

Fund List Performance as at 31 August 2010 (for policies taken out after 6 April 2010)

For Financial Advisers only

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Fund Name	Ccy	ISIN	Launch Date	3 Months %	6 Months %	1 Year %	3 Year %	5 Year %	10 Year %	5 Year p.a. %	Since Launch p.a. % (CAGR)	3 Year Standard Deviation **
Commodity & Energy												
BGF World Energy	EUR	LU0171301533	06/04/01	-5.23	-1.44	12.24	-17.78	-2.95	-	-0.60	3.74	25.98
BGF World Energy	USD	LU0122376428	06/04/01	-2.00	-7.68	-0.05	-23.43	1.31	-	0.26	7.69	29.50
BGF World Gold	EUR	LU0171305526	30/12/94	5.02	27.67	49.78	54.84	142.53	-	19.39	22.00	36.59
BGF World Gold	USD	LU0055631609	30/12/94	8.59	19.57	33.37	44.13	153.02	767.71	20.40	11.54	44.14
BGF World Mining	EUR	LU0172157280	24/03/97	-0.92	5.31	30.06	-12.55	85.82	-	13.19	16.65	36.64
BGF World Mining	USD	LU0075056555	24/03/97	2.43	-1.39	15.80	-18.59	93.89	504.79	14.16	14.55	43.47
Fortis L Equity Energy World #	EUR	LU0080608945	07/10/97	-6.28	-4.72	8.53	-17.98	14.97	47.62	2.83	7.23	28.34
JPM Natural Resources #	GBP	GB0031835118	01/06/65	-3.20	3.33	29.42	20.46	111.34	577.99	16.14	13.48	36.52
Julius Baer SAM Sustainable Water	EUR	LU0133061175	28/09/01	-5.97	-2.52	14.85	-24.83	4.69	-	0.92	3.40	21.41
Julius Baer SAM Sustainable Water	USD	LU0267923398	28/09/01	-2.63	-9.28	1.61	-30.04	-	-	-	-3.50	26.42
Pictet Water	EUR	LU0104884860	20/01/00	-0.88	6.51	16.09	-13.88	16.87	20.57	3.17	2.76	19.48
Sarasin AgriSar	GBP	GB00B2Q8L643	31/03/08	1.32	0.92	13.70	-	-	-	-	1.30	-
Currency												
Aberdeen Money Market (EUR)	EUR	LU0090865873	23/07/90	0.10	0.20	0.31	4.58	9.79	24.48	1.89	2.29	0.40
Aberdeen Money Market (GBP)	GBP	LU0049015760	01/07/85	0.13	0.27	0.66	6.36	15.65	40.64	2.95	5.96	0.53
Aberdeen Money Market (USD)	USD	LU0049014870	17/09/84	0.09	0.15	0.23	3.73	12.89	25.01	2.45	3.99	0.39
Pictet JPY Liquidity	JPY	LU0309035870	09/07/07	0.00	0.01	0.05	0.91	-	-	-	0.30	0.08
Equity - Asia Pacific Ex Japan												
Aberdeen Global - Asian Smaller Companies #	USD	LU0231459107	17/05/04	16.10	24.91	42.27	38.75	121.96	-	17.29	20.26	25.81
Amundi Funds Korea	USD	LU0158082171	01/01/92	3.91	5.77	16.02	-29.92	36.41	124.51	6.41	3.29	38.44
Ashburton Global Chindia Equity PC	USD	JE00B1G6ZF83	01/12/06	10.56	10.17	23.67	-9.00	-	-	-	3.33	37.10
AXA Rosenberg Pacific ex Japan Small Cap Alpha	EUR	IE0031069499	30/09/99	7.01	12.24	26.37	-23.42	31.46	-	5.62	13.70	31.58
AXA Rosenberg Pacific ex Japan Small Cap Alpha	USD	IE0004334029	30/04/99	10.90	4.50	11.89	-28.55	36.00	305.18	6.34	16.65	38.32
BNY Mellon Vietnam, India & China	USD	IE00B2PC0N77	16/06/08	4.84	-2.24	5.54	-	-	-	-	14.51	-
Fidelity Funds - South East Asia	USD	LU0261947096	25/09/06	5.49	6.82	19.16	-7.47	-	-	-	11.53	32.85
Franklin India	USD	LU0231203729	25/10/05	7.91	11.02	30.06	17.99	-	-	-	20.05	36.09
Invesco Asia Consumer Demand	USD	LU0334857355	25/03/08	10.77	11.76	26.10	-	-	-	-	4.80	-
JPM JF Asia Pacific ex Jap Equity	USD	LU0210526124	15/11/93	5.43	1.69	11.49	-8.92	63.42	92.19	10.32	5.24	32.50

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Equity - Asia Pacific Ex Japan - continued												
JPM JF India	USD	LU0210527015	31/08/95	6.40	9.58	25.78	-2.84	99.27	322.51	14.79	14.59	39.05
JPM JF Singapore	USD	LU0210528336	18/05/01	10.41	12.41	24.89	-13.58	91.24	-	13.85	15.33	37.83
UBS (Lux) Equity Taiwan	USD	LU0085870607	28/04/98	1.32	-0.57	8.30	-5.49	34.30	0.01	6.08	1.27	33.98
Equity - Asia Pacific Inc Japan												
Aberdeen Asia Pacific & Japan	GBP	GB00B0XWNJ21	31/12/81	2.82	8.25	24.94	33.04	73.87	140.40	11.70	10.90	21.20
BGF Pacific Equity #	EUR	LU0171290314	05/08/94	-3.38	2.23	12.27	-15.00	12.89	-	2.46	-0.68	19.92
BGF Pacific Equity #	GBP	LU0171290744	05/08/94	-5.79	-5.68	5.37	3.63	36.46	-5.56	6.41	-0.09	22.55
BGF Pacific Equity #	USD	LU0035112944	05/08/94	-0.09	-4.24	0.00	-20.86	17.86	-0.09	3.34	6.31	25.49
Equity - China												
Amundi Funds Greater China	USD	LU0165623512	07/04/03	4.03	5.05	11.59	-11.86	126.91	-	17.81	24.27	37.66
Gartmore China Opportunities	GBP	GB0031860934	01/03/83	-1.82	2.57	22.88	12.86	158.82	229.51	20.95	14.31	31.23
Schroder ISF China Opportunities	USD	LU0244354667	17/02/06	3.27	3.10	11.43	-10.40	-	-	-	19.33	36.66
Equity - Emerging Europe												
BGF Emerging Europe #	EUR	LU0011850392	29/12/95	0.35	10.18	34.30	-23.73	30.15	169.28	5.41	7.49	36.63
BGF Emerging Europe #	USD	LU0171273575	29/12/95	3.76	3.18	19.57	-28.99	35.79	283.17	6.31	16.02	42.89
JPM Eastern Europe Equity	EUR	LU0210529144	04/07/94	3.00	12.93	42.99	-16.88	44.08	-	7.58	12.41	41.80
Equity - Emerging Markets												
Allianz RCM BRIC Stars	EUR	LU0224575943	27/09/05	0.16	7.53	31.26	-19.25	-	-	-	7.92	37.99
Carmignac Emergents	EUR	FR0010149302	03/02/97	3.11	14.86	34.67	-11.47	55.93	125.73	9.29	11.07	27.71
CSF (Lux) Total Return Global Bric Exposure	EUR	LU0263299223	29/01/07	2.23	2.99	6.81	-6.66	-	-	-	-2.21	11.11
Fortis L Equity World Emerging #	USD	LU0081707118	27/10/97	5.91	4.61	15.72	-22.94	42.89	-	7.40	14.32	39.18
Gartmore SICAV Emerging Markets #	EUR	LU0113993801	29/09/00	2.75	9.43	27.47	-16.94	46.23	55.71	7.90	6.86	28.74
Goldman Sachs BRICs Portfolio	USD	LU0234580636	17/01/06	6.12	2.46	16.88	-11.26	-	-	-	9.86	38.92
Goldman Sachs BRICs Portfolio Eur Hdg	EUR	LU0248245358	17/03/06	5.96	1.69	15.15	-19.67	-	-	-	5.25	39.91
Parvest BRIC	USD	LU0230662891	26/09/07	3.61	0.90	15.18	-	-	-	-	-7.33	-
Schroder ISF BRIC	EUR	LU0232931963	31/10/05	-0.21	7.01	25.78	-2.24	-	-	-	7.93	30.47
Schroder ISF BRIC	USD	LU0228659784	31/10/05	3.02	0.18	11.95	-9.23	-	-	-	13.43	36.17
Threadneedle Global Emerging Markets	GBP	GB00B10SJD63	15/03/06	-0.70	5.40	25.66	28.89	-	-	-	10.98	29.01

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Equity - Europe												
Fidelity Funds - European Aggressive	EUR	LU0251129465	03/07/06	0.54	4.86	10.35	-48.89	-	-	-	-11.54	33.47
Henderson Horizon Pan European Alpha Plus	EUR	LU0264597617	01/12/06	0.00	-0.29	3.84	-4.99	-	-	-	0.74	17.16
Invesco Pan European Equity #	EUR	LU0028118809	01/01/91	1.07	5.49	11.15	-24.58	4.22	-47.92	0.83	-0.08	22.84
Equity - Europe Ex UK												
BGF Euro Markets	EUR	LU0093502762	04/01/99	0.21	1.98	2.63	-24.56	6.73	-13.38	1.31	3.20	23.58
BGF Euro Markets #	USD	LU0171277485	04/01/99	3.61	-4.47	-8.60	-29.74	11.39	23.36	2.18	3.67	31.07
Schroder ISF Euro Equity	EUR	LU0106235293	21/09/98	-0.99	-3.13	-4.11	-35.15	-12.94	-19.57	-2.73	5.01	23.62
Threadneedle Pan European 1	GBP	GB0008371238	12/10/99	1.56	1.63	8.63	6.97	40.32	25.11	7.01	4.65	20.74
Equity - Global												
Aberdeen Ethical World	GBP	GB0006833718	01/05/99	-6.05	-4.41	6.48	2.19	30.05	0.94	5.40	2.99	22.90
BNY Mellon Global Intrepid	USD	IE0004086264	01/08/97	1.57	-0.68	3.81	-26.63	5.98	-	1.17	4.36	25.60
Gartmore SICAV Global Focus	EUR	LU0200075835	29/10/04	-5.43	1.58	10.78	-27.61	-5.77	-	-1.18	2.94	20.45
Henderson Multi-Manager Active *	GBP	GB0031413593	01/06/96	-3.10	4.18	13.69	-7.62	25.47	42.34	4.64	7.82	18.91
Henderson Global Dividend Income	GBP	GB0003526372	14/07/98	-3.29	-4.74	4.55	-22.90	-4.94	-39.93	-1.01	-1.44	19.28
M&G Global Leaders #	EUR	GB0030934490	29/04/85	-3.20	2.83	12.41	-27.83	-0.73	-	-0.15	1.18	22.59
M&G Global Leaders #	GBP	GB0030934383	29/04/85	-6.30	-5.01	5.55	-12.08	20.14	23.47	3.74	5.67	23.85
M&G Global Leaders	USD	GB00B1RXYW84	09/03/07	-1.06	-4.01	-0.67	-32.99	-	-	-	-8.75	27.66
Sarasin EquiSar Global Thematic	GBP	GB0009341214	01/07/94	-6.75	-3.65	5.04	-0.23	29.95	-6.25	5.38	6.42	19.47
Equity - Global Technology												
Henderson Horizon Global Technology	USD	LU0070992663	16/10/96	-4.16	-3.07	10.32	-11.01	25.33	-66.96	4.62	7.81	24.60
Equity - Japan												
Henderson Horizon Japanese Equity	USD	LU0011889929	01/07/85	-3.62	-5.39	-11.31	-28.27	-14.09	-29.29	-2.99	2.30	20.68

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Equity - Latin America												
BGF Latin America	EUR	LU0171289498	08/01/97	6.02	13.23	41.35	21.12	134.60	-	18.59	22.49	34.03
BGF Latin America #	GBP	LU0171289738	08/01/97	3.36	4.44	32.67	47.67	183.26	-	23.15	20.18	33.96
BGF Latin America	USD	LU0072463663	08/01/97	9.60	6.02	25.85	12.75	144.71	390.85	19.60	14.20	39.36
Fortis L Equity Brazil	USD	LU0377073415	24/04/06	7.28	1.64	22.89	14.27	-	-	-	12.52	40.67
Schroder ISF Latin America	EUR	LU0248181363	22/03/06	3.07	10.17	33.77	9.21	-	-	-	8.58	31.56
Schroder ISF Latin America	USD	LU0106259046	16/07/98	6.42	3.13	19.09	2.01	119.03	300.95	16.98	13.81	36.56
Threadneedle Latin American	GBP	GB0001531754	14/11/97	0.47	4.15	31.28	46.15	170.03	339.04	21.98	14.52	32.59
Threadneedle Latin American #	USD	GB0002769866	14/11/97	6.15	5.39	23.87	11.47	133.35	364.87	18.47	15.72	37.47
Equity - North America												
Fortis L Opportunities USA	USD	LU0377124267	01/12/04	1.18	0.43	9.98	5.55	43.85	-	7.54	6.79	25.03
Janus US Twenty #	USD	IE0004445239	24/12/98	-5.53	-10.03	-4.19	-17.74	3.36	-37.84	0.66	-5.39	25.53
Schroder ISF US Smaller Companies	USD	LU0106261612	17/01/00	-5.24	-3.04	6.33	-12.91	16.34	77.29	3.07	8.01	23.75
Equity - UK												
SWIP UK Opportunities #	GBP	GB0032143140	01/06/64	0.55	-2.19	6.61	3.57	40.02	29.60	6.96	7.39	20.34
Fixed Interest - Emerging Markets												
Aberdeen Global Emerging Markets Bond	USD	LU0132414144	15/08/01	9.21	11.43	23.80	31.05	55.33	-	9.21	13.63	18.37
Fortis L Bond Best Selection World Emerging	USD	LU0377066807	27/05/98	9.62	5.51	17.59	-4.66	16.69	170.41	3.14	12.59	23.72
Pictet Emerging Local Currency Debt	USD	LU0255798364	27/06/06	6.64	8.11	14.54	40.26	-	-	-	13.33	16.89
Fixed Interest - Europe												
AXA WF Euro Credit Short Duration	EUR	LU0251661756	06/09/05	1.48	1.26	4.99	11.43	-	-	-	3.31	2.28
Credit Suisse Bond (Lux) Sfr #	CHF	LU0049527079	01/11/91	1.71	3.23	6.57	9.73	5.43	31.30	1.06	2.70	5.82
Fidelity Funds - European High Yield	EUR	LU0251130802	03/07/06	4.13	5.84	23.87	23.87	-	-	-	6.25	18.39
Fixed Interest - Global												
BNY Mellon Global Bond	EUR	IE0003921727	28/02/87	4.70	14.00	22.51	31.66	27.70	-	5.01	4.48	8.15
BNY Mellon Global Bond	USD	IE0003924739	28/02/87	8.05	6.44	8.87	22.25	32.91	-	5.85	8.99	10.12
Threadneedle Absolute Return Bond	GBP	GB00B0L4TB44	24/10/05	0.70	-0.02	0.06	21.48	-	-	-	5.51	3.74

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Fixed Interest - Sterling												
Invesco Sterling Bond #	GBP	IE0030233831	12/04/01	5.47	7.30	16.36	35.03	39.47	120.92	6.88	8.84	10.25
Fixed Interest - US												
JP Morgan US Bond #	USD	LU0070215933	15/05/97	4.55	7.72	16.07	2.52	5.98	-	1.17	2.23	9.80
Global Managed												
Aberdeen Multi Fund (Lux) Balanced Global *	EUR	LU0161913024	28/02/03	-0.42	4.61	11.50	-9.70	2.40	-	0.48	4.65	11.12
Aberdeen Multi Fund (Lux) Constellation Global *	EUR	LU0161911085	28/02/03	-1.90	4.10	9.48	-22.80	-3.31	-	-0.67	5.98	17.85
BGF Global Allocation #	EUR	LU0171283459	03/01/97	-1.92	6.32	17.45	5.94	22.35	-	4.12	2.32	11.06
BGF Global Allocation	USD	LU0072462426	03/01/97	1.43	-0.42	4.58	-1.36	27.68	82.34	5.01	7.51	14.00
Carmignac Patrimoine (Lux)	EUR	FR0010135103	03/01/05	-1.89	5.94	9.77	32.30	53.77	101.66	8.99	9.63	8.25
Credit Suisse Portfolio (Lux) Balanced (Sfr) #	CHF	LU0078040838	14/05/93	-4.79	-2.70	1.95	-15.73	-2.59	-10.48	-0.52	-0.54	11.92
Credit Suisse Portfolio (Lux) Growth (Sfr)	CHF	LU0078041992	17/02/00	-6.49	-5.06	-0.02	-26.16	-7.61	-25.31	-1.57	-2.02	15.84
Fidelity Multi Asset Strategic	GBP	GB00B1M29V45	22/01/07	0.42	2.84	9.84	19.78	-	-	-	5.13	9.74
Fortis L OBAM Equity World	EUR	LU0185157681	31/03/04	-5.13	-5.62	3.81	-44.19	-4.56	-	-0.93	1.34	34.46
Gartmore Cautious Managed	GBP	GB0032477639	01/02/03	1.56	2.57	8.10	6.71	22.67	-	4.17	7.73	9.30
Gartmore MultiManager Balanced * #	GBP	GB0032898628	01/01/04	0.20	-1.01	5.47	-3.95	17.46	7.64	3.27	5.51	15.48
Henderson Multi-Manager Balanced #	GBP	GB0031413379	01/12/89	-1.71	3.78	11.94	-15.50	3.68	-	0.73	3.27	15.23
JPM Global Consumer Trends	USD	LU0350713938	05/10/09	2.68	-0.78	-	-	-	-	-	4.86	-
JPM Global Total Return	EUR	LU0188582232	29/04/04	0.95	1.26	8.48	-1.45	0.60	-	0.12	1.37	8.65
SWIP MultiManager Diversity *	GBP	GB00B2941F80	20/12/07	1.18	0.51	4.07	-	-	-	-	1.15	-
Threadneedle Global Select #	USD	GB0002769312	22/08/97	-0.83	-3.39	0.24	-22.57	10.31	7.16	1.98	3.31	23.07
Hedge												
BNY Mellon Evolution Global Alpha	EUR	IE00B1GP6520	13/11/06	1.14	0.77	3.38	-15.20	-	-	-	-4.01	8.31
BNY Mellon Evolution Global Alpha	USD	IE00B1GP6637	09/01/07	4.26	-6.22	-8.63	-21.12	-	-	-	-6.34	18.89
JPM Highbridge Statistical Market Neutral GBP Hdg	GBP	LU0323455815	11/07/08	-1.99	-4.63	-5.07	-	-	-	-	-1.43	-
JPM Highbridge Statistical Market Neutral	USD	LU0273793033	08/11/06	0.83	-10.81	-15.63	-3.06	-	-	-	1.36	15.40
Pictet Absolute Return Global Diversified	EUR	LU0247079469	27/03/06	0.08	0.90	0.91	-3.49	-	-	-	1.72	4.32

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Property												
Fidelity Funds - Asia Pacific Property	EUR	LU0270844946	05/02/07	5.60	12.61	21.95	-22.38	-	-	-	-7.61	23.39
Fidelity Funds - Global Property	USD	LU0237698914	05/12/05	5.95	6.61	16.04	-31.14	-	-	-	-1.54	32.37
Fidelity Global Property	GBP	GB00B1BXCS68	05/09/06	-1.99	4.29	20.18	-10.08	-	-	-	-2.11	29.44
Henderson Horizon Asia Pacific Property	USD	LU0229494975	01/10/05	9.19	6.67	8.33	-20.20	-	-	-	4.61	33.72
Henderson Horizon Global Property Equity	USD	LU0209137388	03/01/05	5.53	7.32	14.48	-26.66	10.58	-	2.03	3.30	33.32
Henderson Horizon Pan European Property	EUR	LU0088927925	01/07/98	5.48	3.54	4.16	-51.07	-30.88	41.43	-7.12	4.72	27.51
Schroder ISF Global Property Securities	EUR	LU0224509132	31/10/05	7.57	6.90	10.97	-30.40	-	-	-	-0.65	29.54
Schroder ISF Global Property Securities	USD	LU0224508324	31/10/05	7.94	7.56	12.19	-30.75	-	-	-	0.45	31.35

Where no performance data is available from Financial Express, this will be represented by a hyphen (-).

** Standard Deviation is a statistical measurement which, when applied to an investment fund, expresses its volatility, or risk. It shows how widely a range of returns varied from the fund's average return over a particular period. If a fund had an average return of 5%, and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%.

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