

# INVESTMENT OPTIONS BROCHURE

UNIT-LINKED PRODUCTS

JANUARY 2021

ISSUED BY  
UTMOST WORLDWIDE LIMITED

A WEALTH *of* DIFFERENCE

utmost<sup>™</sup>  
WEALTH SOLUTIONS

# Investment Options Brochure

## From Utmost Worldwide

### 1. BEFORE YOU INVEST

- The ownership of the units in the underlying fund resides with Utmost Worldwide Limited at all times. You are not investing in the underlying funds and you do not have any rights or ownership over these underlying investments.
- Vision and Choice are examples of life insurance plans issued by Utmost Worldwide Limited (each a “Plan”).
- Your investment in a Plan is subject to the credit risk of Utmost Worldwide Limited.
- The Premiums paid by you towards your Plan will become part of the assets of Utmost Worldwide Limited and will be used to allocate sub-fund units to your Plan solely for the purpose of calculating the value of your Plan benefits. You do not have any rights or ownership in any of those assets. Your recourse is against Utmost Worldwide Limited only.
- Investment involves risk. The value of your Plan is not guaranteed and can go down as well as up. The return and value of your Plan will be calculated by Utmost Worldwide Limited with reference to the performance and value of the underlying funds and may be lower than the return on the underlying funds due to Plan charges and market fluctuations.
- The value of your Plan may also rise and fall purely on account of currency exchange rate fluctuations if any of the 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), which are available from your Financial Adviser and from Utmost Worldwide Limited on request.
- You are responsible for your investment decisions and any investment option is chosen entirely at your own risk.

Please note that your Plan literature may refer to the International Fund Selection Brochure. This Investment Options 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.



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

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

Due to potential changes in market conditions, 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 January 2021) and confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading. The value of your policy is linked to the value of your chosen 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 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<sup>1</sup> 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 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.

<sup>1</sup> **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<sup>2</sup> or bid price<sup>3</sup>, 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.

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

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

### 3.3 Fees and Charges

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

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

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

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

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **Bid / offer spread:** The difference between the offer price<sup>2</sup> and the bid price<sup>3</sup>.

### 3.4 Investment Risk

Investment involves risks. Each underlying fund is subject to investment risks e.g. market, interest rate and exchange rate fluctuations. The value of 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)' of each investment option and its corresponding underlying fund, please refer to page 5, Section 3 'Investment risk factors' and also the prospectus / offering document of the relevant underlying fund, available from your financial adviser or from Utmost Worldwide Limited on request.

### 3.5 Switching

As a Planholder, you may switch your 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.

### 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 the Investment Options 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.

## 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 Hong Kong or any law or regulation is passed in any jurisdiction which makes it illegal, impracticable or inadvisable to continue the underlying fund; or
- c) if a change in the economic or political situation relating to the underlying fund concerned would justify the termination of the underlying fund or if the interests of the planholders would justify it.

#### **4.8 Equity-Linked Notes (ELNs) Risk**

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

#### **4.9 Emerging Markets Risk**

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

#### **4.10 Equity Risk**

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

#### **4.11 Financial Derivative Instruments (FDIs) Risk**

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

#### **4.12 Foreign Investment Restrictions Risk**

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

#### **4.13 Hedging Risk**

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

#### **4.14 Inflation Risk**

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

#### **4.15 Interest Rate Risk**

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

#### **4.16 Liquidity Risk**

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

#### **4.17 Money Market Instruments Risk**

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

#### **4.18 Political Risk**

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

#### **4.19 Qualified Foreign Institutional Investor (QFII) Risk**

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

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

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

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

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

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



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

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

#### **4.20 Real Estate Securities Risk**

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

#### **4.21 Smaller Companies / Mid-sized Companies Risk**

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

#### **4.22 Single Countries Risk**

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

#### **4.23 China A Shares Risk**

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

#### **4.24 Conflicts of Interest**

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

|    |   |
|----|---|
| 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                    |

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### Abbreviations:

|            |   |
|------------|---|
| <b>DF</b>  | Dealing Frequency.  |
| <b>AMC</b> | Annual Management Charge.                                   |
| <b>PF</b>  | Annual Performance Fee (of profit on a high-on-high basis). |

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### Symbols:

|    |   |
|----|---|
| †  | NOT AUTHORISED IN HONG KONG<br>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.  |
| #  | Investment options marked with this symbol correspond to underlying funds which are categorised as Undertakings for Collective Investment in Transferable Securities (UCITS).   |
| \$ | Investment options marked with this symbol correspond to underlying funds which are internally managed by Utmost Worldwide Limited. Please note that these are not available for offering to Hong Kong investors.   |
| □  | Investment options marked with this symbol correspond to underlying funds which are authorised by the Securities and Futures Commission (SFC) in Hong Kong under the SFC Code on Unit Trusts and Mutual Funds and not under the SFC Code on Real Estate Investment Trusts (REITs). Such authorisation does not imply official approval or recommendation by the SFC. The underlying REITs may not necessarily be authorised by the SFC, and the dividend policy / payout policy of these underlying funds is not representative of the dividend policy / payout policy of their underlying REITs. |
| ◆  | These investment options are NOT authorised in Singapore and hence not available for offering to Singapore investors.   |
| ~  | Investment options marked with this symbol correspond to investment options which are not available for offering to investors in the EEA and Switzerland.   |

## FUND HOUSE WEBSITE DIRECTORY

|                         |  |
|-------------------------|--|
| Aberdeen                | <a href="http://aberdeensstandard.com">aberdeensstandard.com</a>             |
| Aegon                   | <a href="http://aegonassetmanagement.com">aegonassetmanagement.com</a>       |
| Allianz                 | <a href="http://allianzglobalinvestors.eu">allianzglobalinvestors.eu</a>     |
| Alquity                 | <a href="http://alquity.com">alquity.com</a>                                 |
| Barings                 | <a href="http://barings.com">barings.com</a>                                 |
| BlackRock               | <a href="http://blackrockinternational.com">blackrockinternational.com</a>   |
| BNP Paribas             | <a href="http://bnpparibas-am.com">bnpparibas-am.com</a>                     |
| Carmignac               | <a href="http://carmignac-gestion.com">carmignac-gestion.com</a>             |
| Canaccord               | <a href="http://canaccordgenuity.com">canaccordgenuity.com</a>               |
| DWS                     | <a href="http://dws.com">dws.com</a>   |
| Dominion                | <a href="http://dominion-funds.com">dominion-funds.com</a>                   |
| Emirates                | <a href="http://emiratesndb.com">emiratesndb.com</a>                         |
| Fidelity                | <a href="http://fidelity.co.uk">fidelity.co.uk</a>                           |
| First Sentier Investors | <a href="http://firstsentierinvestors.com">firstsentierinvestors.com</a>     |
| Franklin Templeton      | <a href="http://franklintempleton.co.uk">franklintempleton.co.uk</a>         |
| Fundsmith               | <a href="http://fundsmith.co.uk">fundsmith.co.uk</a>                         |
| GSA Coral               | <a href="http://gsa-coral.com">gsa-coral.com</a>                             |
| Guinness                | <a href="http://guinnessfunds.com">guinnessfunds.com</a>                     |
| HSBC                    | <a href="http://assetmanagement.hsbc.com/uk">assetmanagement.hsbc.com/uk</a> |
| Invesco                 | <a href="http://invescointernational.co.uk">invescointernational.co.uk</a>   |

|                   |  |
|-------------------|--|
| Janus Henderson   | <a href="http://janushenderson.com">janushenderson.com</a>             |
| JPMorgan          | <a href="http://jpmorgan.com">jpmorgan.com</a>                         |
| Jupiter           | <a href="http://jupiterinternational.com">jupiterinternational.com</a> |
| Kleinwort Hambros | <a href="http://kleinworthambros.com">kleinworthambros.com</a>         |
| Kotak             | <a href="http://investindia.kotak.com">investindia.kotak.com</a>       |
| MAN               | <a href="http://maninvestments.com">maninvestments.com</a>             |
| Momentum Harmony  | <a href="http://harmonyportfolios.com">harmonyportfolios.com</a>       |
| Morgan Stanley    | <a href="http://morganstanley.com">morganstanley.com</a>               |
| Ninety One        | <a href="http://ninetyone.com">ninetyone.com</a>                       |
| Oaktree           | <a href="http://oaktreecapital.com">oaktreecapital.com</a>             |
| Pictet            | <a href="http://pictet.com">pictet.com</a>                             |
| Pimco             | <a href="http://pimco.com">pimco.com</a>                               |
| Polar             | <a href="http://polarcapital.co.uk">polarcapital.co.uk</a>             |
| Premier Miton     | <a href="http://premiermiton.com">premiermiton.com</a>                 |
| Schroder          | <a href="http://schroder.com/lux">schroder.com/lux</a>                 |
| Threadneedle      | <a href="http://threadneedle.com">threadneedle.com</a>                 |
| Utmost Worldwide  | <a href="http://utmostworldwide.com">utmostworldwide.com</a>           |
| Value Partners    | <a href="http://valuepartners-group.com">valuepartners-group.com</a>   |
| VAM               | <a href="http://vam-funds.com">vam-funds.com</a>                       |

## SYNTHETIC RISK AND REWARD PROFILE

### Industry Standard

To help you select the investment options that best fit with your approach to risk, Utmost Worldwide Limited use the Synthetic Risk and Reward Indicator (SRRI)<sup>^</sup>. 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 |
| Potentially lower reward  | U*         | -                               | -         |
|                           | 1          | 0.0%                            | 0.5%      |
|                           | 2          | 0.5%                            | 2%        |
|                           | 3          | 2%                              | 5%        |
|                           | 4          | 5%                              | 10%       |
| Potentially higher reward | 5          | 10%                             | 15%       |
|                           | 6          | 15%                             | 25%       |
|                           | 7          | 25%                             | -         |

\*Investment options marked with the symbol 'U' indicate that there is currently insufficient data available to calculate an SRRI.

<sup>^</sup> 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. Morningstar Inc. is an independent entity to Utmost Worldwide Limited.



## SRRI RATING – 1

1.

### MONEY MARKET

SRRI RATING – 1

#### EMIRATES ISLAMIC MONEY MARKET FUND USD A SHARE CLASS

◆ †

**Aim:** The fund is a daily traded Shari'a compliant investment that will primarily invest in a diversified portfolio of Shari'a compliant money market instruments including collectives investing in such instruments. Assets will be diversified across a range of durations in order to maximize potential for higher profit without increasing volatility or hampering regular liquidity.

| LAUNCH DATE  | BASE   | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|--------------|--------|-----------|-------|-------|----|--------------|
| OCTOBER 2010 | JERSEY | US DOLLAR | DAILY | 0.50% | 0% | JE00B5T1J560 |

#### HSBC GLOBAL MONEY FUND HKD ACC

◆

**Aim:** To achieve a rate of return higher than that available for personal deposits of the relevant currency.

| LAUNCH DATE | BASE      | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|-----------|-----------|-------|-------|----|--------------|
| MARCH 1991  | HONG KONG | HK DOLLAR | DAILY | 0.25% | 0% | HK0000434412 |

#### JPMORGAN LIQUIDITY FUNDS – GBP LIQUIDITY VNAV FUND C (ACC)

† #

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

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

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

† #

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

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

#### JPMORGAN LIQUIDITY FUNDS – USD LIQUIDITY 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    |
|----------------|------------|-----------|-------|-------|----|--------------|
| SEPTEMBER 1999 | LUXEMBOURG | US DOLLAR | DAILY | 0.16% | 0% | LU0088277610 |

#### 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 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 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 |

**MONEY MARKET (CONTINUED)****SRRI RATING – 1****PICTET SHORT-TERM MONEY MARKET JPY - R**

# ◆ †

**Aim:** The objective of the sub-fund is to offer investors a high degree of capital protection by investing primarily in top-quality, short-term bonds and money market instruments denominated in JPY. Investments not denominated in JPY will generally be hedged.

| LAUNCH DATE | BASE       | CURRENCY     | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|--------------|-------|-------|----|--------------|
| JULY 2007   | LUXEMBOURG | JAPANESE YEN | DAILY | 0.12% | 0% | LU0309035870 |

**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 |



**BOND**
**SRRI RATING – 3**
**EMIRATES GLOBAL SUKUK FUND USD A (ACCUMULATION) SHARE CLASS**
**◆ †**

**Aim:** The fund is a daily traded Shari'a compliant open ended fund that will invest in a diversified portfolio of Sukuk issued by companies regionally and globally, in order to achieve high income as well as capital growth. Certain share classes of the Fund will distribute income on a semi-annual basis with declarations made at the end of June and December of each year. The Fund is graded Silver by S&P.

| LAUNCH DATE   | BASE   | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|---------------|--------|-----------|-------|-------|----|--------------|
| NOVEMBER 2005 | JERSEY | US DOLLAR | DAILY | 1.25% | 0% | GB00B1224310 |

**FIDELITY FUNDS FLEXIBLE BOND FUND A-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 |

**INVESCO FUNDS - INVESCO STERLING BOND FUND C ACC GBP**
**# †**

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

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

**JPMORGAN 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 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 |

**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 |



**BOND (CONTINUED)****SRRI RATING – 3****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 |

**PROPERTY****SRRI RATING – 3****GSA CORAL STUDENT PORTFOLIO CLASS D GBP FUND**

◆ †

**Aim:** The investment objective of the compartment is to achieve significant long-term capital growth by investing principally in underlying funds investing in student housing primarily located in various cities and regions of the G20 countries. A portion of the compartment may be kept in investments such as bank deposits or other high quality fixed income investments such as money market instruments (both short and long dated), bonds (both government and corporate) and investment vehicles (both onshore and offshore) which in turn invest in any of the above. The purpose of such investments is to earn interest and capital gains for the compartment whilst money is waiting to be invested in the underlying funds. Investment in the underlying fund offers the opportunity for long-term investment in property without the usual problems of individual property management and the worry of short-term property value volatility. It must be remembered, however, that past performance is no guarantee of future success. The investment is intended to be long term.

| LAUNCH DATE  | BASE       | CURRENCY | DF      | AMC   | PF | ISIN CODE    |
|--------------|------------|----------|---------|-------|----|--------------|
| JANUARY 2011 | LUXEMBOURG | GB POUND | MONTHLY | 1.50% | 0% | LU0561976993 |

**GSA CORAL STUDENT PORTFOLIO CLASS E EUR FUND**

◆ †

**Aim:** The investment objective of the compartment is to achieve significant long-term capital growth by investing principally in underlying funds investing in student housing primarily located in various cities and regions of the G20 countries. A portion of the compartment may be kept in investments such as bank deposits or other high quality fixed income investments such as money market instruments (both short and long dated), bonds (both government and corporate) and investment vehicles (both onshore and offshore) which in turn invest in any of the above. The purpose of such investments is to earn interest and capital gains for the compartment whilst money is waiting to be invested in the underlying funds. Investment in the underlying fund offers the opportunity for long-term investment in property without the usual problems of individual property management and the worry of short-term property value volatility. It must be remembered, however, that past performance is no guarantee of future success. The investment is intended to be long term.

| LAUNCH DATE | BASE       | CURRENCY | DF      | AMC   | PF | ISIN CODE    |
|-------------|------------|----------|---------|-------|----|--------------|
| JULY 2011   | LUXEMBOURG | EURO     | MONTHLY | 1.50% | 0% | LU0561981480 |

**GSA CORAL STUDENT PORTFOLIO CLASS F USD FUND**

◆ †

**Aim:** The investment objective of the compartment is to achieve significant long-term capital growth by investing principally in underlying funds investing in student housing primarily located in various cities and regions of the G20 countries. A portion of the compartment may be kept in investments such as bank deposits or other high quality fixed income investments such as money market instruments (both short and long dated), bonds (both government and corporate) and investment vehicles (both onshore and offshore) which in turn invest in any of the above. The purpose of such investments is to earn interest and capital gains for the compartment whilst money is waiting to be invested in the underlying funds. Investment in the underlying fund offers the opportunity for long-term investment in property without the usual problems of individual property management and the worry of short-term property value volatility. It must be remembered, however, that past performance is no guarantee of future success. The investment is intended to be long term.

| LAUNCH DATE  | BASE       | CURRENCY  | DF      | AMC   | PF | ISIN CODE    |
|--------------|------------|-----------|---------|-------|----|--------------|
| OCTOBER 2011 | LUXEMBOURG | US DOLLAR | MONTHLY | 1.50% | 0% | LU0561985127 |

**OTHER****SRRI RATING – 3****UTMOST WORLDWIDE FUND OF FUNDS RESERVE PORTFOLIO USD**

◆ †

**Aim:** To produce long-term capital growth from a diversified portfolio of different asset classes.

| LAUNCH DATE | BASE     | CURRENCY  | DF     | AMC      | PF | ISIN CODE |
|-------------|----------|-----------|--------|----------|----|-----------|
| MAY 2004    | GUERNSEY | US DOLLAR | WEEKLY | 1.00%*** | 0% | N/A       |

\*\*\*FOR THIS FUND, THIS IS A 0.75% ADVISORY SERVICE FEE PLUS 0.25% FUND OVERHEAD FEE. THE FUND OVERHEAD FEE IS CAPPED AT EUR75,000 P.A.

**OTHER (CONTINUED)****SRRI RATING – 3****UTMOST WORLDWIDE FUND OF FUNDS RESERVE PORTFOLIO GBP**

Aim: To produce long-term capital growth from a diversified portfolio of different asset classes.

| LAUNCH DATE  | BASE     | CURRENCY | DF     | AMC      | PF | ISIN CODE |
|--------------|----------|----------|--------|----------|----|-----------|
| OCTOBER 2011 | GUERNSEY | GB POUND | WEEKLY | 1.00%*** | 0% | N/A       |

\*\*\*FOR THIS FUND, THIS IS A 0.75% ADVISORY SERVICE FEE PLUS 0.25% FUND OVERHEAD FEE. THE FUND OVERHEAD FEE IS CAPPED AT EUR75,000 P.A.

**UTMOST WORLDWIDE GLOBAL MANAGED BOND FUND US DOLLAR CLASS**

Aim: The objective of this Fund is to achieve a stable but attractive rate of return from an actively managed portfolio consisting of global government & corporate fixed interest securities combined with the option of utilising absolute return bond funds.

| LAUNCH DATE | BASE     | CURRENCY  | DF     | AMC      | PF | ISIN CODE    |
|-------------|----------|-----------|--------|----------|----|--------------|
| APRIL 1999  | GUERNSEY | US DOLLAR | WEEKLY | 1.00%*** | 0% | GB0006740632 |

\*\*\*FOR THIS FUND, THIS IS A 0.75% ADVISORY SERVICE FEE PLUS 0.25% FUND OVERHEAD FEE. THE FUND OVERHEAD FEE IS CAPPED AT EUR75,000 P.A.

## SRRI RATING – 4

4.

### BOND

SRRI RATING – 4

#### AEGON STRATEGIC GLOBAL BOND FUND A ACC EUR

#

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

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

\*(INCLUSIVE OF 0.5% DISTRIBUTION FEE)

#### AEGON STRATEGIC GLOBAL BOND FUND A ACC GBP

# †

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

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

\*(INCLUSIVE OF 0.5% DISTRIBUTION FEE)

#### AEGON STRATEGIC GLOBAL BOND FUND A ACC USD

# †

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

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

\*(INCLUSIVE OF 0.5% DISTRIBUTION FEE)

#### EMIRATES MENA FIXED INCOME FUND USD G SHARE CLASS (ACC)

◆ †

**Aim:** The fund is a daily traded open-ended fund, which aims to achieve a high level of income as well as capital growth, predominantly through a diversified portfolio of MENA debt securities of varying maturities along with cash and other ancillary instruments. Certain share classes of the fund will distribute income on a semi-annual basis with declarations made at the end of June and December of each year. The Fund is graded Silver by S&P.

| LAUNCH DATE   | BASE   | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|---------------|--------|-----------|-------|-------|----|--------------|
| DECEMBER 2012 | JERSEY | US DOLLAR | DAILY | 1.35% | 0% | JE00B76GBD03 |

#### HSBC GEM DEBT TOTAL RETURN CLASS M1C – USD

# †

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

| LAUNCH DATE | BASE       | CURRENCY  | DF    | AMC   | PF  | ISIN CODE    |
|-------------|------------|-----------|-------|-------|-----|--------------|
| JUNE 2007   | LUXEMBOURG | US DOLLAR | DAILY | 1.00% | 20% | LU0283739885 |

#### HSBC GLOBAL INVESTMENT FUNDS INDIA FIXED INCOME AC EUR

# †

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

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

#### HSBC GLOBAL INVESTMENT FUNDS INDIA FIXED INCOME AC

# †

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

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

|  |                        |
|--|------------------------|
| <b>BOND (CONTINUED)</b>                                | <b>SRRI RATING – 4</b> |
| <b>INVESTCO FUNDS - INVESTCO BOND FUND C ACC – USD</b> | <b># †</b>             |

**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 |

|   |          |
|---|----------|
| <b>NINETY ONE GSF INVESTMENT GRADE CORPORATE BOND A INC - EUR</b> | <b>#</b> |
|---|----------|

**Aim:** The fund aims to generate a high level of income, with the opportunity of capital gain, from a diversified portfolio of fixed and floating rate securities, normally denominated in US dollars and issued by governments, institutions and corporations in both developing and developed countries.

| LAUNCH DATE | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|----------|-------|-------|----|--------------|
| MARCH 2009  | LUXEMBOURG | EURO     | DAILY | 0.75% | 0% | LU0416337789 |

|  |              |
|--|--------------|
| <b>OAKTREE GLOBAL HIGH YIELD BOND FUND B USD ACC</b> | <b># ♦ †</b> |
|--|--------------|

**Aim:** The investment objective of the Sub-Fund is to generate high risk-adjusted returns by investing primarily in corporate high yield bonds, emphasizing issuers in North America and Europe.

| LAUNCH DATE   | BASE       | CURRENCY  | DF    | AMC    | PF | ISIN CODE    |
|---------------|------------|-----------|-------|--------|----|--------------|
| DECEMBER 2012 | LUXEMBOURG | US DOLLAR | DAILY | 1.20%* | 0% | LU0854925350 |

|  |              |
|--|--------------|
| <b>OAKTREE GLOBAL HIGH YIELD BOND FUND H EUR B ACC</b> | <b># ♦ †</b> |
|--|--------------|

**Aim:** The investment objective of the Sub-Fund is to generate high risk-adjusted returns by investing primarily in corporate high yield bonds, emphasizing issuers in North America and Europe.

| LAUNCH DATE   | BASE       | CURRENCY | DF    | AMC    | PF | ISIN CODE    |
|---------------|------------|----------|-------|--------|----|--------------|
| DECEMBER 2012 | LUXEMBOURG | EURO     | DAILY | 1.20%* | 0% | LU0854923900 |

|  |          |
|--|----------|
| <b>PIMCO GIS GI INV GRADE CREDIT FUND ADMINISTRATIVE CLASS USD ACC</b> | <b>#</b> |
|--|----------|

**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%)

|  |          |
|--|----------|
| <b>SCHRODER INTERNATIONAL SELECTION FUND – EMERGING MARKETS DEBT ABSOLUTE RETURN USD A ACC</b> | <b>#</b> |
|--|----------|

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

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

|  |            |
|--|------------|
| <b>TEMPLETON ASIAN BOND FUND A ACC - EUR</b> | <b># †</b> |
|--|------------|

**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.)

|  |          |
|--|----------|
| <b>TEMPLETON ASIAN BOND FUND A ACC - USD</b> | <b>#</b> |
|--|----------|

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

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

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



**BOND (CONTINUED)****SRRI RATING – 4****TEMPLETON 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.)

**TEMPLETON GLOBAL BOND FUND A (ACC) USD**

#

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

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

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

**TEMPLETON GLOBAL BOND FUND A MDIS SGD H1**

# ◆

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

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

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

**EQUITY GLOBAL****SRRI RATING – 4****CARMIGNAC PATRIMOINE A EUR ACC**

# ◆ †

**Aim:** To outperform the following composite reference indicator over a recommended investment horizon of 3 years: 50% MSCI AC World NR (USD) index and 50% Citigroup WGBI All Maturities EUR index, the world bond index. Carmignac Patrimoine is a diversified fund; a maximum of 50% of the fund is invested in international equities, between 50%-100% is invested in fixed rate and or variable rate government or corporate bonds. Currencies also used.

| LAUNCH DATE   | BASE   | CURRENCY | DF    | AMC   | PF  | ISIN CODE    |
|---------------|--------|----------|-------|-------|-----|--------------|
| NOVEMBER 1989 | FRANCE | EURO     | DAILY | 1.50% | 10% | FR0010135103 |

**CARMIGNAC PORTFOLIO PATRIMOINE F GBP ACC HEDGED**

# ◆ †

**Aim:** This sub-fund invests mainly in international equities and bonds. The objective of the sub-fund is to outperform its reference indicator, composed of 50% MSCI AC World NR (USD) (NDUEACWF) converted into EUR and calculated with net dividends reinvested and 50% Citigroup WGBI All Maturities Eur (SBWGEU) calculated with coupons reinvested over a recommended minimum investment period of three years. The reference indicator is rebalanced every quarter.

| LAUNCH DATE   | BASE       | CURRENCY | DF    | AMC   | PF  | ISIN CODE    |
|---------------|------------|----------|-------|-------|-----|--------------|
| NOVEMBER 2013 | LUXEMBOURG | GB POUND | DAILY | 0.85% | 10% | LU0992627967 |

**CARMIGNAC PORTFOLIO PATRIMOINE F USD ACC HEDGED**

# ◆ †

**Aim:** This sub-fund invests mainly in international equities and bonds. The objective of the sub-fund is to outperform its reference indicator, composed of 50% MSCI AC World NR (USD) (NDUEACWF) converted into EUR and calculated with net dividends reinvested and 50% Citigroup WGBI All Maturities Eur (SBWGEU) calculated with coupons reinvested over a recommended minimum investment period of three years. The reference indicator is rebalanced every quarter.

| LAUNCH DATE   | BASE       | CURRENCY  | DF    | AMC   | PF  | ISIN CODE    |
|---------------|------------|-----------|-------|-------|-----|--------------|
| NOVEMBER 2013 | LUXEMBOURG | US DOLLAR | DAILY | 0.85% | 10% | LU0992628346 |

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

† #

**Aim:** The Fund aims to provide income and moderate medium to long-term capital growth.

| LAUNCH DATE | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|----------|-------|-------|----|--------------|
| MARCH 2013  | LUXEMBOURG | EURO     | DAILY | 1.25% | 0% | LU0987487336 |

| EQUITY GLOBAL (CONTINUED)                                 |  |  |  |  |  | SRRl RATING – 4 |
|---|--|--|--|--|--|-----------------|
| FIDELITY FUNDS – GLOBAL MULTI ASSET INCOME FUND A ACC USD |  |  |  |  |  | #               |

Aim: The Fund aims to provide income and moderate medium to long-term capital growth.

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

| FIDELITY MULTI ASSET INCOME FUND A ACCUMULATION SHARES | # |
|--|---|
|--|---|

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

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

| NINETY ONE FUNDS SERIES IV MULTI-ASSET PROTECTOR FUND | # | ◆ | † |
|---|---|---|---|
|---|---|---|---|

Aim: The Fund aims to grow your investment over the long term and provide protection (the minimum amount you can expect to get back from your investment) at 80% of the Fund's highest ever share price. The Fund invests around the world in a wide range of investments. These include shares of companies (up to 85%); bonds (contracts to repay borrowed money which typically pay interest at fixed times issued by governments or companies); property; commodities; cash (up to 100%); and other eligible asset classes. Investment may be directly in the assets themselves (excluding property and commodities) or indirectly through other funds (up to 100%). The Fund may invest more than 35% of its assets in securities issued or guaranteed by an EEA state. The Fund may also use derivatives (financial contracts whose value is linked to the price of an underlying asset) for investment purposes and one of the ways the Fund seeks to provide the 80% protection is through investment in a derivative contract. The cost of this contract is between 0.15-0.5% and is charged to the Fund. This cost is in addition to the Fund's ongoing charge.

| LAUNCH DATE  | BASE           | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|--------------|----------------|----------|-------|-------|----|--------------|
| JANUARY 2009 | UNITED KINGDOM | GB POUND | DAILY | 1.60% | 0% | GB00B3CHD226 |

| PREMIER MITON CAUTIOUS MULTI ASSET FUND GBP | # | † |
|---|---|---|
|---|---|---|

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

| LAUNCH DATE   | BASE           | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|---------------|----------------|----------|-------|-------|----|--------------|
| DECEMBER 1997 | UNITED KINGDOM | GB POUND | DAILY | 1.50% | 0% | GB00B031C923 |

| EQUITY REGIONAL   |  |  |  |  |  | SRRl RATING – 4 |
|---|--|--|--|--|--|-----------------|
| MOMENTUM GLOBAL FUNDS HARMONY PORTFOLIOS STERLING BALANCED FUND B |  |  |  |  |  | #               |

Aim: The portfolio will be biased to investments in the United Kingdom, but could also hold investments outside this country. The portfolio aims to provide a balance between capital preservation and capital growth in sterling with a reduced level of volatility, via strategic exposures to a wide range of asset classes.

| LAUNCH DATE | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|----------|-------|-------|----|--------------|
| APRIL 2012  | LUXEMBOURG | GB POUND | DAILY | 1.70% | 0% | LU0651985334 |

| OTHER                                |  |  |  |  |  | SRRl RATING – 4 |
|--------------------------------------|--|--|--|--|--|-----------------|
| CGWM DIVERSITY FUND A SGD HEDGED ACC |  |  |  |  |  | #               |

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

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

## OTHER (CONTINUED)

**SRRI RATING – 4**

### CGWM OPPORTUNITY FUND A SGD HEDGED ACC

# †

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

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

### EMIRATES BALANCED MANAGED FUND USD G SHARE CLASS GBP

◆ †

**Aim:** The portfolio aims to provide long-term capital growth through a balanced investment strategy. It will seek to reduce the volatility traditionally associated with investments in securities markets through broad asset class and manager diversification. The portfolio restrictions and investment strategies that will be followed are such as to characterize this portfolio as medium risk. The fund is graded silver by S&P.

| LAUNCH DATE   | BASE   | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|---------------|--------|-----------|-------|-------|----|--------------|
| DECEMBER 2010 | JERSEY | US DOLLAR | DAILY | 1.60% | 0% | JE00B3SWYQ21 |

### EMIRATES ISLAMIC GLOBAL BALANCED FUND USD G SHARE CLASS

◆ †

**Aim:** The investment purpose of the Emirates Islamic Global Balanced Fund is to provide institutional and high net worth investors with a professionally managed means of participating in a global multi-asset class portfolio of Shari'a compliant assets. The primary investment objective of the fund is to achieve medium to long term capital growth while minimizing risk through diversification across asset classes. The fund will seek over time to quire a diversified portfolio of collective investment schemes and direct investments, including but not limited to, investments in Murabaha, Sukuk, Real Estate and Equity.

| LAUNCH DATE | BASE   | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|--------|-----------|-------|-------|----|--------------|
| APRIL 2010  | JERSEY | US DOLLAR | DAILY | 1.60% | 0% | JE00B3RT8517 |

### KLEINWORT HAMBROS ELITE MULTI ASSET BALANCED FUND

◆ †

**Aim:** The objective of the underlying Fund is to achieve long-term equity returns with a moderate level of risk through a well-diversified portfolio across asset classes.

| LAUNCH DATE  | BASE     | CURRENCY | DF     | AMC   | PF | ISIN CODE    |
|--------------|----------|----------|--------|-------|----|--------------|
| OCTOBER 2012 | GUERNSEY | GB POUND | WEEKLY | 1.50% | 0% | GG00B84RG598 |

### KLEINWORT HAMBROS ELITE MULTI ASSET CONSERVATIVE FUND

◆ †

**Aim:** The objective of the underlying Fund is to achieve consistent returns with a low level of risk through a well-diversified portfolio across asset classes.

| LAUNCH DATE  | BASE     | CURRENCY | DF     | AMC   | PF | ISIN CODE    |
|--------------|----------|----------|--------|-------|----|--------------|
| OCTOBER 2012 | GUERNSEY | GB POUND | WEEKLY | 1.50% | 0% | GG00B88W9173 |

### UTMOST WORLDWIDE FUND OF FUNDS RESERVE PORTFOLIO EUR

◆ †

**Aim:** To produce long-term capital growth from a diversified portfolio of different asset classes.

| LAUNCH DATE  | BASE     | CURRENCY | DF     | AMC      | PF | ISIN CODE |
|--------------|----------|----------|--------|----------|----|-----------|
| OCTOBER 2011 | GUERNSEY | EURO     | WEEKLY | 1.00%*** | 0% | N/A       |

\*\*\*FOR THIS FUND, THIS IS A 0.75% ADVISORY SERVICE FEE PLUS 0.25% FUND OVERHEAD FEE. THE FUND OVERHEAD FEE IS CAPPED AT EUR75,000 P.A.

### UTMOST WORLDWIDE FUND OF FUNDS RESERVE PORTFOLIO GBP

◆ †

**Aim:** The objective of this Fund is to achieve a stable but attractive rate of return from an actively managed portfolio consisting of global government & corporate fixed interest securities combined with the option of utilising absolute return bond funds.

| LAUNCH DATE | BASE     | CURRENCY | DF     | AMC      | PF | ISIN CODE    |
|-------------|----------|----------|--------|----------|----|--------------|
| APRIL 1999  | GUERNSEY | EURO     | WEEKLY | 1.00%*** | 0% | GB0006740632 |

\*\*\*FOR THIS FUND, THIS IS A 0.75% ADVISORY SERVICE FEE PLUS 0.25% FUND OVERHEAD FEE. THE FUND OVERHEAD FEE IS CAPPED AT EUR75,000 P.A.

## MONEY MARKET

**SRRI RATING – 4**

### 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.)

### TEMPLETON GLOBAL TOTAL RETURN FUND A MDIS SGD H1

#

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

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

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

## SRRI RATING – 5

5.

### EQUITY GLOBAL

SRRI RATING – 5

#### DOMINION GLOBAL TRENDS – LUXURY CONSUMER FUND CLASS R GBP

# ♦ †

**Aim:** To achieve medium to long term capital appreciation. The fund will seek to achieve this investment objective primarily through investment in a diversified portfolio of securities issued by companies with recognised brands and in particular those companies that are directly or indirectly associated with the luxury goods and services sector.

| LAUNCH DATE | BASE  | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|-------------|-------|----------|-------|-------|----|--------------|
| JUNE 2007   | MALTA | GP POUND | DAILY | 1.50% | 0% | MT7000004024 |

#### EMIRATES MENA TOP COMPANIES FUND USD A SHARE CLASS

♦ †

**Aim:** The fund is a daily traded, open ended fund domiciled in Jersey, Channel Islands. This conventional mandate invests in both listed and unlisted securities and may, from time to time, include collective investment schemes or managed accounts. The fund aims to provide corporate, institutional and high net worth investors with a professionally managed means of participating in equity investments across a range of GCC and MENA markets. The fund is graded Silver by S&P.

| LAUNCH DATE   | BASE   | CURRENCY  | DF    | AMC   | PF  | ISIN CODE    |
|---------------|--------|-----------|-------|-------|-----|--------------|
| NOVEMBER 2007 | JERSEY | US DOLLAR | DAILY | 1.75% | 10% | JE00B1XBLR09 |

#### FIDELITY FUNDS – GLOBAL DIVIDEND FUND A ACC – GBP

# ♦ †

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

| LAUNCH DATE  | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|--------------|------------|----------|-------|-------|----|--------------|
| JANUARY 2012 | LUXEMBOURG | GB POUND | DAILY | 1.50% | 0% | GB00B7FQHJ97 |

#### 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 |

#### FUNDSMITH EQUITY FUND R ACC

# †

**Aim:** The investment objective of the Fund is to achieve long-term growth in value through investing in equities on a global basis. The Company's approach is to be a long-term investor in its chosen stocks, it will not adopt short-term trading strategies. The company has stringent investment criteria which the ACD (Authorised Corporate Director) and Fundsmith Investment Services Limited adhere to in selecting securities for the Company's investment portfolio. The application of these investment criteria significantly limit the number of potential investments which the ACD will consider to be appropriate. It is envisaged that the investment portfolio will be concentrated, generally comprising between 20 and 30 stocks.

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

#### NINETY ONE GSF GLOBAL STRATEGIC MANAGED A ACC - USD

#

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

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

#### PREMIER MITON CAUTIOUS MULTI ASSET FUND USD

# †

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

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

| EQUITY GLOBAL (CONTINUED)                   |  |  |  |  |  | SRR I RATING – 5 |
|---|--|--|--|--|--|------------------|
| PREMIER MITON CAUTIOUS MULTI ASSET FUND EUR |  |  |  |  |  | # †              |

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

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

| EQUITY REGIONAL  |  |  |  |  |  | SRR I RATING – 5 |
|--|--|--|--|--|--|------------------|
| ABERDEEN STANDARD SICAV I - ASIAN SMALLER COMPANIES FUND CLASS A ACC GBP |  |  |  |  |  | #                |

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

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

| ABERDEEN STANDARD SICAV I - ASIAN SMALLER COMPANIES FUND CLASS A ACC USD |  |  |  |  |  | # |
|--|--|--|--|--|--|---|
|--|--|--|--|--|--|---|

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

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

| 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 |

| FSSA ASIAN GROWTH FUND CLASS I - USD |  |  |  |  |  | # |
|--------------------------------------|--|--|--|--|--|---|
|--------------------------------------|--|--|--|--|--|---|

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

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

| JANUS HENDERSON ASIA PACIFIC CAPITAL GROWTH FUND CLASS A |  |  |  |  |  | # † |
|--|--|--|--|--|--|-----|
|--|--|--|--|--|--|-----|

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

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

| JPMORGAN ASEAN EQUITY A ACC SGD |  |  |  |  |  | # † |
|---------------------------------|--|--|--|--|--|-----|
|---------------------------------|--|--|--|--|--|-----|

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

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



**EQUITY REGIONAL (CONTINUED)****SRRI RATING – 5****MOMENTUM GLOBAL FUNDS HARMONY PORTFOLIOS ASIAN BALANCED FUND B**

# ◆

**Aim:** The portfolio will be biased to investments in markets of developed Asian and emerging Asian countries. The portfolio could also hold investments outside these countries. The portfolio aims to provide a balance between capital preservation and capital growth, with a reduced level of volatility via strategic exposures to a wide range of asset classes.

| LAUNCH DATE  | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|--------------|------------|-----------|-------|-------|----|--------------|
| OCTOBER 2012 | LUXEMBOURG | US DOLLAR | DAILY | 1.70% | 0% | LU0651983636 |

**MOMENTUM GLOBAL FUNDS HARMONY PORTFOLIOS ASIAN GROWTH FUND B**

# ◆

**Aim:** The portfolio will be biased to investments in markets of established Asian and emerging Asian countries. The portfolio could also hold investments outside these countries. The portfolio aims to provide capital growth, but with a reduced level of volatility via strategic exposures to a wide range of asset classes.

| LAUNCH DATE | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|-----------|-------|-------|----|--------------|
| AUGUST 2012 | LUXEMBOURG | US DOLLAR | DAILY | 1.70% | 0% | LU0651984014 |

**MOMENTUM GLOBAL FUNDS HARMONY PORTFOLIOS EURO DIVERSIFIED FUND B**

# ◆

**Aim:** The portfolio will be biased to investments in Europe, but could also hold investments outside this region. The portfolio aims to provide a balance between capital preservation and capital growth in Euros with a reduced level of volatility via strategic exposures to a wide range of asset classes.

| LAUNCH DATE | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|----------|-------|-------|----|--------------|
| MARCH 2014  | LUXEMBOURG | EURO     | DAILY | 1.70% | 0% | LU0651984956 |

**MOMENTUM GLOBAL FUNDS HARMONY PORTFOLIOS STERLING GROWTH FUND B**

# ◆

**Aim:** The portfolio will be biased to investments in the United Kingdom, but could also hold investments outside this country. The portfolio aims to provide capital growth in sterling terms but with a reduced level of volatility, via strategic exposures to a wide range of asset classes.

| LAUNCH DATE  | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|--------------|------------|----------|-------|-------|----|--------------|
| OCTOBER 2011 | LUXEMBOURG | GB POUND | DAILY | 1.70% | 0% | LU0651985763 |

**MOMENTUM GLOBAL FUNDS HARMONY PORTFOLIOS US DOLLAR BALANCED FUND B**

# ◆

**Aim:** The portfolio will be biased to investments in the United States, but could also hold investments outside this country. The portfolio aims to provide a balance between capital preservation and capital growth in US dollars with a reduced level of volatility, via strategic exposures to a wide range of asset classes.

| LAUNCH DATE    | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|----------------|------------|-----------|-------|-------|----|--------------|
| SEPTEMBER 2012 | LUXEMBOURG | US DOLLAR | DAILY | 1.70% | 0% | LU0651986142 |

**MOMENTUM GLOBAL FUNDS HARMONY PORTFOLIOS US DOLLAR GROWTH FUND B**

# ◆

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

| LAUNCH DATE | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|-----------|-------|-------|----|--------------|
| AUGUST 2012 | LUXEMBOURG | US DOLLAR | DAILY | 1.70% | 0% | LU0651986654 |

| EQUITY SINGLE COUNTRY                       |  |  |  |  |  | SRR I RATING – 5 |
|---|--|--|--|--|--|------------------|
| FIDELITY FUNDS – AUSTRALIA FUND A INC - AUD |  |  |  |  |  | #                |

Aim: The fund aims to achieve long-term capital growth through investment primarily in a diversified portfolio of Australian equities.

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

|                                 |     |
|---------------------------------|-----|
| FIDELITY SINGAPORE FUND A – SGD | # † |
|---------------------------------|-----|

Aim: This fund invests principally in equity securities quoted on the stock exchange in Singapore.

| LAUNCH DATE | BASE       | CURRENCY         | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|------------------|-------|-------|----|--------------|
| AUGUST 2007 | LUXEMBOURG | SINGAPORE DOLLAR | DAILY | 1.50% | 0% | LU0287143431 |

| SPECIALIST / THEMATIC                                    |  |  |  |  |  | SRR I RATING – 5 |
|--|--|--|--|--|--|------------------|
| PICTET (CH) PRECIOUS METALS FUND – PHYSICAL GOLD-R (USD) |  |  |  |  |  | ◆ † ~            |

Aim: To offer investors an alternative to investing directly in physical gold, with the aim of tracking the changing price of gold after deducting the costs and commissions associated with the sub-fund.

| LAUNCH DATE  | BASE        | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|--------------|-------------|-----------|-------|-------|----|--------------|
| OCTOBER 2009 | SWITZERLAND | US DOLLAR | DAILY | 0.45% | 0% | CH0104851461 |

| OTHER                         |  |  |  |  |  | SRR I RATING – 5 |
|-------------------------------|--|--|--|--|--|------------------|
| CGWM DIVERSITY FUND A ACC EUR |  |  |  |  |  | # † ◆            |

Aim: The investment objective of the Fund is to generate capital growth by investing in an internationally diversified portfolio of shares and units in collective investment schemes and individual high quality fixed interest instruments.

| LAUNCH DATE    | BASE    | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|----------------|---------|----------|-------|-------|----|--------------|
| SEPTEMBER 2008 | IRELAND | EURO     | DAILY | 1.50% | 0% | IE00BSJCDW50 |

|  |     |
|--|-----|
| CGWM DIVERSITY A GBP HEDGED (ACCUMULATION) | # † |
|--|-----|

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

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

|                               |     |
|-------------------------------|-----|
| CGWM DIVERSITY FUND A USD ACC | # † |
|-------------------------------|-----|

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

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

|  |     |
|--|-----|
| CGWM OPPORTUNITY A GBP HEDGED (ACCUMULATION) | # † |
|--|-----|

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

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

## OTHER (CONTINUED)

**SRRI RATING – 5**

### CGWM OPPORTUNITY FUND A USD

# †

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

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

### EMIRATES ACTIVE MANAGED FUND USD G SHARE CLASS

◆ †

**Aim:** The Portfolio may invest globally through collective investment schemes in a range of asset classes including cash/near cash, fixed income, equity, property and alternative strategy funds, with the aim of providing long term capital growth. It will seek to reduce the volatility traditionally associated with investments in securities markets through broad asset class and manager diversification. The Portfolio restrictions and investment strategies that will be followed are such as to characterise this Portfolio as medium/high risk.

| LAUNCH DATE   | BASE   | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|---------------|--------|-----------|-------|-------|----|--------------|
| DECEMBER 2010 | JERSEY | US DOLLAR | DAILY | 1.60% | 0% | JE00B3Y8P831 |

### GUINNESS MULTI-ASSET GROWTH FUND R EUR HEDGED

# ◆ †

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

| LAUNCH DATE   | BASE    | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|---------------|---------|----------|-------|-------|----|--------------|
| DECEMBER 2018 | IRELAND | EUR      | DAILY | 2.00% | 0% | IE00BG5QRS16 |

### GUINNESS MULTI-ASSET GROWTH FUND R GBP ACC

# ◆ †

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

| LAUNCH DATE   | BASE    | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|---------------|---------|----------|-------|-------|----|--------------|
| DECEMBER 2018 | IRELAND | GBP      | DAILY | 2.00% | 0% | IE00BG5QRQ91 |

### GUINNESS MULTI-ASSET GROWTH FUND R USD HEDGED ACC

# ◆ †

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

| LAUNCH DATE   | BASE    | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|---------------|---------|----------|-------|-------|----|--------------|
| DECEMBER 2018 | IRELAND | USD      | DAILY | 2.00% | 0% | IE00BG5QRV45 |

### GUINNESS MULTI-ASSET BALANCED FUND R EUR HEDGED ACC

# ◆ †

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

| LAUNCH DATE   | BASE    | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|---------------|---------|----------|-------|-------|----|--------------|
| DECEMBER 2018 | IRELAND | EUR      | 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. The portfolio is based on the Brewin Dolphin MPS Passive Plus Balanced Strategy.

| LAUNCH DATE   | BASE    | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|---------------|---------|----------|-------|-------|----|--------------|
| DECEMBER 2018 | IRELAND | GBP      | DAILY | 2.00% | 0% | IE00BG5QR588 |

## OTHER (CONTINUED)

**SRRI RATING – 5**

### 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. The portfolio is based on the Brewin Dolphin MPS Passive Plus Balanced Strategy.

| LAUNCH DATE   | BASE    | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|---------------|---------|----------|-------|-------|----|--------------|
| DECEMBER 2018 | IRELAND | USD      | DAILY | 2.00% | 0% | IE00BG5QR927 |

### KLEINWORT HAMBROS ELITE MULTI ASSET GROWTH FUND

◆ †

**Aim:** The objective of the underlying Fund is to outperform equity returns with equity-like risk through a well-diversified portfolio across asset classes.

| LAUNCH DATE  | BASE     | CURRENCY | DF     | AMC   | PF | ISIN CODE    |
|--------------|----------|----------|--------|-------|----|--------------|
| OCTOBER 2012 | GUERNSEY | GB POUND | WEEKLY | 1.50% | 0% | GG00B87SQJ38 |

### UTMOST WORLDWIDE EU MULTI-STRATEGY MANAGED FUND

◆

**Aim:** The objective of this fund is to achieve long-term growth through a diversified portfolio with a flexible approach to asset allocation. The Fund Manager will invest in a variety of different asset classes, predominantly in Continental European markets and mainly in Euro denominated investments. While the portfolio will provide broad investment diversification, up to a maximum of 75% may be invested in equity invested funds. The balance of the fund can be made up of investments in bond funds, real estate funds, commodity funds, exchange traded funds and hedge funds (single strategy, multi-strategy and fund of hedge funds).

| LAUNCH DATE | BASE     | CURRENCY | DF     | AMC      | PF | ISIN CODE    |
|-------------|----------|----------|--------|----------|----|--------------|
| AUGUST 2002 | GUERNSEY | EURO     | WEEKLY | 1.00%*** | 0% | GB0033738955 |

\*\*\*FOR THIS FUND, THIS IS A 0.75% ADVISORY SERVICE FEE PLUS 0.25% FUND OVERHEAD FEE. THE FUND OVERHEAD FEE IS CAPPED AT EUR75,000 P.A.

### UTMOST WORLDWIDE FUND OF FUNDS DYNAMIC PORTFOLIO

◆ †

**Aim:** To achieve long-term capital growth from a concentrated portfolio of unit trusts and offshore funds which are invested in various asset classes and may include, but are not limited to, equity, bond, money market, commodity and property invested funds, as well as alternative funds (e.g. hedge and protected).

| LAUNCH DATE | BASE     | CURRENCY  | DF     | AMC      | PF | ISIN CODE |
|-------------|----------|-----------|--------|----------|----|-----------|
| MAY 2004    | GUERNSEY | US DOLLAR | WEEKLY | 1.00%*** | 0% | N/A       |

\*\*\*FOR THIS FUND, THIS IS A 0.75% ADVISORY SERVICE FEE PLUS 0.25% FUND OVERHEAD FEE. THE FUND OVERHEAD FEE IS CAPPED AT EUR75,000 P.A.

### UTMOST WORLDWIDE GLOBAL MULTI-STRATEGY MANAGED FUND

◆

**Aim:** The objective of this fund is to achieve long-term growth through a diversified portfolio with a flexible approach to asset allocation. The Fund Manager will invest in a variety of different asset classes, mainly in the UK markets and predominantly in sterling denominated investments. While the portfolio will provide broad investment diversification, up to a maximum of 75% may be invested in equity invested funds. The balance of the fund can be made up of investments in bond funds, real estate funds, commodity funds, exchange traded funds and hedge funds (single strategy, multi-strategy and fund of hedge funds).

| LAUNCH DATE   | BASE     | CURRENCY  | DF     | AMC      | PF | ISIN CODE    |
|---------------|----------|-----------|--------|----------|----|--------------|
| NOVEMBER 1995 | GUERNSEY | US DOLLAR | WEEKLY | 1.00%*** | 0% | GB0008596446 |

\*\*\*FOR THIS FUND, THIS IS A 0.75% ADVISORY SERVICE FEE PLUS 0.25% FUND OVERHEAD FEE. THE FUND OVERHEAD FEE IS CAPPED AT EUR75,000 P.A.

### UTMOST WORLDWIDE UK MULTI-STRATEGY MANAGED FUND

◆

**Aim:** The objective of this fund is to achieve long-term growth through a diversified portfolio with a flexible approach to asset allocation. The Fund Manager will invest in a variety of different asset classes, mainly in the UK markets and predominantly in sterling denominated investments. While the portfolio will provide broad investment diversification, up to a maximum of 75% may be invested in equity invested funds. The balance of the fund can be made up of investments in bond funds, real estate funds, commodity funds, exchange traded funds and hedge funds (single strategy, multi-strategy and fund of hedge funds).

| LAUNCH DATE   | BASE     | CURRENCY | DF     | AMC      | PF | ISIN CODE    |
|---------------|----------|----------|--------|----------|----|--------------|
| NOVEMBER 1995 | GUERNSEY | GB POUND | WEEKLY | 1.00%*** | 0% | GB0008595471 |

\*\*\*FOR THIS FUND, THIS IS A 0.75% ADVISORY SERVICE FEE PLUS 0.25% FUND OVERHEAD FEE. THE FUND OVERHEAD FEE IS CAPPED AT EUR75,000 P.A.

**MONEY MARKET****SRRI RATING – 5****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.)

## 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 |

## DOMINION GLOBAL TRENDS – LUXURY CONSUMER FUND CLASS B USD

# ♦ †

**Aim:** To achieve medium to long term capital appreciation. The fund will seek to achieve this investment objective primarily through investment in a diversified portfolio of securities issued by companies with recognised brands and in particular those companies that are directly or indirectly associated with the luxury goods and services sector.

| LAUNCH DATE | BASE  | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|-------|-----------|-------|-------|----|--------------|
| JUNE 2007   | MALTA | US DOLLAR | DAILY | 2.10% | 0% | MT7000005906 |

## DOMINION GLOBAL TRENDS – LUXURY CONSUMER FUND CLASS B EUR

# ♦ †

**Aim:** To achieve medium to long term capital appreciation. The fund will seek to achieve this investment objective primarily through investment in a diversified portfolio of securities issued by companies with recognised brands and in particular those companies that are directly or indirectly associated with the luxury goods and services sector.

| LAUNCH DATE | BASE  | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|-------------|-------|----------|-------|-------|----|--------------|
| JUNE 2007   | MALTA | EURO     | DAILY | 2.10% | 0% | MT7000005898 |

## EMIRATES EMERGING MARKET EQUITY FUND USD G SHARE CLASS

♦ †

**Aim:** The primary investment objective of the fund is to provide investors with a means of participating in Shari'a compliant equities listed in, or operating in, emerging markets globally, while achieving long term capital appreciation. The fund will aim to pick those stocks that achieve long term capital growth over a complete economic cycle. Access to these markets will either be taken directly or indirectly through funds and managed accounts.

| LAUNCH DATE   | BASE   | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|---------------|--------|-----------|-------|-------|----|--------------|
| DECEMBER 2012 | JERSEY | US DOLLAR | DAILY | 1.50% | 0% | JE00B6YW1887 |

## 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 DIVIDEND FUND A ACC – USD

#

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

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

## 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 |



**EQUITY GLOBAL (CONTINUED)****SRRI RATING – 6****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 |

**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 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 |

**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 |

**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 – EMERGING MARKETS EQUITY A ACC SGD**

# †

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

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

| EQUITY GLOBAL (CONTINUED)                                   |  |  |  |  |  | SRR I RATING – 6 |
|---|--|--|--|--|--|------------------|
| 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 UNCONSTRAINED EQUITY FUND A (ACC) - EUR |  |  |  |  |  | # ◆ † |
|---|--|--|--|--|--|-------|

Aim: To provide long-term capital growth by investing primarily in an aggressively managed portfolio of companies, globally.

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

|   |  |  |  |  |  |     |
|---|--|--|--|--|--|-----|
| JPMORGAN GLOBAL UNCONSTRAINED EQUITY FUND A (ACC) - USD |  |  |  |  |  | # ◆ |
|---|--|--|--|--|--|-----|

Aim: To provide long-term capital growth by investing primarily in an aggressively managed portfolio of companies, globally.

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

|   |  |  |  |  |  |   |
|---|--|--|--|--|--|---|
| 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    |
|----------------|------------|----------|-------|-------|----|--------------|
| SEPTEMBER 2009 | LUXEMBOURG | GB POUND | DAILY | 1.50% | 0% | LU0425094348 |

|  |  |  |  |  |  |     |
|--|--|--|--|--|--|-----|
| NINETY ONE GSF GLOBAL DYNAMIC FUND Z INC - USD |  |  |  |  |  | ◆ # |
|--|--|--|--|--|--|-----|

Aim: To provide long-term capital growth primarily through investment in global equities. The underlying fund will be managed actively and at least two-thirds of its investments will be in equity instruments.

| LAUNCH DATE | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|-----------|-------|-------|----|--------------|
| JULY 2011   | LUXEMBOURG | US DOLLAR | DAILY | 1.00% | 0% | LU0440694742 |

|  |  |  |  |  |  |   |
|--|--|--|--|--|--|---|
| 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 |

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

# †

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

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

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

# †

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

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

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

# †

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

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

**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 A ACC SGD**

# †

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

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

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

**TEMPLETON EMERGING MARKETS – USD**

#

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

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

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

| EQUITY GLOBAL (CONTINUED)                        |  |  |  |  |  | SRRI RATING – 6 |
|--|--|--|--|--|--|-----------------|
| 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.)

| TEMPLETON GLOBAL A DIS - USD |  |  |  |  |  | # |
|------------------------------|--|--|--|--|--|---|
|------------------------------|--|--|--|--|--|---|

Aim: To achieve long-term capital growth by investing mainly in shares of companies of any size found in any nation.

| LAUNCH DATE   | BASE       | CURRENCY  | DF    | AMC     | PF | ISIN CODE    |
|---------------|------------|-----------|-------|---------|----|--------------|
| FEBRUARY 1991 | LUXEMBOURG | US DOLLAR | DAILY | 1.50%^^ | 0% | LU0029864427 |

| VAM WORLD GROWTH FUND B USD ACC |  |  |  |  |  | # † |
|---------------------------------|--|--|--|--|--|-----|
|---------------------------------|--|--|--|--|--|-----|

Aim: The investment objective of the Compartment is to achieve significant capital appreciation over each full market cycle. The Compartment is actively managed, mainly investing in stocks of companies from around the world (including emerging markets), with a market capitalization greater than USD 1 billion at the time of purchase, although the Compartment may invest in companies with lower market capitalizations if market conditions suggest doing so will help the Compartment achieve its objective.

| LAUNCH DATE    | BASE       | CURRENCY  | DF    | AMC   | PF  | ISIN CODE    |
|----------------|------------|-----------|-------|-------|-----|--------------|
| SEPTEMBER 2008 | LUXEMBOURG | US DOLLAR | DAILY | 1.75% | 15% | LU0372757517 |

| EQUITY REGIONAL                             |  |  |  |  |  | SRRI RATING – 6 |
|---|--|--|--|--|--|-----------------|
| ALLIANZ GEM EQUITY HIGH DIVIDEND - 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.)

| ALLIANZ GEM EQUITY HIGH DIVIDEND - 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.)

| ALQUITY SICAV AFRICA FUND M USD ACC |  |  |  |  |  | # |
|-------------------------------------|--|--|--|--|--|---|
|-------------------------------------|--|--|--|--|--|---|

Aim: The objective is to provide long-term capital appreciation by investing in companies operating in the Africa continent. The fund aims to deliver double-digit returns on an annual basis over the long-term.

| LAUNCH DATE | BASE       | CURRENCY  | DF    | AMC   | PF  | ISIN CODE    |
|-------------|------------|-----------|-------|-------|-----|--------------|
| JUNE 2012   | LUXEMBOURG | US DOLLAR | DAILY | 1.90% | 20% | LU0727489998 |

**EQUITY REGIONAL (CONTINUED)****SRRI RATING – 6****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 |

**BARINGS ASEAN FRONTIERS FUND CLASS A USD INC**

#

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

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

**BARINGS EASTERN EUROPE FUND 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 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 |

**DWS INVEST – AFRICA LC EUR**

# †

**Aim:** The aim of our active management strategy is to achieve consistent outperformance over a defined benchmark and a good peer group ranking.

| LAUNCH DATE | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|----------|-------|-------|----|--------------|
| JULY 2008   | LUXEMBOURG | EURO     | DAILY | 1.75% | 0% | LU0329759764 |

**DWS INVEST – AFRICA LC USD**

#

**Aim:** The aim of our active management strategy is to achieve consistent outperformance over a defined benchmark and a good peer group ranking.

| LAUNCH DATE | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|-----------|-------|-------|----|--------------|
| JULY 2008   | LUXEMBOURG | US DOLLAR | DAILY | 1.80% | 0% | LU0329761075 |

| EQUITY REGIONAL (CONTINUED)        |  |  |  |  |  | SRR1 RATING – 6 |
|------------------------------------|--|--|--|--|--|-----------------|
| 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 – 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 – EURO BLUE CHIP A ACC EUR |  |  |  |  |  | # |
|---|--|--|--|--|--|---|
|---|--|--|--|--|--|---|

**Aim:** Invests principally in blue chip equities in those countries which are members of the Economic Monetary Union (EMU) and primarily denominated in Euro. Currently, these are the seventeen member countries but if other countries join the EMU in the future then investment in these countries may also be considered for inclusion in the fund.

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

| FIDELITY FUNDS – EUROPEAN GROWTH A ACC - 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 |

| 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 |

| 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 |



**EQUITY REGIONAL (CONTINUED)****SRRI RATING – 6****HSBC GIF EUROPEAN EQUITY PD EURO**

#

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

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

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

#

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

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

**INVESTCO FUNDS - INVESCO CONTINENTAL EUROPEAN EQUITY FUND C ANNUAL DIST - EUR**

#

**Aim:** To achieve capital growth by investing in securities of Continental European Companies.

| LAUNCH DATE    | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|----------------|------------|----------|-------|-------|----|--------------|
| SEPTEMBER 2018 | LUXEMBOURG | EURO     | DAILY | 1.00% | 0% | LU1775949115 |

**INVESTCO FUNDS - INVESCO PACIFIC EQUITY FUND C ANNUAL DIST - USD**

#

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

| LAUNCH DATE    | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|----------------|------------|-----------|-------|-------|----|--------------|
| SEPTEMBER 1992 | LUXEMBOURG | US DOLLAR | DAILY | 1.00% | 0% | LU1775982249 |

**JANUS HENDERSON HORIZON FUND EUROPEAN GROWTH R 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 |

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

#

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

**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 |

| EQUITY REGIONAL (CONTINUED)                           |  |  |  |  |  | SRR I RATING – 6 |
|---|--|--|--|--|--|------------------|
| JPMORGAN FUNDS – EUROPE SMALL CAP FUND A (DIST) - EUR |  |  |  |  |  | #                |

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

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

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

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

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

| 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 |

| JPMORGAN ASEAN FUND ACC - USD |  |  |  |  |  | ~ |
|-------------------------------|--|--|--|--|--|---|
|-------------------------------|--|--|--|--|--|---|

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

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

| JPMORGAN PACIFIC SECURITIES FUND (ACC) - USD |  |  |  |  |  | ~ ◆ |
|--|--|--|--|--|--|-----|
|--|--|--|--|--|--|-----|

Aim: To provide long-term capital growth through investment primarily in the securities of companies in the Asia-Pacific region, including Japan, Australia and New Zealand.

| LAUNCH DATE | BASE      | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|-----------|-----------|-------|-------|----|--------------|
| MAY 1978    | HONG KONG | US DOLLAR | DAILY | 1.50% | 0% | HK0000055746 |

| THE JUPITER GLOBAL FUND – JUPITER EUROPEAN GROWTH FUND CLASS L EUR ACC |  |  |  |  |  | # |
|--|--|--|--|--|--|---|
|--|--|--|--|--|--|---|

Aim: To achieve long-term capital growth by exploiting special investment opportunities in Europe.

| LAUNCH DATE | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|----------|-------|-------|----|--------------|
| AUGUST 2001 | LUXEMBOURG | EURO     | DAILY | 1.50% | 0% | LU0260085492 |

| THE JUPITER GLOBAL FUND – JUPITER EUROPEAN GROWTH FUND CLASS L GBP A INC |  |  |  |  |  | # |
|--|--|--|--|--|--|---|
|--|--|--|--|--|--|---|

Aim: To achieve long-term capital growth by exploiting special investment opportunities in Europe.

| LAUNCH DATE | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|----------|-------|-------|----|--------------|
| JULY 2008   | LUXEMBOURG | GB POUND | DAILY | 1.50% | 0% | LU0329190499 |

| 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 2008    | LUXEMBOURG | EURO     | DAILY | 1.75% | 0% | LU0329070915 |

**EQUITY REGIONAL (CONTINUED)**
**SRRI RATING – 6**
**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    |
|-------------|------------|----------|-------|-------|----|--------------|
| MAY 2008    | 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 |

**KOTAK FUND INDIA GROWTH FUND A ACC**
**# †**

**Aim:** The fund aims to achieve capital appreciation by being invested in the shares and equity linked instruments of companies listed in India.

| LAUNCH DATE | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|-----------|-------|-------|----|--------------|
| MARCH 2010  | LUXEMBOURG | US DOLLAR | DAILY | 2.00% | 0% | LU0487139049 |

**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 |

**OAKTREE EMERGING MARKETS EQUITY FUND B USD ACC**
**# ♦ †**

**Aim:** The investment objective of the Sub-Fund is to obtain attractive risk-adjusted returns relative to the Morgan Stanley Capital International Emerging Markets Index Net (for the purposes of this Sub-Fund, the "Benchmark") by utilizing a long-only investment strategy by investing primarily in equities and similar instruments issued by (a) companies which are part of the Benchmark or (b) companies that have a country of risk which is included in the Benchmark or is not classified by the World Bank as a high income country. In addition, the Sub-Fund may also make investments which do not meet the foregoing criteria.

| LAUNCH DATE | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|-----------|-------|-------|----|--------------|
| AUGUST 2013 | LUXEMBOURG | US DOLLAR | DAILY | 1.60% | 0% | LU0931247406 |

**OAKTREE EMERGING MARKETS EQUITY FUND H EUR B ACC**
**# ♦ †**

**Aim:** The investment objective of the Sub-Fund is to obtain attractive risk-adjusted returns relative to the Morgan Stanley Capital International Emerging Markets Index Net (for the purposes of this Sub-Fund, the "Benchmark") by utilizing a long-only investment strategy by investing primarily in equities and similar instruments issued by (a) companies which are part of the Benchmark or (b) companies that have a country of risk which is included in the Benchmark or is not classified by the World Bank as a high income country. In addition, the Sub-Fund may also make investments which do not meet the foregoing criteria.

| LAUNCH DATE | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|----------|-------|-------|----|--------------|
| AUGUST 2013 | LUXEMBOURG | EURO     | DAILY | 1.60% | 0% | LU0931247588 |

**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.)

|  |                        |
|--|------------------------|
| <b>EQUITY REGIONAL (CONTINUED)</b>             | <b>SRRI RATING – 6</b> |
| <b>TEMPLETON ASIAN GROWTH FUND A ACC - USD</b> | <b>#</b>               |

**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.)

|   |          |
|---|----------|
| <b>TEMPLETON ASIAN GROWTH FUND A (YDIS) - GBP</b> | <b>#</b> |
|---|----------|

**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.)

|                                   |          |
|-----------------------------------|----------|
| <b>TEMPLETON BRIC A ACC - USD</b> | <b>#</b> |
|-----------------------------------|----------|

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

|  |          |
|--|----------|
| <b>VALUE PARTNERS CLASSIC FUND C CLASS - USD</b> | <b>◆</b> |
|--|----------|

**Aim:** The investment objective of the fund is to achieve consistently superior returns through an investment discipline that places emphasis on the fundamental value of potential investments. The manager selects stocks that trade at deep discounts to their intrinsic values. The fund will concentrate on investing in the markets of the Asia Pacific Region.

| LAUNCH DATE  | BASE      | CURRENCY  | DF    | AMC   | PF  | ISIN CODE    |
|--------------|-----------|-----------|-------|-------|-----|--------------|
| OCTOBER 2009 | HONG KONG | US DOLLAR | DAILY | 1.25% | 15% | HK0000264884 |

|  |          |
|--|----------|
| <b>VALUE PARTNERS HIGH-DIVIDEND STOCKS - USD</b> | <b>◆</b> |
|--|----------|

**Aim:** The Fund aims to provide capital appreciation to unitholders by investing primarily (i.e. not less than 70% of the Fund's NAV) in a portfolio of relatively higher yielding debt and equity securities in the Asian region.

| LAUNCH DATE    | BASE      | CURRENCY  | DF    | AMC   | PF  | ISIN CODE    |
|----------------|-----------|-----------|-------|-------|-----|--------------|
| SEPTEMBER 2002 | HONG KONG | US DOLLAR | DAILY | 1.25% | 15% | HK0000288735 |

|  |                        |
|--|------------------------|
| <b>EQUITY SINGLE COUNTRY</b>                               | <b>SRRI RATING – 6</b> |
| <b>BLACKROCK GLOBAL FUNDS – UNITED KINGDOM FUND A2 GBP</b> | <b>#</b>               |

**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 |

|   |            |
|---|------------|
| <b>BNP PARIBAS RUSSIA EQUITY CLASSIC CAPITALISATION EUR</b> | <b>◆ #</b> |
|---|------------|

**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 |

**EQUITY SINGLE COUNTRY (CONTINUED)****SRRI RATING – 6****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 |

**FIDELITY FUNDS CHINA CONSUMER FUND A - GBP**

# †

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

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

**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 |

**FIDELITY FUNDS – JAPAN FUND A JPY INC**

#

**Aim:** To provide long-term capital growth from a diversified portfolio of Japanese equities. Investment may be in both large and small capitalisation issues with stocks selected on their individual merit. No restriction is made to maintain particular weightings within industry groups.

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

**FIDELITY FUNDS – JAPAN SMALLER COMPANIES A INC - JPY**

#

**Aim:** Invest principally in smaller and emerging companies in Japan, including those listed on regional stock exchanges in Japan and on the Tokyo over-the-counter market. 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    |
|---------------|------------|--------------|-------|-------|----|--------------|
| DECEMBER 1991 | LUXEMBOURG | JAPANESE YEN | DAILY | 1.50% | 0% | LU0048587603 |

**FIDELITY FUNDS – TAIWAN FUND A INC**

#

**Aim:** To achieve long-term capital appreciation through direct or indirect investment, primarily in Taiwanese equities and securities of companies outside of Taiwan, but which derive a significant proportion of their earnings from Taiwan.

| LAUNCH DATE | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|------------|-----------|-------|-------|----|--------------|
| MARCH 1997  | LUXEMBOURG | US DOLLAR | DAILY | 1.50% | 0% | LU0075458603 |

**FIDELITY FUNDS – UNITED KINGDOM FUND A INC - GBP**

#

**Aim:** Invests principally in United Kingdom equity securities.

| LAUNCH DATE  | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|--------------|------------|----------|-------|-------|----|--------------|
| OCTOBER 1990 | LUXEMBOURG | GB POUND | DAILY | 1.50% | 0% | LU0048621717 |

# EQUITY SINGLE COUNTRY (CONTINUED)

**SRRI RATING – 6**

## 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.)

## 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 |

## INVESCO FUNDS - INVESCO JAPANESE EQUITY CORE FUND C (USD HEDGED) ACC USD

#

**Aim:** This fund is invested to achieve capital growth in Japan. It will invest mainly in shares of companies organised under the laws of Japan. The fund will invest in securities listed or traded on recognised markets.

| LAUNCH DATE  | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|--------------|------------|-----------|-------|-------|----|--------------|
| OCTOBER 2018 | LUXEMBOURG | US DOLLAR | DAILY | 1.00% | 0% | LU1775973685 |



**EQUITY SINGLE COUNTRY (CONTINUED)****SRRI RATING – 6****JPMORGAN FUNDS – GREATER CHINA A ACC SGD**

# †

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

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

**JPMORGAN INDIA A ACC SGD**

# †

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

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

**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 |

**JPMORGAN 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 |

**JPMORGAN INDIA FUND ACC - USD**

~

**Aim:** To provide long-term capital growth through a portfolio consisting primarily of securities linked to the Indian economy. These include, but are not restricted to, securities traded on the stock markets of India and the rest of the sub-continent.

| LAUNCH DATE   | BASE      | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|---------------|-----------|-----------|-------|-------|----|--------------|
| NOVEMBER 1989 | MAURITIUS | US DOLLAR | DAILY | 1.50% | 0% | MU0129U00005 |

**JPMORGAN KOREA FUND ACC - USD**

◆ ~

**Aim:** To provide long-term capital appreciation through investment primarily in companies whose shares are traded on the Korea Stock Exchange or on the Korean over-the-counter market.

| LAUNCH DATE   | BASE      | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|---------------|-----------|-----------|-------|-------|----|--------------|
| DECEMBER 1991 | HONG KONG | US DOLLAR | DAILY | 1.50% | 0% | HK0000055712 |

**JPMORGAN THAILAND (ACC) FUND - USD**

◆ ~

**Aim:** To provide long-term capital appreciation through a portfolio consisting primarily of securities of companies based, or operating principally, in Thailand.

| LAUNCH DATE | BASE      | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|-------------|-----------|-----------|-------|-------|----|--------------|
| AUGUST 1989 | HONG KONG | US DOLLAR | DAILY | 1.50% | 0% | HK0000055787 |

**THREADNEEDLE (LUX) AMERICAN SMALLER COMPANIES FUND 1U USD ACC**

# †

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

| LAUNCH DATE  | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|--------------|------------|-----------|-------|-------|----|--------------|
| OCTOBER 2018 | LUXEMBOURG | US DOLLAR | DAILY | 1.50% | 0% | LU1864950719 |

|   |                        |
|---|------------------------|
| <b>EQUITY SINGLE COUNTRY (CONTINUED)</b>                      | <b>SRRI RATING – 6</b> |
| <b>THREADNEEDLE AMERICAN SMALLER COMPANIES FUND GBP 1 ACC</b> | # †                    |

**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 |

|   |     |
|---|-----|
| <b>THREADNEEDLE AMERICAN SMALLER COMPANIES FUND EUR 1 ACC</b> | # † |
|---|-----|

**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 |

|  |   |
|--|---|
| <b>VALUE PARTNERS CHINA CONVERGENCE ACC FUND - USD</b> | ◆ |
|--|---|

**Aim:** The Fund aims to provide Unitholders with long-term capital appreciation, currently by investing primarily (i.e. not less than 70% of the Sub-Fund's Net Asset Value) in equity securities of China-related companies listed on a stock exchange in mainland China, the Hong Kong Stock Exchange or on major/recognised stock exchanges in other jurisdictions (including but not limited to A, B and H Shares and American Depositary Receipts ("ADRs")). For the purpose of the Sub-Fund, China-related companies are considered by the Manager to be companies which are based in or have their principal operation in China or have the majority of their assets situated in, or the majority of their revenue, income or profits derived from China. As a result of this change, the Sub-Fund may be exposed to risks associated with ADRs. Although ADRs have risks similar to the securities that they represent, they may also involve higher expenses and may trade at a discount (or premium) to the underlying security. In addition, depositary receipts may not pass through voting and other shareholder rights and may be less liquid than the underlying securities listed on an exchange.

| LAUNCH DATE | BASE           | CURRENCY  | DF    | AMC   | PF  | ISIN CODE    |
|-------------|----------------|-----------|-------|-------|-----|--------------|
| JULY 2000   | CAYMAN ISLANDS | US DOLLAR | DAILY | 1.25% | 15% | KYG9317Q1047 |

|   |                        |
|---|------------------------|
| <b>PROPERTY</b>                                   | <b>SRRI RATING – 6</b> |
| <b>FIDELITY FUNDS – GLOBAL PROPERTY A USD INC</b> | # □                    |

**Aim:** To achieve a combination of income and long-term capital growth from investments in securities in the real estate industry.

| LAUNCH DATE   | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|---------------|------------|-----------|-------|-------|----|--------------|
| DECEMBER 2005 | LUXEMBOURG | US DOLLAR | DAILY | 1.50% | 0% | LU0237698245 |

|   |     |
|---|-----|
| <b>MORGAN STANLEY INVESTMENT FUNDS ASIAN PROPERTY A ACC - USD</b> | # □ |
|---|-----|

**Aim:** The fund seeks long-term capital appreciation, measured in US dollars, through investment in the equity securities of companies in the Asian real estate industry.

| LAUNCH DATE    | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|----------------|------------|-----------|-------|-------|----|--------------|
| SEPTEMBER 1997 | LUXEMBOURG | US DOLLAR | DAILY | 1.40% | 0% | LU0078112413 |

|  |     |
|--|-----|
| <b>MORGAN STANLEY INVESTMENT FUNDS EUROPEAN PROPERTY A ACC - EUR</b> | # □ |
|--|-----|

**Aim:** To provide long-term capital appreciation, measured in Euro through investment in the equity securities of companies in the European real estate industry.

| LAUNCH DATE    | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|----------------|------------|----------|-------|-------|----|--------------|
| SEPTEMBER 1997 | LUXEMBOURG | EURO     | DAILY | 1.40% | 0% | LU0078113650 |

**ALTERNATE / HEDGE****SRRI RATING – 6****MAN AHL DIVERSIFIED (GUERNSEY) EUR FUND**

◆ † ~

**Aim:** The Class B shares seek to achieve impressive medium-term capital growth (targeting double-digit annualised returns over the medium-term) for a target annualised volatility of around 13% to 16% over the medium-term.

| LAUNCH DATE  | BASE     | CURRENCY | DF     | AMC   | PF  | ISIN CODE    |
|--------------|----------|----------|--------|-------|-----|--------------|
| OCTOBER 2008 | GUERNSEY | EURO     | WEEKLY | 3.00% | 20% | GG00B3CZNT35 |

**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    |
|-------------|------------|----------|-------|-------|----|--------------|
| APRIL 2001  | LUXEMBOURG | GB POUND | DAILY | 1.65% | 0% | LU0204063720 |

**DWS INVEST GLOBAL AGRIBUSINESS USD LC**

† #

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

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

**FIRST SENTIER GLOBAL LISTED INFRASTRUCTURE FUND I INC - USD**

#

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

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

**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 GLOBAL CONSUMER TRENDS 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 |

**SPECIALIST / THEMATIC (CONTINUED)**
**SRRI RATING – 6**
**INVESCO FUNDS - INVESCO GLOBAL HEALTH CARE INNOVATION C INC**
**#**

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

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

**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 |

**JPMORGAN FUNDS - GLOBAL NATURAL RESOURCES A ACC SGD**
**# †**

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

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

**JPMORGAN FUNDS – JPM GLOBAL NATURAL RESOURCES A (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 |

**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 |

**JGF JUPITER FINANCIAL INNOVATION L EUR ACC**
**#**

**Aim:** To achieve capital growth in the long-term by investing in equity and equity related securities linked to financial innovation.

| LAUNCH DATE   | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|---------------|------------|----------|-------|-------|----|--------------|
| NOVEMBER 2006 | LUXEMBOURG | EURO     | DAILY | 1.50% | 0% | LU0262307480 |

**JGF JUPITER FINANCIAL INNOVATION L GBP A INC**
**#**

**Aim:** To achieve capital growth in the long-term by investing in equity and equity related securities linked to financial innovation.

| LAUNCH DATE   | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|---------------|------------|----------|-------|-------|----|--------------|
| NOVEMBER 2006 | LUXEMBOURG | GB POUND | DAILY | 1.50% | 0% | LU0262308454 |

**JGF JUPITER FINANCIAL INNOVATION L USD ACC**
**#**

**Aim:** To achieve capital growth in the long-term by investing in equity and equity related securities linked to financial innovation.

| LAUNCH DATE   | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|---------------|------------|-----------|-------|-------|----|--------------|
| NOVEMBER 2006 | LUXEMBOURG | US DOLLAR | DAILY | 1.50% | 0% | LU0262307720 |

**SPECIALIST / THEMATIC (CONTINUED)****SRRI RATING – 6****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 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 – 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 |

**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 REGIONAL**
**SRRI RATING – 7**
**ABERDEEN STANDARD SICAV I - LATIN AMERICAN EQUITY FUND A ACC USD**
**#**

**Aim:** The Fund's investment objective is long-term total return to be achieved by investing at least two-thirds of the Fund's assets in equities and equity-related securities of companies with their registered office in a Latin American country; and/or, of companies which have the preponderance of their business activities in a Latin American country; and/or, of holding companies that have the preponderance of their assets in companies with their registered office in a Latin American country.

| LAUNCH DATE  | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|--------------|------------|-----------|-------|-------|----|--------------|
| JANUARY 2011 | LUXEMBOURG | US DOLLAR | DAILY | 1.75% | 0% | LU0396314238 |

**ABERDEEN STANDARD SICAV I - LATIN AMERICAN EQUITY FUND A ACC EUR**
**# †**

**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 companies with their registered office in a Latin American country; and/or, of companies which have the preponderance of their business activities in a Latin American country; and/or, of holding companies that have the preponderance of their assets in companies with their registered office in a Latin American country.

| LAUNCH DATE  | BASE       | CURRENCY | DF    | AMC   | PF | ISIN CODE    |
|--------------|------------|----------|-------|-------|----|--------------|
| JANUARY 2011 | LUXEMBOURG | EURO     | DAILY | 1.75% | 0% | LU0566486667 |

**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 |

**EQUITY SINGLE COUNTRY**
**SRRI RATING – 7**
**HSBC GIF BRAZIL EQUITY FUND AC - USD**
**#**

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

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

**SPECIALIST / THEMATIC**
**SRRI RATING – 7**
**BGF WORLD GOLD HEDGED A2 SGD**
**#**

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

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

**SPECIALIST / THEMATIC (CONTINUED)****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 |

**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 |

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

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**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 |

**NINETY ONE GSF GLOBAL ENERGY A INC - USD**

#

**Aim:** The fund seeks to achieve capital growth principally through investment in companies throughout the world in the exploration, production or distribution of oil, gas and other energy sources.

| LAUNCH DATE  | BASE       | CURRENCY  | DF    | AMC   | PF | ISIN CODE    |
|--------------|------------|-----------|-------|-------|----|--------------|
| JANUARY 1985 | LUXEMBOURG | US DOLLAR | DAILY | 1.50% | 0% | LU0345779515 |



UNCLASSIFIED

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EQUITY GLOBAL

SRR I RATING – U

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 |

# CONTACT US

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