

## Fund List Performance as at 30 September 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 **
<b>Commodity &amp; Energy</b>												
BGF World Energy	EUR	LU0171301533	06/04/01	3.73	-2.84	13.17	-20.53	-8.27	-	-1.71	4.15	25.69
BGF World Energy	USD	LU0122376428	06/04/01	15.37	-2.01	5.67	-23.70	3.71	-	0.73	8.86	29.44
BGF World Gold	EUR	LU0171305526	30/12/94	2.53	24.96	40.35	29.52	103.00	-	15.21	22.13	34.43
BGF World Gold	USD	LU0055631609	30/12/94	13.99	26.02	31.02	24.35	129.52	924.75	18.08	12.16	41.75
BGF World Mining	EUR	LU0172157280	24/03/97	11.37	1.60	33.54	-18.78	74.19	-	11.74	17.49	35.66
BGF World Mining	USD	LU0075056555	24/03/97	23.84	2.50	24.70	-22.03	96.90	664.36	14.51	15.71	42.72
Fortis L Equity Energy World #	EUR	LU0080608945	07/10/97	3.68	-6.49	6.49	-21.97	7.21	55.13	1.40	7.45	27.96
JPM Natural Resources #	GBP	GB0031835118	01/06/65	16.50	5.04	33.37	16.47	106.85	678.80	15.65	11.56	36.01
Julius Baer SAM Sustainable Water	EUR	LU0133061175	28/09/01	-2.20	-5.02	14.07	-21.96	4.16	-	0.82	3.65	21.48
Julius Baer SAM Sustainable Water	USD	LU0267923398	28/09/01	9.00	-4.22	6.44	-25.17	-	-	-	-1.09	27.07
Pictet Water	EUR	LU0104884860	20/01/00	-0.14	1.03	16.01	-14.03	12.82	23.18	2.44	2.81	19.47
Sarasin AgriSar	GBP	GB00B2Q8L643	31/03/08	11.80	-0.51	15.58	-	-	-	-	3.38	-
<b>Currency</b>												
Aberdeen Money Market (EUR)	EUR	LU0090865873	23/07/90	0.13	0.23	0.36	4.37	9.72	24.19	1.87	2.28	0.39
Aberdeen Money Market (GBP)	GBP	LU0049015760	01/07/85	0.16	0.30	0.70	6.03	15.32	40.14	2.89	5.94	0.52
Aberdeen Money Market (USD)	USD	LU0049014870	17/09/84	0.10	0.16	0.26	3.43	12.66	24.52	2.41	3.97	0.37
Pictet JPY Liquidity	JPY	LU0309035870	09/07/07	0.01	0.00	0.04	0.92	-	-	-	0.30	0.08
<b>Equity - Asia Pacific Ex Japan</b>												
Aberdeen Global - Asian Smaller Companies #	USD	LU0231459107	17/05/04	24.59	30.52	51.33	46.70	138.53	-	18.99	22.24	26.47
Amundi Funds Korea	USD	LU0158082171	01/01/92	11.84	6.29	14.38	-29.03	35.58	173.37	6.28	3.80	38.56
Ashburton Global Chindia Equity PC	USD	JE00B1G6ZF83	01/12/06	18.52	13.28	25.15	-12.35	-	-	-	5.86	36.63
AXA Rosenberg Pacific ex Japan Small Cap Alpha	EUR	IE0031069499	30/09/99	15.17	10.90	27.93	-24.06	27.77	-	5.02	14.48	31.50
AXA Rosenberg Pacific ex Japan Small Cap Alpha	USD	IE0004334029	30/04/99	28.39	11.97	19.49	-27.04	44.86	414.51	7.69	18.13	38.63
BNY Mellon Vietnam, India & China	USD	IE00B2PC0N77	16/06/08	17.36	6.40	14.38	-	-	-	-	20.47	-
Fidelity Funds - South East Asia	USD	LU0261947096	25/09/06	17.84	10.17	19.23	-8.60	-	-	-	14.31	32.68
Franklin India	USD	LU0231203729	25/10/05	19.55	17.10	37.57	19.40	-	-	-	23.15	36.26
Invesco Asia Consumer Demand	USD	LU0334857355	25/03/08	22.59	17.05	29.59	-	-	-	-	9.96	-
JPM JF Asia Pacific ex Jap Equity	USD	LU0210526124	15/11/93	18.45	5.67	14.64	-8.80	75.29	134.77	11.88	5.93	32.52

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<b>Equity - Asia Pacific Ex Japan - continued</b>												
JPM JF India	USD	LU0210527015	31/08/95	18.88	17.14	32.00	-1.17	115.22	447.90	16.57	15.71	39.31
JPM JF Singapore	USD	LU0210528336	18/05/01	16.01	15.34	26.90	-17.77	99.34	-	14.79	16.71	37.29
UBS (Lux) Equity Taiwan	USD	LU0085870607	28/04/98	16.41	4.53	5.74	-7.26	46.62	31.33	7.95	2.11	33.73
<b>Equity - Asia Pacific Inc Japan</b>												
Aberdeen Asia Pacific & Japan	GBP	GB00B0XWNJ21	31/12/81	10.56	8.43	26.01	34.78	74.06	177.06	11.72	11.17	21.35
BGF Pacific Equity #	EUR	LU0171290314	05/08/94	1.29	-2.08	13.60	-15.39	4.79	-	0.94	-0.39	19.89
BGF Pacific Equity #	GBP	LU0171290744	05/08/94	7.11	-5.13	7.47	4.90	32.73	11.22	5.83	0.59	22.68
BGF Pacific Equity #	USD	LU0035112944	05/08/94	12.66	-1.20	6.04	-18.76	18.49	19.82	3.45	6.94	25.83
<b>Equity - China</b>												
Amundi Funds Greater China	USD	LU0165623512	07/04/03	15.93	11.61	19.71	-17.25	143.08	-	19.44	25.90	36.13
Gartmore China Opportunities	GBP	GB0031860934	01/03/83	9.29	4.27	26.11	4.22	169.93	289.27	21.97	14.57	29.97
Schroder ISF China Opportunities	USD	LU0244354667	17/02/06	10.18	4.67	15.13	-19.10	-	-	-	20.93	35.16
<b>Equity - Emerging Europe</b>												
BGF Emerging Europe #	EUR	LU0011850392	29/12/95	5.57	0.37	27.86	-25.80	17.60	210.51	3.30	7.67	36.51
BGF Emerging Europe #	USD	LU0171273575	29/12/95	17.39	1.25	19.39	-28.76	32.96	381.26	5.86	16.83	42.92
JPM Eastern Europe Equity	EUR	LU0210529144	04/07/94	9.83	4.35	41.61	-18.82	32.64	-	5.81	13.08	41.70
<b>Equity - Emerging Markets</b>												
Allianz RCM BRIC Stars	EUR	LU0224575943	27/09/05	1.79	0.32	21.80	-27.47	47.02	-	8.01	8.23	37.14
Carmignac Emergents	EUR	FR0010149302	03/02/97	6.12	9.99	31.17	-15.24	45.57	157.77	7.80	11.29	27.37
CSF (Lux) Total Return Global Bric Exposure	EUR	LU0263299223	29/01/07	3.43	1.03	2.96	-6.67	-	-	-	-1.77	11.11
Fortis L Equity World Emerging #	USD	LU0081707118	27/10/97	20.03	7.10	19.17	-23.31	46.19	-	7.89	15.73	39.13
Gartmore SICAV Emerging Markets #	EUR	LU0113993801	29/09/00	6.39	5.27	26.41	-21.02	35.46	81.80	6.26	7.01	28.31
Goldman Sachs BRICs Portfolio	USD	LU0234580636	17/01/06	14.02	4.08	16.96	-15.98	-	-	-	11.70	38.28
Goldman Sachs BRICs Portfolio Eur Hdg	EUR	LU0248245358	17/03/06	13.84	3.31	15.37	-23.67	-	-	-	7.14	39.33
Parvest BRIC	USD	LU0230662891	26/09/07	15.61	4.15	15.13	-13.37	-	-	-	-4.01	37.80
Schroder ISF BRIC	EUR	LU0232931963	31/10/05	1.40	2.03	20.60	-12.98	-	-	-	8.37	29.18
Schroder ISF BRIC	USD	LU0228659784	31/10/05	13.23	3.37	12.94	-16.18	-	-	-	15.49	34.86
Threadneedle Global Emerging Markets	GBP	GB00B10SJD63	15/03/06	11.36	2.34	23.56	21.84	-	-	-	12.69	28.25

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<b>Equity - Europe</b>												
Fidelity Funds - European Aggressive	EUR	LU0251129465	03/07/06	7.63	-1.15	10.55	-49.22	-	-	-	-10.42	33.43
Henderson Horizon Pan European Alpha Plus	EUR	LU0264597617	01/12/06	4.04	-3.29	2.03	-2.76	-	-	-	1.46	17.23
Invesco Pan European Equity #	EUR	LU0028118809	01/01/91	4.71	1.59	13.20	-20.86	4.81	-41.58	0.94	0.34	23.07
<b>Equity - Europe Ex UK</b>												
BGF Euro Markets	EUR	LU0093502762	04/01/99	9.69	1.49	5.04	-20.02	10.86	-1.58	2.08	3.87	24.07
BGF Euro Markets #	USD	LU0171277485	04/01/99	22.01	2.36	-1.93	-23.22	25.31	52.51	4.62	5.06	32.28
Schroder ISF Euro Equity	EUR	LU0106235293	21/09/98	7.70	-2.92	-1.23	-30.97	-10.02	-10.12	-2.09	5.60	24.09
Threadneedle Pan European 1	GBP	GB0008371238	12/10/99	13.33	3.80	13.49	13.41	48.73	45.16	8.26	5.58	21.46
<b>Equity - Global</b>												
Aberdeen Ethical World	GBP	GB0006833718	01/05/99	5.51	-3.70	8.23	6.30	31.45	14.79	5.62	3.65	23.23
BNY Mellon Global Intrepid	USD	IE0004086264	01/08/97	13.33	3.27	7.81	-25.31	10.00	-	1.93	5.48	25.86
Gartmore SICAV Global Focus	EUR	LU0200075835	29/10/04	1.57	-3.31	13.68	-28.07	-9.60	-	-2.00	3.32	20.41
Henderson Multi-Manager Active *	GBP	GB0031413593	01/06/96	5.61	1.09	12.61	-9.84	23.82	54.92	4.37	8.03	18.69
Henderson Global Dividend Income	GBP	GB0003526372	14/07/98	7.63	-4.86	5.61	-19.43	-3.08	-32.19	-0.62	-0.95	19.64
M&G Global Leaders #	EUR	GB0030934490	29/04/85	4.79	0.13	14.86	-26.01	-4.04	-	-0.82	1.62	22.72
M&G Global Leaders #	GBP	GB0030934383	29/04/85	10.02	-3.30	8.56	-9.00	21.24	36.28	3.93	6.19	24.20
M&G Global Leaders	USD	GB00B1RXYW84	09/03/07	16.43	1.44	6.94	-28.77	-	-	-	-5.60	28.42
Sarasin EquiSar Global Thematic	GBP	GB0009341214	01/07/94	7.28	-4.40	8.01	0.78	32.13	7.48	5.73	6.85	19.59
<b>Equity - Global Technology</b>												
Henderson Horizon Global Technology	USD	LU0070992663	16/10/96	14.02	2.08	18.78	-3.88	39.97	-61.39	6.96	8.79	25.73
<b>Equity - Japan</b>												
Henderson Horizon Japanese Equity	USD	LU0011889929	01/07/85	2.92	-6.92	-5.77	-25.61	-19.53	-21.14	-4.25	2.46	20.87

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<b>Equity - Latin America</b>												
BGF Latin America	EUR	LU0171289498	08/01/97	8.90	9.76	36.00	15.01	109.49	-	15.94	22.88	33.68
BGF Latin America #	GBP	LU0171289738	08/01/97	15.13	6.35	28.69	42.54	165.39	-	21.56	21.14	33.58
BGF Latin America	USD	LU0072463663	08/01/97	21.10	10.73	26.98	10.41	136.82	473.20	18.82	15.05	39.11
Fortis L Equity Brazil	USD	LU0377073415	24/04/06	21.18	5.05	17.75	8.91	-	-	-	14.73	40.12
Schroder ISF Latin America	EUR	LU0248181363	22/03/06	5.61	5.24	30.02	0.54	-	-	-	9.29	30.81
Schroder ISF Latin America	USD	LU0106259046	16/07/98	17.92	6.64	21.74	-2.58	108.88	375.78	15.87	14.74	35.89
Threadneedle Latin American	GBP	GB0001531754	14/11/97	13.29	4.30	29.69	37.54	150.59	410.63	20.17	15.18	31.79
Threadneedle Latin American #	USD	GB0002769866	14/11/97	19.98	9.56	28.04	7.74	125.89	453.87	17.70	16.72	36.98
<b>Equity - North America</b>												
Fortis L Opportunities USA	USD	LU0377124267	01/12/04	9.87	6.34	9.63	3.67	45.38	-	7.77	7.88	24.82
Janus US Twenty #	USD	IE0004445239	24/12/98	11.50	-5.02	2.40	-17.33	12.02	-23.82	2.30	-4.42	25.61
Schroder ISF US Smaller Companies	USD	LU0106261612	17/01/00	9.01	1.04	11.42	-9.31	24.92	94.27	4.55	8.90	24.23
<b>Equity - UK</b>												
SWIP UK Opportunities #	GBP	GB0032143140	01/06/64	9.35	-2.10	6.89	9.19	41.33	44.25	7.16	7.73	20.58
<b>Fixed Interest - Emerging Markets</b>												
Aberdeen Global Emerging Markets Bond	USD	LU0132414144	15/08/01	8.40	9.06	19.26	28.23	52.50	-	8.81	13.73	18.28
Fortis L Bond Best Selection World Emerging	USD	LU0377066807	27/05/98	9.09	7.24	13.84	-7.22	13.68	183.98	2.60	12.70	23.57
Pictet Emerging Local Currency Debt	USD	LU0255798364	27/06/06	10.85	7.64	16.57	38.40	-	-	-	14.21	16.77
<b>Fixed Interest - Europe</b>												
AXA WF Euro Credit Short Duration	EUR	LU0251661756	06/09/05	1.68	0.64	3.93	11.54	-	-	-	3.24	2.27
Credit Suisse Bond (Lux) Sfr #	CHF	LU0049527079	01/11/91	1.23	2.13	5.39	9.41	4.92	30.18	0.97	2.63	5.83
Fidelity Funds - European High Yield	EUR	LU0251130802	03/07/06	7.15	4.10	18.83	25.14	-	-	-	6.74	18.41
<b>Fixed Interest - Global</b>												
BNY Mellon Global Bond	EUR	IE0003921727	28/02/87	-1.75	9.20	16.29	27.47	21.62	-	3.99	3.92	8.60
BNY Mellon Global Bond	USD	IE0003924739	28/02/87	9.15	10.62	8.28	22.69	37.76	-	6.62	9.26	10.15
Threadneedle Absolute Return Bond	GBP	GB00B0L4TB44	24/10/05	0.17	-0.71	-0.46	18.61	-	-	-	5.31	3.70

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<b>Fixed Interest - Sterling</b>												
Invesco Sterling Bond #	GBP	IE0030233831	12/04/01	6.84	5.68	15.13	35.96	40.91	122.22	7.10	8.89	10.25
<b>Fixed Interest - US</b>												
JP Morgan US Bond #	USD	LU0070215933	15/05/97	3.73	8.16	13.82	2.51	7.37	-	1.43	2.30	9.80
<b>Global Managed</b>												
Aberdeen Multi Fund (Lux) Balanced Global *	EUR	LU0161913024	28/02/03	0.85	1.93	11.82	-7.93	0.92	-	0.18	4.81	11.17
Aberdeen Multi Fund (Lux) Constellation Global *	EUR	LU0161911085	28/02/03	1.07	0.63	11.79	-20.25	-4.47	-	-0.91	6.41	18.01
BGF Global Allocation #	EUR	LU0171283459	03/01/97	-2.36	1.31	14.85	4.19	15.94	-	3.00	2.18	11.08
BGF Global Allocation	USD	LU0072462426	03/01/97	8.58	2.23	7.22	0.05	31.09	95.17	5.56	7.92	14.19
Carmignac Patrimoine (Lux)	EUR	FR0010135103	03/01/05	-3.05	2.63	6.34	24.74	45.49	101.35	7.79	9.52	8.01
Credit Suisse Portfolio (Lux) Balanced (Sfr) #	CHF	LU0078040838	14/05/93	1.56	-3.13	2.11	-14.96	-4.36	-6.32	-0.89	-0.36	11.97
Credit Suisse Portfolio (Lux) Growth (Sfr)	CHF	LU0078041992	17/02/00	2.00	-5.46	0.81	-24.91	-9.64	-20.10	-2.01	-1.74	15.94
Fidelity Multi Asset Strategic	GBP	GB00B1M29V45	22/01/07	5.50	0.90	9.46	20.55	-	-	-	5.79	9.78
Fortis L OBAM Equity World	EUR	LU0185157681	31/03/04	3.83	-11.44	2.55	-45.96	-6.29	-	-1.29	1.89	34.24
Gartmore Cautious Managed	GBP	GB0032477639	01/02/03	6.54	2.09	8.79	9.01	24.79	-	4.53	8.07	9.44
Gartmore MultiManager Balanced * #	GBP	GB0032898628	01/01/04	7.67	-0.11	7.91	-1.50	21.09	19.82	3.90	5.91	15.78
Henderson Multi-Manager Balanced #	GBP	GB0031413379	01/12/89	5.78	1.63	10.19	-15.21	3.34	23.00	0.66	7.45	15.26
JPM Global Consumer Trends	USD	LU0350713938	05/10/09	15.75	3.54	-	-	-	-	-	16.14	-
JPM Global Total Return	EUR	LU0188582232	29/04/04	2.64	0.68	9.68	0.66	1.10	-	0.22	1.66	8.73
SWIP MultiManager Diversity *	GBP	GB00B2941F80	20/12/07	5.13	1.54	6.21	-	-	-	-	2.40	-
Threadneedle Global Select #	USD	GB0002769312	22/08/97	13.46	0.47	7.27	-20.10	15.56	23.56	2.93	4.23	23.60
<b>Hedge</b>												
BNY Mellon Evolution Global Alpha	EUR	IE00B1GP6520	13/11/06	3.70	2.71	2.04	-12.10	-	-	-	-3.49	8.36
BNY Mellon Evolution Global Alpha	USD	IE00B1GP6637	09/01/07	15.60	3.67	-4.93	-15.97	-	-	-	-3.90	19.67
JPM Highbridge Statistical Market Neutral GBP Hdg	GBP	LU0323455815	11/07/08	-0.48	-3.88	-5.26	-	-	-	-	-1.16	-
JPM Highbridge Statistical Market Neutral	USD	LU0273793033	08/11/06	10.58	-3.19	-11.71	1.00	-	-	-	3.26	15.91
Pictet Absolute Return Global Diversified	EUR	LU0247079469	27/03/06	4.30	2.19	3.31	-2.10	-	-	-	2.39	4.60

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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 **
<b>Property</b>												
Fidelity Funds - Asia Pacific Property	EUR	LU0270844946	05/02/07	7.31	8.58	19.62	-25.27	-	-	-	-7.09	23.16
Fidelity Funds - Global Property	USD	LU0237698914	05/12/05	16.11	7.12	17.57	-29.76	-	-	-	0.06	32.54
Fidelity Global Property	GBP	GB00B1BXCS68	05/09/06	10.14	2.37	19.15	-9.24	-	-	-	-0.60	29.50
Henderson Horizon Asia Pacific Property	USD	LU0229494975	01/10/05	17.14	9.41	14.48	-21.25	-	-	-	6.35	33.57
Henderson Horizon Global Property Equity	USD	LU0209137388	03/01/05	16.55	8.53	19.53	-24.50	16.86	-	3.17	4.81	33.57
Henderson Horizon Pan European Property	EUR	LU0088927925	01/07/98	12.37	4.68	9.62	-45.01	-29.90	54.88	-6.86	5.29	27.93
Schroder ISF Global Property Securities	EUR	LU0224509132	31/10/05	17.00	6.94	14.44	-27.29	-	-	-	0.88	29.86
Schroder ISF Global Property Securities	USD	LU0224508324	31/10/05	17.24	7.61	15.56	-29.00	-	-	-	1.98	31.55

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%.

**Important Notes**

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