BNP Paribas Securities Services
First Sentier	firstsentierinvestors.com	BNP Paribas Securities Services	BNP Paribas Securities Services
Franklin Templeton	franklintempleton.co.uk	Franklin Templeton Switzerland Ltd	BNP PARIBAS SECURITIES SERVICES, Paris, succursale de Zurich
GAM	gam.com	GAM Capital Management (Switzerland) Ltd., Hardstrasse 201, CH - 8005 Zurich	State Street Bank International GmbH, Munich, Zurich Branch, Beethovenstrasse 19, CH-8027 Zurich GERMANY
Guinness	guinnessfunds.com	Carnegie Fund Services S.A	BCGE (Banque Cantonale de Geneve)
HSBC	assetmanagement.hsbc.com/uk	HSBC Global Asset Management (Switzerland) Ltd Gartenstrasse 26 P.O. Box CH-8002 Zurich Switzerland	HSBC Private Bank (Suisse) S.A. Quai des Bergues 9-17, Case postale 2888, CH-1211 Geneva 1, Switzerland
Invesco	invescointernational.co.uk	Invesco Asset Management (Schweiz) AG, Talacker 34, CH-8001 Zurich	BNP PARIBAS SECURITIES SERVICES, Paris, succursale de Zurich, Selnaustrasse 16, CH-8002 Zurich
Janus Henderson	janushenderson.com	BNP Paribas Securities Services, Paris, Succursale de Zurich	BNP Paribas Securities Services, Paris, Succursale de Zurich
JP Morgan	jpmorgan.com	JPMorgan Asset Management (Switzerland) LLC	J.P. Morgan (Suisse) SA
Jupiter	jupiterinternational.com	BNP Paribas Securities Paris, Zurich Branch, Selnaustrasse 16, 8002 Zurich	BNP Paribas Securities Paris, Zurich Branch, Selnaustrasse 16, 8002 Zurich
Kotak	investindia.kotak.com	BNP Paribas Securities Services, Paris, Succursale de Zurich	BNP Paribas Securities Services, Paris, Succursale de Zurich
Ninety One	ninetyone.com	RBC Investor Services SA - Zurich	RBC Investor Services SA - Zurich
Pictet	pictet.com	Pictet Asset Management SA	Banque Pictet & Cie SA

Fund House	Website	Swiss Representative details	Swiss Paying Agent details
PIMCO	pimco.com	BNP Paribas Securities Services, Paris, succursale de Zurich.	BNP Paribas Securities Services, Paris, succursale de Zurich.
Polar	polarcapital.co.uk	BNP Paribas Securities Services, Paris, succursale de Zurich, Selnaustrasse 16 8002 Zurich	BNP Paribas Securities Services, Paris, succursale de Zurich, Selnaustrasse 16 8002 Zurich
Schroder	schroders.com/lux	Schroder Investment Management (Switzerland) AG	Schroder & Co. Bank AG

Please note: For information regarding the country of domicile of the underlying funds please see the information provided under the heading "BASE" within the investment option list on pages 15 to 45 below.

The offering documents, including the key investor information document or simplified prospectus (as the case may be), prospectus and latest annual and semi-annual financial reports of the underlying funds, can be reviewed and downloaded using our online service centre. The 'Guide to accessing underlying fund documents' in the Appendix outlines the simple step by step process to follow in order to access the aforementioned documents relating to the underlying funds.

The collective investment agreement or constitutional document, such as a memorandum or articles of association (as the case may be), can be obtainable from the relevant website of each fund house (in case of underlying Swiss funds) or the Swiss representative (in case of underlying foreign funds) listed above. [On request, we can source this document from the fund house or Swiss representative, respectively, and supply it to you.]

SYNTHETIC RISK AND REWARD PROFILE

Industry Standard

Please note that Utmost Worldwide Limited does not provide investment or financial advice with regard to underlying funds. To help you select the investment options that best fit with your approach to risk, you have the possibility to asses an underlying fund's risk with 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 investment option 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%	-

* Investment options 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 investment options on the Utmost Worldwide Limited unit-linked investment option 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 investment option is less than 5 years old, the annualised volatility over 5 years cannot be calculated. These investment options appear under the category 'Unclassified'.

Each investment option on the unit-linked range has been assigned a risk category where possible. For example, investment options with very low volatility will have a 1 or 2 rating on the risk scale. These investment options 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 investment options considered lower risk, the potential for reward will be lower as these investment options are expected to yield lower returns than investment options with a high equity exposure.

Please note that the investment option's categorisation is not constant and may change over time.

Investment options with high volatility will have a 6 or 7 rating on the risk scale. These investment options 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 investment options.

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 investment options 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 investment option 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 investment option prices, the more volatile the investment option's performance is. Investment options with high volatility are generally associated with higher risk but potentially higher reward. Investment options with low volatility are generally associated with lower risk but with lower potential reward.

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Morningstar is a leading provider of independent investment research in North America, Europe, Australia, and Asia, and Morningstar Inc. is an independent entity to Utmost Worldwide Limited.

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

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

NINETY ONE GSF US DOLLAR MONEY A INC GRS USD

Aim: The fund aims to give holders of the relevant Shares access to income at wholesale Eurocurrency market interest rates in U.S. Dollars.
This 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	US DOLLAR	DAILY	0.50%	0%	LU0345758782

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	US DOLLAR	DAILY	0.20%	0%	LU0136043808

SRRI RATING – 2

2.

There are currently no investment options rated SRRI 2 for offering.

SRRI RATING – 3

3.

There are currently no investment options 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
SEPTEMBER 2011	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
SEPTEMBER 2011	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
SEPTEMBER 2011	IRELAND	US DOLLAR	DAILY	1.30%*	0%	IE00B296YR77

*(INCLUSIVE OF 0.5% DISTRIBUTION FEE)

FIDELITY FUNDS - EURO ULTRA SHORT DURATION BOND A ACC GBP

Aim: The fund aims to achieve income and capital growth by primarily investing in a broad range of fixed income instruments of issuers globally either denominated in Sterling or other currencies. Exposure to non-Sterling denominated debt securities will be largely hedged back to Sterling.
The fund may also invest in UCITS and UCIs.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2006	LUXEMBOURG	GB POUND	DAILY	1.00%	0%	LU0261947765

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 CLASS M1C – USD

Aim: The sub-fund seeks to generate enhanced total return from capital growth and income by investing primarily in a concentrated portfolio of Investment Grade and Non- Investment Grade rated fixed income and other similar securities, denominated in local currency or in the currencies of OECD countries.

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

BOND (CONTINUED) SRRI RATING – 4

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

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 ENVIRONMENTAL CLIMATE OPPS BOND FD A ACC EUR # ◆ †

Aim: The Fund aims to achieve income and capital growth and to support the transition to a low carbon economy over the medium to long term.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2012	LUXEMBOURG	EURO	DAILY	0.75%	0%	LU0794791367

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 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

THE JUPITER GLOBAL FUND – JUPITER DYNAMIC BOND CLASS L EUR ACC

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
MAY 2013	LUXEMBOURG	EURO	DAILY	1.25%	0%	LU0853555380

BOND (CONTINUED) SRRI RATING – 4

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
JANUARY 2000	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0106253197

TEMPLETON ASIAN BOND FUND A ACC - EUR

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	EURO	DAILY	1.05%^^	0%	LU0229951891

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

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.)

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
APRIL 2006	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.)

EQUITY GLOBAL

SRRI RATING – 4

FIDELITY FUNDS – GLOBAL MULTI ASSET INCOME FUND A ACC EUR (HEDGED)

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	EURO	DAILY	1.25%	0%	LU0987487336

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	USD	DAILY	1.25%	0%	LU0905233846

OTHER

SRRI RATING – 4

GUINNESS MULTI-ASSET GROWTH FUND R EUR HEDGED ACC

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

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2019	IRELAND	EURO	DAILY	2.00%	0%	IE00BG5QRS16

GUINNESS MULTI-ASSET GROWTH FUND R GBP HEDGED ACC

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

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 2018	IRELAND	GB POUND	DAILY	2.00%	0%	IE00BG5QRQ91

GUINNESS MULTI-ASSET GROWTH FUND R USD HEDGED ACC

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

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2019	IRELAND	US DOLLAR	DAILY	2.00%	0%	IE00BG5QRV45

GUINNESS MULTI-ASSET BALANCED FUND R EUR HEDGED ACC

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

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2019	IRELAND	EURO	DAILY	2.00%	0%	IE00BG5QR703

GUINNESS MULTI-ASSET BALANCED FUND R GBP ACC

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

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 2018	IRELAND	GB POUND	DAILY	2.00%	0%	IE00BG5QR588

GUINNESS MULTI-ASSET BALANCED FUND R USD HEDGED ACC

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

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2019	IRELAND	US DOLLAR	DAILY	2.00%	0%	IE00BG5QR927

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	1.05%^^	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 A MDIS 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	1.05%^^	0%	LU0316493153

^^(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 – EURO (HEDGED)

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	EURO	DAILY	1.50%	0%	LU0605515377

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
MAY 2012	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0772969993

FIDELITY FUNDS GLOBAL FOCUS FUND A – GBP

Aim: The fund's objective is 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. The aim of the fund is to provide investors with long-term capital growth from diversified and actively managed portfolios of securities.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JANUARY 2003	LUXEMBOURG	GB POUND	DAILY	1.50%	0%	LU0157924183

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 EUR

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
MARCH 2014	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0157178582

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 A INC

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
JANUARY 2010	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
JUNE 2005	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0345768153

EQUITY REGIONAL — SRRI RATING – 5

ABRDN SICAV I - ASIAN SMALLER COMPANIES A GBP ACC

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 NOW AN ALL-IN-FEE WHICH INCLUDES THE ADDITION OF A CUSTODIAN FEE AND ADMINISTRATION FEE, FOR MORE INFORMATION, PLEASE REFER TO THE CURRENT PROSPECTUS.)

BARINGS ASEAN FRONTIERS FUND CLASS A EUR 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	EURO	DAILY	1.25%	0%	IE0004868828

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 FUNDS – ASEAN A ACC – 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
AUGUST 1999	IRELAND	US DOLLAR	DAILY	1.50%	0%	IE0008368411

HSBC GIF EUROPE VALUE PD EURO

Aim: The fund seeks long-term capital growth by investing primarily in a diversified portfolio of investments in equity and equity equivalent securities of companies listed on a major stock exchange or other Regulated Market of any developed European country.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
AUGUST 2000	LUXEMBOURG	EURO	DAILY	1.00%	0%	LU0047473722

JANUS HENDERSON HORIZON PAN EUROPEAN MID AND LARGE CAP FUND R1 EUR

Aim: To achieve long-term capital growth principally through investment in the equity of companies located or listed in Europe (excluding the UK) or, in the opinion of the investment manager, deriving a preponderant part of their income from Europe (excluding the UK).

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2010	LUXEMBOURG	EURO	DAILY	1.75%	0%	LU0504465815

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

JP MORGAN FUNDS – JPM EUROPE STRATEGIC GROWTH FUND A ACC EUR

Aim: To provide long-term capital growth by investing primarily in a growth style biased portfolio of European companies.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MARCH 2005	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0210531801

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

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	1.50%^^	0%	LU0140362707

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

SPECIALIST/THEMATIC — SRRI RATING – 5

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 GLOBAL MEGATREND SELECTION P – GBP

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	GB POUND	DAILY	1.60%	0%	LU0386899750

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

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

EQUITY GLOBAL

SRRI RATING – 6

BGF 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 FINANCIAL SERVICES FUND A ACC 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 which are involved in providing financial services to consumers and industry.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 2016	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU1391767586

FIDELITY FUNDS GLOBAL FOCUS FUND A ACC EUR (HEDGED)

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	EURO	DAILY	1.50%	0%	LU1366332952

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
JUNE 2015	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU1235294995

GUINNESS GLOBAL INNOVATORS FUND C EUR ACC

Aim: The Guinness Global Innovators Fund is designed to provide investors with exposure to companies benefiting from innovations in technology, communication, globalisation or innovative management strategies. The Fund is managed for capital growth, and holds a concentrated portfolio of large and medium-sized companies in any industry and in almost any region.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2014	IRELAND	EURO	DAILY	1.50%	0%	IE00BQXX3D17

EQUITY GLOBAL (CONTINUED) SRRI RATING – 6

GUINNESS GLOBAL INNOVATORS FUND C GBP ACC

Aim: The Guinness Global Innovators Fund is designed to provide investors with exposure to companies benefiting from innovations in technology, communication, globalisation or innovative management strategies. The Fund is managed for capital growth, and holds a concentrated portfolio of large and medium-sized companies in any industry and in almost any region.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2014	IRELAND	POUND STERLING	DAILY	1.50%	0%	IE00BQXX3C00

GUINNESS GLOBAL INNOVATORS FUND C USD ACC

Aim: The Guinness Global Innovators Fund is designed to provide investors with exposure to companies benefiting from innovations in technology, communication, globalisation or innovative management strategies. The Fund is managed for capital growth, and holds a concentrated portfolio of large and medium-sized companies in any industry and in almost any region.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
OCTOBER 2014	IRELAND	US DOLLAR	DAILY	1.50%	0%	IE00BQXX3F31

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

JPMORGAN GLOBAL GROWTH FUND A (ACC) - EUR

Aim: To provide long-term capital growth by investing primarily in a growth style biased portfolio of companies, globally.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2011	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0159032522

JPMORGAN GLOBAL GROWTH FUND A (ACC) - USD

Aim: To provide long-term capital growth by investing primarily in a growth style biased portfolio of companies, globally.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MARCH 2005	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	LU0210533765

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

EQUITY GLOBAL (CONTINUED) SRRI RATING – 6

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

^^(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.)

TEMPLETON GLOBAL CLIMATE CHANGE FUND - EUR A DIS

Aim: The Fund's investment objective is capital appreciation.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
APRIL 1991	LUXEMBOURG	EURO	DAILY	1.50%^^	0%	LU0029873410

^^(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 A USD ACC

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
MAY 2004	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 NOW AN ALL-IN-FEE WHICH INCLUDES THE ADDITION OF A CUSTODIAN FEE AND ADMINISTRATION FEE, FOR MORE INFORMATION, PLEASE REFER TO THE CURRENT PROSPECTUS.)

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

EQUITY REGIONAL (CONTINUED) SRRI RATING – 6

BARINGS EASTERN EUROPE FUND CLASS A 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 CLASS A 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

BARINGS LATIN AMERICA FUND CLASS A USD 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 1993	IRELAND	US DOLLAR	DAILY	1.25%	0%	IE0000828933

BLACKROCK GLOBAL FUNDS - CONTINENTAL EUROPEAN FLEXIBLE FUND A2 ACC EUR

Aim: The Fund aims to maximise return on investment through a combination of capital growth and income on the Fund's assets and invest in a manner consistent with the principles of environmental, social and governance (ESG) investing. The Fund invests at least 70% of its total assets in the equity securities of companies domiciled in, or the main business of which is in, Europe excluding the United Kingdom.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 1986	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0224105477

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
JULY 2006	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0251128657

FIDELITY FUNDS – GREATER CHINA FUND A INC

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

EQUITY REGIONAL (CONTINUED) SRRI RATING – 6

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
SEPTEMBER 2018	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 2018	LUXEMBOURG	US DOLLAR	DAILY	0.90%	0%	LU1775982249

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
OCTOBER 2000	LUXEMBOURG	GB POUND	DAILY	1.50%	0%	LU0119093531

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 ACC

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 2011	LUXEMBOURG	EURO	DAILY	1.75%	0%	LU0329070915

JUPITER INDIA SELECT CLASS L - GBP A INC

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
JANUARY 2010	LUXEMBOURG	GB POUND	DAILY	1.75%	0%	LU0329071053

JUPITER INDIA SELECT CLASS L - USD A INC

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

EQUITY REGIONAL (CONTINUED) — SRRI RATING – 6

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

TEMPLETON ASIAN GROWTH A ACC - 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.)

TEMPLETON ASIAN GROWTH FUND A ACC - 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.)

TEMPLETON ASIAN GROWTH FUND A (YDIS) - 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 - USD

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: To seek capital appreciation. 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. The Portfolio may use financial derivative instruments for hedging purposes.

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

EQUITY SINGLE COUNTRY (CONTINUED) SRRI RATING – 6

FIDELITY FUNDS GERMANY FUND A 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

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	1.50%^^	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 A ACC - 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.)

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 HONG KONG EQUITY DIS P - USD

Aim: To provide capital appreciation through a managed portfolio of shares quoted on the Hong Kong Stock Exchange.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JANUARY 1987	LUXEMBOURG	US DOLLAR	DAILY	1.00%	0%	LU0011817854

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 – TAIWAN A (ACC) EUR

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

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
DECEMBER 2008	LUXEMBOURG	EURO	DAILY	1.50%	0%	LU0401357313

JPM FUNDS - TAIWAN A (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

SPECIALIST / THEMATIC — SRRI RATING – 6

BLACKROCK GLOBAL FUNDS – 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
JANUARY 2009	LUXEMBOURG	GB POUND	DAILY	1.65%	0%	LU0204063720

GUINNESS GLOBAL ENERGY C EUR ACC

Aim: The Guinness Global Energy Fund gives investors exposure to global energy markets. The Fund is managed for capital growth and invests in companies in the oil, natural gas, coal, alternative energy, nuclear and utilities sectors.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
NOVEMBER 2013	IRELAND	EURO	DAILY	1.50%	0%	IE00BGHQF524

GUINNESS GLOBAL ENERGY C GBP ACC

Aim: The Guinness Global Energy Fund gives investors exposure to global energy markets. The Fund is managed for capital growth and invests in companies in the oil, natural gas, coal, alternative energy, nuclear and utilities sectors.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
SEPTEMBER 2008	IRELAND	POUND STERLING	DAILY	1.50%	0%	IE00B3CCJ963

GUINNESS GLOBAL ENERGY C USD ACC

Aim: The Guinness Global Energy Fund gives investors exposure to global energy markets. The Fund is managed for capital growth and invests in companies in the oil, natural gas, coal, alternative energy, nuclear and utilities sectors.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
MARCH 2008	LUXEMBOURG	US DOLLAR	DAILY	1.50%	0%	IE00B2Q91V27

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

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

JPMORGAN FUNDS - GLOBAL NATURAL RESOURCES FUND A (ACC) - GBP

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

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
JUNE 2013	UNITED KINGDOM	GB POUND	DAILY	1.50%	0%	LU0900828681

SPECIALIST / THEMATIC (CONTINUED) SRRI RATING – 6

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
SEPTEMBER 2009	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
SEPTEMBER 2009	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
SEPTEMBER 2009	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 CLASS A 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 FUNDS 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 FUNDS 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

HSBC GIF BRAZIL EQUITY FUND AC - USD

Aim: The sub-fund seeks long-term capital growth through a well diversified portfolio of investments in equity and equity equivalent securities of companies registered in and /or with an official listing on a major stock exchange or other regulated market of Brazil, as well as those carrying out a preponderant part of their business activities in Brazil. There are no capitalisation restrictions and it is anticipated that the sub-fund will seek to invest across a range of capitalisations.

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

SPECIALIST / THEMATIC — SRRI RATING – 7

BGF 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

INVESCO FUNDS - INVESCO GLOBAL CONSUMER TRENDS FUND C ACC - USD

Aim: The Fund aims 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 FUNDS – 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

BARINGS EASTERN EUROPE SP FUND A EURO 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
21ST JULY 2023	IRELAND	EURO	N/A	0.00%	0%	IE000MQMMUD1

BARINGS EASTERN EUROPE SP FUND A 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
21ST JULY 2023	IRELAND	US DOLLAR	N/A	0.00%	0%	IE000OKSBXA0

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

Aim: The aim of the side pocket class is to distinguish the Russian assets from the other investments of the fund and will only exist for the purpose of their liquidation.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
5TH JUNE 2023	LUXEMBOURG	US DOLLAR	N/A	0.00%	0%	LU2536453777

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

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

EQUITY SINGLE COUNTRY

BNP PARIBAS RUSSIA EQUITY CLASSIC CAPITALISATION EUR #

Aim: The Fund seeks to increase the value of its assets over the medium term by investing in shares issued by Russian companies, and/or companies operating in this country.

LAUNCH DATE	BASE	CURRENCY	DF	AMC	PF	ISIN CODE
FEBRUARY 2008	LUXEMBOURG	EURO	DAILY	1.75%	0%	LU0823431720

Appendix 1 – Limited Availability Investment Options

The investment options listed below have limited availability via deVere Investment Ltd.

ISIN	NAME	SYMBOL	AIM	BASE	LAUNCH DATE	CURRENCY	DF	AMC	PF	SRRI	CATEGORY
IE00BL1GKJ28	DVAM Balanced Active PCP R1 EUR HGD	#	To achieve long term capital growth with lower volatility than a fund which invests solely in equities. The Fund seeks to achieve this objective by investment primarily in open ended collective investment schemes which gain exposure to equities (e.g. shares), fixed income securities (with no restriction on the minimum credit rating), property, commodities and currencies.	Ireland	27th February 2020	Euro	Daily	1.80	0%	5	Equity
IE00BL1GKK33	DVAM Balanced Active PCP R1 GBP	#	To achieve long term capital growth with lower volatility than a fund which invests solely in equities. The Fund seeks to achieve this objective by investment primarily in open ended collective investment schemes which gain exposure to equities (e.g. shares), fixed income securities (with no restriction on the minimum credit rating), property, commodities and currencies.	Ireland	27th February 2020	GB Pound	Daily	1.80	0%	5	Equity
IE00BL1GKH04	DVAM Balanced Active PCP R1 HGD USD	#	The investment objective of the Fund is to seek to achieve an attractive return on capital while simultaneously attempting to limit the risk of capital loss.	Ireland	27th February 2020	USD	Daily	1.85	0%	5	Allocation
IE00BL1GKR02	DVAM Cautious Active PCP EUR R1 HGD	#	To achieve long term capital growth with lower volatility than a fund which invests solely in equities. The Fund seeks to achieve this objective by investment primarily in open ended collective investment schemes which gain exposure to equities (e.g. shares), fixed income securities (with no restriction on the minimum credit rating), property, commodities and currencies.	Ireland	27th February 2020	Euro	Daily	1.80	0%	4	Equity
IE00BL1GKS19	DVAM Cautious Active PCP GBP R1	#	To achieve long term capital growth with lower volatility than a fund which invests solely in equities. The Fund seeks to achieve this objective by investment primarily in open ended collective investment schemes which gain exposure to equities (e.g. shares), fixed income securities (with no restriction on the minimum credit rating), property, commodities and currencies.	Ireland	27th February 2020	GB Pound	Daily	1.80	0%	4	Equity

The investment options listed below have limited availability via deVere Investment Ltd.

ISIN	NAME	SYMBOL	AIM	BASE	LAUNCH DATE	CURRENCY	DF	AMC	PF	SRRI	CATEGORY
IE00BL1GKQ94	DVAM Cautious Active PCP USD R1 HGD	#	The Fund aims to achieve long term capital growth with lower volatility than a fund which invests solely in equities.	Ireland	27th February 2020	USD	Daily	1.85	0%	4	Allocation
IE00BL1GKN63	DVAM Growth Active PCP R1 EUR HGD	#	To achieve long term capital growth. The Fund seeks to achieve this objective by investment primarily in open ended collective investment schemes which gain exposure to equities (e.g. shares), fixed income securities (with no restriction on the minimum credit rating), property, commodities and currencies.	Ireland	27th February 2020	Euro	Daily	1.80	0%	5	Equity
IE00BL1GKP87	DVAM Growth Active PCP R1 GBP	#	To achieve long term capital growth. The Fund seeks to achieve this objective by investment primarily in open ended collective investment schemes which gain exposure to equities (e.g. shares), fixed income securities (with no restriction on the minimum credit rating), property, commodities and currencies.	Ireland	27th February 2020	GB Pound	Daily	1.80	0%	5	Equity
IE00BL1GKM56	DVAM Growth Active PCP R1 HGD USD	#	The investment objective of the Product is to achieve long term capital growth.	Ireland	27th February 2020	USD	Daily	1.85	0%	5	Allocation

Appendix 2 – Guide to accessing underlying fund documents

This guide outlines the simple step-by-step process to follow in order to access the documents of underlying funds via our Online Service Centre (OSC):

https://my.utmostworldwide.com/portfoliomanager/logon.aspx?BrandId=100&CultureId=1

STEP 1:

If you are not registered, please register for the OSC. Simply follow the steps after clicking **NOT REGISTERED? REGISTER**.

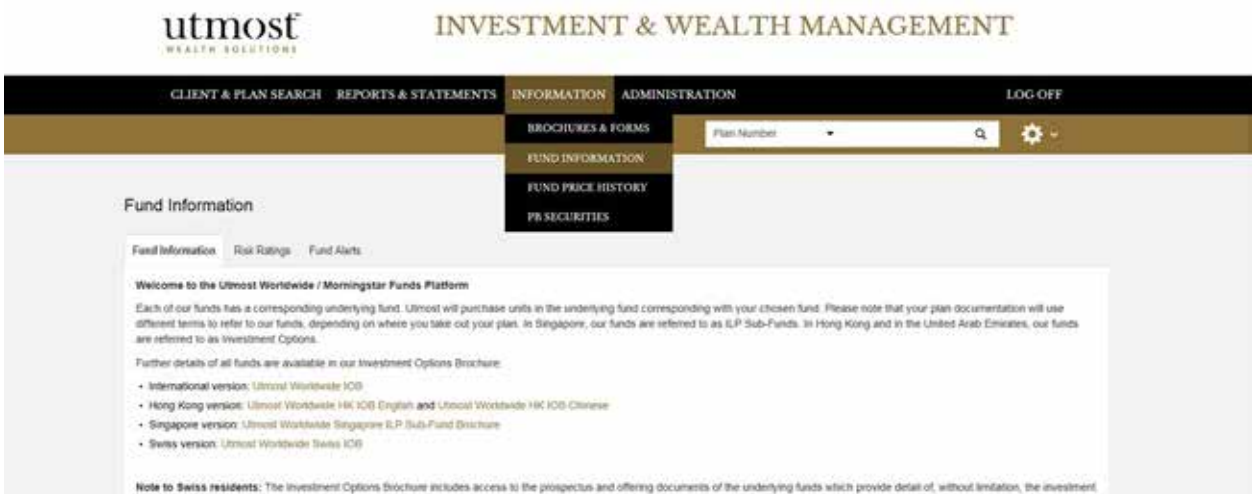
If registered, please add your username and password and click **ENTER**.

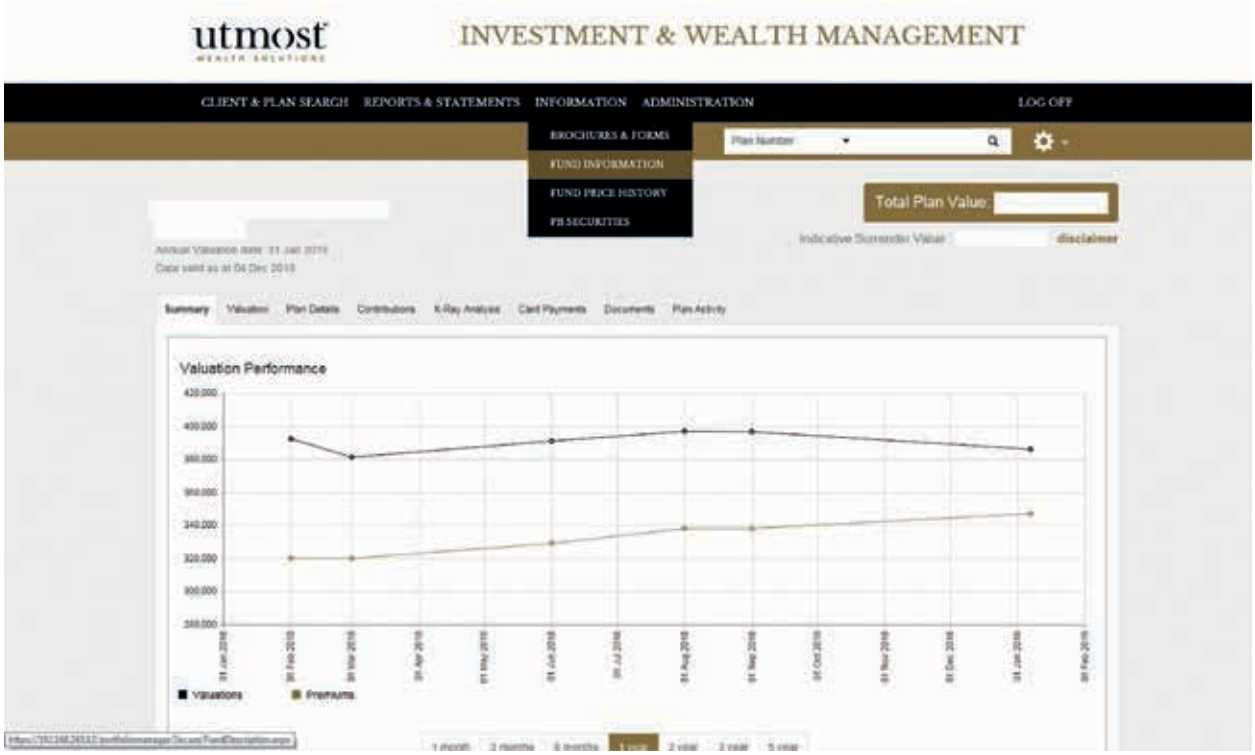
Memorable name (part of the enhanced login security).

Please provide the requested characters from your memorable name provided when you registered for the OSC. (If you experience trouble logging in, please click the "Having trouble logging in?"link.)

STEP 2:

OSC Landing page: hover over **INFORMATION** and select **FUND INFORMATION**




utmost
INVESTMENT & WEALTH MANAGEMENT
CLIENT & PLAN SEARCH
REPORTS & STATEMENTS
INFORMATION
ADMINISTRATION
LOG OFF
BROCHURES & FORMS
FUND INFORMATION
FUND PRICE HISTORY
PB SECURITIES
Total Plan Value:
Indicative Surrender Value
disclaimer
Summary
Valuation
Plan Details
Contributions
X-Ray Analysis
Card Payments
Documents
Plan Activity
Valuation Performance
Valuations
Premiums

STEP 3:

Once you are on the **FUND INFORMATION** page, go to the links at the bottom of the page and click **OPEN QUICKRANK**, located where we have indicated with a blue box.

Quickrank As the name suggests, this offers a quick and easy method of screening and comparing a range of funds in terms of their performance and volatility. By dynamically updating the underlying fund data, the latest information available on the fund range is always at your disposal. Quicktake Reports, available through the Quickrank tool, are fact sheets offering an in-depth analysis of each fund. The data behind these reports is updated dynamically to ensure the latest information available is shown.

Fund Selector This tool enables users to create a shortlist of funds which meet their specified criteria. For further explanation of any of the above, please use the Quick Guides available to download on this page and / or please refer to the Morningstar Glossary for further definitions, accessible through each of the online tool pages.

Before choosing to use any of the following Morningstar information, please be advised of the following:

- All information contained within the Morningstar Platform is independent information collated and supplied by Morningstar.
- All figures are calculated in the exact same way for each fund across the full range so you are always comparing like with like.
- No investment decisions should be made on the sole reliance of the information output of these tools.
- All information must only be used in conjunction with Utmost Worldwide business.
- Information availability is reliant on external Fund Houses supplying data.
- Past performance is for indication only and is not a guide to future performance. Investment performance and return may go down as well as up.
- All fund information should be read in conjunction with the relevant Utmost principal product brochure, as fees and charges will impact negatively on individual investment returns.
- Please be advised that not all funds are authorised in Hong Kong or Singapore and therefore are not available to Hong Kong or Singapore investors – the HTML and Quicktake Reports indicate authorisation or not.

By choosing to access any of the following tools, you are agreeing that you have read and understood the above. Full terms and conditions are available on request.

Quickrank

Quicktake HTML Reports

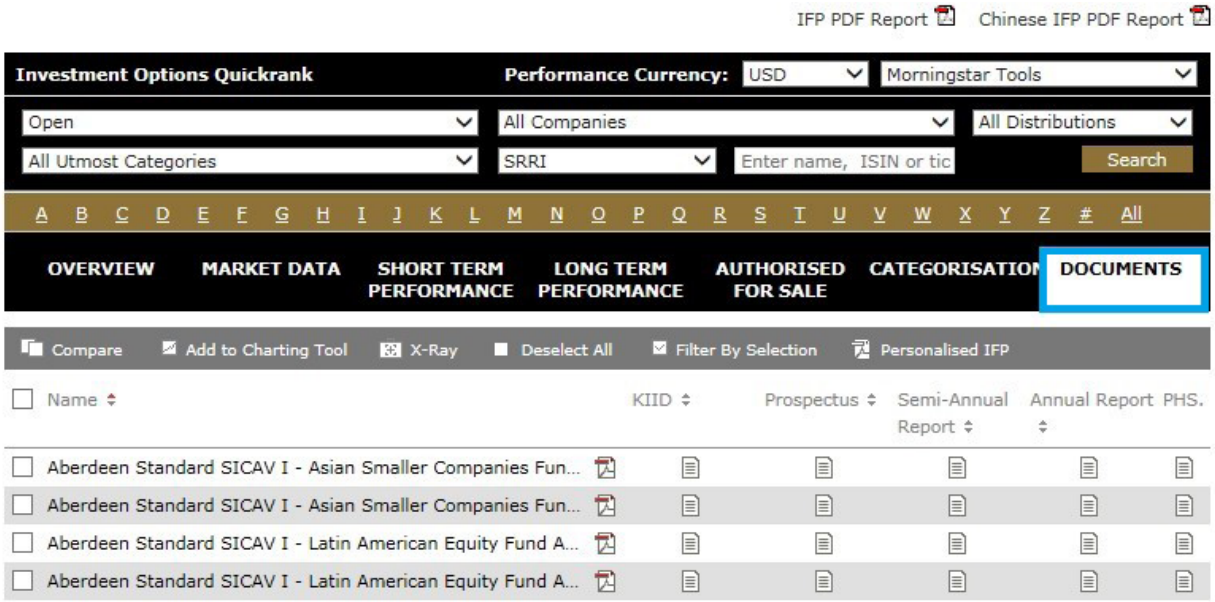
Quicktake PDF Factsheets

Open Quickrank

Open Fund Selector

STEP 4:

Quickrank: From the Quickrank landing page, select the tab entitled **DOCUMENTS**, located where we have indicated with a blue box to display KIID, prospectus, semi-annual report and annual report information.



Should you have any queries please contact +41 44 7111180 or SwitzerlandRO@utmostworldwide.com

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

A WEALTH *of* DIFFERENCE

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