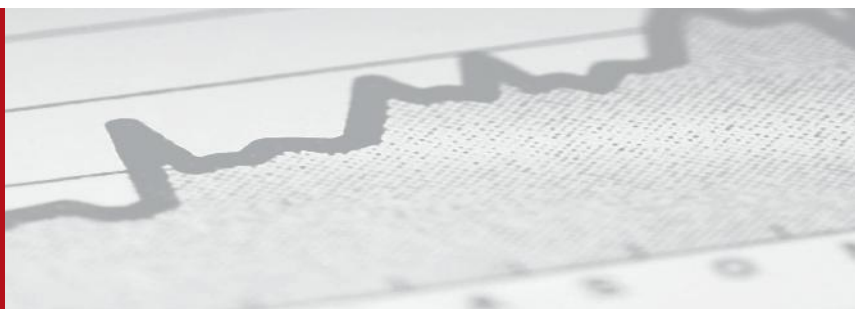


# International **FUND SELECTION**



UNIT-LINKED PRODUCTS | **JULY 2017**

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# INTERNATIONAL FUND SELECTION FROM GENERALI 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 Generali 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 Generali PanEurope dac (Generali 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.

Gearing of up to 15% is allowed on Generali Worldwide Funds. Please see the individual Fund Prospectus for the details on investment restrictions and borrowing power.

### 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;
- Generali 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 Generali 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 Generali 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.

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### **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.

Generali 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 Generali PanEurope. Fund prospectus and factsheets are available on Morningstar which can be accessed via Generali PanEurope's Service Centre. You can also contact your Insurance Intermediary and Generali 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 July 2017.

**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 Generali PanEurope will propose an alternative for you.**

# INTERNATIONAL FUND SELECTION GUIDE

## Risk ratings:

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

## Symbols and Abbreviations:

<b>#</b>	These funds are categorised as UCITS.
<b>DF</b>	Dealing Frequency.
<b>AMC</b>	Annual Management Charge.
<b>PF</b>	Annual Performance Fee (of profit on a high-on-high basis).
<b>ES</b>	Spanish Residents should only select from these funds.
<b>~</b>	Funds marked with this symbol correspond to Funds which are not available for offering to investors in the EEA and Switzerland.

## FUND HOUSE WEBSITE DIRECTORY

Aberdeen	<a href="http://www.aberdeen-asset.com">www.aberdeen-asset.com</a>	Fidelity	<a href="http://www.fidelity.co.uk">www.fidelity.co.uk</a>	Kleinwort Benson	<a href="http://www.kleinwortbenson.com">www.kleinwortbenson.com</a>
Alfred Berg	<a href="http://www.alfredberg.se">www.alfredberg.se</a>	First State	<a href="http://www.firststateasia.com">www.firststateasia.com</a>	Legg Mason	<a href="http://www.leggmason.co.uk">www.leggmason.co.uk</a>
Allianz	<a href="http://www.allianzglobalinvestors.eu">www.allianzglobalinvestors.eu</a>	Franklin Templeton	<a href="http://www.franklintempleton.co.uk">www.franklintempleton.co.uk</a>	Lloyds	<a href="http://www.lloydstsb-offshore.com">www.lloydstsb-offshore.com</a>
Alquity	<a href="http://www.alquity.com">www.alquity.com</a>	Fundsmith	<a href="http://www.fundsmith.co.uk">www.fundsmith.co.uk</a>	MAN	<a href="http://www.maninvestments.com">www.maninvestments.com</a>
Baring	<a href="http://www.baring-asset.com">www.baring-asset.com</a>	Generali Worldwide	<a href="http://www.generali-worldwide.com">www.generali-worldwide.com</a>	Mitton	<a href="http://www.mitongroup.com">www.mitongroup.com</a>
BlackRock	<a href="http://www.blackrockinternational.com">www.blackrockinternational.com</a>	Guinness	<a href="http://www.guinnessfunds.com">www.guinnessfunds.com</a>	Morgan Stanley	<a href="http://www.morganstanley.com">www.morganstanley.com</a>
BNP Paribas	<a href="http://www.bnpparibas-am.com">www.bnpparibas-am.com</a>	Henderson	<a href="http://www.henderson.com">www.henderson.com</a>	EnTrustPermal	<a href="http://www.entrustpermal.com">www.entrustpermal.com</a>
Canaccord	<a href="http://www.canaccordgenuity.com">www.canaccordgenuity.com</a>	HSBC	<a href="http://www.assetmanagement.hsbc.com/uk">www.assetmanagement.hsbc.com/uk</a>	Pictet	<a href="http://www.pictet.com">www.pictet.com</a>
Carmignac	<a href="http://www.carmignac-gestion.com">www.carmignac-gestion.com</a>	Invesco	<a href="http://www.invescointernational.co.uk">www.invescointernational.co.uk</a>	Pimco	<a href="http://www.pimco.com">www.pimco.com</a>
Carnegie	<a href="http://www.carnegie.se/fonder/">www.carnegie.se/fonder/</a>	Investec	<a href="http://www.investecassetmanagement.com">www.investecassetmanagement.com</a>	Polar	<a href="http://www.polarcapital.co.uk">www.polarcapital.co.uk</a>
GSA Coral	<a href="http://www.gsa-coral.com">www.gsa-coral.com</a>	JPMorgan	<a href="http://www.jpmorgan.com">www.jpmorgan.com</a>	Schroder	<a href="http://www.schroder.com/lux">www.schroder.com/lux</a>
DWS	<a href="http://www.dws.com">www.dws.com</a>	Jupiter	<a href="http://www.jupiterinternational.com">www.jupiterinternational.com</a>	Threadneedle	<a href="http://www.threadneedle.com">www.threadneedle.com</a>
Dominion	<a href="http://www.dominion-funds.com">www.dominion-funds.com</a>	Kames	<a href="http://www.kamescapital.com">www.kamescapital.com</a>	Value	<a href="http://www.valuepartners.com.hk">www.valuepartners.com.hk</a>

# INTERNATIONAL FUND SELECTION GUIDE

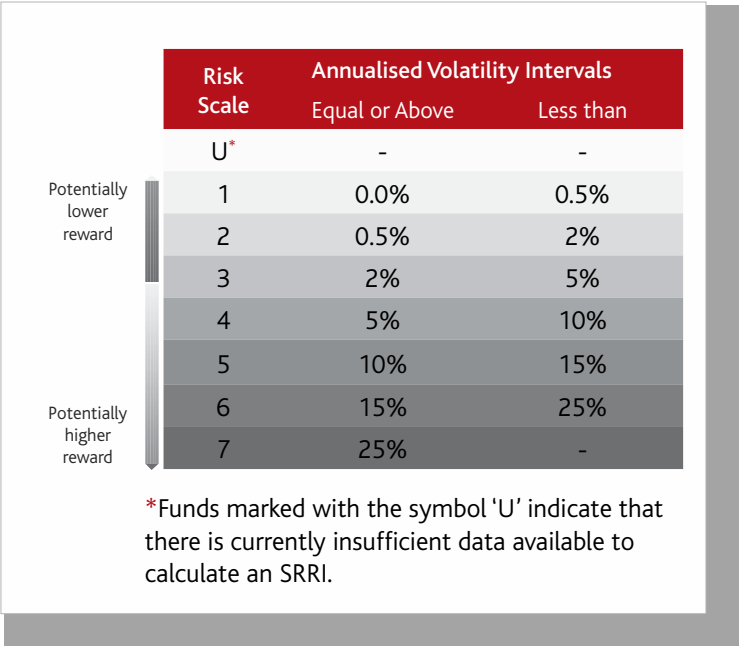
## SYNTHETIC RISK AND REWARD PROFILE

### Industry Standard

To help you select the funds that best fit with your approach to risk, Generali PanEurope use the Synthetic Risk and Reward Indicator (SRRI) <sup>^</sup>. 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



Not all funds on the Generali 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 Inc. is an independent entity to Generali PanEurope.

# SRRI Rating – 1

BOND						SRRI RATING – 1
CARNEGIE LIKVIDITETFOND						ES #
<b>Aim:</b> 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

MONEY MARKET						SRRI RATING – 1
HSBC STERLING LIQUIDITY FUND C ACC						ES #
<b>Aim:</b> The fund seeks to provide investors with security of capital plus daily access to their funds. This is achieved by investing in a diversified portfolio of short-term securities, instruments and obligations which carry a minimum rating of A1/P1 from Standard & Poor's and Moody's respectively. The sub-fund aims to generate a higher yield which is comparable with money market deposit rates.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2002	Ireland	GB pound	Daily	0.20%	0%	IE0030819050

HSBC US DOLLAR LIQUIDITY FUND C ACC						ES #
<b>Aim:</b> The US dollar sub-fund seeks to provide investors with security of capital plus daily access to their funds. This is achieved by investing in a diversified portfolio of short-term securities, instruments and obligations which carry a minimum rating of A1/P1 from Standard & Poor's and Moody's respectively. The sub-fund aims to generate a higher yield which is comparable with money market deposit rates.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2000	Ireland	US dollar	Daily	0.20%	0%	IE0030819274

HSBC GLOBAL MONEY FUND HKD ACC						ES #
<b>Aim:</b> To achieve a rate of return higher than that available for personal deposits of the relevant currency.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 1991	Cayman Islands	HK dollar	Daily	0.15%	0%	KYG4641H1285

INVESTEC GSF STERLING MONEY FUND A INC GBP						ES #
<b>Aim:</b> 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 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

INVESTEC GSF US DOLLAR MONEY A INC GRS USD						ES #
<b>Aim:</b> The fund aims to give holders of the relevant Shares access to income at wholesale Eurocurrency market interest rates in U.S. Dollars. This fund is a short-term money market fund and while the Sub-Fund aims to preserve capital, this is not guaranteed.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 1985	Luxembourg	US Dollar	Daily	0.50%	0%	LU0345758782

PICTET SHORT-TERM MONEY MARKET JPY - R						ES #
<b>Aim:</b> The objective of the sub-fund is to offer investors a high degree of capital protection by investing primarily in top-quality, short-term bonds and money market instruments denominated in JPY. Investments not denominated in JPY will generally be hedged.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 2007	Luxembourg	Japanese Yen	Daily	0.12%	0%	LU0309035870

**MONEY MARKET (continued)****SRRI RATING – 1****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	0.5%	0%	LU0136043808

**SRRI Rating – 2 No SRRI Rating 2 funds available****2****BOND****SRRI RATING – 2****ALFRED BERG RÄNTEALLOKERING PLUS****ES #**

**Aim:** Invests in Swedish Fixed Income Securities with a focus on Government and Coverage Bonds from 2 to 10 years maturity.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
February 1992	Sweden	Swedish Krona	Daily	0.75%	20%	SE0000709362



BOND						SRRI RATING – 3
FIDELITY FUNDS – EURO BOND FUND A INC						ES #
<b>Aim:</b> 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 #
<b>Aim:</b> The sub-fund seeks to generate enhanced total return from capital growth and income by investing primarily in a concentrated portfolio of Investment Grade and Non- Investment Grade rated fixed income and other similar securities, denominated in local currency or in the currencies of OECD countries.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2007	Luxembourg	US dollar	Daily	1.00%	20%	LU0283739885
HSBC GIF US DOLLAR BOND DIS P						ES #
<b>Aim:</b> This fund invests in bonds denominated in US dollars, issued by governments, agencies or corporations. Investments can be in bonds issued in the US or in international markets.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
February 1987	Luxembourg	US dollar	Daily	0.50%	0%	LU0011820056
INVESCO BOND FUND C INC						ES #
<b>Aim:</b> 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
September 1992	Ireland	US dollar	Daily	0.50%	0%	IE0003702200
INVESCO STERLING BOND FUND C GBP						ES #
<b>Aim:</b> To achieve, in the medium to long term, a good overall investment return in pounds sterling with relative security of capital in comparison to equities.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 2001	Ireland	GB pound	Daily	0.50%	0%	IE0030233948
INVESTEC GSF INVESTMENT GRADE CORPORATE BOND A INC - EUR						ES #
<b>Aim:</b> The fund aims to generate a high level of income, with the opportunity of capital gain, from a diversified portfolio of fixed and floating rate securities, normally denominated in US dollars and issued by governments, institutions and corporations in both developing and developed countries.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2009	Luxembourg	Euro	Daily	0.75%	0%	LU0416337789
JPMORGAN US BOND A USD (ACC) FUND						ES #
<b>Aim:</b> 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 – 3****KAMES STRATEGIC GLOBAL BOND FUND A ACC EUR****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2007	Ireland	Euro	Daily	1.30%*	0%	IE00B296YK09

**KAMES STRATEGIC GLOBAL BOND FUND A ACC GBP****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2007	Ireland	GB pound	Daily	1.30%*	0%	IE00B296YY45

\*(Inclusive of 0.5% distribution fee)

**KAMES STRATEGIC GLOBAL BOND FUND A ACC USD****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2007	Ireland	US dollar	Daily	1.30%*	0%	IE00B296YR77

\*(Inclusive of 0.5% distribution fee)

**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

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

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 2011	Luxembourg	GB pound	Monthly	1.50%	0%	LU0561976993

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

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 2011	Luxembourg	Euro	Monthly	1.50%	0%	LU0561981480

**ALTERNATIVE/HEDGE****SRRI RATING – 3****JPM GLOBAL MERGER ARBITRAGE - EUR****ES #**

**Aim:** To provide a return in excess of its cash benchmark by taking advantage of the “deal risk premium” factored into the price of companies which are, or may become, involved in merger activity, takeovers, tender offers and other corporate activities anywhere in the world, using financial derivative instruments where appropriate.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2011	Luxembourg	Euro	Daily	1.50%	10%	LU0599212585

**JPM GLOBAL MERGER ARBITRAGE A ACC - USD****ES #**

**Aim:** To provide a return in excess of its cash benchmark by taking advantage of the “deal risk premium” factored into the price of companies which are, or may become, involved in merger activity, takeovers, tender offers and other corporate activities anywhere in the world, using financial derivative instruments where appropriate.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2011	Luxembourg	US dollar	Daily	1.50%	10%	LU0599212403

**OTHER****SRRI RATING – 3****GENERALI WORLDWIDE FUND OF FUNDS RESERVE PORTFOLIO EUR**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2011	Guernsey	Euro	Weekly	0%	0%	N/A

**GENERALI WORLDWIDE FUND OF FUNDS RESERVE PORTFOLIO GBP**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2011	Guernsey	GB pound	Weekly	0%	0%	N/A

**GENERALI WORLDWIDE FUND OF FUNDS RESERVE PORTFOLIO USD**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 2004	Guernsey	US dollar	Weekly	0%	0%	N/A

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

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
April 1999	Guernsey	US dollar	Weekly	0%	0%	GB0006740632

## SRRI Rating – 4

BOND						SRRI RATING – 4
TEMPLETON ASIAN BOND - USD						ES #
<b>Aim:</b> The Fund aims to maximise total investment return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in a portfolio of fixed and floating rate debt securities and debt obligations of government and government-related issuers and/or corporate entities located throughout Asia.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2005	Luxembourg	US dollar	Daily	1.05% ^^	0%	LU0229949994

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

TEMPLETON EMERGING MARKETS BOND A DIS						ES #
<b>Aim:</b> To achieve long-term capital growth through investing in debt obligations issued by corporations and governments of developing or emerging nations.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 1991	Luxembourg	US dollar	Daily	1.50% ^^	0%	LU0029876355

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

TEMPLETON GLOBAL BOND FUND A (ACC) USD						ES #
<b>Aim:</b> 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
CARMIGNAC PATRIMOINE A EUR ACC						ES #
<b>Aim:</b> To outperform the following composite reference indicator over a recommended investment horizon of 3 years: 50% MSCI AC World NR (USD) index and 50% Citigroup WGBI All Maturities EUR index, the world bond index. Carmignac Patrimoine is a diversified fund; a maximum of 50% of the fund is invested in international equities, between 50%-100% is invested in fixed rate and or variable rate government or corporate bonds. Currencies also used.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 1989	France	Euro	Daily	1.50%	10%	FR0010135103

CARMIGNAC PORTFOLIO PATRIMOINE F GBP ACC HEDGED						ES #
<b>Aim:</b> The fund is managed on a discretionary basis with an active asset allocation policy. Its objective is to outperform its reference indicator, which comprises 50% Euro Stoxx 50 NR (EUR) index + 50% EONIA Capitalization Index 7 D over a recommended investment period of at least 3 years. The reference indicator is rebalanced every quarter.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2013	Luxembourg	GB pound	Daily	0.85%	10%	LU0992627967

CARMIGNAC PORTFOLIO PATRIMOINE F USD ACC HEDGED						ES #
<b>Aim:</b> The fund is managed on a discretionary basis with an active asset allocation policy. Its objective is to outperform its reference indicator, which comprises 50% Euro Stoxx 50 NR (EUR) index + 50% EONIA Capitalization Index 7 D over a recommended investment period of at least 3 years. The reference indicator is rebalanced every quarter.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2013	Luxembourg	US dollar	Daily	0.85%	10%	LU0992628346

## EQUITY GLOBAL (continued)

**SRRI RATING – 4**

### CF MITON CAUTIOUS MULTI ASSET FUND GBP

ES #

**Aim:** This is a global balanced fund giving a high priority to attractive returns and low volatility through a top down, macro-economic approach. The manager's approach is based on a conviction led, flexible approach to portfolio construction, seeking to use skills in asset allocation and investment selection to deliver superior returns without taking undue risk. In addition to the use of open ended funds, the manager invests in closed-ended funds and an element of direct equities to enhance the range of opportunities open to the portfolio and in pursuit of additional returns. The fund has an exceptionally attractive long-term record in terms of both risk and return. Martin Gray has been the manager since inception. The consistency of returns through a range of market conditions and the fund's superior long-term track record make it an ideal core holding for long-term investors seeking smoother returns via a flexible, conviction based, balanced multi asset fund.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 1997	United Kingdom	GB pound	Daily	1.50%	0%	GB00B031C923

### CF MITON CAUTIOUS MULTI ASSET F FUND USD

ES #

**Aim:** This is a global balanced fund giving a high priority to attractive returns and low volatility through a top down, macro-economic approach. The manager's approach is based on a conviction led, flexible approach to portfolio construction, seeking to use skills in asset allocation and investment selection to deliver superior returns without taking undue risk. In addition to the use of open ended funds, the manager invests in closed-ended funds and an element of direct equities to enhance the range of opportunities open to the portfolio and in pursuit of additional returns. The fund has an exceptionally attractive long-term record in terms of both risk and return. Martin Gray has been the manager since inception. The consistency of returns through a range of market conditions and the fund's superior long-term track record make it an ideal core holding for long-term investors seeking smoother returns via a flexible, conviction based, balanced multi asset fund.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 2005	United Kingdom	US dollar	Daily	1.75%	0%	GB00B0BV9936

### CF MITON CAUTIOUS MULTI ASSET F FUND EUR

ES #

**Aim:** This is a global balanced fund giving a high priority to attractive returns and low volatility through a top down, macro-economic approach. The manager's approach is based on a conviction led, flexible approach to portfolio construction, seeking to use skills in asset allocation and investment selection to deliver superior returns without taking undue risk. In addition to the use of open ended funds, the manager invests in closed-ended funds and an element of direct equities to enhance the range of opportunities open to the portfolio and in pursuit of additional returns. The fund has an exceptionally attractive long-term record in terms of both risk and return. Martin Gray has been the manager since inception. The consistency of returns through a range of market conditions and the fund's superior long-term track record make it an ideal core holding for long-term investors seeking smoother returns via a flexible, conviction based, balanced multi asset fund.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 2008	United Kingdom	Euro	Daily	1.75%	0%	GB00B39JC797

### 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

### INVESTEC GSF GLOBAL STRATEGIC MANAGED A ACC

ES #

**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

### INVESTEC MULTI-ASSET PROTECTOR A ACC NET

ES #

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 2009	United Kingdom	GB Pound	Daily	1.60%	0%	GB00B3CHD226

## OTHER

## SRRI RATING – 4

### CANACCORD GENUITY WEALTH MANAGEMENT SELECT DIVERSITY A INC FUND GBP

ES #

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2008	Ireland	GB pound	Daily	1.50%	0%	IE00B3BRDG75

### CANACCORD GENUITY WEALTH MANAGEMENT SELECT GLOBAL DIVERSITY FUND B USD DIST

ES #

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2008	Ireland	US dollar	Daily	1.50%	0%	IE00B3BRDM36

### CANACCORD GENUITY WEALTH MANAGEMENT SELECT GLOBAL OPPORTUNITY FUND A USD (ACC)

ES #

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2008	Ireland	US dollar	Daily	1.50%	0%	IE00B3BRDK12

### CANACCORD GENUITY WEALTH MANAGEMENT SELECT OPPORTUNITY FUND – A GBP (ACC)

ES #

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2008	Ireland	GB pound	Daily	1.50%	0%	IE00B3BRDQ73

### GENERALI WORLDWIDE EU MULTI-STRATEGY MANAGED FUND

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 2002	Guernsey	Euro	Weekly	0%	0%	GB0033738955

### GENERALI WORLDWIDE GLOBAL MULTI-STRATEGY MANAGED FUND

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 1995	Guernsey	US dollar	Weekly	0%	0%	GB0008596446

### GENERALI WORLDWIDE UK MULTI-STRATEGY MANAGED FUND

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 1995	Guernsey	GB pound	Weekly	0%	0%	GB0008595471

**KLEINWORT BENSON ELITE MULTI ASSET BALANCED B GBP FUND**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2012	Guernsey	GB pound	Weekly	1.50%	0%	GG00B84RG598

**MONEY MARKET****SRRI RATING – 4****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 <sup>^^</sup>	0%	LU0170475312

<sup>^^</sup>(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 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 <sup>^^</sup>	0%	LU0316493153

<sup>^^</sup>(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						SRRI RATING – 5
TEMPLETON ASIAN BOND A (ACC) - EUR						ES #
<b>Aim:</b> 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.)

EQUITY GLOBAL						SRRI RATING – 5
ABERDEEN GLOBAL RESPONSIBLE WORLD EQUITY FUND A2						ES #
<b>Aim:</b> To achieve long-term total return by investing mainly in equities and equity-related securities selected on the basis of fundamental company analysis together with environmental, social and governance criteria.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2007	Luxembourg	US dollar	Daily	1.50%	0%	LU0278938138

CARMIGNAC EMERGENTS A EUR ACC						ES #
<b>Aim:</b> The Fund is managed on a discretionary basis with an asset allocation bias towards emerging market equities. However, it does not rule out investment in emerging market debt. The objective of the Fund is to outperform its reference indicator, the MSCI EM NR (USD) (as of 1 January 2013), while keeping volatility below the level of this indicator. The Fund is actively managed and invests primarily in emerging market equities, without excluding other transferable securities listed on emerging market stock exchanges. The investment strategy is applied without restriction in terms of allocation by geographical zone, sector, type or size of security.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
February 1997	France	Euro	Daily	1.50%	20%	FR0010149302

CARMIGNAC PORTFOLIO EMERGENTS F GBP ACC HDG						ES #
<b>Aim:</b> This sub-fund invests mainly in international equities directly or indirectly through the UCITS that it holds, bearing in mind that investment in UCITS is limited to 10% of the sub-fund's net assets. The aim of the sub-fund is to outperform its reference indicator: the MSCI EM NR (USD), with lower volatility, over a recommended investment period of at least five years. The reference indicator is calculated with net dividends reinvested. It is calculated by MSCI in dollars, then converted into euro for EUR shares and hedged shares, and into the relevant reference currency for unhedged shares (Bloomberg code NDUEEGF).						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2013	Luxembourg	GB pound	Daily	0.85%	20%	LU0992626647

CARMIGNAC PORTFOLIO EMERGENTS F USD ACC HEDGED						ES #
<b>Aim:</b> This fund invests mainly in international equities directly or indirectly through the UCITS that it holds, bearing in mind that investment in UCITS is limited to 10% of the fund's net assets. The aim of the fund is to outperform its reference indicator: the MSCI EM NR (USD), with lower volatility, over a recommended investment period of at least five years. The reference indicator is calculated with net dividends reinvested. It is calculated by MSCI in dollars, then converted into euro for EUR shares and hedged shares, and into the relevant reference currency for unhedged shares (Bloomberg code NDUEEGF). The sub-fund is managed on a discretionary basis with an asset allocation bias towards emerging market equities. However, it does not rule out investment in emerging market debt.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2013	Luxembourg	US dollar	Daily	0.85%	20%	LU0992626993

DOMINION GLOBAL TRENDS – LUXURY CONSUMER FUND CLASS B USD						ES #
<b>Aim:</b> To achieve medium to long term capital appreciation. The fund will seek to achieve this investment objective primarily through investment in a diversified portfolio of securities issued by companies with recognised brands and in particular those companies that are directly or indirectly associated with the luxury goods and services sector.						
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2007	Malta	US Dollar	Daily	2.10%	0%	MT7000005906



**EQUITY GLOBAL (continued)****SRRI RATING – 5****DOMINION GLOBAL TRENDS – LUXURY CONSUMER FUND CLASS R GBP****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2007	Malta	GP Pound	Daily	1.50%	0%	MT7000004024

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

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2007	Malta	Euro	Daily	2.10%	0%	MT7000005898

**FIDELITY FUNDS – GLOBAL DIVIDEND FUND A ACC – GBP****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	United Kingdom	GB pound	Daily	1.50%	0%	GB00B7FQJH97

**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

**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

**FUNDSMITH EQUITY FUND R ACC****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2010	United Kingdom	GB pound	Daily	1.50%	0%	GB00B4LPDJ14

**EQUITY GLOBAL (continued)****SRRI RATING – 5****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	Pound Sterling	Daily	1.50%	0%	IE00BQXX3C00

**GUINNESS GLOBAL INNOVATORS FUND C USD 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	US dollar	Daily	1.50%	0%	IE00BQXX3F31

**INVESTEC GSF GLOBAL DYNAMIC FUND Z INC****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 2011	Luxembourg	US dollar	Daily	1.00%	0%	LU0440694742

**INVESTEC GSF GLOBAL EQUITY A INC****ES #**

**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

**INVESTEC GSF GLOBAL STRATEGIC EQUITY A INC****ES #**

**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

**JPMORGAN GLOBAL UNCONSTRAINED EQUITY FUND A (ACC) USD****ES #**

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

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

**JUPITER GLOBAL VALUE FUND****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2009	Luxembourg	GB pound	Daily	1.50%	0%	LU0425094348

**JUPITER MERLIN INTERNATIONAL EQUITIES PORTFOLIO FUND EUR****ES #**

**Aim:** To achieve long-term capital growth. The underlying funds invest predominantly in international equities.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2008	Luxembourg	Euro	Daily	1.50%	0%	LU0362742719

**EQUITY GLOBAL (continued)****SRRI RATING – 5****JUPITER MERLIN INTERNATIONAL EQUITIES PORTFOLIO FUND GBP****ES #****Aim:** To achieve long-term capital growth. The underlying funds invest predominantly in international equities.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2008	Luxembourg	GB pound	Daily	1.50%	0%	LU0362742982

**JUPITER MERLIN INTERNATIONAL EQUITIES PORTFOLIO FUND USD****ES #****Aim:** To achieve long-term capital growth. The underlying funds invest predominantly in international equities.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2008	Luxembourg	US dollar	Daily	1.50%	0%	LU0362742800

**LLOYDS TSB OFFSHORE USD GROWTH STRATEGY ACC****Aim:** The fund seeks to provide capital growth for USD based investors primarily through investment in a range of international equity funds and a limited exposure to UK equity funds. This strategy carries a higher risk or loss to capital value and return in the short to medium term than strategies containing bonds or cash funds, however there is greater potential for growth over the medium to long-term.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2005	Jersey	US dollar	Daily	1.75%	0%	GB00B0LG5T00

**PARVEST EQUITY WORLD UTILITIES CLASSIC-CAPITALISATION****ES #****Aim:** Invests primarily in the international shares of companies involved in the public services sector. These may be electrical, gas or water companies.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 2013	Luxembourg	Euro	Daily	1.50%	0%	LU0823424782

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 2007	Luxembourg	US dollar	Daily	1.60%	0%	LU0280433847

**TEMPLETON EMERGING MARKETS – 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	2.10% ^^	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	2.10% ^^	0%	LU0128522744

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

**TEMPLETON GLOBAL 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.)

**EQUITY GLOBAL (continued)****SRRI RATING – 5****THREADNEEDLE GLOBAL EQUITY INCOME RETAIL NET ACCUMULATION****ES #**

**Aim:** The investment objective of the Global Equity Income Fund is to achieve a high and growing income over the long term combined with prospectus for capital growth.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2007	United Kingdom	US dollar	Daily	1.50%	0%	GB00B1Z2NC07

**EQUITY REGIONAL****SRRI RATING – 5****ABERDEEN ASIAN SMALLER COMPANIES - USD****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2006	Luxembourg	US dollar	Daily	1.75%	0%	LU0231459107

**ABERDEEN ASIAN SMALLER COMPANIES - GBP****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2006	Luxembourg	GB pound	Daily	1.75%	0%	LU0231459958

**ALQUITY SICAV AFRICA M USD ACC****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2012	Luxembourg	US dollar	Daily	1.90%	20%	LU0727489998

**BARING 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

**BARING 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

**EQUITY REGIONAL (continued)****SRRI RATING – 5****BARING 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

**CARNEGIE SVERIGEFOND****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 – EURO BLUE CHIP A ACC EUR****ES #**

**Aim:** Aims to produce long-term capital growth from a portfolio, which is primarily invested in larger companies in those countries that are members of the European Monetary Union (EMU).

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

**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 – 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

**FIRST STATE ASIAN GROWTH - USD****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2005	Ireland	US dollar	Daily	1.50%	0%	IE0008368411

**EQUITY REGIONAL (continued)****SRRI RATING – 5****HENDERSON ASIA PACIFIC CAPITAL GROWTH FUND CLASS A****ES #****Aim:** To provide capital growth by investing in Pacific region and Indian Sub-continent companies.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2000	United Kingdom	GB pound	Daily	1.50%	0%	GB0007680183

**HENDERSON HORIZON FUND EUROPEAN GROWTH R 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

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 1993	Luxembourg	Euro	Daily	1.00%	0%	LU0047473722

**INVESCO PACIFIC EQUITY FUND C INC****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	Ireland	US dollar	Daily	1.00%	0%	IE0003600503

**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 – 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

**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

## EQUITY REGIONAL (continued)

**SRRI RATING – 5**

### JPMORGAN ASEAN FUND

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 1983	Hong Kong	US dollar	Daily	1.50%	0%	HK0000055555

### JPMORGAN PACIFIC SECURITIES FUND

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 1978	Hong Kong	US dollar	Daily	1.50%	0%	HK0000055746

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

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

### THE JUPITER GLOBAL FUND – JUPITER EUROPEAN GROWTH FUND CLASS L GBP

ES #

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 2008	Luxembourg	GB pound	Daily	1.50%	0%	LU0329190499

### LEGG MASON MARTIN CURRIE NORTH AMERICA INC – USD

ES #

**Aim:** To produce capital growth by investing in the USA and Canada. This fund will invest a minimum of two thirds of its total assets (after deduction of ancillary liquid assets) in equities of companies domiciled in or exercising the predominant part of their economic activity in the US or in Canada.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2016	Ireland	US dollar*	Daily	1.50%	0%	IE00BYWVKB90

\*(Euro and GB pound class also available)

### VALUE PARTNERS HIGH-DIVIDEND STOCKS

**Aim:** To provide capital appreciation to unit-holders by investing primarily in a portfolio of relatively higher yielding debt and equity securities in Asian region.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2002	Hong Kong	US dollar	Daily	1.25%	15%	HK0000288735

## EQUITY SINGLE COUNTRY

**SRRI RATING – 5**

### 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 – AUSTRALIA FUND A INC

ES #

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

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

**EQUITY SINGLE COUNTRY (continued)****SRRI RATING – 5****FIDELITY FUNDS – UNITED KINGDOM FUND A INC****ES #**

**Aim:** To achieve long-term capital growth primarily through investment in shares listed in the UK.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 1990	Luxembourg	GB pound	Daily	1.50%	0%	LU0048621717

**FRANKLIN MUTUAL BEACON - 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 BEACON - 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 - 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.)

**JPM SINGAPORE FUND A (DIST) - USD****~ ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 2001	Luxembourg	US dollar	Daily	1.50%	0%	LU0117842756

**THREADNEEDLE AMERICAN SMALLER COMPANIES FUND USD 1 ACC****ES #**

**Aim:** The fund aims to generate long-term capital growth by investing primarily in small US companies. The portfolio typically consists of 50 to 70 stocks, most of which have market capitalisations between US\$1bn and US\$5bn.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 1997	United Kingdom	US dollar	Daily	1.50%	0%	GB0002769643



## PROPERTY

**SRRI RATING – 5****FIDELITY FUNDS – GLOBAL PROPERTY A USD INC****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 2005	Luxembourg	US dollar	Daily	1.50%	0%	LU0237698245

**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

## ALTERNATIVE/HEDGE

**SRRI RATING – 5****MAN AHL DIVERSIFIED (GUERNSEY) EUR FUND**

~

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2008	Guernsey	Euro	Weekly	3.00%	20%	GG00B3CZNT35

**MAN AHL DIVERSIFIED FUTURES LTD ACC**

~

**Aim:** To achieve substantial medium-term growth of capital with absolute risk adjusted returns through the investment in a diversified portfolio of international futures contracts.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 1998	Bermuda	US dollar	Daily	3.00%	20%	BMG5777T1099

## SPECIALIST THEMATIC

**SRRI RATING – 5****BGF NEW ENERGY A2 USD****ES #**

**Aim:** The fund seeks to maximise total return. The fund invests globally at least 70% of its total net assets in the equity securities of companies whose predominant economic activity is in the alternative energy and energy technology sectors. Emphasis may be given to renewable energy, automotive and on-site power generation, energy storage and enabling energy technologies.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
April 2001	Luxembourg	US dollar	Daily	1.75%	0%	LU0124384867

**BLACKROCK GLOBAL FUNDS – NEW ENERGY FUND A4 GBP****ES #**

**Aim:** The fund seeks to maximise total return. The fund invests globally at least 70% of its total net assets in the equity securities of companies whose predominant economic activity is in the alternative energy and energy technology sectors. Emphasis may be given to renewable energy, automotive and on-site power generation, energy storage and enabling energy technologies.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
April 2001	Luxembourg	GB pound	Daily	1.75%	0%	LU0204063720

**SPECIALIST THEMATIC (continued)****SRRI RATING – 5****DWS GLOBAL AGRIBUSINESS A2****ES #**

**Aim:** The sub-fund invests worldwide in equities of issuers operating in or profiting from the agricultural industry.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
September 2006	Luxembourg	US dollar	Daily	1.50%	0%	LU0264451831

**FIRST STATE GLOBAL LISTED INFRASTRUCTURE FUND I INC****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2008	Ireland	US dollar	Daily	1.50%	0%	IE00B29SXL02

**INVESCO ASIA CONSUMER DEMAND C ACC****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 ASIA INFRASTRUCTURE FUND C ACC****ES #**

**Aim:** To achieve long-term capital growth from investments in a diversified portfolio of Asian securities of issuers which are principally engaged in infrastructure activities.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2006	Luxembourg	US dollar	Daily	1.00%	0%	LU0243956009

**INVESCO GLOBAL LEISURE C ACC****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 the leisure time activities of individuals which can include automobile, household construction and durables, media and internet companies and other companies engaged in meeting the demands of consumers.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 1999	Luxembourg	US dollar	Daily	1.00%	0%	LU0100598878

**JUPITER JGF GLOBAL FINANCIALS L EUR****ES #**

**Aim:** To achieve long-term capital growth, principally through investment in equities of financial sector companies on an international basis.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2006	Luxembourg	Euro	Daily	1.50%	0%	LU0262307480

**JUPITER JGF GLOBAL FINANCIALS L GBP****ES #**

**Aim:** To achieve long-term capital growth, principally through investment in equities of financial sector companies on an international basis.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2006	Luxembourg	GB pound	Daily	1.50%	0%	LU0262308454

**JUPITER JGF GLOBAL FINANCIALS L - USD****ES #**

**Aim:** To achieve long-term capital growth, principally through investment in equities of financial sector companies on an international basis.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2006	Luxembourg	US dollar	Daily	1.50%	0%	LU0262307720

**SPECIALIST THEMATIC (continued)****SRRI RATING – 5****PICTET GLOBAL MEGATREND SELECTION P – GBP****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2008	Luxembourg	GB pound	Daily	1.60%	0%	LU0386899750

**PICTET GLOBAL MEGATREND SELECTION P – EUR****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2008	Luxembourg	Euro	Daily	1.60%	0%	LU0386882277

**PICTET GLOBAL MEGATREND SELECTION P – USD****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2008	Luxembourg	US dollar	Daily	1.60%	0%	LU0386859887

**PICTET WATER P – GBP****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2008	Luxembourg	GB pound	Daily	1.60%	0%	LU0366531837

**PICTET WATER P – EUR****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2008	Luxembourg	Euro	Daily	1.60%	0%	LU0104884860

**PICTET WATER P – USD****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 2006	Luxembourg	US dollar	Daily	1.60%	0%	LU0255980327

**SCHRODER ISF GLOBAL CLIMATE CHANGE A USD****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

**OTHER****SRRI RATING – 5****GENERALI WORLDWIDE FUND OF FUNDS DYNAMIC PORTFOLIO**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
May 2004	Guernsey	US dollar	Weekly	0%	0%	N/A

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

## SRRI Rating – 6

EQUITY GLOBAL							SRRI RATING – 6
BGF EMERGING MARKETS FUND A2 USD ACC							ES #
<b>Aim:</b> The Emerging Markets Fund seeks to maximise total return. The Fund invests globally at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, emerging markets. Investment may also be made in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, developed markets that have significant business operations in emerging markets.							
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code	
November 1993	Luxembourg	US dollar	Daily	1.50%	0%	LU0047713382	

FIDELITY FUNDS – GLOBAL TECHNOLOGY FUND A							ES #
<b>Aim:</b> 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	

GUINNESS GLOBAL INNOVATORS FUND C EUR ACC							ES #
<b>Aim:</b> 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	

JPMORGAN FUNDS – JPM EMERGING MARKETS EQUITY A (DIST) - GBP							ES #
<b>Aim:</b> 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 #
<b>Aim:</b> To provide long-term capital growth by investing primarily in emerging markets.							
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code	
April 1994	Luxembourg	US dollar	Daily	1.50%	0%	LU0053685615	

JPMORGAN GLOBAL UNCONSTRAINED EQUITY FUND A (ACC) EUR							ES #
<b>Aim:</b> To provide long-term capital growth by investing in an aggressively managed portfolio of companies, globally.							
Launch Date	Base	Currency	DF	AMC	PF	ISIN Code	
June 2011	Luxembourg	Euro	Daily	1.50%	0%	LU0159032522	

POLAR CAPITAL FUNDS PLC – GLOBAL TECHNOLOGY FUND CLASS R - EUR							ES #
<b>Aim:</b> 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	

**EQUITY GLOBAL (continued)****SRRI RATING – 6****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

**TEMPLETON GLOBAL (EURO) 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
April 1991	Luxembourg	Euro	Daily	1.50% ^ ^	0%	LU0029873410

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

**EQUITY REGIONAL****SRRI RATING – 6****ABERDEEN LATIN AMERICAN EQUITY - EUR****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 2011	Luxembourg	Euro	Daily	1.75%	0%	LU0566486667

**ABERDEEN LATIN AMERICAN EQUITY - USD****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 2011	Luxembourg	US dollar	Daily	1.75%	0%	LU0396314238

**ALLIANZ GEM EQUITY HIGH DIVIDEND - AT - EUR****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2007	Luxembourg	Euro	Daily	2.25% ^	0%	LU0293313325

^ (AMC% is now an all-in-fee which includes the addition of a custodian fee and administration fee, for more information, please refer to the current Prospectus.)

**EQUITY REGIONAL (continued)****SRRI RATING – 6****ALLIANZ GEM EQUITY HIGH DIVIDEND - AT - USD****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
February 2008	Luxembourg	US dollar	Daily	2.25%^	0%	LU0293314216

^(AMC% is now an all-in-fee which includes the addition of a custodian fee and administration fee, for more information, please refer to the current Prospectus.)

**BARING 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

**BARING 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

**BARING 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

**BARING 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

**BARING 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

**DEUTSCHE INVEST I AFRICA LC ACC EUR****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 2008	Luxembourg	Euro	Daily	1.75%	25%	LU0329759764

**EQUITY REGIONAL (continued)****SRRI RATING – 6****DEUTSCHE INVEST I AFRICA LC ACC USD****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 2008	Luxembourg	US dollar	Daily	1.80%	0%	LU0329761075

**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

**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

**FIRST STATE CHINA GROWTH FUND I ACC****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 1999	Ireland	US dollar	Daily	2.00%	0%	IE0008368742

**INVESCO CONTINENTAL EUROPEAN SMALL CAP EQUITY FUND C INC****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	Ireland	US dollar	Daily	1.50%	0%	IE0003708223

**INVESCO CONTINENTAL EUROPEAN EQUITY FUND C INC****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 2001	Ireland	Euro	Daily	1.00%	0%	IE0030382240

**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

**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



**EQUITY REGIONAL (continued)****SRRI RATING – 6****JPMORGAN EASTERN FUND**

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**Aim:** To provide long-term capital growth by investing primarily in the securities of companies in the Asia-Pacific region, excluding Japan and Australia except the manager may, from time to time, invest in Japan and Australia when appropriate investment opportunities arise.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
February 1971	Hong Kong	US dollar	Daily	1.50%	0%	HK0000055639

**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 - GBP****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	GB pound	Daily	1.75%	0%	LU0329071053

**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

**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.)

**EQUITY REGIONAL (continued)****SRRI RATING – 6****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.)

**VALUE PARTNERS CLASSIC FUND C CLASS**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2009	Hong Kong	US dollar	Daily	1.25%	15%	HK0000264884

**EQUITY SINGLE COUNTRY****SRRI RATING – 6****BARING RUSSIA A USD ACC****ES #**

**Aim:** To achieve long-term capital growth, principally through investment in equity and equity-related securities of companies operating in Russia and, to a lesser extent, the Ukraine and the other republics of the former Soviet Union.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 1997	Luxembourg	US dollar	Daily	1.50%	0%	LU0073418229

**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

**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

**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

**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

## EQUITY SINGLE COUNTRY (continued)

**SRRI RATING – 6**

### FIDELITY FUNDS – JAPAN FUND A JPY INC

ES #

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

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

### FIDELITY FUNDS – JAPAN SMALLER COMPANIES A INC

ES #

**Aim:** To achieve maximum long-term capital growth predominantly through investment in Japan, with emphasis on the securities of smaller companies.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 1991	Luxembourg	Japanese yen	Daily	1.50%	0%	LU0048587603

### FIDELITY FUNDS – TAIWAN FUND A INC

ES #

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 1997	Luxembourg	US dollar	Daily	1.50% ^^	0%	LU0075458603

### 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 - 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 CHINESE EQUITY DIS A

ES #

**Aim:** To provide medium to long-term capital growth primarily in securities quoted on an official stock exchange or traded on a regulated market in China or relating to companies whose activity is closely related to the economic development and growth of the People's Republic of China.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 1992	Luxembourg	US dollar	Daily	1.50%	0%	LU0039217434

### 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

**EQUITY SINGLE COUNTRY (continued)****SRRI RATING – 6****HSBC INDIAN EQUITY A ACC FUND****ES #**

**Aim:** The sub-fund seeks long-term capital growth by investing in at least two-thirds of its total non-cash assets in a diversified portfolio of investments in equity and equity equivalent securities of companies which have their registered office in, and with an official listing on a major stock exchange or other regulated market of India, as well as those companies which carry out a preponderant part of their business activities in India.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 1996	Luxembourg	US dollar	Daily	1.50%	0%	LU0164881194

**INVESCO JAPANESE EQUITY CORE FUND C DIST USD****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 2001	Ireland	US dollar	Daily	1.00%	0%	IE0030382687

**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

**JPM FUNDS - TAIWAN FUND A (ACC) - USD**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 2005	Luxembourg	US dollar	Daily	1.50%	0%	LU0210528419

**JPMORGAN INDIA FUND**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 1989	Mauritius	US dollar	Daily	1.50%	0%	MU0129U00005

**JPMORGAN INDONESIA – USD**

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**Aim:** To provide investors with long-term capital appreciation through a portfolio consisting primarily of securities linked to the Indonesian economy. These include, but are not restricted to, securities traded on the stock exchanges of Indonesia.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 2006	Hong Kong	US dollar	Daily	1.50%	0%	HK0000055662

**JPMORGAN KOREA FUND**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 1991	Hong Kong	US dollar	Daily	1.50%	0%	HK0000055712

**JPMORGAN THAILAND FUND**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 1989	Hong Kong	US dollar	Daily	1.50%	0%	HK0000055787

**EQUITY SINGLE COUNTRY (continued)****SRRI RATING – 6****PARVEST EQUITY RUSSIA OPPORTUNITY CLASSIC CAPITALISATION USD****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
Feb 2008	Luxembourg	US dollar	Daily	1.75%	0%	LU0265268689

**THREADNEEDLE AMERICAN SMALLER COMPANIES FUND EUR 1 ACC****ES #**

**Aim:** The fund aims to generate long-term capital growth by investing primarily in small US companies. The portfolio typically consists of 50 to 70 stocks, most of which have market capitalisations between US\$1bn and US\$5bn.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 1997	United Kingdom	Euro	Daily	1.50%	0%	GB00B0WGY707

**THREADNEEDLE AMERICAN SMALLER COMPANIES FUND GBP 1 ACC****ES #**

**Aim:** The fund aims to generate long-term capital growth by investing primarily in small US companies. The portfolio typically consists of 50 to 70 stocks, most of which have market capitalisations between US\$1bn and US\$5bn.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
November 1997	United Kingdom	GB pound	Daily	1.50%	0%	GB0001530129

**VALUE PARTNERS CHINA CONVERGENCE ACC FUND**

**Aim:** Value Partners China Convergence Fund aims to provide unit holders with long-term capital appreciation by investing primarily in A and B shares listed on the stock exchanges of Shanghai and Shenzhen, as well as H shares listed in Hong Kong.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
July 2000	Cayman Islands	US dollar	Daily	1.25%	15%	KYG9317Q1047

**SPECIALIST THEMATIC****SRRI RATING – 6****FIRST STATE GLOBAL RESOURCES – USD****ES #**

**Aim:** The Fund aims to achieve long-term capital growth. The Fund invests in equities in the natural resources and energy sectors world-wide.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
February 2007	Ireland	US dollar	Daily	1.50%	0%	IE00B1G9TS84

**GUINNESS GLOBAL ENERGY B INC****ES #**

**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

**GUINNESS GLOBAL ENERGY C GBP ACC****ES #**

**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

**SPECIALIST THEMATIC (continued)****SRRI RATING – 6****GUINNESS GLOBAL ENERGY C EUR ACC****ES #**

**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

**INVESCO GLOBAL HEALTH CARE C INC****ES #**

**Aim:** To achieve long-term capital growth by investing in healthcare companies throughout the world.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
March 1994	Ireland	US dollar	Daily	1.50%	0%	IE0003824301

**INVESCO GLOBAL TECHNOLOGY FUND C INC****ES #**

**Aim:** To achieve long-term capital growth by investing in small and medium-sized high technology companies, mainly in the USA.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 1993	Ireland	US dollar	Daily	1.00%	0%	IE0003708009

**INVESTEC GSF GLOBAL ENERGY A INC****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
January 1985	Luxembourg	US dollar	Daily	1.50%	0%	LU0345779515

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

**Aim:** To invest, primarily in the shares of, companies throughout the world engaged in the production and marketing of commodities. The fund aims to provide capital growth over the long-term.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
June 2013	United Kingdom	GB pound	Daily	1.50%	0%	LU0900828681

**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

**SPECIALIST THEMATIC (continued)****SRRI RATING – 6****PICTET (CH) PRECIOUS METALS FUND – PHYSICAL GOLD-R (USD)**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2009	Switzerland	US dollar	Daily	0.45%	0%	CH0104851461

**SRRI Rating – U****7****EQUITY SINGLE COUNTRY****SRRI RATING – 7****HSBC GIF BRAZIL EQUITY A ACC****ES #**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
August 2004	Luxembourg	US dollar	Daily	1.75%	0%	LU0196696453

**SPECIALIST THEMATIC****SRRI RATING – 7****BGF WORLD GOLD A2 USD ACC****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

## BOND

## SRRI RATING – U

### 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

## EQUITY GLOBAL

## SRRI RATING – U

### 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

## PROPERTY

## SRRI RATING – U

### GSA CORAL STUDENT PORTFOLIO CLASS D USD FUND

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2011	Luxembourg	US dollar	Monthly	1.50%	0%	LU0561985127

## ALTERNATIVE/HEDGE

## SRRI RATING – U

### ENTRUSTPERMAL MACRO HOLDINGS LTD USD A

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**Aim:** To achieve absolute returns, with moderate volatility, that are almost completely uncorrelated to the major international equity markets.

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
December 1995	British Virgin Islands	US dollar	Fortnightly	2.00%	0%	VGG7011E1126



**OTHER****SRRI RATING – U****KLEINWORT BENSON ELITE MULTI ASSET CONSERVATIVE B GBP FUND**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2012	Guernsey	GB pound	Weekly	1.5%	0%	GG00B88W9173

**KLEINWORT BENSON ELITE MULTI ASSET GROWTH B GBP FUND**

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

Launch Date	Base	Currency	DF	AMC	PF	ISIN Code
October 2012	Guernsey	GB pound	Weekly	1.50%	0%	GG00B87SQJ38

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## HOW TO CONTACT US

You can contact our sales office during normal office hours and we will be pleased to help you with any queries you may have.

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Generali PanEurope dac is regulated by the Central Bank of Ireland.

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