

LifePlan

Investment Guide

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To ensure that you have all the information you need to make a decision, this *Investment Guide* should be read in conjunction with the *Brochure* and *Key Features*.

The *Terms and Conditions* and further information are available upon request from us at the offices shown on the back page of this guide.

Investment choice for your LifePlan

At RL360°, we understand that choosing the right investment funds is crucial to help you maintain your chosen level of protection benefits.

The aim of the fund range is to offer you access to the major asset classes including global equity markets.

Within LifePlan we offer a choice of funds that you and your financial adviser can use to build a fund value.

You will be able to tap into the skills and talents of an impressive selection of fund managers, including some of the world's leading fund houses:

- Aberdeen
- BlackRock
- BNP Paribas
- Fidelity
- Franklin Templeton
- JPMorgan
- M&G
- Schroders
- Threadneedle
- UBS

We have also included a number of managed funds, which can be used on their own or as part of a wider fund range; the choice is yours.

In this *Investment Guide* you will find details of the range of funds available through LifePlan, providing information to help you make the investment choices that best suit your needs. Full details of the funds are available from each fund manager.

Balancing risk

To support your chosen protection benefits throughout the lifetime of your policy, it's vitally important you understand the risk profile of the funds you choose to invest into.

You can invest in as many funds as you like provided that you or your adviser have registered for, and conduct, any fund switching online. Without online access you will be limited to a maximum of 5 funds. The funds available give you access to the following asset classes:

- Commodity & Energy
- Currency/Money Market
- Equity
- Fixed interest
- Global managed
- Hedge/structured product
- Islamic
- Specialist

The investment performance of your LifePlan over time plays an important role in ensuring that your benefits can be sustained for life. If your investment return is less than expected or your chosen investment funds suffer large drops in value then your policy value may become insufficient to pay for your benefits. If your benefits cannot be paid for then you will have to increase your premiums or your cover will cease.

It is therefore important that you and your financial adviser consider the risk involved in your investment choice to ensure that it is appropriate for the needs of your LifePlan.

Different investment choices have different levels of expected return but also different levels of risk involved. You should be sure to consult with your financial adviser when making any investment decisions.

This guide shows which funds are available and in which currency they are denominated - EUR, GBP, USD, CHF and AUD. Please note that you can invest in any of these funds even if your LifePlan policy currency is different. Where a fund is denominated in a different currency, investments may rise and fall purely as a result of currency exchange rate fluctuations.

Fund risk ratings

To provide you with additional assistance in making your fund selection, as well as separating the funds into different asset classes or sectors, where possible each fund displays a synthetic risk and reward rating of between 1 and 7 in the overview section. The risk rating aims to provide you with an indication of the risk versus potential reward of each fund in the available range.

How is the risk rating determined?

The ratings provided are those as published in each fund's Key Investor Information Document (KIID) which we have sourced from either Morningstar Direct or from the fund managers KIID (correct as at 26 May 2016). Please note that KIID's are only produced for funds with UCITS* status, therefore if the fund does not have UCITS status a risk rating will not be available.

The rating is calculated based upon the historic volatility (see below) of each individual fund over a 5 year period. So in simple terms, funds with very low volatility will have a 1 or 2 rating. These funds generally have a more cautious approach with little or no exposure to equity markets, and usually invest in cash or money market securities. You should be aware that for funds considered lower risk, the potential for reward will be lower, as these funds are likely to yield much lower returns than funds with a high equity exposure.

Funds with high volatility will have a 6 or 7 rating. These funds tend to have a high exposure to less developed, emerging equity markets or use high risk alternative assets within their investment strategy. Over the long term, exposure to equity markets could provide the opportunity for higher investment returns however, it also brings a much 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 of higher returns, but also the potential for higher losses by investing in these types of funds.

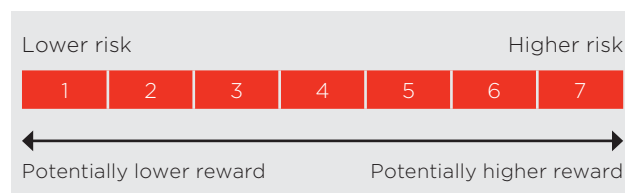
What is volatility?

Volatility is a measure of variance of a financial instrument's price over a particular time period, which means the greater the movement in fund prices, the more volatile the fund's performance is.

Funds with high volatility are generally associated with higher risk but potentially higher reward. Funds with low volatility are generally associated with lower risk, but lower potential reward.

Synthetic risk and reward indicator scale

The scale demonstrates where a fund ranks in terms of its potential risk versus return.



In all cases there is no guarantee that a fund's risk reward rating will remain the same and may be re-categorised in the future. Please note that a low rated fund does not mean it is risk-free.

Although the rating is designed to give an indication of the risk versus reward potential it should not be used in isolation as your personal circumstances and attitude to risk need to be taken into consideration. There could also be other factors, such as investment term, which should be considered so we would always recommend that you speak to your financial adviser for assistance when making your fund choice.

For the most up to date risk rating always refer to the fund manager's published KIID.

* UCITS: Undertakings for Collective Investment in Transferable Securities are a set of European Union directives that aim to allow collective investment schemes to operate freely throughout the EU on the basis of a single authorisation from one member state.

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Morningstar is a leading provider of independent investment research in North America, Europe, Australia, and Asia.

Selecting your funds

To help you review the investment options available the following sections provide you with some of the key information you'll require to help you make your choice.

The maximum number of funds you can hold at any one time is 5.

The "Fund range overview" section lists each of the funds by sector and provides the following information:

- currency
- ISIN code
- risk rating
- launch date
- domicile
- annual management charge (AMC %)
- if the fund is subject to any performance fee (Perf fee %)
- if it is a multi-manager fund
- if the fund is classed as socially conscious

A socially conscious fund is one which invests in companies that operate ethically, provides social benefits or is sensitive to the environment.

The "Fund objectives" section provides the fund objective for each fund. Each one summarises the aim of the fund or financial goal it will pursue.

The information supplied within these sections has been sourced from Morningstar Direct and selected third parties and is correct as at 26 May 2016. Whilst great care has been taken to ensure that this information is correct, RL360° cannot accept responsibility for its content or interpretation.

If you would like any further information on any of the funds, please ask your financial adviser. You should be aware that RL360° in no way recommends investment into any particular fund.

Remember, once you have made your decision it is not set in stone. You can switch between funds at any time (currently free of charge).

Please also note that all the funds are available at the 'net asset value' (NAV), which means there are no initial fund charges. This *Investment Guide* does not detail any policy specific charges. For further details please refer to the *Key Features*. The *Terms and Conditions* are available on request.

Please be aware that investment returns may fluctuate and are not guaranteed. The price of units may fall as well as rise as a result of market and currency fluctuations and you may get back less than you paid in.

Fund range overview

The range of funds available are shown below in their respective sector, along with some key information for the fund.

You can switch between funds at any time, subject to minimum investment levels. Further details can be found in the *Key Features*. This service is currently free of charge.

Commodity & Energy

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Pictet Water	EUR	LU0104884860	5	20/01/00	Luxembourg	1.60	-	-	✓
Pictet Water	USD	LU0255980327	5	29/05/06	Luxembourg	1.60	-	-	✓

Currency/Money Market

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Aberdeen Liquidity (Lux)	EUR	LU0090865873	1	23/07/90	Luxembourg	0.50	-	-	-
Aberdeen Liquidity (Lux)	GBP	LU0049015760	1	01/07/85	Luxembourg	0.50	-	-	-
Aberdeen Liquidity (Lux)	USD	LU0049014870	1	17/09/84	Luxembourg	0.50	-	-	-
Goldman Sachs Euro Liquid Reserve	EUR	IE0031295821	1	27/02/02	Ireland	0.20	-	-	-
Goldman Sachs Sterling Liquid Reserve	GBP	IE0031296126	1	06/06/00	Ireland	0.20	-	-	-
Goldman Sachs USD Liquid Reserve	USD	IE0031294410	1	01/08/96	Ireland	0.20	-	-	-
UBS (Lux) Money Market	AUD	LU0066649970	1	17/08/92	Luxembourg	0.58	-	-	-
UBS (Lux) Money Market	CHF	LU0033502740	1	16/09/91	Luxembourg	0.04	-	-	-
UBS (Lux) Money Market	EUR	LU0006344922	1	09/10/89	Luxembourg	0.04	-	-	-
UBS (Lux) Money Market	GBP	LU0006277635	1	25/11/88	Luxembourg	0.34	-	-	-
UBS (Lux) Money Market	USD	LU0006277684	1	25/11/88	Luxembourg	0.18	-	-	-

Equity - Asia Pacific excluding Japan

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Guinness Asian Equity Income	EUR	IE00BGHQDM52	6	20/12/13	Ireland	1.50	-	-	-
Guinness Asian Equity Income	GBP	IE00BVYPNP33	6	11/03/15	Ireland	1.50	-	-	-
Guinness Asian Equity Income	USD	IE00BVYPNQ40	6	11/03/15	Ireland	1.50	-	-	-

Equity - Asia Pacific including Japan

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Aberdeen Asia Pacific & Japan Equity	GBP	GB00B0XWNJ21	5	01/03/79	UK	1.75	-	-	-
Matthews Asia - Asia Dividend	GBP	LU0594556309	5	28/02/11	Luxembourg	1.25	-	-	-
Matthews Asia - Asia Dividend	USD	LU0491817952	5	26/08/10	Luxembourg	1.25	-	-	-

Equity - Europe excluding UK

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Threadneedle European Smaller Companies	EUR	GB0002771383	5	14/11/97	UK	1.50	-	-	-
Threadneedle European Smaller Companies	GBP	GB0001531424	6	14/11/97	UK	1.50	-	-	-

Equity - Europe including UK

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Jupiter European Growth	EUR	LU0260085492	6	17/08/01	Luxembourg	1.50	-	-	-
Jupiter European Growth Hgd	USD	LU0966834136	6	02/10/13	Luxembourg	1.50	-	-	-

Equity - Global

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Aberdeen Ethical World Equity	GBP	GB0006833718	5	01/05/99	UK	1.50	-	-	✓
BNY Mellon Global Equity	EUR	IE0004003764	5	29/01/88	Ireland	2.00	-	-	-
BNY Mellon Global Equity	USD	IE0004004283	5	29/01/88	Ireland	2.00	-	-	-
Fidelity Funds Global Dividend	EUR	LU1261431768	6	07/08/15	Luxembourg		-	-	-
Fidelity Funds Global Dividend	USD	LU0772969993	5	04/05/12	Luxembourg	1.50	-	-	-
Fidelity Funds Global Dividend Hgd	EUR	LU0605515377	5	30/01/12	Luxembourg	1.50	-	-	-
Fidelity Global Dividend	GBP	GB00B7FQHJ97	5	30/01/12	UK	1.50	-	-	-
First Eagle Amundi International	USD	LU0068578508	5	27/10/06	Luxembourg	2.00	15.00	-	-
Franklin Mutual Global Discovery	EUR	LU0211333025	5	25/10/05	Luxembourg	1.50	-	-	-
Franklin Mutual Global Discovery	USD	LU0211331839	5	25/10/05	Luxembourg	1.50	-	-	-
Guinness Global Equity Income	EUR	IE00BGHQF631	5	29/11/13	Ireland	1.50	-	-	-
Guinness Global Equity Income	GBP	IE00BVYPNV92	5	11/03/15	Ireland	1.50	-	-	-
Guinness Global Equity Income	USD	IE00BVYPNW00	5	11/03/15	Ireland	1.50	-	-	-
Henderson Gartmore Global Growth	EUR	LU0200076213	6	29/10/04	Luxembourg	1.50	-	-	-
Henderson Gartmore Global Growth	GBP	LU0200077294	6	29/10/04	Luxembourg	1.50	-	-	-
Henderson Gartmore Global Growth	USD	LU0200076999	6	24/03/05	Luxembourg	1.50	-	-	-
Henderson Multi-Manager Active	GBP	GB0031413593	5	17/06/96	UK	1.50	-	✓	-
Invesco Global Equity Income	USD	LU0607513230	5	30/09/11	Luxembourg	1.40	-	-	-
Invesco Global Equity Income Hgd	EUR	LU0794791870	5	27/06/12	Luxembourg	1.40	-	-	-
Investec GSF Global Franchise	EUR	LU0846948197	5	25/10/12	Luxembourg	1.50	-	-	-
Investec GSF Global Franchise	USD	LU0426412945	5	04/07/09	Luxembourg	1.50	-	-	-
Investec GSF Global Franchise Hgd	CHF	LU0869878131	5	31/01/13	Luxembourg	1.50	-	-	-
Jupiter Merlin International Equities Portfolio	EUR	LU0362742719	5	05/09/08	Luxembourg	1.50	-	✓	-
Jupiter Merlin International Equities Portfolio	USD	LU0362742800	5	14/04/09	Luxembourg	1.50	-	✓	-
M&G Global Leaders	EUR	GB0030934490	6	12/01/01	UK	1.75	-	-	-
M&G Global Leaders	GBP	GB0030934383	5	12/01/01	UK	1.50	-	-	-
M&G Global Leaders	USD	GB00B1RXYW84	6	09/03/07	UK	1.75	-	-	-
Sarasin EquiSar Global Thematic	GBP	GB0009341214	5	01/07/94	UK	1.50	-	-	-

Equity - North America

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Franklin US Opportunities	EUR	LU0260869739	6	01/09/06	Luxembourg	1.50	-	-	-
Franklin US Opportunities	USD	LU0109391861	6	03/04/00	Luxembourg	1.50	-	-	-
Franklin US Opportunities Hgd	CHF	LU0536403206	6	30/09/10	Luxembourg	1.50	-	-	-
Franklin US Opportunities Hgd	EUR	LU0316494391	6	03/09/07	Luxembourg	1.50	-	-	-
Schroder ISF US Small & Mid-Cap Equity	EUR	LU0248178732	6	28/03/06	Luxembourg	1.50	-	-	-
Schroder ISF US Small & Mid-Cap Equity	USD	LU0205193047	5	10/12/04	Luxembourg	1.50	-	-	-
Schroder ISF US Small & Mid-Cap Equity Hgd	EUR	LU0334663233	5	14/12/07	Luxembourg	1.50	-	-	-

Equity - UK

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Invesco Perpetual UK Smaller Companies Equity	GBP	GB0033030528	5	29/05/92	UK	1.50	-	-	-
Investec UK Smaller Companies	GBP	GB0031075558	5	30/07/82	UK	1.50	-	-	-
JPM UK Smaller Companies	GBP	GB0030880255	5	16/07/87	UK	1.50	-	-	-
Kames Ethical Equity	GBP	GB0007452484	5	17/04/89	UK	1.50	-	-	✓
Legg Mason IF QS UK Equity	GBP	GB0033506501	5	31/10/95	UK	1.50	-	-	-

Fixed Interest - Asia

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
BlackRock GF Asian Tiger Bond	USD	LU0063729296	3	02/02/96	Luxembourg	1.00	-	-	-
Pictet Asian Local Currency Debt	EUR	LU0280438309	4	24/01/07	Luxembourg	1.20	-	-	-
Pictet Asian Local Currency Debt	USD	LU0255797556	4	26/06/06	Luxembourg	1.20	-	-	-
Schroder ISF Asian Bond Absolute Return	USD	LU0106250508	5	16/10/98	Luxembourg	1.25	-	-	-
Schroder ISF Asian Bond Absolute Return Hgd	EUR	LU0327381843	5	16/10/98	Luxembourg	1.25	-	-	-
Templeton Asian Bond	EUR	LU0229951891	4	25/10/05	Luxembourg	1.05	-	-	-
Templeton Asian Bond	USD	LU0229949994	4	25/10/05	Luxembourg	1.05	-	-	-

Fixed Interest - Emerging Markets

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Investec GSF Latin American Corporate Debt	USD	LU0492942718	4	30/04/10	Luxembourg	1.50	-	-	-
Schroder ISF Emerging Markets Debt Absolute Return	USD	LU0106253197	4	29/08/97	Luxembourg	1.50	-	-	-
Schroder ISF Emerging Markets Debt Absolute Return Hgd	AUD	LU0491680806	4	12/03/10	Luxembourg	1.50	-	-	-
Schroder ISF Emerging Markets Debt Absolute Return Hgd	CHF	LU0476445340	4	15/01/10	Luxembourg	1.50	-	-	-
Schroder ISF Emerging Markets Debt Absolute Return Hgd	EUR	LU0177592218	4	29/08/97	Luxembourg	1.50	-	-	-

Fixed Interest - Europe

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Credit Suisse Bond (Lux)	CHF	LU0049527079	2	01/11/91	Luxembourg	0.80	-	-	-
Fidelity Funds European High Yield	EUR	LU0251130802	4	03/07/06	Luxembourg	1.00	-	-	-

Fixed Interest - Global

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
BNY Mellon Global Bond	EUR	IE0003921727	4	02/01/02	Ireland	1.00	-	-	-
BNY Mellon Global Bond	USD	IE0003924739	4	10/12/01	Ireland	1.00	-	-	-
Invesco Global Total Return (EUR) Bond	EUR	LU0534239909	4	15/09/10	Luxembourg	1.00	-	-	-
Invesco Global Total Return (EUR) Bond Hgd	CHF	LU0955866271	3	18/09/13	Luxembourg	1.00	-	-	-
PIMCO GIS Global Investment Grade Credit Hgd	CHF	IE00B3SL5777	3	06/03/12	Ireland	1.39	-	-	-
PIMCO GIS Global Investment Grade Credit Hgd	EUR	IE00B11XZ434	3	31/03/06	Ireland	1.39	-	-	-
PIMCO GIS Global Investment Grade Credit Hgd	USD	IE00B3K7XK29	3	10/12/08	Ireland	1.39	-	-	-
Templeton Global Bond	EUR	LU0152980495	5	09/09/02	Luxembourg	1.05	-	-	-
Templeton Global Bond	USD	LU0252652382	4	28/04/06	Luxembourg	1.05	-	-	-
Templeton Global Bond Hgd	CHF	LU0450468003	4	14/09/09	Luxembourg	1.05	-	-	-
Templeton Global Bond Hgd	EUR	LU0294219869	4	10/04/07	Luxembourg	1.05	-	-	-
Threadneedle Absolute Return Bond	GBP	GB00B0L4TB44	3	24/10/05	UK	1.25	-	-	-

Fixed Interest - Sterling

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Invesco Sterling Bond	GBP	IE0030233831	3	24/01/97	Ireland	0.75	-	-	-

Fixed Interest - US

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
JPM US Bond	USD	LU0070215933	3	15/05/97	Luxembourg	0.90	-	-	-
Natixis Loomis Sayles Multi Sector Income	USD	IE00B5Q4WK41	3	12/01/10	Ireland	1.55	-	-	-

Global Managed

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Ashburton Replica Portfolio Asset Management	EUR	GB0032012865	-	25/04/03	Jersey	1.50	-	-	-
Ashburton Replica Portfolio Asset Management	GBP	GB0000532423	-	04/02/92	Jersey	1.50	-	-	-
Ashburton Replica Portfolio Asset Management	USD	GB0000532530	-	04/02/92	Jersey	1.50	-	-	-
BlackRock GF Global Allocation	EUR	LU0171283459	5	03/01/97	Luxembourg	1.50	-	-	-
BlackRock GF Global Allocation	USD	LU0072462426	4	03/01/97	Luxembourg	1.50	-	-	-
BlackRock GF Global Allocation Hgd	AUD	LU0468326631	4	22/01/10	Luxembourg	1.50	-	-	-
BlackRock GF Global Allocation Hgd	GBP	LU0236177068	4	01/12/05	Luxembourg	1.50	-	-	-
Carmignac Patrimoine	CHF	FR0011269596	4	18/06/12	France	1.50	10.00	-	-
Carmignac Patrimoine	EUR	FR0010135103	4	07/11/89	France	1.50	10.00	-	-
Carmignac Patrimoine	USD	FR0011269067	4	18/06/12	France	1.50	10.00	-	-
CGWM Select Global Opportunity Hgd	GBP	IE00BSJJC74	-	15/06/15	Ireland	1.50	-	-	-
CGWM Select Global Opportunity	USD	IE00B3BRDK12	5	25/09/08	Ireland	1.50	-	-	-
Fidelity Multi Asset Strategic	GBP	GB00B1M29V45	4	22/01/07	UK	1.25	-	-	-
GAM Star Balanced	CHF	IE00B5YJD424	5	21/06/13	Ireland	1.00	-	✓	-
GAM Star Balanced	EUR	IE00B5SQT95	5	12/11/12	Ireland	1.00	-	✓	-
GAM Star Balanced	GBP	IE00B5KRCY30	5	18/10/12	Ireland	1.00	-	✓	-
GAM Star Balanced	USD	IE00B5VMBV77	4	04/10/12	Ireland	1.00	-	✓	-
GAM Star Cautious	EUR	IE00B7FCT578	3	12/02/13	Ireland	1.00	-	✓	-
GAM Star Cautious	GBP	IE00B7S9HV77	4	25/10/12	Ireland	1.00	-	✓	-
GAM Star Cautious	USD	IE00B83NGC51	4	25/10/12	Ireland	1.00	-	✓	-
GAM Star Growth	EUR	IE00B8JTP09	4	12/02/13	Ireland	1.00	-	✓	-
GAM Star Growth	GBP	IE00B8F9FP72	6	31/10/12	Ireland	1.00	-	✓	-
GAM Star Growth	USD	IE00B8FMPT07	6	20/11/12	Ireland	1.00	-	✓	-
Henderson Cautious Managed	GBP	GB0032477639	4	03/02/03	UK	1.25	-	-	-
Henderson Multi-Manager Managed	GBP	GB0031412744	4	30/06/97	UK	1.50	-	✓	-
JPM Global Balanced	EUR	LU0070212591	4	18/07/95	Luxembourg	1.45	-	-	-
JPM Global Balanced Hgd	USD	LU0957039414	4	20/11/13	Luxembourg	1.45	-	-	-
Kames Ethical Cautious Managed	GBP	GB00B1N9DX45	4	01/03/07	UK	1.25	-	-	✓
MFS Meridian Global Total Return	EUR	LU0219418836	4	26/09/05	Luxembourg	1.05	-	-	-
MFS Meridian Global Total Return	GBP	LU0219431771	4	26/09/05	Luxembourg	1.05	-	-	-
MFS Meridian Global Total Return	USD	LU0219441499	5	26/09/05	Luxembourg	1.05	-	-	-
Templeton Global Income	EUR	LU0211332563	5	27/05/05	Luxembourg	1.35	-	-	-
Templeton Global Income	USD	LU0211326755	5	27/05/05	Luxembourg	1.35	-	-	-

Hedge/Structured Product

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Invesco Global Targeted Returns	EUR	LU1004132566	4	18/12/13	Luxembourg	1.40	-	-	-
Invesco Global Targeted Returns Hgd	CHF	LU1004132996	4	18/12/13	Luxembourg	1.40	-	-	-
Invesco Global Targeted Returns Hgd	GBP	LU1075209020	4	23/07/14	Luxembourg	1.40	-	-	-
Invesco Global Targeted Returns Hgd	USD	LU1004132723	4	18/12/13	Luxembourg	1.40	-	-	-

Islamic

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
Aberdeen Islamic Global Equity	GBP	LU0264144311	6	06/08/06	Luxembourg	1.50	-	-	-
Aberdeen Islamic Global Equity	USD	LU0371570317	6	16/07/13	Luxembourg	1.50	-	-	-
Amundi Islamic Asia Pacific Quant	USD	LU0399639060	6	21/10/10	Luxembourg	1.70	-	-	-
BNP Paribas Islamic Fund Equity Optimiser	USD	LU0245286777	5	05/04/06	Luxembourg	1.50	-	-	-
Franklin Global Sukuk	USD	LU0792756115	4	10/09/12	Luxembourg	1.30	-	-	-
Templeton Shariah Asian Growth	USD	LU0792757600	6	27/08/12	Luxembourg	1.85	-	-	-
Templeton Shariah Global Equity	USD	LU0792757196	6	10/09/12	Luxembourg	1.50	-	-	-

Specialist

Name	Ccy	ISIN	Risk rating	Launch date	Domicile	AMC %	Perf fee %	Multi-manager	Socially conscious
UBS (Lux) Equity Fund Health Care	USD	LU0085953304	5	27/05/98	Luxembourg	1.63	-	-	-

Perf fee %

For some funds, their literature may state that a performance fee may become payable in the event of outperformance of a stipulated benchmark, hurdle rate or water mark. The performance fee is payable in addition to the annual management fee and taken into account in the published unit prices. See the relevant fund prospectus for further details.

Fund objectives

Commodity & Energy

Pictet Funds Water

The fund's objective is to seek capital growth by investing in at least two-thirds of its total assets in the shares of companies operating in the water and air sector worldwide. The fund favours companies operating in water supply, processing services, water technology and environmental services.

Currency/Money Market

Aberdeen Liquidity (Lux)

The fund's investment objective is to preserve capital and a stable value whilst maintaining high liquidity and achieving returns. To achieve this objective, the assets of the fund are invested with the principle of risk diversification in Money Market Instruments and in deposits with credit institutions, including but not limited to, fixed-term deposits at financial institutions, certificates of deposit, commercial paper, medium-term notes, short-term treasury bills and call and notice accounts. Cash and cash equivalents may be held on an ancillary basis.

Goldman Sachs Liquid Reserve

The fund seeks to maximise current income consistent with the preservation of capital and daily liquidity by investing in high quality money market securities and instruments.

UBS (Lux) Money Market Fund

A broadly diversified portfolio of selected money market instruments from top-class issuers. The fund portfolio's average residual term to maturity may not exceed one year. The overriding investment objective is to preserve capital by generating continuous positive returns.

Equity - Asia Pacific Excluding Japan

Guinness Asian Equity Income

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

Equity - Asia Pacific Including Japan

Aberdeen Asia Pacific & Japan Equity

The fund aims for capital growth by investing in the countries of the Asia Pacific region, including Japan.

Matthews Asia - Asia Dividend

Aims for total return with an emphasis on providing current income (i.e. income and capital appreciation).

Equity - Europe Excluding UK

Threadneedle European Smaller Companies

The aim of the fund is to grow the amount you invested. The fund invests at least two-thirds of its assets in shares of smaller companies in Continental Europe or companies that have significant operations there. As it invests in smaller companies, the fund will mainly choose shares from companies that are smaller in size than the top 225 companies in the FTSE World Europe (ex UK) Index. The fund permanently invests a minimum of 75% of its assets in European Economic Area (excluding Liechtenstein) equities, and is therefore PEA (Plan d'Epargne en Actions) eligible in France.

Equity - Europe Including UK

Jupiter Global Funds European Growth

The fund objective is to achieve long-term capital growth by exploiting special investment opportunities in Europe.

Equity - Global

Aberdeen Ethical World Equity

Aims to achieve long-term capital growth through investment in a portfolio of quality international investments chosen on the basis of ethical ("socially responsible") criteria.

BNY Mellon Global Equity

Seeks to achieve a long-term capital growth through investment primarily in a portfolio of equity securities of companies located worldwide. Up to one third of the sub-fund's assets may be invested in a portfolio of equity-related or debt securities of companies located worldwide.

Fidelity Funds Global Dividend

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

Fidelity Global Dividend

The fund aims to provide income and long-term capital growth. It invests primarily in shares of companies from around the world. The choice of assets is guided by attractive dividend yields in addition to the potential for capital growth.

First Eagle Amundi International

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

Franklin Templeton - Franklin Mutual Global Discovery

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

Guinness Global Equity Income

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

Henderson Gartmore Global Growth

The fund aims to achieve above average long-term capital growth, in excess of long-term capital growth that is typically achieved from global equity markets. The fund will invest principally in a concentrated portfolio of global securities with a bias to those securities where innovation drives competitive advantage and where the fund manager considers them to be under appreciated and which offer substantially high levels of growth.

Henderson Multi-Manager Active

The fund seeks to achieve capital growth by investing in markets in both the UK and overseas.

Invesco Global Equity Income

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

Investec GSF Global Franchise

The fund aims to achieve long-term capital growth primarily through investment in shares of companies around the world. The fund will focus investment on stocks deemed to be of high quality which are typically associated with global brands or franchises.

Jupiter Merlin International Equities Portfolio

The investment objective of the fund is to achieve long-term capital growth. The underlying funds invest predominantly in international equities.

M&G Global Leaders

The objective of the fund is to maximise long term total return (the combination of income and growth of capital). The fund invests in a wide range of global equities issued by companies that the fund manager considers to be, or have the potential to be, leading in their field in terms of improving shareholder value.

Sarasin EquiSar Global Thematic

The fund seeks to achieve long term capital growth in sterling terms through an internationally diversified portfolio of equities. EquiSar invests in companies that are expected to be the main beneficiaries of key global trends no matter where these companies are headquartered.

Equity - North America**Franklin Templeton - Franklin US Opportunities**

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.

Schroder ISF US Small & Mid-Cap Equity

To provide capital growth primarily through investment in equity securities of smaller and medium-sized US companies. Smaller and medium-sized US companies are considered companies which, at the time of purchase, form the bottom 40% by market capitalisation of the US market.

Equity - UK**Invesco Perpetual UK Smaller Companies Equity**

Aims to achieve capital growth in the UK by investing primarily in shares of smaller companies in the UK. The fund managers may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, collective investment schemes, deposits and other permitted investments and transactions.

Investec UK Smaller Companies

The fund aims to achieve long term capital growth primarily through investment in equities issued by UK smaller companies and in derivatives the underlying assets of which are equities issued by UK smaller companies.

JPMorgan UK Smaller Companies

To provide long-term capital growth by investing primarily in UK smaller companies.

Kames Ethical Equity

Seeks to maximise total return (income plus capital) by investment in equities and equity type securities in companies based in the UK, principally conducting business in the UK or listed in the UK stock market which meets the funds predefined ethical criteria.

Legg Mason IF QS UK Equity

The fund aims to achieve capital growth through investment in quoted securities of UK companies.

Fixed Interest – Asia

BlackRock Global Funds Asian Tiger Bond

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

Franklin Templeton - Templeton Asian Bond

The fund seeks to achieve total return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in fixed and floating rate debt securities and debt obligations of governments and/or government related issuers located throughout Asia.

Pictet Funds (Lux) Asian Local Currency Debt

The fund seeks capital growth by investing at least two-thirds of its total assets in a diversified portfolio of local-currency bonds issued in emerging Asian markets.

Schroder ISF Asian Bond Absolute Return

The fund aims 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 Asia excluding Japan. As part of its primary objective, the fund also has the flexibility to implement long and short active currency positions either via currency forwards or via the above instruments.

Fixed Interest - Emerging Markets

Investec GSF Latin American Corporate Debt

The fund aims to provide a high level of income with the opportunity to grow by investing primarily in a broad range of bonds issued by companies in the Latin American region.

Schroder ISF Emerging Markets Debt Absolute Return

The fund seeks 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.

Fixed Interest - Europe

Credit Suisse Bond (Lux)

The fund aims to achieve a high and steady income in CHF whilst taking due account of the security of the capital. The fund invests in high and to a limited extent in medium quality bonds and other fixed and variable rate securities of which at least two thirds are denominated in CHF. The fund may invest in other currencies than the CHF. The part of such investments which is not hedged against the CHF may not exceed 10% of the fund's assets.

Fidelity Funds European High Yield

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

Fixed Interest – Global

BNY Mellon Global Bond

The fund aims to maximise total returns from income and capital growth through investment primarily in a portfolio of international sovereign, government, agency, corporate, bank and asset backed debt and debt-related securities and in derivatives.

Franklin Templeton - Templeton Global Bond

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.

Invesco Global Total Return (EUR) Bond

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

PIMCO GIS Global Investment Grade Credit

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

Threadneedle Absolute Return Bond

The fund aims to achieve a total positive return in all market conditions through exposure to the global bond markets. The fund will invest primarily in, derivatives, cash and near cash, fixed interest securities, index linked securities, money market instruments and deposits. At times the portfolio may be concentrated in any one or a combination of such assets. The manager may take long and short positions through derivatives in such issues.

Fixed Interest – Sterling

Invesco Sterling Bond

The objective of the fund is to generate income and long term capital appreciation in Pounds Sterling. The fund will invest a minimum of 50% of its net assets in debt securities denominated in Pounds Sterling. The fund may invest in debt securities (including convertibles) issued by corporations or issued/ guaranteed by any government, government agency, supranational or public international organisation worldwide.

Fixed Interest – US Dollar

JPMorgan US Bond

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

Natixis Loomis Sayles Multi Sector Income

The fund aims for a high total investment return through a combination of current income and capital appreciation. It will invest at least 51% of its total assets in bonds and other related fixed income securities. It may invest up to 49% of its total assets in cash, money market instruments or other securities.

Global Managed

Ashburton Replica Portfolio Asset Management

The fund looks to achieve an increase in value whilst suppressing volatility and risk, through a conservative allocation of assets between, primarily, international equities, fixed interest securities and cash or money market instruments.

BlackRock Global Funds Global Allocation

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

Carmignac Patrimoine

The fund aims to outperform its benchmark over a period exceeding 3 years. The investment policy takes into account the principle of risk spreading by means of the diversification of investments, with up to a maximum of 50% invested in international equities and between 50% and 100% invested in fixed income assets and/ or variable rate government and/ or corporate bonds and money market instruments. The average rating of the bonds held by the Fund shall be at least investment grade (rated at least BBB-/Baa3 by rating agencies). Fixed income products from emerging countries may not exceed 25% of net assets.

CGWM Select Global Opportunity

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

Fidelity Multi Asset Strategic

The fund aims to achieve long-term capital growth by investing in a range of global assets providing exposure to bonds, equities, commodities, property and cash. The fund will invest primarily through other regulated collective investment schemes, including schemes managed by Fidelity, and may also invest directly in other transferable securities, money market instruments, cash and deposits. Derivatives and forward transactions may be used for investment purposes.

GAM Star Balanced

Designed for clients seeking a balance of capital protection and participation in equity market growth. The balanced strategy has a significant exposure to global and UK equities which should generate strong returns in the long term. The strategy has a meaningful allocation to government, inflation-linked and corporate bonds for capital protection purposes. The remainder of the holdings are in selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other.

GAM Star Cautious

Designed for clients seeking a strong focus on capital protection while offering moderate participation in equity market growth. The cautious strategy has a significant exposure to government, inflation-linked and corporate bonds. The portfolio also has a meaningful allocation to selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other. The remainder of the holdings are in selected global and UK equities.

GAM Star Growth

Designed for clients seeking to participate primarily in global equity market growth while maintaining an element of capital protection. The strategy has a significant exposure to global and UK equities which should generate strong returns in the long term. The portfolio also has a moderate allocation to government, inflation-linked and corporate bonds for capital protection purposes. The remainder of the holdings are in selected alternative investment funds which target positive returns uncorrelated to broader risk markets and each other.

Henderson Cautious Managed

The fund aims to provide income and long-term capital growth by investing in a combination of company shares and a range of bonds in any country. The fund will invest no more than 60% of its value in company shares

Henderson Multi-Manager Managed

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

JPMorgan Global Balanced

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

Kames Ethical Cautious Managed

To provide a combination of income and long term capital growth by investing in a diversified range of UK equities, bonds and cash, which meet the fund's predefined ethical criteria. Equities will be limited to a maximum of 60% of the portfolio value at all times.

MFS Meridian Global Total Return

The fund's objective is total return, measured in US dollars. The fund invests in a combination of equity securities and debt instruments of issuers located in developed and emerging market countries. Historically the fund has invested approximately 60% of its assets in equity securities and 40% of its assets in debt instruments, but these allocations may vary generally between 30% and 75% in equity securities and 25% and 70% in debt instruments. The fund generally focuses its equity investments in larger companies it believes to be undervalued compared to their perceived worth (value companies) and its debt investments in corporate, government, and mortgage-backed debt instruments.

Franklin Templeton - Templeton Global Income

The fund aims to maximise current income while maintaining prospects for capital appreciation by investing in a diversified portfolio of debt and equity securities worldwide. It seeks income by investing in a portfolio of fixed and floating rate debt securities and debt obligations issued by government and government-related issuers or corporate entities worldwide, including in emerging markets, as well as stocks the portfolio manager believes offer attractive dividend yields.

Hedge/Structured Product

Invesco Global Targeted Returns

The fund aims to achieve a positive total return in all market conditions over a rolling 3 year period. The fund targets a gross return of 5% p.a. above 3 month EURIBOR (or an equivalent reference rate) and aims to achieve this with less than half the volatility of global equities, over the same rolling 3 year period. There is no guarantee that the fund will achieve a positive return or its volatility target.

Islamic

Aberdeen Islamic Global Equity

The investment objective is to provide investors with long-term capital growth primarily through direct and indirect investment in a portfolio of equity securities issued by companies from around the world. Investment is permitted in equity securities of companies approved by the Shariah Advisory Board, subject to the limits laid down under "Islamic investment Guidelines" and "Investment Restrictions", and shall include those equity securities of companies listed in the applicable reference index.

Amundi Islamic Asia Pacific Quant

The fund's objective is to outperform the reference indicator index comprised of the Dow Jones Islamic Markets Asia Pacific ex Japan Large cap index and the Dow Jones Islamic Markets Asia Pacific Small cap equally weighted indices.

BNP Paribas Islamic Equity Optimiser

To seek medium to long term capital gain by investing in a basket of stocks selected from the components of the Dow Jones Islamic Market Dow Jones Islamic Market Developed Markets Top Cap Index ("the Base Index"). The Selection is objectively and systematically selected from the Base Index components according to valuation, profitability, momentum and volatility criteria, and is considered to be in compliance with Sharia principles. The Selection is rebalanced at least quarterly. This rebalancing will take place after the Sharia Board review of the index.

Franklin Templeton - Franklin Global Sukuk

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

Franklin Templeton - Templeton Shariah Asian Growth

The fund seeks long-term capital appreciation by investing primarily in Shariah compliant equity securities of companies incorporated or who have their area of primary activity in Asia (excluding Australia, New Zealand and Japan). The fund is managed in accordance with Templeton's investment philosophy and approach, which are based on three tenets: value, patience, and bottom-up stock selection.

Franklin Templeton - Templeton Shariah Global Equity

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

Specialist

UBS (Lux) Equity fund Health Care

Actively managed equity portfolio investing worldwide in companies from the healthcare sector. Efficient means of exploiting the potential of companies operating in the healthcare sector. Specialised sector analysts seek out the most attractive stocks in the healthcare sector worldwide. Investment decisions are based on a disciplined investment philosophy and careful fundamental research.

Important information

Funds

Investment can be made into any of the funds available in the range regardless of the denominated policy currency. It is important to know that unit prices reflect the value of the underlying assets of the funds and so can go down as well as up. Past performance is not indicative of future performance. Where a fund invests in overseas securities, the unit prices may also rise and fall purely on account of exchange rate fluctuations.

RL360 Insurance Company Limited is not responsible for, and will not compensate policyholders in relation to, the performance of their underlying funds. For details of all charges that may affect the individual funds please refer to the specific fund manager's literature.

To get in touch, call or email our Contact Centre.

T +44 (0)1624 681682
E csc@rl360.com

Website

www.rl360.com

Head Office - Isle of Man

RL360 House, Cooil Road,
Douglas, Isle of Man,
IM2 2SP, British Isles

T +44 (0)1624 681 681
E csc@rl360.com

Representative Office - Dubai

Office 1402, 14th Floor,
Single Business Tower,
Sheikh Zayed Road, Dubai, UAE.

T +971 4378 2700
E dubai@rl360.com

Regional Office - Hong Kong

Suite 3605, The Center,
99 Queen's Road Central,
Hong Kong.

T +852 3929 4333
E hongkong@rl360.com