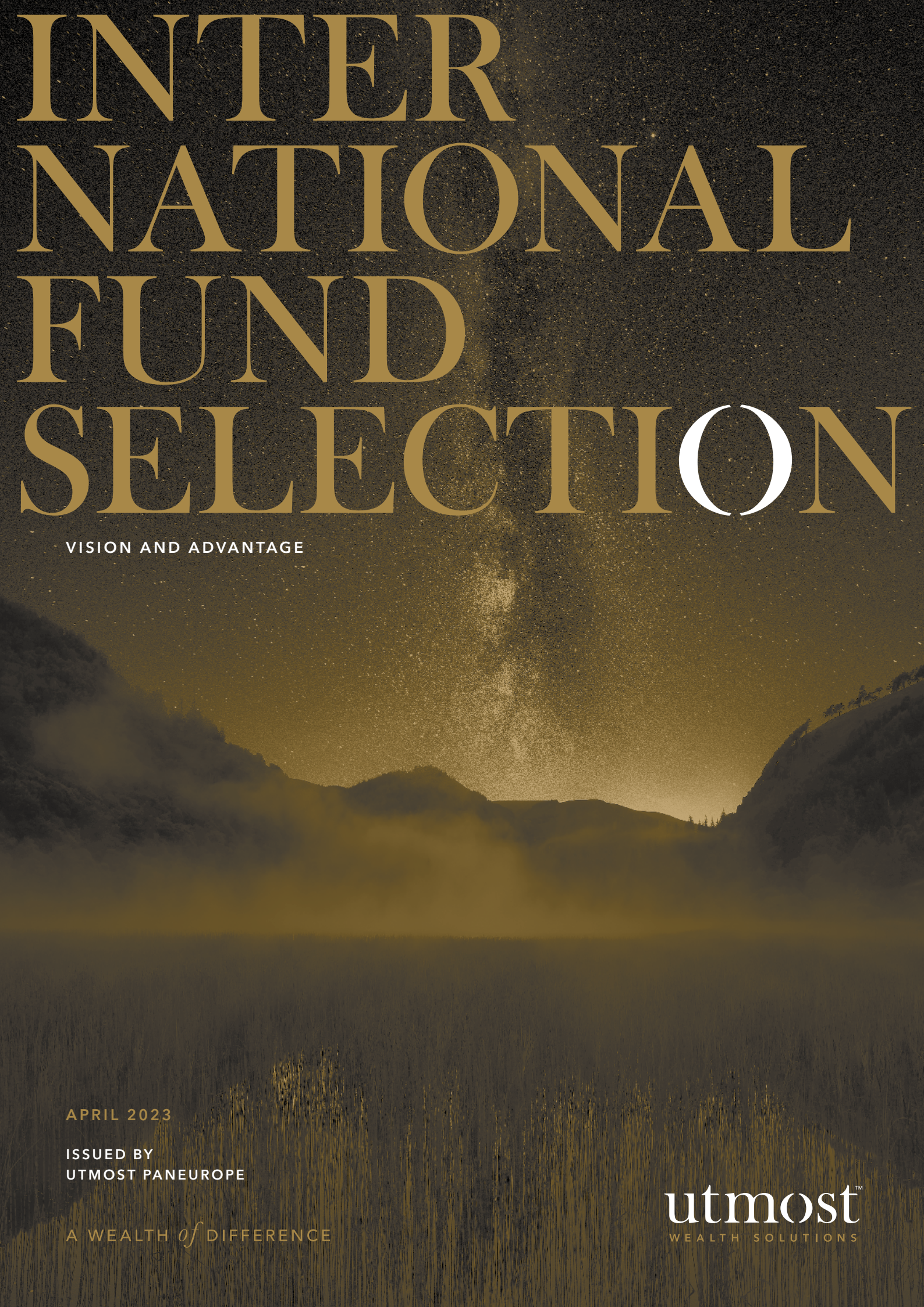
INTERNATIONAL FUND SELECTION

VISION AND ADVANTAGE



APRIL 2023

ISSUED BY
UTMOST PANEUROPE

A WEALTH *of* DIFFERENCE

utmost™
WEALTH SOLUTIONS

INTERNATIONAL FUND SELECTION FROM UTMOST PANEUROPE

BEFORE YOU INVEST

- The client is responsible for the choice of Funds and any choice of Funds is entirely at the clients own risk.
- The value of each Fund is not guaranteed and can go up as well as down. Past performance of Funds are not a guarantee of future performance.
- The value of each Fund is subject to market, interest rate and exchange rate fluctuations.
- Partial Surrenders will reduce the value of your Utmost PanEurope Plan.
- Before making any decision or taking any action that may affect your personal finances or business, you should consult with your Insurance Intermediary or professional adviser to ensure that the Funds meet your specific requirements.

A WEALTH OF GLOBAL INVESTMENTS

As a client of Utmost PanEurope dac (Utmost PanEurope) you have the opportunity to access an extensive range of Funds. Most offer exciting potential for tax-efficient growth from a stable international location and each is managed by world class professional asset managers.

These Funds range from the low risk to those offering capital protection through to those aimed at the more adventurous client. In addition, each has been risk-rated to help you select the Funds that most closely match your attitude to risk.

IMPORTANT FUND INFORMATION

The bid price of units in each Fund is used to determine the value of your units of the Fund. Bid prices are calculated by the relevant Fund manager by taking a market valuation of the investments in each Fund and dividing by the number of units in each Fund.

Funds deal monthly, fortnightly, weekly or daily. Please see the individual Fund Prospectus for further information.

Fund charges

The following charges apply to Funds:

- The initial charge (bid/offer spread);
- Annual Management Charges;
- Other charges as specified in the Fund documentation;
- Utmost PanEurope charges as specified in the Terms and Conditions.

Different Funds will have different charges. You should read and understand the Fund Factsheets of the Funds you select to ensure that you understand the charges applicable to your Funds. If you have any queries, you should contact your Insurance Intermediary or Utmost PanEurope.

As a guide the Annual Management Charge ranges from 0.5% to 3% p.a. of the net asset value. The maximum bid/offer spread or initial charge is 5.75% of the underlying Fund which, after applying discounts negotiated by Utmost PanEurope, is substantially reduced to a maximum of 2% and a minimum of 0%.

Fund houses reserves the right to alter their charges. 3 months' notice, where possible, will be given on all changes.

Fund risks

Each Fund is subject to market, interest rate and exchange rate fluctuations, as well as other risks. The value of Funds and their yields may go down as well as up. Different Funds will have different level of risks. Please see the SRRI rating explanation for a guide to the level of risk. For further details, please refer to the individual Fund prospectus.

Past performance is shown for indication only and is not a guide to future Fund performance.

Utmost PanEurope reserve the right to exchange any of the units allocated to your plan for units in another Fund. If this happens, we will attempt to give you 3 months' notice.

Further information

This guide provides details on the SRRI risk rating as well as a general list of the Funds offered by Utmost PanEurope. Fund prospectus and factsheets are available on Morningstar which can be accessed via Utmost PanEurope's Service Centre. You can also contact your Insurance Intermediary and Utmost PanEurope if you require further information.

Important

Please note that this guide is not intended as a recommendation that you select certain Funds. You should seek independent advice from your insurance intermediary or professional adviser before making any decisions. This document should be read in conjunction with the individual Fund factsheet and the relevant product literature.

This information is correct as at April 2023.

Due to potential changes in market conditions, we cannot guarantee that Funds corresponding to your choices will continue to be available for investment or redemption. In the event of withdrawal of an investment option Utmost PanEurope will propose an alternative for you.

INTERNATIONAL FUND SELECTION GUIDE

RISK RATINGS:

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

SYMBOLS AND ABBREVIATIONS:

#	These funds are categorised as UCITS.
DF	Dealing Frequency.
AMC	Annual Management Charge.
PF	Annual Performance Fee (of profit on a high-on-high basis).
ES	Spanish Residents should only select from these funds.
~	Funds marked with this symbol correspond to Funds which are not available for offering to investors in the EEA and Switzerland.
↑	Please note that the Utmost Group is majority-owned by funds managed by Oaktree Capital Group LLC, which also manages this fund.

FUND HOUSE WEBSITE DIRECTORY

Barings	barings.com
BlackRock	blackrockinternational.com
Carnegie	carnegie.se/fonder/
DWS	dws.com
Fidelity	fidelity.co.uk
Franklin Templeton	franklintempleton.co.uk
Guinness	guinnessfunds.com
Janus Henderson	janushenderson.com
HSBC	assetmanagement.hsbc.com/uk
Invesco	invescointernational.co.uk
JPMorgan	jpmorgan.com
Jupiter	jupiterinternational.com
Momentum Harmony	harmonyportfolios.com
Morgan Stanley	morganstanley.com
Ninety One	ninetyone.com
Oaktree	fundrock.com
Polar	polarcapital.co.uk
Schroder	schroder.com/lux

INTERNATIONAL FUND SELECTION GUIDE

SYNTHETIC RISK AND REWARD PROFILE

Industry Standard

To help you select the funds that best fit with your approach to risk, Utmost PanEurope uses the Synthetic Risk and Reward Indicator (SRRI) ^.

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

RISK CLASSES

Low number = Low volatility. High number = High volatility

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

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

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

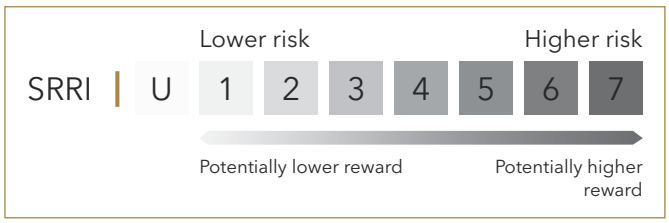
Each fund on the unit-linked fund range has been assigned a risk category where possible. For example, funds with very low volatility will have a 1 or 2 rating on the risk scale. These funds generally have a more cautious approach with little or no exposure to equity markets and usually invest in cash 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 expected to yield lower returns than funds with a high equity exposure.

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

Funds with high volatility will have a 6 or 7 rating on the risk scale. 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 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 funds.

INTERNATIONAL FUND SELECTION GUIDE

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 funds 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

^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.

'Annualised Volatility Intervals' as defined in the grid above reflect the increasing level of risk borne by the fund and, therefore, its position in the risk scale. Volatility is a measure of variance of a financial instrument's price over a particular time period, which means the greater the movement in 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 with lower potential reward.

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

SRRI Rating – 1

MONEY MARKET — SRRI RATING – 1

NINETY ONE GSF STERLING MONEY FUND A INC GBP — ES

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

SCHRODER ISF EURO LIQUIDITY A ACC — ES

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 — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2001	Luxembourg	US dollar	Daily	0.20%	0%	LU0136043808

SRRI Rating – 2

BOND — SRRI RATING – 2

CARNEGIE LIKVIDITETSFOND — **ES #**

Aim: The fund invests in interest-bearing securities and money market instruments denominated in SEK.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 1990	Sweden	Swedish Krona	Daily	0.30%	0%	SE0000429854

SRRI Rating – 3

3

There are currently no investment options rated SRRI 3 for offering.

SRRI Rating – 4

4

BOND — SRRI RATING – 4

FIDELITY FUNDS – EURO BOND FUND A INC — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 1990	Luxembourg	Euro	Daily	0.75%	0%	LU0048579097

HSBC GEM DEBT TOTAL RETURN – USD — ES

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%	0%	LU0283739885

HSBC GLOBAL INVESTMENT FUNDS INDIA FIXED INCOME AC — ES

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

HSBC GLOBAL INVESTMENT FUNDS INDIA FIXED INCOME AC EUR — ES

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

INVESCO BOND FUND C INC — ES

Aim: The Fund aims to provide long-term capital growth, together with income. The Fund seeks to achieve its objective by investing primarily in a diversified portfolio of debt securities issued worldwide by governments, supranational bodies, local authorities, national public bodies and corporate issuers. Debt securities may also include Mortgage Backed Securities (MBS) and Asset Backed Securities (ABS). The Fund may also invest in cash, cash equivalents, money market instruments and debt securities not meeting the above requirements. The Fund's use of financial derivative instruments may include but is not limited to derivative on credit, interest rates and currencies and can be used to achieve both long and short positions. While it is not the intention of the Fund to invest in equity securities, it is possible that such securities may be held as a result of a corporate action or other conversion.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2018	Luxembourg	US dollar	Daily	0.50%	0%	LU1775948141

JPMORGAN US BOND A USD (ACC) FUND — ES

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

BOND (continued) SRRI RATING – 4

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

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

OAKTREE EUROPEAN HIGH YIELD BOND FUND B EUR ACC # ↑

Aim: The investment objective of the Sub-Fund is to obtain a high total return by investing primarily in debt and obligations issued by European Issuers. In addition, the Sub-Fund may purchase Euro-denominated issues of North American Issuers.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2014	Luxembourg	Euro	Daily	1.20%	0%	LU1138669772

OAKTREE EUROPEAN HIGH YIELD BOND FUND H USD B ACC # ↑

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
November 2014	Luxembourg	US dollar	Daily	1.20%	0%	LU1138669939

OAKTREE (LUX) FDS - NTH AMER HY BD $ 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
January 2019	Luxembourg	US dollar	Daily	1.20%	0%	LU1128923031

OAKTREE GLOBAL CONVERTIBLE BOND FUND B USD ACC # ↑

Aim: The investment objective of the Sub-Fund is to obtain an attractive total return from a combination of current income and capital appreciation by investing in a diversified portfolio of U.S., non-U.S. and High Income Securities. The relative allocation of the Sub-Fund's NAV between U.S. (including high income convertibles, which are predominantly U.S.) and non-U.S. convertibles will be: 10-90% U.S. convertibles and 10-90% non-U.S. convertibles. The precise allocation within these ranges will vary from time to time based on market fluctuations, the relative availability of attractive opportunities and other factors that the Investment Manager may consider in its discretion. There is no requirement that any security be rated "investment grade" by any rating agency. To achieve this objective, the Sub-Fund will seek to invest in a diversified portfolio of convertible securities which individually, and therefore collectively, may capture a higher percentage of their underlying stocks' gains than the percentage losses that they will reflect.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 2012	Luxembourg	US dollar	Daily	1.20%	0%	LU0854923066

OAKTREE GLOBAL CONVERTIBLE BOND FUND B EUR H ACC # ↑

Aim: The investment objective of the Sub-Fund is to obtain an attractive total return from a combination of current income and capital appreciation by investing in a diversified portfolio of U.S., non-U.S. and High Income Securities. The relative allocation of the Sub-Fund's NAV between U.S. (including high income convertibles, which are predominantly U.S.) and non-U.S. convertibles will be: 10-90% U.S. convertibles and 10-90% non-U.S. convertibles. The precise allocation within these ranges will vary from time to time based on market fluctuations, the relative availability of attractive opportunities and other factors that the Investment Manager may consider in its discretion. There is no requirement that any security be rated "investment grade" by any rating agency. To achieve this objective, the Sub-Fund will seek to invest in a diversified portfolio of convertible securities which individually, and therefore collectively, may capture a higher percentage of their underlying stocks' gains than the percentage losses that they will reflect.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 2012	Luxembourg	Euro	Daily	1.20%	0%	LU0854923140

BOND (continued) — SRRI RATING – 4

OAKTREE GLOBAL HIGH YIELD BOND FUND B USD ACC — # ↑

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

OAKTREE GLOBAL HIGH YIELD BOND FUND H EUR B ACC — # ↑

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%	LLU0854923900

PIMCO GIS GI INV GRADE CREDIT FUND ADMINISTRATIVE CLASS USD ACC — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 2009	Ireland	US dollar	Daily	0.99% **	0%	IE00B3KYRN47

**(includes trail fee of 0.5%)

SCHRODER INTERNATIONAL SELECTION FUND – EMERGING MARKETS DEBT ABSOLUTE RETURN USD A ACC — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 1997	Luxembourg	US dollar	Daily	1.50%	0%	LU0106253197

TEMPLETON ASIAN BOND A (ACC) - EUR — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2005	Luxembourg	Euro	Daily	1.05%^^	0%	LU0229951891

^^(AMC% is inclusive of a maintenance charge, for more information, please refer to the underlying fund prospectus, available from your financial advisor.)

TEMPLETON ASIAN BOND - USD — ES

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

TEMPLETON GLOBAL BOND FUND A (ACC) USD — ES

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.)

EQUITY GLOBAL — SRRI RATING – 4

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

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2013	Luxembourg	Euro	Daily	1.25%	0%	LU0987487336

FIDELITY FUNDS – GLOBAL MULTI ASSET INCOME FUND A ACC USD — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2013	Luxembourg	US dollar	Daily	1.25%	0%	LU0905233846

EQUITY REGIONAL — SRRI 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

MONEY MARKET — SRRI RATING – 4

TEMPLETON GLOBAL TOTAL RETURN FUND A ACC EUR — ES

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	1.05%^^	0%	LU0260870661

^^(AMC% is inclusive of a maintenance charge, for more information, please refer to the underlying fund prospectus, available from your financial advisor.)

TEMPLETON GLOBAL TOTAL RETURN FUND A ACC USD — ES

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.)

MONEY MARKET (continued) SRRI RATING – 4

TEMPLETON GLOBAL TOTAL RETURN FUND A ACC GBP ES #

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.)

SRRI Rating – 5

BOND

TEMPLETON EMERGING MARKETS BOND A DIS — ES

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.)

EQUITY GLOBAL — SRRI RATING – 5

FIDELITY FUNDS – GLOBAL DIVIDEND FUND A ACC – EURO (HEDGED) — ES

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

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

EQUITY REGIONAL — 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 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

OTHER — SRRI RATING – 5

GUINNESS MULTI-ASSET GROWTH FUND R EUR HEDGED

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 Growth Strategy.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 2018	Ireland	EUR	Daily	2%	0%	IE00BG5QRS16

GUINNESS MULTI-ASSET GROWTH 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 Growth Strategy.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 2018	Ireland	GBP	Daily	2%	0%	IE00BG5QRQ91

GUINNESS MULTI-ASSET GROWTH FUND R USD HEDGED ACC

Aim: The investment objective is to provide capital appreciation over the medium to long term. Returns will be generated through both capital growth and income, with a bias towards developed and liquid capital markets. The risk will be diversified by holding collective investments in a range of asset classes and geographies. The management of the portfolio aims to meet the objective conservatively by taking managed risk through fund selection and asset allocation. 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%	0%	IE00BG5QRV45

GUINNESS MULTI-ASSET BALANCED FUND R EUR HEDGED ACC

Aim: The investment objective is to provide capital appreciation over the medium to long term. Returns will be generated through both capital growth and income, with a bias towards developed and liquid capital markets. The risk will be diversified by holding collective investments in a range of asset classes and geographies. The management of the portfolio aims to meet the objective conservatively by taking managed risk through fund selection and asset allocation. 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%	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%	0%	IE00BG5QR588

GUINNESS MULTI-ASSET BALANCED FUND R USD HEDGED ACC

Aim: The investment objective is to provide capital appreciation over the medium to long term. Returns will be generated through both capital growth and income, with a bias towards developed and liquid capital markets. The risk will be diversified by holding collective investments in a range of asset classes and geographies. The management of the portfolio aims to meet the objective conservatively by taking managed risk through fund selection and asset allocation. 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%	0%	IE00BG5QR927

SRRI Rating – 6

EQUITY GLOBAL — SRRI RATING – 6

BGF EMERGING MARKETS FUND A2 USD ACC — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 1993	Luxembourg	US dollar	Daily	1.50%	0%	LU0047713382

FIDELITY FUNDS – GLOBAL DIVIDEND FUND A ACC – USD — ES

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 EUR (HEDGED) — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 2016	Luxembourg	Euro	Daily	1.50%	0%	LU1366332952

FIDELITY FUNDS GLOBAL FOCUS FUND A ACC USD — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 2016	Luxembourg	US dollar	Daily	1.50%	0%	LU1366333091

FIDELITY FUNDS GLOBAL FOCUS FUND A GBP — ES

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 — ES

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 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

EQUITY GLOBAL (continued) — SRRI RATING – 6

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 ES

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	GB pound	Daily	1.50%	0%	IE00BQXX3C00

GUINNESS GLOBAL INNOVATORS FUND C USD ACC

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2014	Ireland	US dollar	Daily	1.50%	0%	IE00BQXX3F31

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

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 200	Luxembourg	GB pound	Daily	1.50%	0%	LU0119096559

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

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
April 1994	Luxembourg	US dollar	Daily	1.50%	0%	LU0053685615

JPMORGAN GLOBAL GROWTH FUND A (ACC) - EUR ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2011	Luxembourg	Euro	Daily	1.50%	0%	LU0159032522

JPMORGAN GLOBAL GROWTH FUND A (ACC) - USD ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2005	Luxembourg	US dollar	Daily	1.50%	0%	LU0210533765

NINETY ONE GSF GLOBAL EQUITY A INC - USD

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 1985	Luxembourg	US dollar	Daily	1.50%	0%	LU0345769631

EQUITY GLOBAL (continued) SRRI RATING – 6

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

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

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 ES

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 ES

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

SCHRODER ISF GLOBAL CITIES A USD ACC ES # ~

Aim: The fund aims to provide income and capital growth in excess of the FTSE EPRA NAREIT Developed Index (Net TR, USD) after fees have been deducted over a three to five year period by investing in equities of real estate companies worldwide and which the investment manager deems to be sustainable investments.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2005	Luxembourg	US dollar	Daily	1.50%	0%	LU0224508324

TEMPLETON EMERGING MARKETS – EUR ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 2011	Luxembourg	Euro	Daily	1.65%^^	0%	LU0626262082

^^(AMC% is inclusive of a maintenance charge, for more information, please refer to the underlying fund prospectus, available from your financial advisor.)

TEMPLETON EMERGING MARKETS – USD ES

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 — ES

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 — ES

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

^^(AMC% is inclusive of a maintenance charge, for more information, please refer to the underlying fund prospectus, available from your financial advisor.)

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

BARINGS ASEAN FRONTIERS FUND – EUR — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 2008	Ireland	Euro	Daily	1.25%	0%	IE0004868828

BARINGS ASEAN FRONTIERS FUND – GBP — ES

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 – USD — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 2008	Ireland	US dollar	Daily	1.25%	0%	IE0000830236

EQUITY REGIONAL (continued) SRRI RATING – 6

BARINGS EASTERN EUROPE FUND EUR INC ES

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

CARNEGIE SVERIGEFOND A ES

Aim: The fund invests in companies which shares or stock-related securities are traded on a regulated market in Sweden or on a regulated market only if the company's domicile or principal operating activities are located in Sweden.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 1987	Sweden	Swedish Krona	Daily	1.40%	0%	SE0000429789

FIDELITY FUNDS – AMERICA FUND A USD INC ES

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 – ASEAN – USD ES

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 – EUROPEAN GROWTH A ACC ES

Aim: To achieve long-term capital growth through investments primarily in an actively managed portfolio of companies listed on stock markets throughout Continental Europe.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 1990	Luxembourg	Euro	Daily	1.50%	0%	LU0048578792

FIDELITY FUNDS – SUSTAINABLE EUROPE EQUITY A ACC EUR ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 1998	Luxembourg	Euro	Daily	1.50%	0%	LU0251128657

FIDELITY FUNDS – GREATER CHINA FUND A INC ES

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 ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 1994	Luxembourg	US dollar	Daily	1.50%	0%	LU0049112450

EQUITY REGIONAL (continued) — SRRI RATING – 6

HSBC GIF EUROPE VALUE PD EURO — ES

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

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

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
January 1993	Luxembourg	US dollar	Daily	1.00%	0%	LU1775961839

INVESCO CONTINENTAL EUROPEAN EQUITY FUND C ANNUAL DIST — ES

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

INVESCO PACIFIC EQUITY FUND C ANNUAL DIST — ES

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 EUROPEAN GROWTH R1 EUR — ES

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 — ES

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 — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 1994	Luxembourg	Euro	Daily	1.50%	0%	LU0051759099

JPMORGAN FUNDS – EUROPE EQUITY A (ACC) USD — ES

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) SRRI RATING – 6

JPMORGAN FUNDS – EUROPE SMALL CAP FUND A (DIST) ES

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 ES

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 ES # ~

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

THE JUPITER GLOBAL FUND – JUPITER EUROPEAN GROWTH FUND CLASS L EUR ES

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

JUPITER INDIA SELECT CLASS L - EUR ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 2008	Luxembourg	Euro	Daily	1.75%	0%	LU0329070915

JUPITER INDIA SELECT CLASS L - USD ES

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

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

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

EQUITY REGIONAL (continued) — SRRI RATING – 6

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

FRANKLIN TEMPLETON ASIAN GROWTH - EUR — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2005	Luxembourg	Euro	Daily	1.85%^^	0%	LU0229940001

^^(AMC% is inclusive of a maintenance charge, for more information, please refer to the underlying fund prospectus, available from your financial advisor.)

FRANKLIN TEMPLETON ASIAN GROWTH - USD — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 2001	Luxembourg	US dollar	Daily	1.85%^^	0%	LU0128522157

^^(AMC% is inclusive of a maintenance charge, for more information, please refer to the underlying fund prospectus, available from your financial advisor.)

FRANKLIN TEMPLETON ASIAN GROWTH - GBP — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2005	Luxembourg	GB pound	Daily	1.85%^^	0%	LU0229940183

^^(AMC% is inclusive of a maintenance charge, for more information, please refer to the underlying fund prospectus, available from your financial advisor.)

TEMPLETON BRIC A ACC — ES

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.)

EQUITY SINGLE COUNTRY — SRRI RATING – 6

BLACKROCK GLOBAL FUNDS – UNITED KINGDOM FUND A2 GBP — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 1985	Luxembourg	GB pound	Daily	1.50%	0%	LU0011847091

FIDELITY FUNDS – CHINA CONSUMER – GBP — ES

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

EQUITY SINGLE COUNTRY (continued) SRRI RATING – 6

FIDELITY FUNDS – AUSTRALIAN DIVERSIFIED EQUITY A INC AUD ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 1991	Luxembourg	Australian dollar	Daily	1.50%	0%	LU0048574536

FIDELITY FUNDS – GERMANY FUND A INC ES

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 – SUSTAINABLE JAPAN EQUITY A JPY INC ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 1990	Luxembourg	Japanese yen	Daily	1.50%	0%	LU0048585144

FRANKLIN MUTUAL U.S. VALUE FUND A ACC EUR ES

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 ES

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 - EUR ES

Aim: The Fund aims to achieve capital appreciation by investing principally in equity securities of US companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. These include small, medium, and large capitalisation companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2006	Luxembourg	Euro	Daily	1.50^^	0%	LU0260869739

^^(AMC% is inclusive of a maintenance charge, for more information, please refer to the underlying fund prospectus, available from your financial advisor.)

FRANKLIN TEMPLETON US OPPORTUNITIES - USD ES

Aim: The Fund aims to achieve capital appreciation by investing principally in equity securities of US companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. These include small, medium, and large capitalisation companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
April 2000	Luxembourg	US dollar	Daily	1.50%^^	0%	LU0109391861

^^(AMC% is inclusive of a maintenance charge, for more information, please refer to the underlying fund prospectus, available from your financial advisor.)

EQUITY SINGLE COUNTRY (continued) — SRRI RATING – 6

FRANKLIN TEMPLETON US OPPORTUNITIES - GBP — ES

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 — ES

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

JPMORGAN FUNDS – TAIWAN EUR — ES

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

PROPERTY — SRRI RATING – 6

MORGAN STANLEY INVESTMENT FUNDS ASIAN PROPERTY A ACC — ES

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

MORGAN STANLEY INVESTMENT FUNDS EUROPEAN PROPERTY A ACC — ES

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

SPECIALIST/THEMATIC — SRRI RATING – 6

BLACKROCK GLOBAL FUNDS - SUSTAINABLE ENERGY A2 USD — ES

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

DWS INVEST GLOBAL AGRIBUSINESS USD LC — ES

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

SPECIALIST/THEMATIC (continued) SRRI RATING – 6

INVESCO ASIA CONSUMER DEMAND C ACC ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2008	Luxembourg	US dollar	Daily	1.00%	0%	LU0334857512

INVESCO FUNDS - INVESCO GLOBAL HEALTH CARE INNOVATION C INC ES

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

JGF JUPITER FINANCIAL INNOVATION L EUR ACC ES

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

SCHRODER ISF GLOBAL CLIMATE CHANGE A USD ES

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

SRRI Rating – 7

EQUITY REGIONAL — SRRI RATING – 7

BARINGS EASTERN EUROPE FUND USD INC — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 1996	Ireland	US dollar	Daily	1.50%	0%	IE0000805634

BARINGS HONG KONG CHINA FUND USD INC — ES

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

BARINGS LATIN AMERICA FUND EUR INC — ES

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 USD INC — ES

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

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

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

EQUITY SINGLE COUNTRY — SRRI RATING – 7

BNP PARIBAS RUSSIA EQUITY CLASSIC CAPITALISATION EUR — ES

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 2008	Luxembourg	Euro	Daily	1.50%	0%	LU0823431720

FIDELITY FUNDS – CHINA CONSUMER – EUR — ES

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

EQUITY SINGLE COUNTRY (continued) — SRRI RATING – 7

FIDELITY FUNDS – CHINA CONSUMER – USD — ES

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
February 2011	Luxembourg	US dollar	Daily	1.50%	0%	LU0594300179

HSBC GIF BRAZIL EQUITY FUND AC - USD — ES

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 A2 USD ACC — ES

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	GB Pound	Daily	1.50%	0%	IE00B3CCJ963

GUINNESS GLOBAL ENERGY C USD ACC —

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2008	Luxembourg	US dollar	Daily	1.50%	0%	IE00B2Q91V27

INVESCO GLOBAL CONSUMER TRENDS C ACC - USD — ES

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 discretionary consumer needs 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 – 7

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

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2006	Luxembourg	US dollar	Daily	1.50%	0%	LU0266512127

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

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

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 USD ACC ES

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

SRRI Rating – U No SRRI Rating U funds available

U

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