

FUND PERFORMANCE BOOKLET

PERFORMANCE DATA

This booklet contains a number of different performance measures and time periods to help you assess the Oracle fund range. The data used to arrive at the figures shown is provided by Morningstar.

Included in the booklet you will find:

Cumulative Performance

this shows you the percentage increase or decrease in a fund's performance over a specified time frame. We show time periods of 1 month all the way to 10 years.

Annualised Performance

this is effectively the cumulative performance of the fund converted into the average yearly growth. For example, if a fund has achieved 23.58% growth over the last 3 years, annualised performance will show 7.31% over the same period. This means the fund has effectively achieved a growth of 7.31% each year for the last 3 years.

Discrete Performance

this is the cumulative performance but presented in 5 discrete 12 monthly periods, normally on a rolling quarterly basis and calendar year. It allows you to see how the fund has performed for each individual year over the last 5 years.

The greater the variation in a fund's set of published unit prices the more 'volatile' the fund is and therefore potentially more risky. The less variation, the more consistent the fund is and generally speaking less risky. As with any performance data, the past is not necessarily a guide to the future. Just because a fund has performed consistently over the last 3 years doesn't mean it will do so again. We are not responsible for, and will not compensate your policy in relation to, the performance of underlying funds.

IMPORTANT

- Performance statistics include the fund's own management charges, but excludes any RL360 product charges and are calculated in the asset currency, nav to nav, on a total return basis.
- Where no performance data is available a hyphen (-) will be shown.

* Share classes displaying * have performance data calculated prior to the inception date. This is based upon a simulated/extended track record. Please refer to the Investment Report for relevant share classes for more details.

RISK RATING

Ratings range between 1 and 7. 1 = lower risk, potentially lower reward, 7 = higher risk, potentially higher reward. Ratings are taken from the fund manager's Key Investor Information Document (KIID). KIIDs are produced for all UCITS compliant funds and provide a standardised methodology for risk and charge calculations.

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the Oracle range up until 02 Feb 2020. For example the 1yr % figure is the percentage growth between 03 Feb 2019 and 02 Feb 2020.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
RISK RATING : 1										
Currency/Money Market										
Aberdeen Standard Liquidity (Lux) EUR A2 Acc	EUR	LU0090865873	23 Jul 1990	-0.04	-0.12	-0.24	-0.44	-1.29	-1.65	-0.11
Aberdeen Standard Liquidity (Lux) GBP A2 Acc	GBP	LU0049015760	01 Jul 1985	0.06	0.16	0.32	0.64	1.22	1.44	2.88
Aberdeen Standard Liquidity (Lux) USD A2 Acc	USD	LU0049014870	17 Sep 1984	0.15	0.43	0.96	2.21	5.55	6.27	7.15
Pictet Short Term Money Market R Acc JPY	JPY	LU0309035870	06 Jul 2007	-0.01	-0.09	-0.16	-0.25	-0.73	-1.14	-1.20
UBS (Lux) Money Market P Acc AUD	AUD	LU0066649970	20 Aug 1992	0.07	0.17	0.34	1.22	3.72	6.99	25.11
UBS (Lux) Money Market P Acc CHF	CHF	LU0033502740	16 Sep 1991	-0.08	-0.18	-0.43	-0.83	-2.53	-4.21	-4.24
UBS (Lux) Money Market P Acc EUR	EUR	LU0006344922	09 Oct 1989	-0.05	-0.08	-0.23	-0.42	-1.35	-1.71	-0.40
UBS (Lux) Money Market P Acc GBP	GBP	LU0006277635	25 Nov 1988	0.01	0.08	0.14	0.36	0.51	0.76	2.08
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	0.15	0.40	0.86	1.96	4.21	4.61	5.52
RISK RATING : 2										
Fixed Interest - Europe										
Credit Suisse (Lux) Swiss Franc Bond B Acc CHF	CHF	LU0049527079	01 Nov 1991	1.00	0.89	-0.49	2.16	0.23	-0.60	11.45
RISK RATING : 3										
Fixed Interest - Asia										
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	1.05	1.72	3.15	9.99	14.99	21.53	69.84
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	0.80	1.83	2.28	8.19	13.46	32.68	76.61
Fixed Interest - Emerging Markets										
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	1.63	3.79	2.72	9.75	16.06	27.89	-
Fixed Interest - Europe										
Fidelity Funds European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	0.79	2.68	4.06	10.94	12.77	23.50	79.36
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	1.08	1.15	1.77	7.98	10.05	8.54	52.58
Fixed Interest - Global										
Invesco Global Total Return Bond A Acc CHF Hedged	CHF	LU0955866271	18 Sep 2013	1.02	1.31	1.95	6.49	6.94	4.79	-
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	1.06	1.43	2.22	7.05	8.79	8.47	-
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	2.39	2.02	3.60	10.09	13.50	22.86	-
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	2.15	1.45	2.42	7.43	4.31	6.65	-
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	2.24	1.57	2.75	7.98	5.94	10.01	-

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Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	2.34	1.96	3.40	9.28	9.17	-	-
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	2.42	2.18	4.06	11.05	14.03	20.30	-
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	1.64	1.56	2.74	7.76	7.48	7.95	-
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	1.75	1.70	3.04	8.31	8.97	10.99	47.98
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	1.94	2.37	4.40	11.38	17.64	22.38	62.93
T Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	0.13	2.04	3.73	10.73	15.86	28.05	84.86
T Rowe Price Global High Yield Bond A EUR Hdg Acc	EUR	LU0165850685	02 Apr 2003	-0.08	1.36	2.33	7.67	7.25	16.45	67.60
Fixed Interest - Sterling										
Invesco Sterling Bond A Acc GBP*	GBP	LU1775980979	08 Oct 2018	1.31	1.73	2.59	7.73	12.31	20.08	73.95
Fixed Interest - US										
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	1.79	1.75	3.80	9.31	12.13	13.29	59.56
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD*	USD	IE00B5Q4WK41	22 Jan 2010	0.31	2.03	3.74	8.42	11.50	15.91	61.97
Global Managed										
BlackRock GF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	2.11	3.24	4.57	14.17	13.87	23.81	-
BlackRock GF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	0.63	2.49	3.74	9.98	16.65	21.06	-
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	0.07	1.95	2.88	8.65	18.93	27.18	-
IFSL Brooks Macdonald Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	-0.13	2.31	0.45	9.29	12.45	26.16	-
IFSL Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	-0.18	0.65	-0.73	3.41	3.90	-	-
IFSL Brooks Macdonald Defensive Capital B Acc GBP*	GBP	GB00B62WVX98	29 Mar 2010	-0.10	1.02	0.05	4.91	7.96	18.11	59.17
IFSL Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	-0.08	1.28	0.59	6.34	11.84	-	-
Investec GSF Global Multi-Asset Income A Acc USD*	USD	LU0972617095	27 Sep 2013	0.35	1.92	2.57	4.54	13.26	18.13	-
M&G (Lux) Optimal Income A Acc CHF Hgd*	CHF	LU1670723722	07 Sep 2018	-0.45	0.92	1.06	3.87	4.99	7.90	-
M&G (Lux) Optimal Income A Acc EUR*	EUR	LU1670724373	07 Sep 2018	-0.42	1.03	1.28	4.30	6.20	10.86	61.46
M&G (Lux) Optimal Income A Acc USD Hgd*	USD	LU1670725347	07 Sep 2018	-0.22	1.67	2.67	7.25	14.86	21.73	-
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	-0.34	1.39	1.88	5.81	9.04	15.13	65.90
Hedge/Structured Products										
Invesco Global Targeted Returns A Acc CHF Hedged	CHF	LU1004132996	18 Dec 2013	1.29	2.08	2.58	2.53	-4.03	-7.83	-
Invesco Global Targeted Returns A Acc EUR	EUR	LU1004132566	18 Dec 2013	1.33	2.19	2.84	3.07	-2.33	-4.53	-
Invesco Global Targeted Returns A Acc GBP Hedged	GBP	LU1075209020	23 Jul 2014	1.42	2.47	3.39	4.20	0.33	-0.58	-

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Invesco Global Targeted Returns A Acc USD Hedged	USD	LU1004132723	18 Dec 2013	1.51	2.83	4.22	5.97	5.03	4.27	-
Islamic										
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	1.37	1.86	3.79	11.02	17.44	16.36	-
RISK RATING : 4										
Equity - Europe including UK										
Janus Henderson Horizon Pan European Alpha A2 Acc EUR	EUR	LU0264597617	01 Dec 2006	-0.25	4.24	5.68	7.97	6.81	3.97	56.46
Equity - UK										
Artemis UK Smaller Companies R Acc	GBP	GB0002583598	03 Apr 1998	-0.20	13.25	17.35	24.12	39.23	87.36	259.26
Fixed Interest - Asia										
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	2.08	2.46	2.75	11.80	10.51	35.13	120.84
Pictet Asian Local Currency Debt P Acc EUR	EUR	LU0280438309	24 Jan 2007	1.49	2.36	3.28	10.56	10.76	15.76	65.95
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	-0.20	1.22	2.22	6.26	14.19	12.47	31.07
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	0.22	1.18	-0.83	0.39	5.76	-0.22	17.50
Fixed Interest - Emerging Markets										
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc Hedged CHF*	CHF	LU0487189069	06 Aug 2007	1.09	2.47	0.77	7.13	5.54	10.64	45.20
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc Hedged EUR*	EUR	LU0376989207	11 Jul 2007	1.12	2.60	1.03	7.63	6.92	13.96	53.20
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc USD	USD	LU0132414144	15 Aug 2001	1.33	3.28	2.48	10.82	15.80	26.06	71.92
Invesco India Bond A Acc USD	USD	LU0996662002	23 Apr 2014	0.49	0.96	-2.12	6.05	5.44	11.92	-
Pictet Emerging Local Currency Debt R Acc EUR	EUR	LU0280437830	23 Jan 2007	0.17	1.09	2.22	8.23	5.69	3.01	28.53
Pictet Emerging Local Currency Debt R Acc USD	USD	LU0255798364	26 Jun 2006	-1.34	0.29	1.26	4.53	9.09	0.73	2.05
Schroder ISF Emerging Markets Debt Absolute Return A Acc AUD Hedged	AUD	LU0491680806	12 Mar 2010	-1.50	-0.63	-1.81	-0.55	2.62	6.28	-
Schroder ISF Emerging Markets Debt Absolute Return A Acc CHF Hedged	CHF	LU0476445340	15 Jan 2010	-1.64	-1.06	-2.69	-2.68	-5.13	-7.65	-9.52
Schroder ISF Emerging Markets Debt Absolute Return A Acc EUR Hedged*	EUR	LU0177592218	30 Sep 2003	-1.62	-0.96	-2.51	-2.34	-4.16	-5.73	-5.02

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Schroder ISF Emerging Markets Debt Absolute Return A Acc USD*	USD	LU0106253197	17 Jan 2000	-1.41	-0.34	-1.14	0.66	3.93	4.83	6.51
Fixed Interest - Global										
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	3.05	1.67	3.52	11.03	9.19	11.22	51.01
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	1.29	0.64	2.50	6.67	12.09	8.24	19.16
M&G Global Macro Bond A GBP Acc	GBP	GB0031616815	27 Sep 1999	1.05	-0.16	-3.63	5.27	3.67	25.47	67.18
Templeton Global Bond A Acc CHF Hedged	CHF	LU0450468003	14 Sep 2009	-0.84	-0.08	-5.58	-4.97	-4.20	-8.00	13.51
Templeton Global Bond A Acc EUR Hedged	EUR	LU0294219869	10 Apr 2007	-0.80	0.05	-5.46	-4.73	-3.47	-6.04	19.49
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	-0.60	0.71	-4.05	-1.74	4.77	3.22	32.43
Global Managed										
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	0.74	2.70	0.87	8.98	9.91	35.14	-
BlackRock GF Global Allocation A2 Acc AUD Hedged	AUD	LU0468326631	22 Jan 2010	0.61	4.12	5.76	10.85	17.21	23.51	85.13
BlackRock GF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	2.16	5.16	7.28	16.41	16.29	24.97	103.98
BlackRock GF Global Allocation A2 Acc GBP Hedged	GBP	LU0236177068	01 Dec 2005	0.64	4.05	5.53	10.05	12.82	15.02	51.67
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	0.72	4.41	6.52	12.17	19.13	22.27	62.12
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	-0.43	1.56	1.49	7.25	14.23	24.18	66.80
Canaccord Opportunity A Acc GBP Hgd	GBP	IE00BSJJC74	15 Jun 2015	-0.35	4.30	3.06	10.14	18.94	-	-
Canaccord Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	-0.29	4.59	3.77	11.92	25.18	25.92	86.12
Credit Suisse (Lux) Portfolio Balanced B Acc CHF	CHF	LU0078040838	14 May 1993	0.04	1.81	2.40	7.68	10.89	14.18	30.21
Credit Suisse (Lux) Portfolio Balanced B Acc EUR	EUR	LU0091100973	30 Oct 1998	0.09	2.09	3.20	9.10	8.55	11.07	57.07
Credit Suisse (Lux) Portfolio Balanced B Acc USD	USD	LU0078041133	14 May 1993	0.38	3.42	4.50	11.12	18.94	20.74	48.04
Credit Suisse (Lux) Portfolio Growth B Acc USD	USD	LU0078042453	11 Jun 1993	0.26	4.47	5.52	13.11	24.13	26.90	59.54
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	1.40	2.62	3.35	12.39	15.80	29.55	-
Fidelity Funds Global Multi Asset Income A Acc JPY Hgd	JPY	LU1295424110	05 Oct 2015	0.34	1.64	1.99	6.59	10.69	-	-
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	-0.70	1.42	-0.06	7.76	12.54	24.60	-
First Eagle Amundi International AC USD	USD	LU0068578508	12 Aug 1996	-2.02	1.16	1.64	9.12	13.61	23.51	74.81
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	-2.22	0.47	0.22	5.87	4.47	10.94	52.52
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	-2.12	0.78	0.79	7.18	7.86	16.12	-
GAM Star Global Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	-0.36	2.37	-0.45	9.14	8.41	-	-

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GAM Star Global Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	-0.36	2.44	-0.28	9.41	9.89	18.63	-
GAM Star Global Balanced A Acc GBP	GBP	IE00B55YB208	09 Jun 2014	-0.27	2.83	0.41	10.96	13.90	24.71	-
GAM Star Global Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	-0.13	3.18	1.08	12.62	18.59	29.47	-
GAM Star Global Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	0.01	2.18	0.01	8.23	8.54	-	-
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	0.08	2.54	0.65	9.79	12.53	20.81	-
GAM Star Global Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	0.16	2.87	1.34	11.44	17.19	25.59	-
GAM Star Global Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	-0.83	2.52	-0.30	10.48	10.95	-	-
GAM Star Global Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	-0.83	2.58	-0.13	10.80	12.34	-	-
GAM Star Global Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	-0.70	2.99	0.59	12.39	16.60	29.72	-
GAM Star Global Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	-0.61	3.30	1.19	14.03	21.28	34.63	-
Guinness Multi-Asset Balanced R EUR Acc	EUR	IE00BG5QR703	31 Oct 2019	-0.61	-	-	-	-	-	-
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	-0.49	2.42	0.04	9.92	-	-	-
Guinness Multi-Asset Balanced R USD Acc	USD	IE00BG5QR927	31 Oct 2019	-0.40	-	-	-	-	-	-
Guinness Multi-Asset Growth R EUR Acc	EUR	IE00BG5QRS16	31 Oct 2019	-1.01	-	-	-	-	-	-
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	-0.92	3.03	0.18	11.86	-	-	-
Guinness Multi-Asset Growth R USD Acc	USD	IE00BG5QRV45	31 Oct 2019	-0.80	-	-	-	-	-	-
Harmony Portfolios Asian Growth C Acc USD*	USD	LU0651984105	12 Aug 2011	-1.28	2.12	1.94	5.71	12.67	13.17	39.94
Harmony Portfolios Sterling Balanced C Acc GBP*	GBP	LU0651985417	12 Aug 2011	-0.66	2.03	-0.56	5.51	7.24	18.86	53.24
Harmony Portfolios Sterling Growth C Acc GBP*	GBP	LU0651985847	12 Aug 2011	-0.90	2.64	-0.57	7.25	10.36	24.31	77.27
Harmony Portfolios US Dollar Growth C Acc USD*	USD	LU0651986738	12 Aug 2011	0.22	4.94	4.41	10.90	20.45	23.87	75.14
IFSL Brooks Macdonald Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	-0.17	3.12	0.25	10.18	14.30	-	-
IFSL Brooks Macdonald Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	-0.05	3.55	0.91	11.54	18.52	31.47	88.27
IFSL Brooks Macdonald Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	0.00	3.79	1.47	12.98	23.38	-	-
IFSL Brooks Macdonald Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	-0.25	1.90	-0.17	7.85	8.45	-	-
IFSL Brooks Macdonald Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	-0.08	2.59	1.12	10.84	16.54	-	-
IFSL Brooks Macdonald Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	-0.55	3.59	-0.55	11.50	18.91	-	-
IFSL Brooks Macdonald Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	-0.44	3.95	0.22	13.05	23.32	-	-
IFSL Brooks Macdonald Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	-0.35	4.22	0.85	14.56	27.74	-	-

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Invesco Asia Balanced A Acc EUR Hedged	EUR	LU0482498259	31 Mar 2010	-2.25	-0.38	-1.81	-1.66	-0.99	-6.60	-
Invesco Asia Balanced A Acc USD*	USD	LU0367026217	31 Oct 2008	-2.07	0.28	-0.44	1.33	7.13	3.00	43.45
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	0.08	1.46	3.33	8.56	8.96	12.82	-
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	0.09	1.54	3.65	9.15	10.77	16.73	99.22
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	0.23	2.16	4.92	12.13	19.10	27.12	-
Janus Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	-0.07	3.76	4.64	9.06	11.38	15.92	70.10
Janus Henderson Multi-Manager Active A Acc GBP	GBP	GB0031413593	28 Jun 1996	-1.25	1.81	0.21	8.64	14.36	34.68	87.40
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	-1.04	2.11	0.68	9.19	12.91	28.62	81.86
JPM Global Balanced A Acc USD (Hedged)	USD	LU0957039414	20 Nov 2013	1.31	3.76	4.88	13.28	26.41	29.04	-
JPM Global Balanced A EUR	EUR	LU0070212591	18 Jul 1995	1.11	3.11	3.49	10.14	17.02	18.06	71.30
Kames Ethical Cautious Managed A Acc GBP	GBP	GB00B1N9DX45	01 Mar 2007	0.46	6.22	7.02	13.61	14.17	21.30	108.42
LF Miton Cautious Multi Asset A Acc GBP	GBP	GB00B031C923	30 Dec 1997	0.89	3.22	1.04	9.13	9.96	22.93	43.91
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	-1.01	2.16	4.39	10.86	18.90	23.72	75.00
Specialist										
Sarasin Food and Agriculture Opportunities A Acc GBP	GBP	GB00B2Q8L643	31 Mar 2008	-3.42	-3.98	-9.19	3.56	21.37	53.52	108.03
RISK RATING : 5										
Commodity & Energy										
Pictet CH Physical Gold P Inc CHF	CHF	CH0104851016	30 Sep 2009	4.88	2.78	8.36	16.59	25.82	30.20	30.39
Pictet CH Physical Gold P Inc EUR	EUR	CH0104850968	30 Sep 2009	6.44	5.94	11.92	24.28	25.40	27.35	78.69
Pictet CH Physical Gold P Inc USD	USD	CH0104850497	30 Sep 2009	4.66	4.75	10.78	19.45	29.26	23.72	41.80
Pictet Water P Acc EUR	EUR	LU0104884860	19 Jan 2000	3.59	8.31	12.11	29.68	38.12	60.98	213.11
Pictet Water P Acc USD	USD	LU0255980327	26 May 2006	2.14	7.55	11.31	24.97	41.39	57.81	149.19
RobecoSAM Sustainable Water B Acc EUR	EUR	LU0133061175	28 Sep 2001	0.41	5.84	10.58	22.32	35.01	56.11	172.94
RobecoSAM Sustainable Water B Acc USD	USD	LU0267923398	29 Sep 2006	-0.87	5.13	10.06	18.13	38.45	53.31	117.28
Equity - Asia Pacific excluding Japan										
Aberdeen Standard SICAV I Asia Pacific Equity A Acc EUR	EUR	LU0498180339	13 Jan 2011	-3.33	0.89	1.36	11.20	19.87	19.15	-
Aberdeen Standard SICAV I Asia Pacific Equity A Acc GBP	GBP	LU0231455378	28 Mar 2006	-4.38	-1.40	-7.01	6.85	16.79	33.22	98.80
Aberdeen Standard SICAV I Asia Pacific Equity A Acc USD	USD	LU0011963245	26 Apr 1988	-4.98	-0.13	0.35	6.83	23.04	15.95	62.14

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the Oracle range up until 02 Feb 2020. For example the 1yr % figure is the percentage growth between 03 Feb 2019 and 02 Feb 2020.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Aberdeen Standard SICAV I Asian Smaller Companies A Acc GBP*	GBP	LU0231459958	28 Mar 2006	-1.73	-1.04	-6.11	8.58	10.96	20.02	125.34
Aberdeen Standard SICAV I Asian Smaller Companies A Acc USD*	USD	LU0231459107	14 May 2004	-2.34	0.23	1.31	8.55	16.88	4.44	83.79
AXA Rosenberg All Country Asia Pacific Ex-Japan Smaller Companies Alpha B Acc EUR	EUR	IE0031069499	05 Oct 2001	-2.85	0.48	-0.27	5.72	1.26	19.95	121.59
AXA Rosenberg All Country Asia Pacific Ex-Japan Smaller Companies Alpha B Acc USD	USD	IE0004334029	31 May 2000	-4.30	-0.30	-1.14	2.19	4.54	17.74	76.77
Guinness Asian Equity Income C GBP Acc*	GBP	IE00BVYPNP33	11 Mar 2015	-4.71	-1.90	-6.66	5.67	16.10	46.97	-
Guinness Asian Equity Income C USD Acc*	USD	IE00BVYPNQ40	11 Mar 2015	-4.80	-0.14	0.63	5.92	21.55	28.20	-
JPM ASEAN Equity A Acc EUR	EUR	LU0441852612	04 Sep 2009	-3.36	-3.04	-4.76	2.10	16.82	17.97	157.18
JPM ASEAN Equity A Acc USD	USD	LU0441851309	04 Sep 2009	-4.56	-3.71	-5.44	-1.57	19.77	15.54	104.52
Matthews Asia - Pacific Tiger A Acc GBP	GBP	LU0594555590	28 Feb 2011	-4.46	-0.30	-7.69	0.20	17.04	37.66	-
Matthews Asia - Pacific Tiger A Acc USD	USD	LU0491815824	26 Aug 2010	-4.97	0.97	-0.54	0.24	22.99	19.97	-
Equity - Asia Pacific including Japan										
Aberdeen Standard OEIC I Asia Pacific & Japan Equity A Acc GBP*	GBP	GB00B0XWNJ21	01 Mar 1979	-1.99	0.92	-2.66	12.15	19.43	41.09	119.17
BlackRock GF Pacific Equity A2 Acc EUR	EUR	LU0171290314	05 Aug 1994	-1.78	1.35	4.65	9.24	3.73	14.45	91.39
BlackRock GF Pacific Equity A2 Acc GBP	GBP	LU0171290744	05 Aug 1994	-2.66	-1.03	-3.36	4.97	1.42	28.03	85.73
BlackRock GF Pacific Equity A2 Acc USD	USD	LU0035112944	05 Aug 1994	-3.15	0.63	3.91	5.29	6.30	12.02	52.18
Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	-4.13	-3.85	-7.06	0.83	11.51	45.05	-
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	-4.63	-2.65	0.18	0.72	17.04	26.12	-
Equity - Emerging Markets										
Janus Henderson Emerging Markets R Acc EUR	EUR	LU0113993801	29 Sep 1988	-0.77	4.58	-1.66	4.38	3.37	9.22	51.08
Janus Henderson Emerging Markets R Acc USD	USD	LU0201073169	24 Mar 2005	-2.40	3.54	-2.76	0.55	6.37	6.08	19.12
JPM Emerging Markets Small Cap A Acc (perf) EUR	EUR	LU0318933057	15 Nov 2007	-2.28	0.90	4.98	9.56	23.72	38.57	127.34
JPM Emerging Markets Small Cap A Acc (perf) USD	USD	LU0318931358	15 Nov 2007	-3.59	0.19	4.28	5.79	26.99	35.67	80.99
Schroder ISF Global Emerging Market Opportunities A Acc USD	USD	LU0269904917	19 Jan 2007	-3.01	5.52	5.30	14.84	38.46	36.67	43.25

CUMULATIVE PERFORMANCE

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Templeton Emerging Markets Smaller Companies A Acc EUR	EUR	LU0300743431	18 Oct 2007	-3.46	-1.55	-6.37	-0.29	2.34	8.97	90.33
Templeton Emerging Markets Smaller Companies A Acc USD	USD	LU0300738514	18 Oct 2007	-4.49	-2.08	-6.15	-3.39	5.14	7.01	52.25
Equity - Europe excluding UK										
Guinness European Equity Income C Acc EUR	EUR	IE00BGHQDW50	20 Dec 2013	-1.46	3.79	9.22	21.82	20.04	33.31	-
Guinness European Equity Income C Acc GBP*	GBP	IE00BVYPNS63	11 Mar 2015	-2.85	1.16	0.36	17.37	18.31	49.64	-
Guinness European Equity Income C Acc USD*	USD	IE00BVYPNT70	11 Mar 2015	-2.94	2.97	8.20	17.65	23.95	30.78	-
Threadneedle (Lux) European Smaller Companies 1E Acc EUR*	EUR	LU1864952335	23 Oct 2018	-1.83	5.37	7.21	19.29	34.16	67.93	269.57
Threadneedle European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	-2.58	3.81	-1.05	15.02	31.46	88.83	261.04
Equity - Europe including UK										
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	2.94	8.45	9.87	22.98	50.38	61.87	242.54
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	3.08	9.05	11.16	26.25	61.34	74.94	-
Threadneedle (Lux) Pan European Equities 1E Acc EUR	EUR	LU1832003567	29 Aug 2018	-0.44	5.26	8.15	22.64	-	-	-
Threadneedle (Lux) Pan European Equities 1G Acc GBP	GBP	LU1832003724	29 Aug 2018	-1.22	2.64	-0.01	18.21	-	-	-
Equity - Global										
Aberdeen Standard OEIC I Ethical World Equity A Acc GBP	GBP	GB0006833718	21 May 1999	-0.22	3.81	-0.27	14.75	23.59	45.31	103.08
BNY Mellon Global Opportunities A Acc EUR - CLOSED TO NEW SUBSCRIPTIONS	EUR	IE0004084889	02 Jan 2002	3.00	7.56	10.26	24.38	31.92	51.03	182.74
BNY Mellon Global Opportunities A Acc USD - CLOSED TO NEW SUBSCRIPTIONS	USD	IE0004086264	10 Dec 2001	1.24	6.47	9.19	19.51	35.43	46.98	123.53
BNY Mellon Long-Term Gbl Eq EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	1.12	5.79	6.92	24.20	41.94	62.10	190.73
BNY Mellon Long-Term Gbl Eq GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	-0.28	3.20	-1.81	19.46	39.63	82.10	183.25
BNY Mellon Long-Term Gbl Eq USD A Acc	USD	IE00B29M2J34	04 Apr 2008	-0.37	4.75	5.73	19.37	46.45	58.30	130.01
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	1.05	4.42	7.59	20.61	31.06	-	-
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	0.27	3.40	5.44	16.41	28.71	39.00	-
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	-0.25	3.80	7.20	16.81	34.73	41.82	-
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	0.62	2.50	-0.27	17.66	29.16	65.15	-
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	-2.98	2.60	2.98	12.91	8.11	21.59	111.57
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	-4.02	2.06	3.20	9.38	11.06	19.35	69.22
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	2.66	5.11	-1.57	23.13	57.40	123.33	-

CUMULATIVE PERFORMANCE

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Guinness Global Equity Income C Acc EUR*	EUR	IE00BGHQF631	29 Nov 2013	1.88	6.03	9.65	24.37	33.47	45.24	-
Guinness Global Equity Income C Acc GBP*	GBP	IE00BVYPNV92	11 Mar 2015	0.44	3.34	0.76	19.84	31.59	62.83	-
Guinness Global Equity Income C Acc USD*	USD	IE00BVYPNW00	11 Mar 2015	0.34	5.19	8.62	20.12	37.77	42.06	-
Invesco Global Equity Income A Acc EUR Hedged	EUR	LU0794791870	27 Jun 2012	-3.14	2.82	5.95	7.52	12.90	13.22	-
Invesco Global Equity Income A Acc USD*	USD	LU0607513230	30 Sep 2011	-2.92	3.52	7.42	10.78	22.70	25.82	118.36
Investec GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	1.39	6.47	6.23	17.49	33.73	44.72	-
Investec GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	2.93	7.97	8.42	25.49	43.22	67.57	-
Investec GSF Global Franchise A Acc USD*	USD	LU0426412945	04 Jul 2009	1.61	7.32	8.01	21.48	46.99	64.46	158.36
Janus Henderson Global Equity R Acc GBP	GBP	LU0200077294	29 Oct 2004	2.85	8.03	1.65	21.26	41.19	91.00	233.90
Janus Henderson Global Equity R Acc USD	USD	LU0200076999	24 Mar 2005	2.76	9.96	9.59	21.56	47.82	66.63	173.19
JPM Global Unconstrained Equity A Acc USD	USD	LU0210533765	31 Mar 2005	2.01	9.28	9.28	21.79	33.74	45.19	107.46
Jupiter Merlin International Equities L Acc EUR - CLOSED TO NEW SUBSCRIPTIONS	EUR	LU0362742719	05 Sep 2008	1.38	4.68	5.26	15.72	27.27	35.59	130.04
Jupiter Merlin International Equities L Acc USD - CLOSED TO NEW SUBSCRIPTIONS	USD	LU0362742800	14 Apr 2009	-0.39	3.61	4.21	11.23	30.73	31.99	82.80
MFS Meridian Global Equity A1 GBP	GBP	LU0219431268	26 Sep 2005	-1.12	2.10	-3.24	17.31	28.21	66.52	201.30
MFS Meridian Global Equity A1 USD*	USD	LU0219441069	26 Sep 2005	-1.56	3.94	5.36	18.17	34.75	46.26	149.56
Sarasin Thematic Global Equity A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0009341214	01 Jul 1994	0.90	5.54	3.92	22.57	36.57	63.76	152.05
Schroder ISF Global Equity A Acc AUD Hedged	AUD	LU0491681010	12 Mar 2010	-0.30	5.63	5.52	15.55	36.16	49.83	-
Schroder ISF Global Equity A Acc USD*	USD	LU0215105999	03 Jun 2005	-0.18	5.94	6.38	17.23	38.81	49.92	122.98
Schroder ISF Global Smaller Companies A Acc USD	USD	LU0240877869	24 Feb 2006	-1.26	6.11	7.34	14.26	23.13	42.46	133.14
Threadneedle (Lux) Global Select 1U Acc USD*	USD	LU1864957219	25 Jan 2019	-0.45	6.70	8.51	21.53	50.12	65.26	154.13
VAM Driehaus A Acc EUR Hedged	EUR	LU0404614934	23 Dec 2008	-0.30	4.93	2.04	11.71	19.82	18.58	52.45
VAM Driehaus A Acc GBP Hedged	GBP	LU0404611757	22 Dec 2008	-0.18	5.36	2.75	13.25	24.24	23.89	64.06
VAM Driehaus A Acc USD	USD	LU0297699406	06 Jul 2007	-0.08	5.72	3.68	15.61	31.48	33.37	83.50
Equity - North America										
JPM America Equity A Acc EUR Hedged	EUR	LU0159042083	15 Mar 2007	1.79	7.24	5.84	18.09	36.76	56.47	183.06
JPM America Equity A Acc USD	USD	LU0210528500	01 Apr 2005	2.00	7.90	7.33	21.44	48.28	71.66	216.01

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Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	-0.77	4.75	4.17	13.05	16.04	39.11	146.67
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	-0.56	5.42	5.63	16.47	25.48	52.42	177.26
T.Rowe Price US Smaller Companies Equity A Acc USD	USD	LU0133096635	31 Jul 2001	1.48	7.25	6.11	24.30	50.90	72.60	290.97
Equity - Single Country										
Fidelity Funds Australia A Acc AUD	AUD	LU0261950041	25 Sep 2006	3.08	3.45	2.98	23.27	37.23	45.00	119.67
Fidelity Funds Thailand A Acc USD	USD	LU1224710803	19 May 2015	-8.49	-9.41	-13.31	-9.41	11.99	-	-
Matthews Asia - India A Acc USD	USD	LU0594557299	30 Jun 2011	1.97	0.33	6.07	6.98	23.11	10.69	-
Equity - UK										
Aberdeen Standard OEIC I UK Equity A Acc GBP	GBP	GB00B0LG6H52	19 Dec 2005	-1.94	6.88	4.36	18.43	28.28	36.31	121.79
BGF United Kingdom A2 Acc	GBP	LU0011847091	31 Dec 1985	0.84	5.86	0.48	19.04	27.49	46.23	123.84
BGF United Kingdom A2 EUR Acc	EUR	LU0171293177	31 Dec 1985	1.75	8.40	8.81	23.88	30.42	30.75	130.71
BGF United Kingdom A2 USD Acc	USD	LU0171293334	31 Dec 1985	0.32	7.63	8.04	19.39	33.64	27.93	83.41
Invesco UK Focus (UK) Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0033030965	02 Jul 2001	-3.56	3.36	4.53	6.57	7.89	20.92	140.91
Invesco UK Growth (UK) Acc GBP	GBP	GB0033031153	11 Jun 1987	-3.74	2.52	2.54	6.18	7.52	17.50	129.33
Invesco UK Smaller Companies (UK) Acc GBP	GBP	GB0033030528	29 May 1992	-0.43	12.89	14.26	32.13	49.17	98.39	292.14
Investec UK Alpha A Acc GBP	GBP	GB0031075228	05 Feb 1979	-1.60	3.77	0.88	13.30	17.61	31.99	164.96
Investec UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	3.14	16.80	14.72	25.16	46.68	67.64	293.13
JOHCM UK Opportunities B Acc	GBP	GB00B0LLB757	30 Nov 2005	-2.08	1.92	-0.35	7.66	11.94	28.78	126.36
JPM UK Dynamic A GBP Acc	GBP	GB0009698001	16 Oct 2000	-2.40	4.04	1.50	9.12	11.94	32.25	145.27
JPM UK Smaller Companies A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0030880255	16 Jul 1987	-0.90	16.53	18.75	30.51	47.29	73.53	232.39
Kames Ethical Equity A Acc GBP	GBP	GB0007452484	17 Apr 1989	-0.74	10.55	11.38	20.76	19.65	29.81	150.88
Legg Mason IF QS UK Equity A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0033506501	31 Oct 1995	-2.18	5.86	4.73	8.01	9.13	17.61	91.41
M&G Recovery A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0031289217	23 May 1969	-2.04	-0.44	-3.76	-2.58	-3.45	11.09	40.61
Schroder ISF UK Equity A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	LU0106244527	17 Jan 2000	-3.86	1.04	1.04	4.26	6.06	18.13	110.48

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Schroder UK Opportunities A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS*	GBP	GB0031092728	25 Feb 2002	-3.54	2.26	1.60	8.18	8.23	13.89	134.98
Threadneedle UK Mid 250 Ret Net R Acc GBP	GBP	GB0033547604	15 Sep 2003	-0.78	11.20	9.25	17.05	28.92	44.92	197.05
Fixed Interest - Asia										
Schroder ISF Asian Bond Total Return A Acc EUR Hedged*	EUR	LU0327381843	09 Nov 2007	0.23	1.26	1.03	4.05	4.34	2.06	11.87
Schroder ISF Asian Bond Total Return A Acc USD*	USD	LU0106250508	17 Jan 2000	0.44	1.88	2.41	7.10	12.74	12.57	24.60
Templeton Asian Bond A Acc EUR	EUR	LU0229951891	25 Oct 2005	1.34	1.76	-1.01	3.59	2.94	1.66	46.97
Fixed Interest - Global										
T. Rowe Price Global Growth Eq A USD	USD	LU0382932902	27 Oct 2008	2.93	9.43	8.91	20.41	55.86	65.34	161.95
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	0.49	1.28	-4.30	1.39	1.93	5.12	65.50
Global Managed										
Credit Suisse (Lux) Portfolio Growth B Acc CHF	CHF	LU0078041992	11 Jun 1993	-0.14	2.50	3.51	10.16	16.34	22.40	46.15
Credit Suisse (Lux) Portfolio Growth B Acc EUR	EUR	LU0091101195	30 Oct 1998	-0.19	2.87	4.45	11.55	11.18	15.33	72.83
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	-2.23	0.38	0.07	5.50	3.32	8.33	-
JPM Global Macro Opportunities A Acc EUR	EUR	LU0095938881	23 Oct 1998	2.36	2.29	-1.32	3.85	15.17	13.23	62.50
Jupiter Merlin Growth Portfolio Acc GBP	GBP	GB0003629267	14 Sep 1992	0.48	2.28	-2.61	12.58	21.81	43.89	131.43
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	0.27	2.75	4.11	14.49	15.82	26.30	119.30
MFS Meridian Global Total Return A1 Acc GBP	GBP	LU0219431771	26 Sep 2005	-0.54	0.39	-4.09	10.16	13.16	40.98	110.69
Islamic										
Aberdeen Standard Islamic SICAV - Islamic Global Equity A Acc GBP	GBP	LU0264144311	28 Aug 2006	0.39	4.86	-0.77	16.14	18.81	40.00	127.19
Aberdeen Standard Islamic SICAV - Islamic Global Equity A Acc USD	USD	LU0371570317	15 Jul 2013	0.00	6.56	6.56	16.07	23.81	20.37	-
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	-0.89	3.60	4.86	14.78	31.24	30.61	84.97
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	-4.56	0.49	3.09	0.32	6.37	10.37	-
Property										
Fidelity Funds Global Property A Acc EUR	EUR	LU0237698757	05 Dec 2005	4.48	2.35	7.63	16.05	25.08	23.19	173.17
Fidelity Funds Global Property A Acc USD	USD	LU0237698914	05 Dec 2005	3.13	1.65	7.20	12.29	28.46	20.97	118.80
Fidelity Global Property A Acc GBP	GBP	GB00B1BXC568	05 Sep 2006	3.88	0.76	-0.31	13.20	24.14	40.70	180.14

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Janus Henderson Horizon Asia Pacific Property Equities A2 Acc USD	USD	LU0229494975	03 Oct 2005	0.79	-0.63	3.71	12.84	28.97	26.10	78.70
Janus Henderson Horizon Global Property Equities A2 Acc GBP	GBP	LU0264739185	18 Jan 2007	3.72	0.39	2.99	21.07	36.88	61.81	195.21
Janus Henderson Horizon Global Property Equities A2 Acc USD	USD	LU0209137388	03 Jan 2005	3.20	2.06	10.76	21.42	43.49	41.66	141.95
Janus Henderson Horizon Pan European Property Equities A2 Acc EUR	EUR	LU0088927925	01 Jul 1998	3.66	10.27	21.12	25.87	62.20	60.83	255.06
Schroder ISF Global Cities Real Estate A Acc EUR Hedged	EUR	LU0224509132	31 Oct 2005	3.27	1.48	9.08	16.47	26.33	15.85	84.25
Schroder ISF Global Cities Real Estate A Acc USD	USD	LU0224508324	31 Oct 2005	3.48	2.16	10.65	19.98	36.70	28.06	109.97
VAM International Real Estate Equity B Acc USD	USD	LU0372758754	03 Sep 2008	-2.27	2.01	5.08	7.39	24.35	9.39	55.10

Specialist

JPM Global Healthcare A Acc USD*	USD	LU0432979614	02 Oct 2009	0.47	10.39	12.14	15.11	47.62	27.48	276.25
JPM Global Socially Responsible A Acc USD	USD	LU0210534813	31 Mar 2005	2.40	10.57	12.17	25.72	43.71	54.06	114.87
M&G (Lux) Global Listed Infrastructure A Acc EUR	EUR	LU1665237704	05 Oct 2017	4.65	10.31	14.26	32.13	-	-	-
M&G (Lux) Global Listed Infrastructure A Acc USD	USD	LU1665236995	05 Oct 2017	2.87	9.20	13.13	26.96	-	-	-
Pictet Premium Brands P Acc EUR	EUR	LU0217139020	31 May 2005	-0.02	4.44	5.10	25.83	42.49	29.26	183.59
Pictet Premium Brands P Acc USD	USD	LU0280433847	23 Jan 2007	-1.42	3.70	4.35	21.26	45.84	26.72	125.69
Schroder ISF Middle East A Acc USD	USD	LU0314587907	03 Sep 2007	0.36	4.29	-0.95	5.69	15.06	-0.17	73.65

RISK RATING : 6

Commodity & Energy

BlackRock GF World Energy A2 Acc EUR	EUR	LU0171301533	06 Apr 2001	-6.57	-0.29	-5.07	-3.94	-18.88	-22.61	-13.65
BlackRock GF World Energy A2 Acc USD	USD	LU0122376428	06 Apr 2001	-7.87	-0.98	-5.74	-7.41	-16.89	-24.30	-31.38
BNP Paribas Energy Transition CC Acc EUR*	EUR	LU0823414635	17 May 2013	-0.53	7.76	-0.56	-7.41	-23.88	-20.13	-7.71
Guinness Global Energy B Acc USD	USD	IE00B2Q91V27	31 Mar 2008	-8.89	-3.91	-7.84	-11.76	-20.64	-25.92	-27.00
Guinness Global Energy C Acc EUR*	EUR	IE00BGHQF524	29 Nov 2013	-7.50	-3.15	-6.96	-8.64	-23.11	-24.25	-8.06
Guinness Global Energy C Acc GBP	GBP	IE00B3CCJ963	02 Sep 2008	-8.81	-5.60	-14.51	-11.97	-24.20	-15.08	-10.63
Guinness Sustainable Energy B Acc USD	USD	IE00B2PGVK34	19 Dec 2007	-1.07	9.15	9.34	15.85	26.07	1.75	-35.92
Guinness Sustainable Energy C Acc EUR*	EUR	IE00BGHQF417	29 Nov 2013	0.44	10.02	10.37	19.96	22.14	4.05	-19.29
Guinness Sustainable Energy C Acc GBP	GBP	IE00B3CCJ633	02 Sep 2008	-0.98	7.23	1.42	15.58	20.41	16.64	-21.64
JPM Global Natural Resources A Acc EUR	EUR	LU0208853274	21 Dec 2004	-5.18	0.77	-3.87	2.09	-0.75	15.53	-22.76

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the Oracle range up until 02 Feb 2020. For example the 1yr % figure is the percentage growth between 03 Feb 2019 and 02 Feb 2020.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
JPM Global Natural Resources A Acc USD	USD	LU0266512127	12 Sep 2006	-6.60	0.00	-4.60	-1.65	1.59	13.05	-38.65
JPM Natural Resources A Acc GBP	GBP	GB0031835118	01 Jun 1965	-5.64	-1.42	-11.29	-0.87	-2.17	30.43	-21.37
Pictet Timber P Acc EUR	EUR	LU0340559557	29 Sep 2008	-1.91	2.02	11.02	7.98	13.58	16.31	115.29
Pictet Timber P Acc USD	USD	LU0340557775	29 Sep 2008	-3.29	1.32	10.25	4.08	16.28	14.03	71.37
Equity - Asia Pacific excluding Japan										
Fidelity Funds Asia Focus A Acc EUR	EUR	LU0261946445	25 Sep 2006	-4.13	2.24	2.98	11.86	34.39	41.23	127.06
Fidelity Funds Asia Focus A Acc USD	USD	LU0261947096	25 Sep 2006	-5.40	1.61	2.53	8.23	37.97	38.70	81.70
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	-3.34	0.66	1.58	9.67	17.77	31.10	-
Equity - Emerging Europe										
BlackRock GF Emerging Europe A2 Acc EUR	EUR	LU0011850392	29 Dec 1995	-2.35	2.60	1.99	18.70	24.14	49.02	38.98
BlackRock GF Emerging Europe A2 Acc USD	USD	LU0171273575	29 Dec 1995	-3.72	1.88	1.27	14.39	27.21	45.80	10.49
JPM Emerging Europe Equity A Acc EUR	EUR	LU0210529144	31 Mar 2005	-0.14	5.76	8.57	23.83	22.15	52.93	28.00
Equity - Emerging Markets										
Allianz GEM Equity High Dividend AT Acc EUR*	EUR	LU0293313325	15 Jun 2007	-3.42	4.44	3.14	7.93	17.96	29.64	38.70
BlackRock GF Emerging Markets A2 Acc EUR	EUR	LU0171275786	31 Jan 2002	-0.89	5.28	8.06	15.37	39.79	38.65	88.88
BlackRock GF Emerging Markets A2 Acc USD	USD	LU0047713382	30 Nov 1993	-2.28	4.53	7.29	11.19	43.25	35.66	50.17
Fidelity Funds Emerging Europe, Middle East & Africa A Acc EUR	EUR	LU0303816705	11 Jun 2007	-1.32	6.75	2.10	10.64	16.82	13.54	77.79
Fidelity Funds Emerging Europe, Middle East & Africa A Acc USD	USD	LU0303823156	11 Jun 2007	-2.60	6.06	1.64	7.05	19.88	11.42	41.98
Fidelity Funds Emerging Markets A Acc EUR	EUR	LU1048684796	02 Apr 2014	-1.96	5.05	5.60	17.95	29.48	28.24	-
Fidelity Funds Emerging Markets A Acc USD	USD	LU0261950470	25 Sep 2006	-3.27	4.43	5.15	14.12	32.89	25.55	75.22
Goldman Sachs BRIC Portfolio Acc EUR Hedged	EUR	LU0248245358	17 Mar 2006	-2.09	3.63	4.68	11.49	38.14	35.11	25.14
Goldman Sachs BRIC Portfolio Acc USD	USD	LU0234580636	17 Jan 2006	-1.88	4.24	6.00	14.75	49.89	49.27	42.89
JPM Africa Equity A Acc EUR	EUR	LU0355584979	09 Dec 2008	0.05	2.20	4.05	2.86	10.00	-13.62	42.23
JPM Africa Equity A Acc USD	USD	LU0355584466	14 May 2008	-1.40	1.44	3.25	-0.91	12.70	-15.52	12.96
JPM Emerging Markets A Net Acc GBP	GBP	GB0030881550	01 Feb 1994	-2.23	1.47	-2.34	16.42	36.30	59.82	98.91
JPM Emerging Markets Equity A Acc EUR*	EUR	LU0217576759	20 Sep 2005	-1.84	3.41	5.16	19.30	38.63	42.06	98.00
JPM Emerging Markets Equity A Acc USD	USD	LU0210529656	31 Mar 2005	-3.23	2.64	4.42	15.01	42.11	39.04	57.49

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the Oracle range up until 02 Feb 2020. For example the 1yr % figure is the percentage growth between 03 Feb 2019 and 02 Feb 2020.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Schroder ISF BRIC A Acc EUR	EUR	LU0232931963	31 Oct 2005	-2.20	4.53	3.72	16.15	43.35	47.73	83.74
Schroder ISF BRIC A Acc USD	USD	LU0228659784	31 Oct 2005	-3.79	3.65	2.83	11.71	47.35	44.29	45.61
Schroder ISF Emerging Markets A Acc AUD Hedged	AUD	LU0491680715	12 Mar 2010	-4.26	3.02	2.36	4.88	24.08	25.96	-
Schroder ISF Emerging Markets A Acc EUR*	EUR	LU0248176959	17 Mar 2006	-2.53	4.26	4.23	11.17	24.11	30.54	79.05
Schroder ISF Emerging Markets A Acc USD*	USD	LU0106252389	17 Jan 2000	-4.11	3.38	3.34	6.93	27.60	27.52	41.78
Schroder ISF Global Emerging Market Opportunities A Acc EUR	EUR	LU0279459456	19 Jan 2007	-1.41	6.39	6.19	19.39	34.69	39.93	80.72
Equity - Europe excluding UK										
BlackRock GF Euro Markets A2 Acc EUR	EUR	LU0093502762	04 Jan 1999	0.39	4.82	7.32	20.47	17.69	29.67	112.23
BlackRock GF Euro Markets A2 Acc USD	USD	LU0171277485	04 Jan 1999	-1.01	4.09	6.57	16.11	20.60	26.87	68.73
Equity - Europe including UK										
Invesco Pan European Equity A Acc EUR	EUR	LU0028118809	01 Jan 1991	-3.40	2.34	6.00	5.89	5.77	5.44	102.92
Equity - Global										
Guinness Global Innovators C Acc EUR*	EUR	IE00BQXX3D17	31 Oct 2014	2.59	7.48	12.41	29.53	39.58	59.26	304.71
Guinness Global Innovators C Acc GBP*	GBP	IE00BQXX3C00	31 Oct 2014	1.14	4.75	3.29	24.80	37.60	78.54	293.05
Guinness Global Innovators C Acc USD*	USD	IE00BQXX3F31	31 Oct 2014	1.05	6.63	11.36	25.10	44.07	55.74	222.06
Janus Henderson Global Equity R Acc EUR	EUR	LU0200076213	29 Oct 2004	4.32	10.84	10.62	25.85	43.21	70.38	244.17
JPM Global Unconstrained Equity A Acc EUR	EUR	LU0159032522	14 Jun 2011	3.44	10.08	10.02	26.39	30.47	48.29	-
MFS Meridian Global Equity A1 EUR	EUR	LU0094560744	12 Mar 1999	-0.34	4.56	5.06	22.04	31.19	49.27	212.55
Equity - Latin America										
BlackRock GF Latin America A2 Acc USD	USD	LU0072463663	08 Jan 1997	-4.78	2.82	-1.22	-3.19	22.41	22.03	-6.25
BlackRock GF Latin American A2 Acc EUR	EUR	LU0171289498	01 Jul 2002	-3.43	3.55	-0.52	0.45	21.07	26.84	17.93
BlackRock GF Latin American A2 Acc GBP	GBP	LU0171289738	01 Jul 2002	-4.29	1.13	-8.13	-3.46	16.77	39.49	14.43
Threadneedle Latin American R Acc EUR	EUR	GB00B0WJ2D10	11 Nov 1997	-1.68	1.23	2.93	7.57	14.82	11.97	10.13
Threadneedle Latin American R Acc GBP	GBP	GB0001531754	11 Nov 1997	-2.75	-1.06	-5.55	3.37	11.89	25.21	7.00
Threadneedle Latin American R Acc USD	USD	GB0002769866	11 Nov 1997	-3.36	0.21	1.91	3.35	17.86	8.97	-12.97
Equity - North America										
Franklin US Opportunities A Acc CHF Hedged	CHF	LU0536403206	30 Sep 2010	3.85	10.03	6.85	20.66	48.57	57.04	-
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	5.27	11.47	8.31	28.73	58.36	78.70	334.28

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the Oracle range up until 02 Feb 2020. For example the 1yr % figure is the percentage growth between 03 Feb 2019 and 02 Feb 2020.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Franklin US Opportunities A Acc EUR Hedged	EUR	LU0316494391	03 Sep 2007	3.95	10.15	7.05	20.99	49.25	59.19	211.84
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	4.14	10.89	8.59	24.75	62.75	75.52	246.85
Janus Henderson US Forty A Acc USD	USD	IE0004445239	24 Dec 1998	2.91	9.61	10.16	26.87	68.99	85.36	240.63
JPM America Equity A Acc EUR	EUR	LU0217390227	07 May 2013	3.45	8.68	8.06	25.88	44.25	74.79	-
JPM US Small Cap Growth A Acc USD	USD	LU0210535976	31 Mar 2005	2.88	12.85	7.72	24.35	74.88	90.08	271.99
Schroder ISF US Small & Mid-Cap Equity A Acc EUR*	EUR	LU0248178732	28 Mar 2006	1.09	6.31	6.54	21.09	22.07	56.06	249.89
T.Rowe Price US Smaller Companies Equity A Acc EUR*	EUR	LU0918140210	22 May 2013	2.95	8.03	6.85	28.94	46.97	75.81	389.58
Equity - Single Country										
BlackRock GF Japan Small & Mid Cap Opportunities A2 EUR	EUR	LU0171289068	13 May 1987	-4.22	-0.16	11.83	15.40	20.35	47.40	159.15
BlackRock GF Japan Small & Mid Cap Opportunities A2 EUR Hdg	EUR	LU0255399742	29 May 2006	-5.80	-0.55	10.58	10.34	16.15	28.11	125.48
BlackRock GF Japan Small & Mid Cap Opportunities A2 JPY	JPY	LU0249411835	13 May 1987	-5.69	-0.36	11.18	11.30	19.42	33.29	146.67
BlackRock GF Japan Small & Mid Cap Opportunities A2 USD	USD	LU0006061252	13 May 1987	-5.07	-0.87	11.02	11.20	23.32	44.23	106.02
BlackRock GF Japan Small & Mid Cap Opportunities A2 USD Hgd	USD	LU0931342652	15 May 2013	-5.51	0.20	12.24	13.80	26.05	38.59	-
Fidelity Funds China Consumer A Acc EUR	EUR	LU0594300096	23 Feb 2011	-3.35	3.55	2.39	11.24	32.10	38.44	-
Fidelity Funds China Consumer A Acc USD	USD	LU0594300179	23 Feb 2011	-4.58	2.92	2.00	7.66	35.59	35.97	-
Fidelity Funds Japan Smaller Companies A Acc EUR	EUR	LU1048684440	02 Apr 2014	-1.92	0.88	9.33	15.95	21.07	45.03	-
Fidelity Funds Japan Smaller Companies A Acc USD Hgd	USD	LU0997587166	10 Jan 2014	-3.22	1.21	9.77	14.19	25.63	36.08	-
Fidelity Japan Smaller Companies A Acc GBP	GBP	GB0003860565	16 Apr 1984	-2.29	-0.52	1.49	12.97	18.41	64.70	155.82
Franklin India A Acc EUR	EUR	LU0231205187	25 Oct 2005	2.73	4.47	7.61	17.74	16.36	16.55	126.40
Franklin India A Acc USD	USD	LU0231203729	25 Oct 2005	1.59	3.89	7.88	14.10	19.59	14.43	81.10
GAM Star China Equity Acc GBP	GBP	IE00B1W3WM96	03 Sep 2010	-6.05	1.51	-4.15	16.31	18.73	40.61	-
GAM Star China Equity Acc USD	USD	IE00B1W3WR42	09 Jul 2007	-6.14	3.33	3.34	16.60	23.97	22.69	63.32
HSBC GIF Russia Equity AC Acc USD	USD	LU0329931090	17 Dec 2007	-0.57	7.61	10.09	25.33	36.62	135.03	21.88
Janus Henderson Horizon Japan Opportunities A2 Acc USD	USD	LU0011889929	31 Jul 1985	-1.73	2.54	9.07	14.15	19.17	48.77	97.28
JPM India A Acc USD	USD	LU0210527015	31 Mar 2005	-0.67	-0.34	2.48	8.36	15.41	2.70	48.79
JPM Indonesia Equity A Acc USD	USD	LU0752402288	15 Mar 2012	-3.94	-2.30	-7.21	-7.81	8.95	1.01	-
JPM Korea Equity A Acc EUR	EUR	LU0301637293	28 Sep 2007	-6.71	0.19	4.19	-4.04	15.05	25.15	81.97

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the Oracle range up until 02 Feb 2020. For example the 1yr % figure is the percentage growth between 03 Feb 2019 and 02 Feb 2020.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
JPM Korea Equity A Acc USD	USD	LU0301634860	28 Sep 2007	-7.94	-0.59	3.41	-7.51	17.83	22.46	44.44
JPM Taiwan A Acc EUR	EUR	LU0401357313	09 Dec 2008	-2.53	2.04	11.31	23.66	21.19	39.42	138.23
JPM Taiwan A Acc USD	USD	LU0210528419	31 Mar 2005	-3.88	1.34	10.55	19.87	24.64	36.53	89.55
Legg Mason IF Japan Equity A Acc GBP	GBP	GB0033507467	08 Oct 1996	-6.79	-4.68	-9.16	12.65	38.57	148.96	590.27
Matthews Asia - India A Acc GBP	GBP	LU0594557455	30 Jun 2011	2.52	-0.92	-1.61	7.01	17.12	26.94	-
Matthews Asia - Japan A Acc USD	USD	LU1220257304	30 Apr 2015	-3.71	1.01	6.31	14.06	21.54	-	-
Schroder ISF China Opportunities A Acc USD	USD	LU0244354667	17 Feb 2006	-3.88	4.88	4.90	6.46	30.84	39.75	79.35
Schroder ISF Greater China A Acc USD*	USD	LU0140636845	28 Mar 2002	-3.95	5.05	6.89	12.24	44.02	56.59	109.81
Schroder ISF Indian Equity A Acc USD	USD	LU0264410563	10 Nov 2006	0.21	1.34	4.26	8.21	30.71	21.96	83.55
Equity - UK										
JOHCM UK Dynamic B Acc*	GBP	GB00B4T7JX59	16 Jun 2008	-4.71	1.08	1.49	8.01	16.50	38.82	162.09
Specialist										
BlackRock GF World Technology A2 Acc EUR	EUR	LU0171310443	03 Mar 1995	7.80	17.56	12.11	40.32	114.05	159.78	427.71
BlackRock GF World Technology A2 Acc GBP	GBP	LU0171311680	01 Jul 2002	6.86	14.80	3.50	34.86	109.30	190.59	412.37
BlackRock GF World Technology A2 Acc USD	USD	LU0056508442	03 Mar 1995	6.31	16.73	11.32	35.21	119.35	154.18	319.74
Invesco Asia Consumer Demand A Acc EUR Hedged	EUR	LU0482497442	31 Mar 2010	-2.39	2.04	3.28	5.05	19.78	7.51	-
Invesco Asia Consumer Demand A Acc USD	USD	LU0334857355	25 Mar 2008	-2.28	2.63	4.64	8.07	29.65	18.62	71.06
Janus Henderson Global Life Sciences A Acc AUD Hedged	AUD	IE00BF2GM042	04 Oct 2013	-2.89	8.85	7.28	11.92	42.31	30.78	-
Janus Henderson Global Life Sciences A Acc EUR Hedged	EUR	IE0002122038	31 Mar 2000	-2.96	8.55	6.65	10.02	34.18	19.36	235.46
Janus Henderson Global Life Sciences A Acc USD	USD	IE0009355771	31 Mar 2000	-2.73	9.27	8.20	13.55	46.66	33.10	286.08
Janus Henderson Horizon Global Technology A2 Acc EUR	EUR	LU0572952280	19 Oct 2007	5.49	14.01	13.75	37.21	79.49	125.34	395.32
Janus Henderson Horizon Global Technology A2 Acc GBP	GBP	LU0572952017	03 Jan 2006	4.55	11.34	5.03	31.84	75.42	152.10	380.81
Janus Henderson Horizon Global Technology A2 Acc USD	USD	LU0070992663	15 Oct 1996	4.02	13.21	12.94	32.22	83.92	120.57	293.89
Janus Henderson Horizon Global Technology A2 CHF Hgd	CHF	LU0892275776	27 Dec 2013	3.80	12.46	11.37	28.26	68.65	96.58	-
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	1.91	11.19	12.96	19.44	43.99	30.19	-
Polar Capital Biotechnology R EUR	EUR	IE00B3VXGD32	31 Oct 2013	-3.87	14.19	8.20	13.46	39.92	53.49	-
Polar Capital Biotechnology R GBP	GBP	IE00B3XDCF51	31 Oct 2013	-5.21	11.33	-0.56	9.33	38.01	72.06	-
Polar Capital Biotechnology R USD	USD	IE00B3XLHR60	31 Oct 2013	-5.35	13.29	7.19	9.59	44.42	50.03	-
Polar Capital Global Technology R EUR	EUR	IE00B4468526	04 Sep 2009	7.40	15.43	13.80	38.32	97.76	171.55	540.43

CUMULATIVE PERFORMANCE

The following tables detail the cumulative performance of each fund in the Oracle range up until 02 Feb 2020. For example the 1yr % figure is the percentage growth between 03 Feb 2019 and 02 Feb 2020.

Name	Ccy	ISIN	Inception Date	Cumulative Performance						
				1mth %	3mth %	6mth %	1yr %	3yr %	5yr %	10yr %
Polar Capital Global Technology R GBP	GBP	IE00B42N8Z54	04 Sep 2009	5.88	12.50	4.57	33.24	94.97	204.46	521.91
Polar Capital Global Technology R USD	USD	IE00B433M743	04 Sep 2009	5.78	14.53	12.74	33.58	104.16	165.63	408.35
Polar Capital Healthcare Opportunities R EUR	EUR	IE00B3NLSS43	01 Apr 2009	0.92	11.43	8.46	14.81	46.91	47.99	404.80
Polar Capital Healthcare Opportunities R GBP	GBP	IE00B3NM2Q33	01 Apr 2009	-0.51	8.64	-0.33	10.64	44.84	65.91	390.44
Polar Capital Healthcare Opportunities R USD	USD	IE00B3NLTK32	01 Apr 2009	-0.60	10.56	7.42	10.90	51.62	44.74	300.94
Schroder ISF Middle East A Acc EUR	EUR	LU0316459139	03 Sep 2007	2.02	5.17	-0.09	9.89	11.93	2.25	119.12
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	-1.47	7.34	10.89	17.24	36.98	36.73	157.33
RISK RATING : 7										
Commodity & Energy										
BlackRock GF World Gold A2 Acc EUR	EUR	LU0171305526	30 Dec 1994	2.30	6.20	5.76	29.94	3.51	27.08	-5.64
BlackRock GF World Gold A2 Acc USD	USD	LU0055631609	30 Dec 1994	0.86	5.48	5.02	25.23	6.07	24.40	-24.98
BlackRock GF World Mining A2 Acc EUR	EUR	LU0172157280	24 Mar 1997	-4.72	4.45	-0.78	7.01	4.99	20.05	-22.96
BlackRock GF World Mining A2 Acc USD	USD	LU0075056555	24 Mar 1997	-6.06	3.72	-1.50	3.11	7.56	17.46	-38.76
Equity - Latin America										
BNP Paribas Equity Brazil C Acc USD	USD	LU0265266980	12 Dec 2006	-5.12	2.14	1.72	2.29	24.33	33.21	-19.11
Equity - Single Country										
Liontrust Russia A Acc GBP	GBP	GB00B04H0T52	31 Dec 2004	2.52	8.44	2.90	22.49	44.88	180.70	59.72
Liontrust Russia A Acc USD	USD	GB00B60T5T21	03 Aug 2009	1.91	9.85	11.04	22.49	52.64	143.72	27.81
Islamic										
DWS Noor Precious Metals Securities A Acc USD	USD	IE00B1FQCN68	14 Feb 2007	-2.04	5.70	0.94	22.65	24.72	24.75	-39.75
Specialist										
UBS (Lux) Equity Biotech P Acc USD	USD	LU0069152568	15 Oct 1996	-3.79	8.79	9.81	5.67	26.11	5.39	266.66

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
RISK RATING : 1								
Currency/Money Market								
Aberdeen Standard Liquidity (Lux) EUR A2 Acc	EUR	LU0090865873	23 Jul 1990	-0.44	-0.43	-0.33	-0.01	0.05
Aberdeen Standard Liquidity (Lux) GBP A2 Acc	GBP	LU0049015760	01 Jul 1985	0.64	0.40	0.29	0.28	0.07
Aberdeen Standard Liquidity (Lux) USD A2 Acc	USD	LU0049014870	17 Sep 1984	2.21	1.82	1.22	0.69	0.25
Pictet Short Term Money Market R Acc JPY	JPY	LU0309035870	06 Jul 2007	-0.25	-0.24	-0.23	-0.12	0.04
UBS (Lux) Money Market P Acc AUD	AUD	LU0066649970	20 Aug 1992	1.22	1.22	1.36	2.27	0.12
UBS (Lux) Money Market P Acc CHF	CHF	LU0033502740	16 Sep 1991	-0.83	-0.85	-0.86	-0.43	0.09
UBS (Lux) Money Market P Acc EUR	EUR	LU0006344922	09 Oct 1989	-0.42	-0.45	-0.34	-0.04	0.06
UBS (Lux) Money Market P Acc GBP	GBP	LU0006277635	25 Nov 1988	0.36	0.17	0.15	0.21	0.05
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	1.96	1.39	0.91	0.54	0.23
RISK RATING : 2								
Fixed Interest - Europe								
Credit Suisse (Lux) Swiss Franc Bond B Acc CHF	CHF	LU0049527079	01 Nov 1991	2.16	0.08	-0.12	1.09	1.83
RISK RATING : 3								
Fixed Interest - Asia								
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	9.99	4.77	3.98	5.44	3.59
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	8.19	4.30	5.82	5.85	5.06
Fixed Interest - Emerging Markets								
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	9.75	5.09	5.04	-	6.21
Fixed Interest - Europe								
Fidelity Funds European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	10.94	4.09	4.31	6.02	4.28
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	7.98	3.24	1.65	4.32	3.25
Fixed Interest - Global								
Invesco Global Total Return Bond A Acc CHF Hedged	CHF	LU0955866271	18 Sep 2013	6.49	2.26	0.94	-	3.58
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	7.05	2.85	1.64	-	3.59

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	10.09	4.31	4.20	-	-
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	7.43	1.42	1.30	-	2.70
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	7.98	1.94	1.93	-	2.68
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	9.28	2.97	-	-	-
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	11.05	4.47	3.77	-	2.74
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	7.76	2.43	1.54	-	3.20
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	8.31	2.90	2.11	4.00	3.25
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	11.38	5.57	4.12	5.00	3.18
T Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	10.73	5.03	5.07	6.34	4.96
T Rowe Price Global High Yield Bond A EUR Hdg Acc	EUR	LU0165850685	02 Apr 2003	7.67	2.36	3.09	5.30	4.98
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP*	GBP	LU1775980979	08 Oct 2018	7.73	3.94	3.73	5.69	2.92
Fixed Interest - US								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	9.31	3.89	2.53	4.78	2.80
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD*	USD	IE00B5Q4WK41	22 Jan 2010	8.42	3.69	3.00	4.94	5.33
Global Managed								
BlackRock GF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	14.17	4.43	4.36	-	-
BlackRock GF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	9.98	5.27	3.90	-	4.46
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	8.65	5.95	4.93	-	5.01
IFSL Brooks Macdonald Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	9.29	3.99	4.76	-	5.90
IFSL Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	3.41	1.29	-	-	-
IFSL Brooks Macdonald Defensive Capital B Acc GBP*	GBP	GB00B62WNX98	29 Mar 2010	4.91	2.59	3.38	4.76	3.88
IFSL Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	6.34	3.80	-	-	-
Investec GSF Global Multi-Asset Income A Acc USD*	USD	LU0972617095	27 Sep 2013	4.54	4.24	3.39	-	3.26

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
M&G (Lux) Optimal Income A Acc CHF Hgd*	CHF	LU1670723722	07 Sep 2018	3.87	1.64	1.53	-	3.57
M&G (Lux) Optimal Income A Acc EUR*	EUR	LU1670724373	07 Sep 2018	4.30	2.03	2.08	4.91	3.58
M&G (Lux) Optimal Income A Acc USD Hgd*	USD	LU1670725347	07 Sep 2018	7.25	4.73	4.01	-	3.56
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	5.81	2.93	2.86	5.19	3.70
Hedge/Structured Products								
Invesco Global Targeted Returns A Acc CHF Hedged	CHF	LU1004132996	18 Dec 2013	2.53	-1.36	-1.62	-	3.67
Invesco Global Targeted Returns A Acc EUR	EUR	LU1004132566	18 Dec 2013	3.07	-0.78	-0.92	-	3.70
Invesco Global Targeted Returns A Acc GBP Hedged	GBP	LU1075209020	23 Jul 2014	4.20	0.11	-0.12	-	3.68
Invesco Global Targeted Returns A Acc USD Hedged	USD	LU1004132723	18 Dec 2013	5.97	1.65	0.84	-	3.61
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	11.02	5.51	3.08	-	3.25
RISK RATING : 4								
Equity - Europe including UK								
Janus Henderson Horizon Pan European Alpha A2 Acc EUR	EUR	LU0264597617	01 Dec 2006	7.97	2.22	0.78	4.58	4.83
Equity - UK								
Artemis UK Smaller Companies R Acc	GBP	GB0002583598	03 Apr 1998	24.12	11.66	13.38	13.64	10.57
Fixed Interest - Asia								
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	11.80	3.39	6.21	8.25	8.00
Pictet Asian Local Currency Debt P Acc EUR	EUR	LU0280438309	24 Jan 2007	10.56	3.47	2.97	5.20	7.16
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	6.26	4.52	2.38	2.74	6.13
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	0.39	1.88	-0.04	1.63	5.75
Fixed Interest - Emerging Markets								
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc Hedged CHF*	CHF	LU0487189069	06 Aug 2007	7.13	1.81	2.04	3.80	7.13
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc Hedged EUR*	EUR	LU0376989207	11 Jul 2007	7.63	2.25	2.65	4.36	7.13

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc USD	USD	LU0132414144	15 Aug 2001	10.82	5.01	4.74	5.57	6.97
Invesco India Bond A Acc USD	USD	LU0996662002	23 Apr 2014	6.05	1.78	2.28	-	7.56
Pictet Emerging Local Currency Debt R Acc EUR	EUR	LU0280437830	23 Jan 2007	8.23	1.86	0.60	2.54	9.01
Pictet Emerging Local Currency Debt R Acc USD	USD	LU0255798364	26 Jun 2006	4.53	2.94	0.15	0.20	10.64
Schroder ISF Emerging Markets Debt Absolute Return A Acc AUD Hedged	AUD	LU0491680806	12 Mar 2010	-0.55	0.87	1.22	-	5.64
Schroder ISF Emerging Markets Debt Absolute Return A Acc CHF Hedged	CHF	LU0476445340	15 Jan 2010	-2.68	-1.74	-1.58	-1.00	5.60
Schroder ISF Emerging Markets Debt Absolute Return A Acc EUR Hedged*	EUR	LU0177592218	30 Sep 2003	-2.34	-1.41	-1.17	-0.51	5.61
Schroder ISF Emerging Markets Debt Absolute Return A Acc USD*	USD	LU0106253197	17 Jan 2000	0.66	1.29	0.95	0.63	5.74
Fixed Interest - Global								
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	11.03	2.97	2.15	4.21	6.64
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	6.67	3.88	1.60	1.77	5.09
M&G Global Macro Bond A GBP Acc	GBP	GB0031616815	27 Sep 1999	5.27	1.21	4.64	5.27	8.19
Templeton Global Bond A Acc CHF Hedged	CHF	LU0450468003	14 Sep 2009	-4.97	-1.42	-1.65	1.27	6.84
Templeton Global Bond A Acc EUR Hedged	EUR	LU0294219869	10 Apr 2007	-4.73	-1.17	-1.24	1.80	6.81
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	-1.74	1.57	0.64	2.85	6.80
Global Managed								
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	8.98	3.20	6.21	-	6.49
BlackRock GF Global Allocation A2 Acc AUD Hedged	AUD	LU0468326631	22 Jan 2010	10.85	5.44	4.31	6.35	7.37
BlackRock GF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	16.41	5.16	4.56	7.39	8.81
BlackRock GF Global Allocation A2 Acc GBP Hedged	GBP	LU0236177068	01 Dec 2005	10.05	4.10	2.84	4.25	7.37
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	12.17	6.01	4.10	4.95	7.35
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	7.25	4.53	4.43	5.25	5.29

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Canaccord Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	10.14	5.95	-	-	-
Canaccord Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	11.92	7.77	4.72	6.41	9.58
Credit Suisse (Lux) Portfolio Balanced B Acc CHF	CHF	LU0078040838	14 May 1993	7.68	3.51	2.69	2.67	6.55
Credit Suisse (Lux) Portfolio Balanced B Acc EUR	EUR	LU0091100973	30 Oct 1998	9.10	2.77	2.12	4.62	6.79
Credit Suisse (Lux) Portfolio Balanced B Acc USD	USD	LU0078041133	14 May 1993	11.12	5.95	3.84	4.00	6.34
Credit Suisse (Lux) Portfolio Growth B Acc USD	USD	LU0078042453	11 Jun 1993	13.11	7.47	4.88	4.78	8.90
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	12.39	5.01	5.31	-	7.61
Fidelity Funds Global Multi Asset Income A Acc JPY Hgd	JPY	LU1295424110	05 Oct 2015	6.59	3.44	-	-	-
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	7.76	4.02	4.50	-	5.24
First Eagle Amundi International AC USD	USD	LU0068578508	12 Aug 1996	9.12	4.34	4.31	5.74	8.87
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	5.87	1.47	2.10	4.31	8.73
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	7.18	2.55	3.03	-	8.76
GAM Star Global Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	9.14	2.73	-	-	-
GAM Star Global Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	9.41	3.19	3.48	-	7.56
GAM Star Global Balanced A Acc GBP	GBP	IE00B55YB208	09 Jun 2014	10.96	4.43	4.52	-	7.57
GAM Star Global Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	12.62	5.85	5.30	-	7.51
GAM Star Global Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	8.23	2.77	-	-	-
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	9.79	4.01	3.85	-	6.18
GAM Star Global Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	11.44	5.43	4.66	-	6.13
GAM Star Global Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	10.48	3.52	-	-	-
GAM Star Global Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	10.80	3.96	-	-	-
GAM Star Global Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	12.39	5.25	5.34	-	8.99
GAM Star Global Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	14.03	6.64	6.13	-	8.93
Guinness Multi-Asset Balanced R EUR Acc	EUR	IE00BG5QR703	31 Oct 2019	-	-	-	-	-
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	9.92	-	-	-	-
Guinness Multi-Asset Balanced R USD Acc	USD	IE00BG5QR927	31 Oct 2019	-	-	-	-	-

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Guinness Multi-Asset Growth R EUR Acc	EUR	IE00BG5QRS16	31 Oct 2019	-	-	-	-	-
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	11.86	-	-	-	-
Guinness Multi-Asset Growth R USD Acc	USD	IE00BG5QRV45	31 Oct 2019	-	-	-	-	-
Harmony Portfolios Asian Growth C Acc USD*	USD	LU0651984105	12 Aug 2011	5.71	4.06	2.50	3.42	9.82
Harmony Portfolios Sterling Balanced C Acc GBP*	GBP	LU0651985417	12 Aug 2011	5.51	2.36	3.52	4.36	5.34
Harmony Portfolios Sterling Growth C Acc GBP*	GBP	LU0651985847	12 Aug 2011	7.25	3.34	4.45	5.89	6.88
Harmony Portfolios US Dollar Growth C Acc USD*	USD	LU0651986738	12 Aug 2011	10.90	6.40	4.37	5.76	9.99
IFSL Brooks Macdonald Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	10.18	4.56	-	-	-
IFSL Brooks Macdonald Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	11.54	5.83	5.63	6.53	8.17
IFSL Brooks Macdonald Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	12.98	7.25	-	-	-
IFSL Brooks Macdonald Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	7.85	2.74	-	-	-
IFSL Brooks Macdonald Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	10.84	5.24	-	-	-
IFSL Brooks Macdonald Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	11.50	5.94	-	-	-
IFSL Brooks Macdonald Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	13.05	7.24	-	-	-
IFSL Brooks Macdonald Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	14.56	8.50	-	-	-
Invesco Asia Balanced A Acc EUR Hedged	EUR	LU0482498259	31 Mar 2010	-1.66	-0.33	-1.36	-	7.62
Invesco Asia Balanced A Acc USD*	USD	LU0367026217	31 Oct 2008	1.33	2.32	0.59	3.67	7.70
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	8.56	2.90	2.44	-	5.49
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	9.15	3.47	3.14	7.14	5.48
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	12.13	6.00	4.92	-	5.47
Janus Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	9.06	3.66	3.00	5.46	5.66
Janus Henderson Multi-Manager Active A Acc GBP	GBP	GB0031413593	28 Jun 1996	8.64	4.57	6.14	6.48	7.99
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	9.19	4.13	5.16	6.16	7.16
JPM Global Balanced A Acc USD (Hedged)	USD	LU0957039414	20 Nov 2013	13.28	8.13	5.23	-	6.07
JPM Global Balanced A EUR	EUR	LU0070212591	18 Jul 1995	10.14	5.38	3.38	5.53	6.05
Kames Ethical Cautious Managed A Acc GBP	GBP	GB00B1N9DX45	01 Mar 2007	13.61	4.52	3.94	7.62	6.95
LF Miton Cautious Multi Asset A Acc GBP	GBP	GB00B031C923	30 Dec 1997	9.13	3.21	4.22	3.71	6.49

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	10.86	5.94	4.35	5.76	6.96
Specialist								
Sarasin Food and Agriculture Opportunities A Acc GBP	GBP	GB00B2Q8L643	31 Mar 2008	3.56	6.67	8.95	7.60	11.01
RISK RATING : 5								
Commodity & Energy								
Pictet CH Physical Gold P Inc CHF	CHF	CH0104851016	30 Sep 2009	16.59	7.96	5.42	2.69	11.40
Pictet CH Physical Gold P Inc EUR	EUR	CH0104850968	30 Sep 2009	24.28	7.84	4.95	5.98	13.10
Pictet CH Physical Gold P Inc USD	USD	CH0104850497	30 Sep 2009	19.45	8.93	4.35	3.55	12.95
Pictet Water P Acc EUR	EUR	LU0104884860	19 Jan 2000	29.68	11.36	9.99	12.09	11.30
Pictet Water P Acc USD	USD	LU0255980327	26 May 2006	24.97	12.24	9.55	9.56	11.09
RobecoSAM Sustainable Water B Acc EUR	EUR	LU0133061175	28 Sep 2001	22.32	10.52	9.32	10.56	12.21
RobecoSAM Sustainable Water B Acc USD	USD	LU0267923398	29 Sep 2006	18.13	11.45	8.92	8.07	12.76
Equity - Asia Pacific excluding Japan								
Aberdeen Standard SICAV I Asia Pacific Equity A Acc EUR	EUR	LU0498180339	13 Jan 2011	11.20	6.23	3.57	-	13.69
Aberdeen Standard SICAV I Asia Pacific Equity A Acc GBP	GBP	LU0231455378	28 Mar 2006	6.85	5.31	5.90	7.11	13.81
Aberdeen Standard SICAV I Asia Pacific Equity A Acc USD	USD	LU0011963245	26 Apr 1988	6.83	7.15	3.00	4.95	14.81
Aberdeen Standard SICAV I Asian Smaller Companies A Acc GBP*	GBP	LU0231459958	28 Mar 2006	8.58	3.53	3.72	8.46	11.69
Aberdeen Standard SICAV I Asian Smaller Companies A Acc USD*	USD	LU0231459107	14 May 2004	8.55	5.34	0.87	6.28	12.03
AXA Rosenberg All Country Asia Pacific Ex-Japan Smaller Companies Alpha B Acc EUR	EUR	IE0031069499	05 Oct 2001	5.72	0.42	3.70	8.28	13.74

ANNUALISED PERFORMANCE

The following tables detail the annualised performance of each fund in the Oracle range up until 02 Feb 2020. For example the 3yr % figure is the average annual percentage growth achieved between 03 Feb 2017 and 02 Feb 2020. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have 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%.

Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
AXA Rosenberg All Country Asia Pacific Ex-Japan Smaller Companies Alpha B Acc USD	USD	IE0004334029	31 May 2000	2.19	1.49	3.32	5.86	15.65
Guinness Asian Equity Income C GBP Acc*	GBP	IE00BVYPNP33	11 Mar 2015	5.67	5.10	8.01	-	13.43
Guinness Asian Equity Income C USD Acc*	USD	IE00BVYPNQ40	11 Mar 2015	5.92	6.72	5.09	-	13.72
JPM ASEAN Equity A Acc EUR	EUR	LU0441852612	04 Sep 2009	2.10	5.32	3.36	9.91	11.93
JPM ASEAN Equity A Acc USD	USD	LU0441851309	04 Sep 2009	-1.57	6.20	2.93	7.42	12.82
Matthews Asia - Pacific Tiger A Acc GBP	GBP	LU0594555590	28 Feb 2011	0.20	5.38	6.60	-	13.25
Matthews Asia - Pacific Tiger A Acc USD	USD	LU0491815824	26 Aug 2010	0.24	7.14	3.71	-	13.44
Equity - Asia Pacific including Japan								
Aberdeen Standard OEIC I Asia Pacific & Japan Equity A Acc GBP*	GBP	GB00B0XWNJ21	01 Mar 1979	12.15	6.10	7.13	8.16	13.10
BlackRock GF Pacific Equity A2 Acc EUR	EUR	LU0171290314	05 Aug 1994	9.24	1.23	2.74	6.71	13.73
BlackRock GF Pacific Equity A2 Acc GBP	GBP	LU0171290744	05 Aug 1994	4.97	0.47	5.07	6.39	13.30
BlackRock GF Pacific Equity A2 Acc USD	USD	LU0035112944	05 Aug 1994	5.29	2.06	2.30	4.29	13.89
Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	0.83	3.70	7.72	-	12.02
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	0.72	5.38	4.75	-	12.31
Equity - Emerging Markets								
Janus Henderson Emerging Markets R Acc EUR	EUR	LU0113993801	29 Sep 1988	4.38	1.11	1.78	4.21	12.22
Janus Henderson Emerging Markets R Acc USD	USD	LU0201073169	24 Mar 2005	0.55	2.08	1.19	1.77	13.54
JPM Emerging Markets Small Cap A Acc (perf) EUR	EUR	LU0318933057	15 Nov 2007	9.56	7.35	6.74	8.56	11.68
JPM Emerging Markets Small Cap A Acc (perf) USD	USD	LU0318931358	15 Nov 2007	5.79	8.29	6.29	6.11	12.76
Schroder ISF Global Emerging Market Opportunities A Acc USD	USD	LU0269904917	19 Jan 2007	14.84	11.46	6.45	3.66	14.58
Templeton Emerging Markets Smaller Companies A Acc EUR	EUR	LU0300743431	18 Oct 2007	-0.29	0.78	1.73	6.65	11.49
Templeton Emerging Markets Smaller Companies A Acc USD	USD	LU0300738514	18 Oct 2007	-3.39	1.69	1.36	4.29	12.28

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Equity - Europe excluding UK								
Guinness European Equity Income C Acc EUR	EUR	IE00BGHQDW50	20 Dec 2013	21.82	6.28	5.92	-	12.17
Guinness European Equity Income C Acc GBP*	GBP	IE00BVYPNS63	11 Mar 2015	17.37	5.76	8.40	-	10.73
Guinness European Equity Income C Acc USD*	USD	IE00BVYPNT70	11 Mar 2015	17.65	7.42	5.51	-	12.80
Threadneedle (Lux) European Smaller Companies 1E Acc EUR*	EUR	LU1864952335	23 Oct 2018	19.29	10.29	10.92	13.96	12.60
Threadneedle European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	15.02	9.55	13.56	13.70	11.35
Equity - Europe including UK								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	22.98	14.57	10.11	13.10	13.31
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	26.25	17.29	11.84	-	13.36
Threadneedle (Lux) Pan European Equities 1E Acc EUR	EUR	LU1832003567	29 Aug 2018	22.64	-	-	-	-
Threadneedle (Lux) Pan European Equities 1G Acc GBP	GBP	LU1832003724	29 Aug 2018	18.21	-	-	-	-
Equity - Global								
Aberdeen Standard OEIC I Ethical World Equity A Acc GBP	GBP	GB0006833718	21 May 1999	14.75	7.31	7.76	7.34	11.54
BNY Mellon Global Opportunities A Acc EUR - CLOSED TO NEW SUBSCRIPTIONS	EUR	IE0004084889	02 Jan 2002	24.38	9.68	8.60	10.95	12.30
BNY Mellon Global Opportunities A Acc USD - CLOSED TO NEW SUBSCRIPTIONS	USD	IE0004086264	10 Dec 2001	19.51	10.64	8.01	8.38	11.07
BNY Mellon Long-Term Gbl Eq EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	24.20	12.38	10.14	11.26	11.66
BNY Mellon Long-Term Gbl Eq GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	19.46	11.77	12.74	10.97	10.53
BNY Mellon Long-Term Gbl Eq USD A Acc	USD	IE00B29M2J34	04 Apr 2008	19.37	13.56	9.62	8.69	11.26
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	20.61	9.44	-	-	-
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	16.41	8.78	6.81	-	8.57
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	16.81	10.45	7.24	-	9.27

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	17.66	8.90	10.55	-	9.40
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	12.91	2.63	3.99	7.78	13.08
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	9.38	3.56	3.60	5.40	12.51
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	23.13	16.32	17.43	-	11.73
Guinness Global Equity Income C Acc EUR*	EUR	IE00BGHQF631	29 Nov 2013	24.37	10.10	7.75	-	10.90
Guinness Global Equity Income C Acc GBP*	GBP	IE00BVYPNV92	11 Mar 2015	19.84	9.58	10.24	-	9.75
Guinness Global Equity Income C Acc USD*	USD	IE00BVYPNW00	11 Mar 2015	20.12	11.27	7.27	-	10.59
Invesco Global Equity Income A Acc EUR Hedged	EUR	LU0794791870	27 Jun 2012	7.52	4.13	2.51	-	12.74
Invesco Global Equity Income A Acc USD*	USD	LU0607513230	30 Sep 2011	10.78	7.06	4.70	8.12	12.80
Investec GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	17.49	10.17	7.67	-	10.93
Investec GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	25.49	12.72	10.88	-	11.81
Investec GSF Global Franchise A Acc USD*	USD	LU0426412945	04 Jul 2009	21.48	13.70	10.46	9.96	10.85
Janus Henderson Global Equity R Acc GBP	GBP	LU0200077294	29 Oct 2004	21.26	12.19	13.82	12.81	11.27
Janus Henderson Global Equity R Acc USD	USD	LU0200076999	24 Mar 2005	21.56	13.92	10.75	10.57	12.12
JPM Global Unconstrained Equity A Acc USD	USD	LU0210533765	31 Mar 2005	21.79	10.18	7.74	7.57	13.88
Jupiter Merlin International Equities L Acc EUR - CLOSED TO NEW SUBSCRIPTIONS	EUR	LU0362742719	05 Sep 2008	15.72	8.37	6.28	8.69	11.53
Jupiter Merlin International Equities L Acc USD - CLOSED TO NEW SUBSCRIPTIONS	USD	LU0362742800	14 Apr 2009	11.23	9.34	5.71	6.22	10.96
MFS Meridian Global Equity A1 GBP	GBP	LU0219431268	26 Sep 2005	17.31	8.63	10.74	11.66	10.58
MFS Meridian Global Equity A1 USD*	USD	LU0219441069	26 Sep 2005	18.17	10.45	7.90	9.58	11.62
Sarasin Thematic Global Equity A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0009341214	01 Jul 1994	22.57	10.95	10.37	9.69	12.05
Schroder ISF Global Equity A Acc AUD Hedged	AUD	LU0491681010	12 Mar 2010	15.55	10.84	8.42	-	12.46
Schroder ISF Global Equity A Acc USD*	USD	LU0215105999	03 Jun 2005	17.23	11.55	8.44	8.35	12.42
Schroder ISF Global Smaller Companies A Acc USD	USD	LU0240877869	24 Feb 2006	14.26	7.18	7.33	8.83	13.62
Threadneedle (Lux) Global Select 1U Acc USD*	USD	LU1864957219	25 Jan 2019	21.53	14.50	10.57	9.78	13.77

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
VAM Driehaus A Acc EUR Hedged	EUR	LU0404614934	23 Dec 2008	11.71	6.21	3.47	4.31	11.78
VAM Driehaus A Acc GBP Hedged	GBP	LU0404611757	22 Dec 2008	13.25	7.50	4.38	5.08	11.83
VAM Driehaus A Acc USD	USD	LU0297699406	06 Jul 2007	15.61	9.55	5.93	6.26	11.90
Equity - North America								
JPM America Equity A Acc EUR Hedged	EUR	LU0159042083	15 Mar 2007	18.09	11.00	9.37	10.97	13.33
JPM America Equity A Acc USD	USD	LU0210528500	01 Apr 2005	21.44	14.03	11.41	12.19	13.27
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	13.05	5.08	6.82	9.45	12.57
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	16.47	7.86	8.80	10.74	12.59
T.Rowe Price US Smaller Companies Equity A Acc USD	USD	LU0133096635	31 Jul 2001	24.30	14.70	11.53	14.61	13.56
Equity - Single Country								
Fidelity Funds Australia A Acc AUD	AUD	LU0261950041	25 Sep 2006	23.27	11.13	7.71	8.19	11.14
Fidelity Funds Thailand A Acc USD	USD	LU1224710803	19 May 2015	-9.41	3.85	-	-	-
Matthews Asia - India A Acc USD	USD	LU0594557299	30 Jun 2011	6.98	7.18	2.05	-	15.21
Equity - UK								
Aberdeen Standard OEIC I UK Equity A Acc GBP	GBP	GB00B0LG6H52	19 Dec 2005	18.43	8.66	6.39	8.29	10.94
BGF United Kingdom A2 Acc	GBP	LU0011847091	31 Dec 1985	19.04	8.43	7.90	8.39	11.28
BGF United Kingdom A2 EUR Acc	EUR	LU0171293177	31 Dec 1985	23.88	9.26	5.51	8.72	14.74
BGF United Kingdom A2 USD Acc	USD	LU0171293334	31 Dec 1985	19.39	10.15	5.05	6.25	14.38
Invesco UK Focus (UK) Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0033030965	02 Jul 2001	6.57	2.56	3.87	9.19	12.17
Invesco UK Growth (UK) Acc GBP	GBP	GB0033031153	11 Jun 1987	6.18	2.45	3.28	8.65	11.22
Invesco UK Smaller Companies (UK) Acc GBP	GBP	GB0033030528	29 May 1992	32.13	14.26	14.68	14.64	12.22
Investec UK Alpha A Acc GBP	GBP	GB0031075228	05 Feb 1979	13.30	5.56	5.71	10.23	9.79
Investec UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	25.16	13.62	10.89	14.67	13.65
JOHCM UK Opportunities B Acc	GBP	GB00B0LLB757	30 Nov 2005	7.66	3.83	5.19	8.51	7.59
JPM UK Dynamic A GBP Acc	GBP	GB0009698001	16 Oct 2000	9.12	3.83	5.75	9.39	9.83

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
JPM UK Smaller Companies A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0030880255	16 Jul 1987	30.51	13.78	11.65	12.76	13.35
Kames Ethical Equity A Acc GBP	GBP	GB0007452484	17 Apr 1989	20.76	6.16	5.36	9.63	12.29
Legg Mason IF QS UK Equity A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0033506501	31 Oct 1995	8.01	2.96	3.30	6.71	10.14
M&G Recovery A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0031289217	23 May 1969	-2.58	-1.16	2.13	3.47	12.11
Schroder ISF UK Equity A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	LU0106244527	17 Jan 2000	4.26	1.98	3.39	7.73	10.12
Schroder UK Opportunities A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS*	GBP	GB0031092728	25 Feb 2002	8.18	2.67	2.64	8.92	10.07
Threadneedle UK Mid 250 Ret Net R Acc GBP	GBP	GB0033547604	15 Sep 2003	17.05	8.84	7.70	11.50	13.26
Fixed Interest - Asia								
Schroder ISF Asian Bond Total Return A Acc EUR Hedged*	EUR	LU0327381843	09 Nov 2007	4.05	1.43	0.41	1.13	3.18
Schroder ISF Asian Bond Total Return A Acc USD*	USD	LU0106250508	17 Jan 2000	7.10	4.08	2.40	2.22	3.27
Templeton Asian Bond A Acc EUR	EUR	LU0229951891	25 Oct 2005	3.59	0.97	0.33	3.93	8.40
Fixed Interest - Global								
T. Rowe Price Global Growth Eq A USD	USD	LU0382932902	27 Oct 2008	20.41	15.94	10.58	10.11	13.27
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	1.39	0.64	1.00	5.17	10.60
Global Managed								
Credit Suisse (Lux) Portfolio Growth B Acc CHF	CHF	LU0078041992	11 Jun 1993	10.16	5.17	4.12	3.87	9.13
Credit Suisse (Lux) Portfolio Growth B Acc EUR	EUR	LU0091101195	30 Oct 1998	11.55	3.60	2.89	5.62	9.32
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	5.50	1.10	1.61	-	8.75
JPM Global Macro Opportunities A Acc EUR	EUR	LU0095938881	23 Oct 1998	3.85	4.82	2.52	4.97	7.41
Jupiter Merlin Growth Portfolio Acc GBP	GBP	GB0003629267	14 Sep 1992	12.58	6.80	7.55	8.75	9.18
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	14.49	5.02	4.78	8.17	8.25

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
MFS Meridian Global Total Return A1 Acc GBP	GBP	LU0219431771	26 Sep 2005	10.16	4.21	7.11	7.74	8.48
Islamic								
Aberdeen Standard Islamic SICAV - Islamic Global Equity A Acc GBP	GBP	LU0264144311	28 Aug 2006	16.14	5.91	6.96	8.55	11.56
Aberdeen Standard Islamic SICAV - Islamic Global Equity A Acc USD	USD	LU0371570317	15 Jul 2013	16.07	7.38	3.78	-	11.91
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	14.78	9.48	5.49	6.34	11.94
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	0.32	2.08	1.99	-	11.91
Property								
Fidelity Funds Global Property A Acc EUR	EUR	LU0237698757	05 Dec 2005	16.05	7.74	4.26	10.57	12.45
Fidelity Funds Global Property A Acc USD	USD	LU0237698914	05 Dec 2005	12.29	8.71	3.88	8.14	10.80
Fidelity Global Property A Acc GBP	GBP	GB00B1BXC568	05 Sep 2006	13.20	7.48	7.07	10.85	11.89
Janus Henderson Horizon Asia Pacific Property Equities A2 Acc USD	USD	LU0229494975	03 Oct 2005	12.84	8.85	4.75	5.98	11.53
Janus Henderson Horizon Global Property Equities A2 Acc GBP	GBP	LU0264739185	18 Jan 2007	21.07	11.03	10.10	11.43	13.10
Janus Henderson Horizon Global Property Equities A2 Acc USD	USD	LU0209137388	03 Jan 2005	21.42	12.79	7.21	9.24	11.24
Janus Henderson Horizon Pan European Property Equities A2 Acc EUR	EUR	LU0088927925	01 Jul 1998	25.87	17.49	9.97	13.51	14.49
Schroder ISF Global Cities Real Estate A Acc EUR Hedged	EUR	LU0224509132	31 Oct 2005	16.47	8.10	2.99	6.30	11.57
Schroder ISF Global Cities Real Estate A Acc USD	USD	LU0224508324	31 Oct 2005	19.98	10.98	5.07	7.70	11.66
VAM International Real Estate Equity B Acc USD	USD	LU0372758754	03 Sep 2008	7.39	7.54	1.81	4.49	11.56
Specialist								
JPM Global Healthcare A Acc USD*	USD	LU0432979614	02 Oct 2009	15.11	13.86	4.97	14.17	14.55
JPM Global Socially Responsible A Acc USD	USD	LU0210534813	31 Mar 2005	25.72	12.85	9.03	7.95	13.93

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				1yr %	3yr %	5yr %	10yr %	5yr Volatility
M&G (Lux) Global Listed Infrastructure A Acc EUR	EUR	LU1665237704	05 Oct 2017	32.13	-	-	-	-
M&G (Lux) Global Listed Infrastructure A Acc USD	USD	LU1665236995	05 Oct 2017	26.96	-	-	-	-
Pictet Premium Brands P Acc EUR	EUR	LU0217139020	31 May 2005	25.83	12.53	5.27	10.99	11.74
Pictet Premium Brands P Acc USD	USD	LU0280433847	23 Jan 2007	21.26	13.40	4.85	8.48	12.04
Schroder ISF Middle East A Acc USD	USD	LU0314587907	03 Sep 2007	5.69	4.79	-0.03	5.67	12.44

RISK RATING : 6

Commodity & Energy

BlackRock GF World Energy A2 Acc EUR	EUR	LU0171301533	06 Apr 2001	-3.94	-6.74	-5.00	-1.46	21.45
BlackRock GF World Energy A2 Acc USD	USD	LU0122376428	06 Apr 2001	-7.41	-5.98	-5.42	-3.70	21.11
BNP Paribas Energy Transition CC Acc EUR*	EUR	LU0823414635	17 May 2013	-7.41	-8.69	-4.40	-0.80	-
Guinness Global Energy B Acc USD	USD	IE00B2Q91V27	31 Mar 2008	-11.76	-7.42	-5.83	-3.10	22.75
Guinness Global Energy C Acc EUR*	EUR	IE00BGHQF524	29 Nov 2013	-8.64	-8.39	-5.40	-0.84	22.17
Guinness Global Energy C Acc GBP	GBP	IE00B3CCJ963	02 Sep 2008	-11.97	-8.82	-3.22	-1.12	20.32
Guinness Sustainable Energy B Acc USD	USD	IE00B2PGVK34	19 Dec 2007	15.85	8.03	0.35	-4.35	18.97
Guinness Sustainable Energy C Acc EUR*	EUR	IE00BGHQF417	29 Nov 2013	19.96	6.89	0.80	-2.12	17.56
Guinness Sustainable Energy C Acc GBP	GBP	IE00B3CCJ633	02 Sep 2008	15.58	6.39	3.13	-2.41	17.00
JPM Global Natural Resources A Acc EUR	EUR	LU0208853274	21 Dec 2004	2.09	-0.25	2.93	-2.55	21.03
JPM Global Natural Resources A Acc USD	USD	LU0266512127	12 Sep 2006	-1.65	0.53	2.48	-4.77	22.91
JPM Natural Resources A Acc GBP	GBP	GB0031835118	01 Jun 1965	-0.87	-0.73	5.46	-2.38	22.28
Pictet Timber P Acc EUR	EUR	LU0340559557	29 Sep 2008	7.98	4.34	3.07	7.97	17.52
Pictet Timber P Acc USD	USD	LU0340557775	29 Sep 2008	4.08	5.16	2.66	5.53	16.97

Equity - Asia Pacific excluding Japan

Fidelity Funds Asia Focus A Acc EUR	EUR	LU0261946445	25 Sep 2006	11.86	10.35	7.15	8.55	13.97
Fidelity Funds Asia Focus A Acc USD	USD	LU0261947096	25 Sep 2006	8.23	11.32	6.76	6.15	15.32
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	9.67	5.60	5.56	-	12.86

Equity - Emerging Europe

BlackRock GF Emerging Europe A2 Acc EUR	EUR	LU0011850392	29 Dec 1995	18.70	7.47	8.30	3.35	16.78
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The following tables detail the annualised performance of each fund in the Oracle range up until 02 Feb 2020. For example the 3yr % figure is the average annual percentage growth achieved between 03 Feb 2017 and 02 Feb 2020. We also provide the 5yr volatility. This is a statistical measurement using standard deviation and shows how widely a range of returns have 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%.

Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
BlackRock GF Emerging Europe A2 Acc USD	USD	LU0171273575	29 Dec 1995	14.39	8.35	7.83	1.00	18.01
JPM Emerging Europe Equity A Acc EUR	EUR	LU0210529144	31 Mar 2005	23.83	6.90	8.87	2.50	15.47
Equity - Emerging Markets								
Allianz GEM Equity High Dividend AT Acc EUR*	EUR	LU0293313325	15 Jun 2007	7.93	5.66	5.33	3.33	-
BlackRock GF Emerging Markets A2 Acc EUR	EUR	LU0171275786	31 Jan 2002	15.37	11.81	6.75	6.57	13.88
BlackRock GF Emerging Markets A2 Acc USD	USD	LU0047713382	30 Nov 1993	11.19	12.73	6.29	4.15	15.94
Fidelity Funds Emerging Europe, Middle East & Africa A Acc EUR	EUR	LU0303816705	11 Jun 2007	10.64	5.32	2.57	5.92	14.59
Fidelity Funds Emerging Europe, Middle East & Africa A Acc USD	USD	LU0303823156	11 Jun 2007	7.05	6.23	2.19	3.57	16.44
Fidelity Funds Emerging Markets A Acc EUR	EUR	LU1048684796	02 Apr 2014	17.95	8.99	5.10	-	13.51
Fidelity Funds Emerging Markets A Acc USD	USD	LU0261950470	25 Sep 2006	14.12	9.94	4.66	5.77	14.75
Goldman Sachs BRIC Portfolio Acc EUR Hedged	EUR	LU0248245358	17 Mar 2006	11.49	11.37	6.20	2.27	16.92
Goldman Sachs BRIC Portfolio Acc USD	USD	LU0234580636	17 Jan 2006	14.75	14.44	8.34	3.63	16.93
JPM Africa Equity A Acc EUR	EUR	LU0355584979	09 Dec 2008	2.86	3.23	-2.89	3.59	14.02
JPM Africa Equity A Acc USD	USD	LU0355584466	14 May 2008	-0.91	4.07	-3.32	1.23	16.31
JPM Emerging Markets A Net Acc GBP	GBP	GB0030881550	01 Feb 1994	16.42	10.87	9.83	7.12	15.21
JPM Emerging Markets Equity A Acc EUR*	EUR	LU0217576759	20 Sep 2005	19.30	11.50	7.27	7.07	14.17
JPM Emerging Markets Equity A Acc USD	USD	LU0210529656	31 Mar 2005	15.01	12.43	6.81	4.65	15.66
Schroder ISF BRIC A Acc EUR	EUR	LU0232931963	31 Oct 2005	16.15	12.75	8.12	6.27	15.13
Schroder ISF BRIC A Acc USD	USD	LU0228659784	31 Oct 2005	11.71	13.79	7.61	3.83	16.92
Schroder ISF Emerging Markets A Acc AUD Hedged	AUD	LU0491680715	12 Mar 2010	4.88	7.46	4.72	-	15.24
Schroder ISF Emerging Markets A Acc EUR*	EUR	LU0248176959	17 Mar 2006	11.17	7.47	5.47	6.00	13.56
Schroder ISF Emerging Markets A Acc USD*	USD	LU0106252389	17 Jan 2000	6.93	8.46	4.98	3.55	15.50
Schroder ISF Global Emerging Market Opportunities A Acc EUR	EUR	LU0279459456	19 Jan 2007	19.39	10.44	6.95	6.10	12.64

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Equity - Europe excluding UK								
BlackRock GF Euro Markets A2 Acc EUR	EUR	LU0093502762	04 Jan 1999	20.47	5.58	5.33	7.82	13.29
BlackRock GF Euro Markets A2 Acc USD	USD	LU0171277485	04 Jan 1999	16.11	6.44	4.88	5.37	13.73
Equity - Europe including UK								
Invesco Pan European Equity A Acc EUR	EUR	LU0028118809	01 Jan 1991	5.89	1.89	1.07	7.33	15.61
Equity - Global								
Guinness Global Innovators C Acc EUR*	EUR	IE00BQXX3D17	31 Oct 2014	29.53	11.76	9.75	15.00	15.71
Guinness Global Innovators C Acc GBP*	GBP	IE00BQXX3C00	31 Oct 2014	24.80	11.23	12.29	14.67	13.41
Guinness Global Innovators C Acc USD*	USD	IE00BQXX3F31	31 Oct 2014	25.10	12.94	9.27	12.41	15.41
Janus Henderson Global Equity R Acc EUR	EUR	LU0200076213	29 Oct 2004	25.85	12.72	11.25	13.16	12.43
JPM Global Unconstrained Equity A Acc EUR	EUR	LU0159032522	14 Jun 2011	26.39	9.27	8.20	-	14.42
MFS Meridian Global Equity A1 EUR	EUR	LU0094560744	12 Mar 1999	22.04	9.47	8.34	12.07	12.41
Equity - Latin America								
BlackRock GF Latin America A2 Acc USD	USD	LU0072463663	08 Jan 1997	-3.19	6.97	4.06	-0.64	23.80
BlackRock GF Latin American A2 Acc EUR	EUR	LU0171289498	01 Jul 2002	0.45	6.58	4.87	1.66	21.01
BlackRock GF Latin American A2 Acc GBP	GBP	LU0171289738	01 Jul 2002	-3.46	5.30	6.88	1.36	22.98
Threadneedle Latin American R Acc EUR	EUR	GB00B0WJ2D10	11 Nov 1997	7.57	4.71	2.29	0.97	20.97
Threadneedle Latin American R Acc GBP	GBP	GB0001531754	11 Nov 1997	3.37	3.82	4.60	0.68	22.63
Threadneedle Latin American R Acc USD	USD	GB0002769866	11 Nov 1997	3.35	5.63	1.73	-1.38	23.35
Equity - North America								
Franklin US Opportunities A Acc CHF Hedged	CHF	LU0536403206	30 Sep 2010	20.66	14.11	9.45	-	14.06
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	28.73	16.56	12.31	15.82	15.40
Franklin US Opportunities A Acc EUR Hedged	EUR	LU0316494391	03 Sep 2007	20.99	14.28	9.74	12.05	14.05
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	24.75	17.63	11.91	13.24	14.09
Janus Henderson US Forty A Acc USD	USD	IE0004445239	24 Dec 1998	26.87	19.11	13.14	13.04	13.47
JPM America Equity A Acc EUR	EUR	LU0217390227	07 May 2013	25.88	12.99	11.82	-	14.38
JPM US Small Cap Growth A Acc USD	USD	LU0210535976	31 Mar 2005	24.35	20.48	13.71	14.04	19.75

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Schroder ISF US Small & Mid-Cap Equity A Acc EUR*	EUR	LU0248178732	28 Mar 2006	21.09	6.87	9.31	13.34	14.30
T.Rowe Price US Smaller Companies Equity A Acc EUR*	EUR	LU0918140210	22 May 2013	28.94	13.69	11.95	17.21	15.59
Equity - Single Country								
BlackRock GF Japan Small & Mid Cap Opportunities A2 EUR	EUR	LU0171289068	13 May 1987	15.40	6.37	8.07	9.99	14.33
BlackRock GF Japan Small & Mid Cap Opportunities A2 EUR Hdg	EUR	LU0255399742	29 May 2006	10.34	5.12	5.08	8.47	16.27
BlackRock GF Japan Small & Mid Cap Opportunities A2 JPY	JPY	LU0249411835	13 May 1987	11.30	6.09	5.92	9.45	16.17
BlackRock GF Japan Small & Mid Cap Opportunities A2 USD	USD	LU0006061252	13 May 1987	11.20	7.24	7.60	7.50	13.62
BlackRock GF Japan Small & Mid Cap Opportunities A2 USD Hgd	USD	LU0931342652	15 May 2013	13.80	8.02	6.74	-	16.41
Fidelity Funds China Consumer A Acc EUR	EUR	LU0594300096	23 Feb 2011	11.24	9.72	6.72	-	17.85
Fidelity Funds China Consumer A Acc USD	USD	LU0594300179	23 Feb 2011	7.66	10.68	6.34	-	18.78
Fidelity Funds Japan Smaller Companies A Acc EUR	EUR	LU1048684440	02 Apr 2014	15.95	6.58	7.72	-	15.21
Fidelity Funds Japan Smaller Companies A Acc USD Hgd	USD	LU0997587166	10 Jan 2014	14.19	7.90	6.35	-	17.64
Fidelity Japan Smaller Companies A Acc GBP	GBP	GB0003860565	16 Apr 1984	12.97	5.79	10.49	9.85	14.17
Franklin India A Acc EUR	EUR	LU0231205187	25 Oct 2005	17.74	5.18	3.11	8.51	17.80
Franklin India A Acc USD	USD	LU0231203729	25 Oct 2005	14.10	6.14	2.73	6.12	17.13
GAM Star China Equity Acc GBP	GBP	IE00B1W3WM96	03 Sep 2010	16.31	5.89	7.05	-	22.02
GAM Star China Equity Acc USD	USD	IE00B1W3WR42	09 Jul 2007	16.60	7.43	4.17	5.03	23.96
HSBC GIF Russia Equity AC Acc USD	USD	LU0329931090	17 Dec 2007	25.33	10.96	18.64	2.00	21.92
Janus Henderson Horizon Japan Opportunities A2 Acc USD	USD	LU0011889929	31 Jul 1985	14.15	6.02	8.27	7.03	14.54

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
JPM India A Acc USD	USD	LU0210527015	31 Mar 2005	8.36	4.89	0.54	4.05	19.19
JPM Indonesia Equity A Acc USD	USD	LU0752402288	15 Mar 2012	-7.81	2.90	0.20	-	17.82
JPM Korea Equity A Acc EUR	EUR	LU0301637293	28 Sep 2007	-4.04	4.79	4.59	6.17	15.06
JPM Korea Equity A Acc USD	USD	LU0301634860	28 Sep 2007	-7.51	5.62	4.14	3.75	17.28
JPM Taiwan A Acc EUR	EUR	LU0401357313	09 Dec 2008	23.66	6.62	6.87	9.07	14.08
JPM Taiwan A Acc USD	USD	LU0210528419	31 Mar 2005	19.87	7.62	6.43	6.60	14.76
Legg Mason IF Japan Equity A Acc GBP	GBP	GB0033507467	08 Oct 1996	12.65	11.49	20.01	21.31	20.31
Matthews Asia - India A Acc GBP	GBP	LU0594557455	30 Jun 2011	7.01	5.41	4.89	-	16.78
Matthews Asia - Japan A Acc USD	USD	LU1220257304	30 Apr 2015	14.06	6.72	-	-	-
Schroder ISF China Opportunities A Acc USD	USD	LU0244354667	17 Feb 2006	6.46	9.37	6.92	6.02	19.97
Schroder ISF Greater China A Acc USD*	USD	LU0140636845	28 Mar 2002	12.24	12.93	9.38	7.69	18.12
Schroder ISF Indian Equity A Acc USD	USD	LU0264410563	10 Nov 2006	8.21	9.34	4.05	6.26	15.44
Equity - UK								
JOHCM UK Dynamic B Acc*	GBP	GB00B4T7JX59	16 Jun 2008	8.01	5.22	6.78	10.11	10.76
Specialist								
BlackRock GF World Technology A2 Acc EUR	EUR	LU0171310443	03 Mar 1995	40.32	28.88	21.04	18.10	17.99
BlackRock GF World Technology A2 Acc GBP	GBP	LU0171311680	01 Jul 2002	34.86	27.92	23.78	17.75	17.22
BlackRock GF World Technology A2 Acc USD	USD	LU0056508442	03 Mar 1995	35.21	29.93	20.51	15.42	17.38
Invesco Asia Consumer Demand A Acc EUR Hedged	EUR	LU0482497442	31 Mar 2010	5.05	6.20	1.46	-	15.11
Invesco Asia Consumer Demand A Acc USD	USD	LU0334857355	25 Mar 2008	8.07	9.04	3.47	5.52	15.24
Janus Henderson Global Life Sciences A Acc AUD Hedged	AUD	IE00BF2GM042	04 Oct 2013	11.92	12.48	5.51	-	16.58
Janus Henderson Global Life Sciences A Acc EUR Hedged	EUR	IE0002122038	31 Mar 2000	10.02	10.30	3.60	12.87	16.51
Janus Henderson Global Life Sciences A Acc USD	USD	IE0009355771	31 Mar 2000	13.55	13.61	5.88	14.46	16.61
Janus Henderson Horizon Global Technology A2 Acc EUR	EUR	LU0572952280	19 Oct 2007	37.21	21.53	17.64	17.35	16.36

ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Janus Henderson Horizon Global Technology A2 Acc GBP	GBP	LU0572952017	03 Jan 2006	31.84	20.60	20.31	17.00	15.46
Janus Henderson Horizon Global Technology A2 Acc USD	USD	LU0070992663	15 Oct 1996	32.22	22.52	17.14	14.69	15.92
Janus Henderson Horizon Global Technology A2 CHF Hgd	CHF	LU0892275776	27 Dec 2013	28.26	19.03	14.47	-	15.84
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	19.44	12.92	5.42	-	15.85
Polar Capital Biotechnology R EUR	EUR	IE00B3VXGD32	31 Oct 2013	13.46	11.85	8.95	-	23.65
Polar Capital Biotechnology R GBP	GBP	IE00B3XDCF51	31 Oct 2013	9.33	11.34	11.46	-	20.13
Polar Capital Biotechnology R USD	USD	IE00B3XLHR60	31 Oct 2013	9.59	13.03	8.45	-	22.66
Polar Capital Global Technology R EUR	EUR	IE00B4468526	04 Sep 2009	38.32	25.52	22.12	20.41	17.05
Polar Capital Global Technology R GBP	GBP	IE00B42N8Z54	04 Sep 2009	33.24	24.93	24.94	20.05	15.81
Polar Capital Global Technology R USD	USD	IE00B433M743	04 Sep 2009	33.58	26.86	21.58	17.66	16.65
Polar Capital Healthcare Opportunities R EUR	EUR	IE00B3NLSS43	01 Apr 2009	14.81	13.68	8.15	17.57	16.15
Polar Capital Healthcare Opportunities R GBP	GBP	IE00B3NM2Q33	01 Apr 2009	10.64	13.14	10.66	17.24	14.45
Polar Capital Healthcare Opportunities R USD	USD	IE00B3NLTK32	01 Apr 2009	10.90	14.88	7.68	14.90	14.92
Schroder ISF Middle East A Acc EUR	EUR	LU0316459139	03 Sep 2007	9.89	3.83	0.45	8.16	11.76
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	17.24	11.06	6.46	9.91	13.93

RISK RATING : 7

Commodity & Energy

BlackRock GF World Gold A2 Acc EUR	EUR	LU0171305526	30 Dec 1994	29.94	1.16	4.91	-0.58	29.16
BlackRock GF World Gold A2 Acc USD	USD	LU0055631609	30 Dec 1994	25.23	1.98	4.46	-2.83	30.34
BlackRock GF World Mining A2 Acc EUR	EUR	LU0172157280	24 Mar 1997	7.01	1.64	3.72	-2.57	25.57
BlackRock GF World Mining A2 Acc USD	USD	LU0075056555	24 Mar 1997	3.11	2.46	3.27	-4.79	27.76

Equity - Latin America

BNP Paribas Equity Brazil C Acc USD	USD	LU0265266980	12 Dec 2006	2.29	7.53	5.90	-2.10	31.99
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ANNUALISED PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Annualised Performance				
				1yr %	3yr %	5yr %	10yr %	5yr Volatility
Equity - Single Country								
Liontrust Russia A Acc GBP	GBP	GB00B04H0T52	31 Dec 2004	22.49	13.15	22.93	4.79	21.59
Liontrust Russia A Acc USD	USD	GB00B60T5T21	03 Aug 2009	22.49	15.14	19.50	2.48	20.85
Islamic								
DWS Noor Precious Metals Securities A Acc USD	USD	IE00B1FQCN68	14 Feb 2007	22.65	7.64	4.52	-4.94	32.51
Specialist								
UBS (Lux) Equity Biotech P Acc USD	USD	LU0069152568	15 Oct 1996	5.67	8.04	1.05	13.87	24.18

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
RISK RATING : 1								
Currency/Money Market								
Aberdeen Standard Liquidity (Lux) EUR A2 Acc	EUR	LU0090865873	23 Jul 1990	-0.44	-0.44	-0.41	-0.30	-0.04
Aberdeen Standard Liquidity (Lux) GBP A2 Acc	GBP	LU0049015760	01 Jul 1985	0.64	0.42	0.12	0.11	0.10
Aberdeen Standard Liquidity (Lux) USD A2 Acc	USD	LU0049014870	17 Sep 1984	2.26	2.01	1.10	0.53	0.08
Pictet Short Term Money Market R Acc JPY	JPY	LU0309035870	06 Jul 2007	-0.25	-0.27	-0.25	-0.26	-0.10
UBS (Lux) Money Market P Acc AUD	AUD	LU0066649970	20 Aug 1992	1.29	1.28	1.16	1.51	1.72
UBS (Lux) Money Market P Acc CHF	CHF	LU0033502740	16 Sep 1991	-0.84	-0.85	-0.86	-0.93	-0.67
UBS (Lux) Money Market P Acc EUR	EUR	LU0006344922	09 Oct 1989	-0.42	-0.47	-0.46	-0.28	-0.03
UBS (Lux) Money Market P Acc GBP	GBP	LU0006277635	25 Nov 1988	0.37	0.06	0.08	0.17	0.07
UBS (Lux) Money Market P Acc USD	USD	LU0006277684	25 Nov 1988	2.01	1.49	0.57	0.26	0.08
RISK RATING : 2								
Fixed Interest - Europe								
Credit Suisse (Lux) Swiss Franc Bond B Acc CHF	CHF	LU0049527079	01 Nov 1991	1.44	-1.60	-0.61	0.40	-0.03
RISK RATING : 3								
Fixed Interest - Asia								
BlackRock GF Asian Tiger Bond A2 Acc USD	USD	LU0063729296	02 Feb 1996	11.31	-3.15	6.72	4.70	2.28
Fidelity Funds Asian High Yield A Acc USD	USD	LU0286668453	02 Apr 2007	11.95	-4.67	6.95	13.56	1.47
Fixed Interest - Emerging Markets								
Investec GSF Latin American Corporate Debt A Acc USD	USD	LU0492942718	30 Apr 2010	11.94	-4.91	8.99	13.59	-5.77
Fixed Interest - Europe								
Fidelity Funds European High Yield A Acc EUR	EUR	LU0251130802	03 Jul 2006	12.71	-5.79	6.26	8.18	0.91
Invesco Euro Corporate Bond A Acc EUR	EUR	LU0243957825	31 Mar 2006	8.34	-3.35	3.54	2.55	-1.72
Fixed Interest - Global								
Invesco Global Total Return Bond A Acc CHF Hedged	CHF	LU0955866271	18 Sep 2013	7.71	-4.41	3.06	1.16	-1.46
Invesco Global Total Return Bond A Acc EUR	EUR	LU0534239909	15 Sep 2010	8.28	-3.87	3.72	1.84	-0.34
Jupiter Dynamic Bond L AUD Hdg Acc	AUD	LU1074970481	04 Dec 2014	8.71	-1.26	4.02	6.49	3.23
Jupiter Dynamic Bond L CHF Hdg Acc	CHF	LU0853555620	17 May 2013	6.03	-4.20	0.97	3.28	0.55
Jupiter Dynamic Bond L EUR Acc	EUR	LU0853555380	10 May 2013	6.55	-3.75	1.56	3.86	1.46
Jupiter Dynamic Bond L GBP Hdg Acc	GBP	LU0853555547	05 Sep 2016	7.86	-2.75	2.20	-	-
Jupiter Dynamic Bond L USD Hdg Acc	USD	LU0853555463	30 Apr 2013	9.69	-1.23	3.47	5.07	1.81

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
PIMCO Global Investment Grade Credit E Acc CHF Hgd	CHF	IE00B3SL5777	06 Mar 2012	7.90	-4.81	3.05	4.36	-1.87
PIMCO Global Investment Grade Credit E Acc EUR Hgd	EUR	IE00B11XZ434	31 Mar 2006	8.34	-4.45	3.52	4.96	-0.82
PIMCO Global Investment Grade Credit E Acc USD	USD	IE00B3K7XK29	10 Dec 2008	11.50	-1.72	5.57	6.45	-0.39
T Rowe Price Global High Yield Bond A Acc	USD	LU0133082254	17 Aug 2001	15.01	-4.53	6.83	13.97	-3.71
T Rowe Price Global High Yield Bond A EUR Hgd Acc	EUR	LU0165850685	02 Apr 2003	11.67	-7.21	4.72	12.51	-3.96
Fixed Interest - Sterling								
Invesco Sterling Bond A Acc GBP*	GBP	LU1775980979	08 Oct 2018	8.00	-2.16	5.18	6.82	1.57
Fixed Interest - US								
JPM US Bond A Acc USD	USD	LU0070215933	15 May 1997	8.96	-1.78	3.32	3.42	-0.98
Natixis Loomis Sayles Multi Sector Income RE/A Acc USD*	USD	IE00B5Q4WK41	22 Jan 2010	11.07	-4.43	6.85	9.77	-7.66
Global Managed								
BlackRock GF Global Multi Asset Income A2 EUR	EUR	LU1162516477	28 Jun 2012	15.55	-0.27	-4.40	8.61	-
BlackRock GF Global Multi-Asset Income A2 USD	USD	LU0784385840	28 Jun 2012	13.36	-4.89	8.66	5.34	-2.35
Fidelity Funds Global Multi Asset Income A Acc USD	USD	LU0905233846	27 Mar 2013	12.81	-2.99	10.13	6.74	-1.31
IFSL Brooks Macdonald Cautious Growth B Acc GBP	GBP	GB00B5W8NJ69	07 Jul 2011	11.87	-5.05	6.16	9.79	4.49
IFSL Brooks Macdonald Defensive Capital B Acc EUR	EUR	GB00BVCX4N42	20 Mar 2015	5.40	-3.53	3.27	7.00	-
IFSL Brooks Macdonald Defensive Capital B Acc GBP*	GBP	GB00B62WVX98	29 Mar 2010	7.07	-2.32	4.25	8.55	1.80
IFSL Brooks Macdonald Defensive Capital B Acc USD	USD	GB00BVCX4M35	20 Mar 2015	8.67	-0.90	4.93	8.72	-
Investec GSF Global Multi-Asset Income A Acc USD*	USD	LU0972617095	27 Sep 2013	6.17	0.55	5.96	4.36	0.89
M&G (Lux) Optimal Income A Acc CHF Hgd*	CHF	LU1670723722	07 Sep 2018	6.40	-4.37	3.90	6.27	-2.57
M&G (Lux) Optimal Income A Acc EUR*	EUR	LU1670724373	07 Sep 2018	6.81	-4.00	4.28	6.96	-1.62
M&G (Lux) Optimal Income A Acc USD Hgd*	USD	LU1670725347	07 Sep 2018	9.92	-1.23	6.48	7.95	-1.22
M&G Optimal Income A Acc GBP	GBP	GB00B1H05155	08 Dec 2006	8.46	-3.81	5.24	7.69	-1.25
Hedge/Structured Products								
Invesco Global Targeted Returns A Acc CHF Hedged	CHF	LU1004132996	18 Dec 2013	1.59	-6.16	-1.38	0.87	-0.16
Invesco Global Targeted Returns A Acc EUR	EUR	LU1004132566	18 Dec 2013	2.13	-5.61	-0.73	1.55	1.04
Invesco Global Targeted Returns A Acc GBP Hedged	GBP	LU1075209020	23 Jul 2014	3.23	-4.76	-0.04	2.33	1.58
Invesco Global Targeted Returns A Acc USD Hedged	USD	LU1004132723	18 Dec 2013	5.09	-3.08	1.00	2.71	1.25
Islamic								
Franklin Global Sukuk A Acc USD	USD	LU0792756115	10 Sep 2012	11.29	-2.53	7.71	-1.12	-0.19

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
RISK RATING : 4								
Equity - Europe including UK								
Janus Henderson Horizon Pan European Alpha A2 Acc EUR	EUR	LU0264597617	01 Dec 2006	9.95	-6.18	3.67	-2.66	2.05
Equity - UK								
Artemis UK Smaller Companies R Acc	GBP	GB0002583598	03 Apr 1998	28.17	-13.33	29.08	12.07	18.14
Fixed Interest - Asia								
Fidelity Funds Asian High Yield A Acc EUR	EUR	LU0286668966	02 Apr 2007	14.32	0.00	-6.10	16.81	13.04
Pictet Asian Local Currency Debt P Acc EUR	EUR	LU0280438309	24 Jan 2007	10.06	2.15	-2.78	4.27	7.73
Pictet Asian Local Currency Debt P Acc USD	USD	LU0255797556	26 Jun 2006	7.83	-2.37	10.47	0.76	-3.27
Templeton Asian Bond A Acc USD	USD	LU0229949994	25 Oct 2005	1.07	-1.44	5.57	1.85	-8.66
Fixed Interest - Emerging Markets								
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc Hedged CHF*	CHF	LU0487189069	06 Aug 2007	9.71	-11.30	8.78	10.03	-6.00
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc Hedged EUR*	EUR	LU0376989207	11 Jul 2007	10.21	-10.96	9.33	10.61	-5.06
Aberdeen Standard SICAV I Select Emerging Markets Bond A Acc USD	USD	LU0132414144	15 Aug 2001	13.57	-8.35	11.60	12.20	-4.57
Invesco India Bond A Acc USD	USD	LU0996662002	23 Apr 2014	3.79	-5.07	7.75	7.64	1.30
Pictet Emerging Local Currency Debt R Acc EUR	EUR	LU0280437830	23 Jan 2007	12.56	-3.82	-2.69	10.20	-5.42
Pictet Emerging Local Currency Debt R Acc USD	USD	LU0255798364	26 Jun 2006	10.50	-8.42	10.78	7.01	-15.10
Schroder ISF Emerging Markets Debt Absolute Return A Acc AUD Hedged	AUD	LU0491680806	12 Mar 2010	3.39	-4.49	7.05	8.61	-4.75
Schroder ISF Emerging Markets Debt Absolute Return A Acc CHF Hedged	CHF	LU0476445340	15 Jan 2010	1.12	-7.17	3.95	5.55	-7.97
Schroder ISF Emerging Markets Debt Absolute Return A Acc EUR Hedged*	EUR	LU0177592218	30 Sep 2003	1.46	-6.97	4.39	5.97	-7.15
Schroder ISF Emerging Markets Debt Absolute Return A Acc USD*	USD	LU0106253197	17 Jan 2000	4.66	-4.17	6.55	7.76	-6.61
Fixed Interest - Global								
BNY Mellon Global Bond A Acc EUR	EUR	IE0003921727	02 Jan 2002	8.76	2.75	-6.15	4.65	6.26
BNY Mellon Global Bond A Acc USD	USD	IE0003924739	10 Dec 2001	6.64	-1.86	6.55	1.46	-4.79
M&G Global Macro Bond A GBP Acc	GBP	GB0031616815	27 Sep 1999	3.81	3.06	-4.40	24.69	0.35
Templeton Global Bond A Acc CHF Hedged	CHF	LU0450468003	14 Sep 2009	-2.37	-1.53	-0.32	3.06	-6.71
Templeton Global Bond A Acc EUR Hedged	EUR	LU0294219869	10 Apr 2007	-2.12	-1.26	-0.15	3.57	-5.42
Templeton Global Bond A Acc USD	USD	LU0252652382	28 Apr 2006	1.01	1.54	2.20	4.33	-5.41

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
Global Managed								
Artemis Monthly Distribution R Acc GBP	GBP	GB00B74BQB01	21 May 2012	11.96	-8.37	8.28	17.10	7.10
BlackRock GF Global Allocation A2 Acc AUD Hedged	AUD	LU0468326631	22 Jan 2010	15.46	-9.49	13.30	4.23	-0.54
BlackRock GF Global Allocation A2 Acc EUR	EUR	LU0171283459	03 Jan 1997	19.06	-4.43	-0.77	6.52	8.91
BlackRock GF Global Allocation A2 Acc GBP Hedged	GBP	LU0236177068	01 Dec 2005	14.41	-10.76	11.40	2.51	-2.13
BlackRock GF Global Allocation A2 Acc USD	USD	LU0072462426	03 Jan 1997	16.80	-8.87	12.83	3.24	-2.27
BNY Mellon Multi-Asset Diversified Return Acc GBP	GBP	GB00B1GJ9N38	27 Nov 2006	11.09	-4.17	8.58	10.23	-0.16
Canaccord Opportunity A Acc GBP Hgd	GBP	IE00BSJCJC74	15 Jun 2015	16.14	-12.34	19.75	-1.48	-
Canaccord Opportunity A Acc USD	USD	IE00B3BRDK12	26 Sep 2008	18.18	-10.41	21.31	-0.65	-0.47
Credit Suisse (Lux) Portfolio Balanced B Acc CHF	CHF	LU0078040838	14 May 1993	12.64	-8.68	8.27	1.16	-2.88
Credit Suisse (Lux) Portfolio Balanced B Acc EUR	EUR	LU0091100973	30 Oct 1998	13.64	-7.97	3.74	3.31	3.02
Credit Suisse (Lux) Portfolio Balanced B Acc USD	USD	LU0078041133	14 May 1993	15.75	-6.79	11.29	3.28	-2.70
Credit Suisse (Lux) Portfolio Growth B Acc USD	USD	LU0078042453	11 Jun 1993	19.45	-8.85	15.89	3.77	-3.66
Fidelity Funds Global Multi Asset Income A Acc EUR	EUR	LU1116430247	08 Oct 2014	15.12	1.80	-3.25	9.74	10.05
Fidelity Funds Global Multi Asset Income A Acc JPY Hgd	JPY	LU1295424110	05 Oct 2015	9.60	-4.62	5.73	6.19	-
Fidelity Multi Asset Open Strategic A Acc GBP	GBP	GB00B8WR7L45	19 Oct 2012	11.42	-3.93	6.18	13.83	-1.05
First Eagle Amundi International AC USD	USD	LU0068578508	12 Aug 1996	18.62	-9.75	11.09	8.95	-2.76
First Eagle Amundi International AHE-C EUR	EUR	LU0433182416	19 Aug 2009	15.01	-12.67	8.89	7.21	-3.35
First Eagle Amundi International AHG-C GBP	GBP	LU0565135232	03 Dec 2010	16.45	-11.65	9.76	7.96	-2.79
GAM Star Global Balanced A Acc CHF	CHF	IE00B5W69V40	13 Sep 2016	12.32	-10.81	9.17	-	-
GAM Star Global Balanced A Acc EUR	EUR	IE00B5VGTN75	05 Aug 2014	12.64	-10.35	9.85	6.38	2.34
GAM Star Global Balanced A Acc GBP	GBP	IE00B55YB208	09 Jun 2014	14.27	-9.31	10.96	7.40	2.80
GAM Star Global Balanced A Acc USD	USD	IE00B5NTPS12	24 Mar 2014	15.93	-7.89	12.06	7.60	2.26
GAM Star Global Cautious A Acc EUR	EUR	IE00BJ358440	13 Aug 2015	10.24	-8.15	7.51	5.06	-
GAM Star Global Cautious A Acc GBP	GBP	IE00BJ358556	06 Nov 2014	11.87	-7.11	8.64	6.16	2.37
GAM Star Global Cautious A Acc USD	USD	IE00BJ358333	24 Mar 2014	13.64	-5.73	9.74	6.40	1.78
GAM Star Global Growth A Acc CHF	CHF	IE00BDD9NV60	15 Feb 2016	15.18	-12.64	12.11	-	-
GAM Star Global Growth A Acc EUR	EUR	IE00BJ358770	02 Nov 2016	15.53	-12.21	12.65	-	-
GAM Star Global Growth A Acc GBP	GBP	IE00BJ358887	11 Jul 2014	17.25	-11.16	13.81	8.73	2.81
GAM Star Global Growth A Acc USD	USD	IE00BJ358663	24 Mar 2014	18.91	-9.76	14.83	9.05	2.16

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
Guinness Multi-Asset Balanced R EUR Acc	EUR	IE00BG5QR703	31 Oct 2019	-	-	-	-	-
Guinness Multi-Asset Balanced R GBP Acc	GBP	IE00BG5QR588	19 Dec 2018	12.94	-	-	-	-
Guinness Multi-Asset Balanced R USD Acc	USD	IE00BG5QR927	31 Oct 2019	-	-	-	-	-
Guinness Multi-Asset Growth R EUR Acc	EUR	IE00BG5QRS16	31 Oct 2019	-	-	-	-	-
Guinness Multi-Asset Growth R GBP Acc	GBP	IE00BG5QRQ91	19 Dec 2018	15.55	-	-	-	-
Guinness Multi-Asset Growth R USD Acc	USD	IE00BG5QRV45	31 Oct 2019	-	-	-	-	-
Harmony Portfolios Asian Growth C Acc USD*	USD	LU0651984105	12 Aug 2011	12.02	-11.08	18.58	3.26	-5.00
Harmony Portfolios Sterling Balanced C Acc GBP*	GBP	LU0651985417	12 Aug 2011	7.69	-4.71	5.13	13.55	-0.31
Harmony Portfolios Sterling Growth C Acc GBP*	GBP	LU0651985847	12 Aug 2011	10.28	-5.42	6.54	16.35	-0.52
Harmony Portfolios US Dollar Growth C Acc USD*	USD	LU0651986738	12 Aug 2011	18.36	-9.67	15.59	4.99	-6.69
IFSL Brooks Macdonald Balanced B Acc EUR	EUR	GB00BVCX4B20	20 Mar 2015	14.16	-8.17	9.95	6.39	-
IFSL Brooks Macdonald Balanced B Acc GBP	GBP	GB00B054QG49	20 Dec 2004	15.67	-7.13	11.04	8.03	3.43
IFSL Brooks Macdonald Balanced B Acc USD	USD	GB00BVCX4909	20 Mar 2015	17.32	-5.72	11.97	7.75	-
IFSL Brooks Macdonald Cautious Growth B Acc EUR	EUR	GB00BVCX4F67	20 Mar 2015	10.34	-6.12	5.15	7.84	-
IFSL Brooks Macdonald Cautious Growth B Acc USD	USD	GB00BVCX4D44	20 Mar 2015	13.51	-3.70	6.91	9.94	-
IFSL Brooks Macdonald Strategic Growth B Acc EUR	EUR	GB00BVCX4R89	20 Mar 2015	17.05	-8.70	12.74	5.89	-
IFSL Brooks Macdonald Strategic Growth B Acc GBP	GBP	GB00BDX8Y988	20 Mar 2015	18.75	-7.72	13.98	7.36	-
IFSL Brooks Macdonald Strategic Growth B Acc USD	USD	GB00BVCX4Q72	20 Mar 2015	20.35	-6.35	15.38	7.59	-
Invesco Asia Balanced A Acc EUR Hedged	EUR	LU0482498259	31 Mar 2010	4.39	-11.63	11.42	0.78	-8.08
Invesco Asia Balanced A Acc USD*	USD	LU0367026217	31 Oct 2008	7.60	-8.95	13.50	2.26	-7.78
Invesco Pan European High Income A Acc CHF Hgd	CHF	LU1097691346	08 Oct 2014	11.66	-6.97	5.19	4.66	1.38
Invesco Pan European High Income A Acc EUR	EUR	LU0243957239	31 Mar 2006	12.30	-6.52	5.89	5.34	2.40
Invesco Pan European High Income A Acc USD Hgd	USD	LU1075211430	23 Jul 2014	15.50	-3.95	7.80	6.47	2.37
Janus Henderson Cautious Managed A Acc GBP	GBP	GB0032477639	03 Feb 2003	12.57	-6.63	5.13	7.77	-0.17
Janus Henderson Multi-Manager Active A Acc GBP	GBP	GB0031413593	28 Jun 1996	13.78	-7.31	11.05	16.72	2.76
Janus Henderson Multi-Manager Managed A Acc GBP	GBP	GB0031412744	30 Jul 1997	14.01	-7.34	9.18	13.19	2.33
JPM Global Balanced A Acc USD (Hedged)	USD	LU0957039414	20 Nov 2013	16.36	-4.29	12.07	2.83	0.47
JPM Global Balanced A EUR	EUR	LU0070212591	18 Jul 1995	13.03	-6.97	9.93	1.77	0.56
Kames Ethical Cautious Managed A Acc GBP	GBP	GB00B1N9DX45	01 Mar 2007	17.37	-10.75	8.05	2.68	6.78
LF Miton Cautious Multi Asset A Acc GBP	GBP	GB00B031C923	30 Dec 1997	10.86	-9.13	10.36	8.69	5.05

DISCRETE PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
MFS Meridian Global Total Return A1 Acc USD	USD	LU0219441499	31 Jan 2001	17.00	-8.33	13.90	4.64	-2.74
Specialist								
Sarasin Food and Agriculture Opportunities A Acc GBP	GBP	GB00B2Q8L643	31 Mar 2008	13.57	-1.56	13.65	33.06	-3.00
RISK RATING : 5								
Commodity & Energy								
Pictet CH Physical Gold P Inc CHF	CHF	CH0104851016	30 Sep 2009	15.74	-0.59	6.70	11.64	-11.60
Pictet CH Physical Gold P Inc EUR	EUR	CH0104850968	30 Sep 2009	20.20	3.07	-1.88	12.49	-1.82
Pictet CH Physical Gold P Inc USD	USD	CH0104850497	30 Sep 2009	17.77	-1.51	11.49	8.72	-11.85
Pictet Water P Acc EUR	EUR	LU0104884860	19 Jan 2000	34.49	-8.64	9.79	9.16	10.44
Pictet Water P Acc USD	USD	LU0255980327	26 May 2006	31.96	-13.00	24.99	6.00	-0.86
RobecoSAM Sustainable Water B Acc EUR	EUR	LU0133061175	28 Sep 2001	31.98	-8.41	11.89	9.75	10.57
RobecoSAM Sustainable Water B Acc USD	USD	LU0267923398	29 Sep 2006	29.60	-12.81	27.38	6.56	-0.73
Equity - Asia Pacific excluding Japan								
Aberdeen Standard SICAV I Asia Pacific Equity A Acc EUR	EUR	LU0498180339	13 Jan 2011	21.03	-7.03	16.66	7.04	-5.06
Aberdeen Standard SICAV I Asia Pacific Equity A Acc GBP	GBP	LU0231455378	28 Mar 2006	14.70	-6.03	20.59	24.99	-10.39
Aberdeen Standard SICAV I Asia Pacific Equity A Acc USD	USD	LU0011963245	26 Apr 1988	18.67	-11.20	32.45	3.76	-14.92
Aberdeen Standard SICAV I Asian Smaller Companies A Acc GBP*	GBP	LU0231459958	28 Mar 2006	11.57	-7.74	13.39	21.40	-11.08
Aberdeen Standard SICAV I Asian Smaller Companies A Acc USD*	USD	LU0231459107	14 May 2004	15.42	-12.81	24.54	0.78	-15.58
AXA Rosenberg All Country Asia Pacific Ex-Japan Smaller Companies Alpha B Acc EUR	EUR	IE0031069499	05 Oct 2001	12.48	-11.23	7.52	14.28	6.91
AXA Rosenberg All Country Asia Pacific Ex-Japan Smaller Companies Alpha B Acc USD	USD	IE0004334029	31 May 2000	10.54	-15.48	22.48	11.10	-3.92
Guinness Asian Equity Income C GBP Acc*	GBP	IE00BVYPNP33	11 Mar 2015	13.29	-11.15	23.60	27.28	0.43
Guinness Asian Equity Income C USD Acc*	USD	IE00BVYPNQ40	11 Mar 2015	17.84	-16.36	35.31	6.70	-5.07
JPM ASEAN Equity A Acc EUR	EUR	LU0441852612	04 Sep 2009	12.93	-5.41	15.20	11.93	-4.13
JPM ASEAN Equity A Acc USD	USD	LU0441851309	04 Sep 2009	10.45	-9.61	30.91	8.11	-13.92
Matthews Asia - Pacific Tiger A Acc GBP	GBP	LU0594555590	28 Feb 2011	7.09	-6.30	26.48	19.32	2.53
Matthews Asia - Pacific Tiger A Acc USD	USD	LU0491815824	26 Aug 2010	10.40	-11.30	38.71	-0.85	-2.40
Equity - Asia Pacific including Japan								
Aberdeen Standard OEIC I Asia Pacific & Japan Equity A Acc GBP*	GBP	GB00BOXWNJ21	01 Mar 1979	17.73	-8.15	19.08	24.39	-5.79

DISCRETE PERFORMANCE

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Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
BlackRock GF Pacific Equity A2 Acc EUR	EUR	LU0171290314	05 Aug 1994	18.70	-17.87	12.79	4.89	9.35
BlackRock GF Pacific Equity A2 Acc GBP	GBP	LU0171290744	05 Aug 1994	12.81	-17.31	17.46	21.49	2.48
BlackRock GF Pacific Equity A2 Acc USD	USD	LU0035112944	05 Aug 1994	16.44	-21.70	28.26	1.67	-2.39
Matthews Asia - Asia Dividend A Acc GBP	GBP	LU0594556309	28 Feb 2011	6.72	-8.55	21.19	24.49	8.75
Matthews Asia - Asia Dividend A Acc USD	USD	LU0491817952	26 Aug 2010	9.93	-13.47	32.88	3.55	3.20
Equity - Emerging Markets								
Janus Henderson Emerging Markets R Acc EUR	EUR	LU0113993801	29 Sep 1988	9.70	-13.66	13.39	13.80	-1.92
Janus Henderson Emerging Markets R Acc USD	USD	LU0201073169	24 Mar 2005	7.42	-17.35	28.96	9.43	-11.81
JPM Emerging Markets Small Cap A Acc (perf) EUR	EUR	LU0318933057	15 Nov 2007	18.65	-9.19	19.65	14.47	4.02
JPM Emerging Markets Small Cap A Acc (perf) USD	USD	LU0318931358	15 Nov 2007	16.47	-13.41	35.99	10.94	-6.56
Schroder ISF Global Emerging Market Opportunities A Acc USD	USD	LU0269904917	19 Jan 2007	29.81	-16.42	38.61	8.57	-13.88
Templeton Emerging Markets Smaller Companies A Acc EUR	EUR	LU0300743431	18 Oct 2007	6.87	-11.27	14.82	6.15	4.77
Templeton Emerging Markets Smaller Companies A Acc USD	USD	LU0300738514	18 Oct 2007	4.61	-15.30	30.98	2.73	-5.84
Equity - Europe excluding UK								
Guinness European Equity Income C Acc EUR	EUR	IE00BGHQDW50	20 Dec 2013	29.75	-10.63	5.61	10.11	8.12
Guinness European Equity Income C Acc GBP*	GBP	IE00BVYPNS63	11 Mar 2015	22.49	-9.64	9.82	27.56	2.80
Guinness European Equity Income C Acc USD*	USD	IE00BVYPNT70	11 Mar 2015	27.40	-14.92	20.30	7.00	-2.77
Threadneedle (Lux) European Smaller Companies 1E Acc EUR*	EUR	LU1864952335	23 Oct 2018	30.28	-12.40	22.96	-0.35	29.45
Threadneedle European Smaller Companies R Acc GBP	GBP	GB0001531424	14 Nov 1997	24.07	-11.68	27.09	16.37	22.18
Equity - Europe including UK								
Jupiter European Growth L Acc EUR	EUR	LU0260085492	17 Aug 2001	29.28	-4.67	19.93	-10.84	29.80
Jupiter European Growth L Acc USD Hgd	USD	LU0966834136	02 Oct 2013	32.89	-2.15	21.95	-10.27	29.93
Threadneedle (Lux) Pan European Equities 1E Acc EUR	EUR	LU1832003567	29 Aug 2018	31.39	-	-	-	-
Threadneedle (Lux) Pan European Equities 1G Acc GBP	GBP	LU1832003724	29 Aug 2018	24.03	-	-	-	-
Equity - Global								
Aberdeen Standard OEIC I Ethical World Equity A Acc GBP	GBP	GB0006833718	21 May 1999	19.59	-5.67	12.96	30.46	-10.59
BNY Mellon Global Opportunities A Acc EUR - CLOSED TO NEW SUBSCRIPTIONS	EUR	IE0004084889	02 Jan 2002	28.84	-3.36	1.65	4.11	17.10
BNY Mellon Global Opportunities A Acc USD - CLOSED TO NEW SUBSCRIPTIONS	USD	IE0004086264	10 Dec 2001	26.34	-7.70	15.40	0.94	4.94

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Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
BNY Mellon Long-Term Gbl Eq EUR A Acc	EUR	IE00B29M2H10	18 Apr 2008	30.51	1.35	7.55	7.20	9.66
BNY Mellon Long-Term Gbl Eq GBP A Acc	GBP	IE00B42QQV61	23 Oct 2009	22.95	2.52	11.91	24.20	4.12
BNY Mellon Long-Term Gbl Eq USD A Acc	USD	IE00B29M2J34	04 Apr 2008	27.78	-3.22	22.61	3.83	-1.51
Fidelity Funds Global Dividend A Acc EUR	EUR	LU1261431768	07 Aug 2015	25.90	-0.09	1.92	3.90	-
Fidelity Funds Global Dividend A Acc EUR Hgd	EUR	LU0605515377	30 Jan 2012	21.92	-3.55	8.46	3.56	5.08
Fidelity Funds Global Dividend A Acc USD	USD	LU0772969993	04 May 2012	23.55	-4.82	16.12	1.17	1.62
Fidelity Global Dividend A Acc GBP	GBP	GB00B7FQHJ97	30 Jan 2012	19.61	1.42	5.81	21.63	8.10
Franklin Mutual Global Discovery A Acc EUR	EUR	LU0211333025	25 Oct 2005	25.47	-9.73	-2.28	12.93	4.52
Franklin Mutual Global Discovery A Acc USD	USD	LU0211331839	25 Oct 2005	22.76	-13.81	11.43	9.40	-6.18
Fundsmith Equity R Acc GBP	GBP	GB00B4LPDJ14	01 Nov 2010	24.99	1.68	21.36	27.51	15.12
Guinness Global Equity Income C Acc EUR*	EUR	IE00BGHQF631	29 Nov 2013	27.08	-1.37	4.35	8.47	6.59
Guinness Global Equity Income C Acc GBP*	GBP	IE00BVYPNV92	11 Mar 2015	19.97	-0.27	8.51	25.63	1.10
Guinness Global Equity Income C Acc USD*	USD	IE00BVYPNW00	11 Mar 2015	24.79	-6.11	18.80	5.32	-4.42
Invesco Global Equity Income A Acc EUR Hedged	EUR	LU0794791870	27 Jun 2012	19.51	-17.81	19.77	-0.21	-0.84
Invesco Global Equity Income A Acc USD*	USD	LU0607513230	30 Sep 2011	23.19	-15.06	22.17	1.25	-0.29
Investec GSF Global Franchise A Acc CHF Hgd	CHF	LU0869878131	31 Jan 2013	22.77	-7.78	20.56	-1.90	6.74
Investec GSF Global Franchise A Acc EUR	EUR	LU0846948197	25 Oct 2012	29.55	0.26	8.45	3.21	20.48
Investec GSF Global Franchise A Acc USD*	USD	LU0426412945	04 Jul 2009	27.01	-4.48	23.80	-0.07	8.22
Janus Henderson Global Equity R Acc GBP	GBP	LU0200077294	29 Oct 2004	19.95	-1.87	18.72	23.27	10.88
Janus Henderson Global Equity R Acc USD	USD	LU0200076999	24 Mar 2005	24.77	-7.61	29.97	3.34	4.82
JPM Global Unconstrained Equity A Acc USD	USD	LU0210533765	31 Mar 2005	27.27	-11.22	18.08	2.20	1.22
Jupiter Merlin International Equities L Acc EUR - CLOSED TO NEW SUBSCRIPTIONS	EUR	LU0362742719	05 Sep 2008	21.61	-4.98	8.77	2.11	9.35
Jupiter Merlin International Equities L Acc USD - CLOSED TO NEW SUBSCRIPTIONS	USD	LU0362742800	14 Apr 2009	19.31	-9.23	23.47	-1.02	-2.00
MFS Meridian Global Equity A1 GBP	GBP	LU0219431268	26 Sep 2005	23.74	-4.79	11.44	27.01	2.75
MFS Meridian Global Equity A1 USD*	USD	LU0219441069	26 Sep 2005	29.04	-10.67	22.53	6.19	-2.50
Sarasin Thematic Global Equity A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0009341214	01 Jul 1994	26.42	-6.03	15.62	17.43	1.08
Schroder ISF Global Equity A Acc AUD Hedged	AUD	LU0491681010	12 Mar 2010	24.06	-9.74	25.91	1.41	2.98

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
Schroder ISF Global Equity A Acc USD*	USD	LU0215105999	03 Jun 2005	25.87	-9.07	25.35	0.98	1.36
Schroder ISF Global Smaller Companies A Acc USD	USD	LU0240877869	24 Feb 2006	26.74	-18.09	22.25	8.53	2.53
Threadneedle (Lux) Global Select 1U Acc USD*	USD	LU1864957219	25 Jan 2019	33.68	-11.83	32.26	0.45	2.98
VAM Driehaus A Acc EUR Hedged	EUR	LU0404614934	23 Dec 2008	19.83	-15.14	20.15	-1.54	-1.69
VAM Driehaus A Acc GBP Hedged	GBP	LU0404611757	22 Dec 2008	21.51	-14.07	21.30	-1.25	-1.30
VAM Driehaus A Acc USD	USD	LU0297699406	06 Jul 2007	24.12	-12.23	22.98	0.15	-1.02
Equity - North America								
JPM America Equity A Acc EUR Hedged	EUR	LU0159042083	15 Mar 2007	24.28	-8.86	20.85	5.98	2.58
JPM America Equity A Acc USD	USD	LU0210528500	01 Apr 2005	27.89	-6.01	23.39	6.98	2.72
Schroder ISF US Small & Mid-Cap Equity A Acc EUR Hgd	EUR	LU0334663233	14 Dec 2007	24.16	-15.44	12.48	15.69	0.10
Schroder ISF US Small & Mid-Cap Equity A Acc USD	USD	LU0205193047	10 Dec 2004	28.01	-12.91	14.54	16.97	0.12
T.Rowe Price US Smaller Companies Equity A Acc USD	USD	LU0133096635	31 Jul 2001	36.61	-6.26	17.33	13.95	-2.09
Equity - Single Country								
Fidelity Funds Australia A Acc AUD	AUD	LU0261950041	25 Sep 2006	25.64	-4.25	10.00	5.10	3.92
Fidelity Funds Thailand A Acc USD	USD	LU1224710803	19 May 2015	9.18	-9.78	29.31	19.42	-
Matthews Asia - India A Acc USD	USD	LU0594557299	30 Jun 2011	1.87	-10.41	37.24	-3.53	-3.18
Equity - UK								
Aberdeen Standard OEIC I UK Equity A Acc GBP	GBP	GB00B0LG6H52	19 Dec 2005	29.68	-9.57	11.29	14.69	-4.11
BGF United Kingdom A2 Acc	GBP	LU0011847091	31 Dec 1985	23.15	-10.77	15.31	7.07	10.52
BGF United Kingdom A2 EUR Acc	EUR	LU0171293177	31 Dec 1985	29.57	-11.37	10.74	-7.59	17.12
BGF United Kingdom A2 USD Acc	USD	LU0171293334	31 Dec 1985	27.14	-15.50	25.91	-10.44	5.10
Invesco UK Focus (UK) Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0033030965	02 Jul 2001	16.83	-15.13	11.68	18.12	-0.61
Invesco UK Growth (UK) Acc GBP	GBP	GB0033031153	11 Jun 1987	16.24	-14.01	10.67	14.53	-0.11
Invesco UK Smaller Companies (UK) Acc GBP	GBP	GB0033030528	29 May 1992	36.49	-11.92	26.44	11.69	18.90
Investec UK Alpha A Acc GBP	GBP	GB0031075228	05 Feb 1979	20.33	-10.02	11.90	8.02	5.59
Investec UK Smaller Companies A Acc GBP	GBP	GB0031075558	30 Jul 1982	29.33	-13.75	29.82	-1.90	11.65
JOHCM UK Opportunities B Acc	GBP	GB00B0LLB757	30 Nov 2005	12.48	-2.33	2.70	13.21	7.50
JPM UK Dynamic A GBP Acc	GBP	GB0009698001	16 Oct 2000	16.49	-12.48	15.74	8.88	10.49
JPM UK Smaller Companies A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0030880255	16 Jul 1987	39.16	-12.68	24.55	-2.45	20.06
Kames Ethical Equity A Acc GBP	GBP	GB0007452484	17 Apr 1989	30.33	-18.03	12.66	-1.01	12.77

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
Legg Mason IF QS UK Equity A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0033506501	31 Oct 1995	19.58	-13.30	7.01	2.65	10.44
M&G Recovery A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	GB0031289217	23 May 1969	7.55	-15.97	10.71	19.79	-5.18
Schroder ISF UK Equity A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS	GBP	LU0106244527	17 Jan 2000	13.30	-9.14	7.16	12.65	1.83
Schroder UK Opportunities A Acc GBP - CLOSED TO NEW SUBSCRIPTIONS*	GBP	GB0031092728	25 Feb 2002	17.67	-16.08	15.22	6.88	0.47
Threadneedle UK Mid 250 Ret Net R Acc GBP	GBP	GB0033547604	15 Sep 2003	27.84	-19.78	26.60	-3.64	19.11
Fixed Interest - Asia								
Schroder ISF Asian Bond Total Return A Acc EUR Hedged*	EUR	LU0327381843	09 Nov 2007	5.66	-3.33	1.97	0.39	-2.83
Schroder ISF Asian Bond Total Return A Acc USD*	USD	LU0106250508	17 Jan 2000	8.85	-0.49	3.89	1.75	-2.25
Templeton Asian Bond A Acc EUR	EUR	LU0229951891	25 Oct 2005	3.25	3.25	-7.44	5.14	1.74
Fixed Interest - Global								
T. Rowe Price Global Growth Eq A USD	USD	LU0382932902	27 Oct 2008	29.15	-8.50	33.07	1.56	0.15
Templeton Global Bond A Acc EUR	EUR	LU0152980495	09 Sep 2002	3.20	6.31	-10.36	7.71	5.38
Global Managed								
Credit Suisse (Lux) Portfolio Growth B Acc CHF	CHF	LU0078041992	11 Jun 1993	16.96	-10.96	12.52	1.54	-3.36
Credit Suisse (Lux) Portfolio Growth B Acc EUR	EUR	LU0091101195	30 Oct 1998	17.90	-10.57	5.84	4.38	4.39
First Eagle Amundi International AHC-C CHF	CHF	LU0650092850	31 Aug 2011	14.60	-12.96	8.41	6.70	-4.07
JPM Global Macro Opportunities A Acc EUR	EUR	LU0095938881	23 Oct 1998	-0.25	-3.30	14.39	-5.47	9.66
Jupiter Merlin Growth Portfolio Acc GBP	GBP	GB0003629267	14 Sep 1992	16.11	-4.59	9.93	15.30	5.31
MFS Meridian Global Total Return A1 Acc EUR	EUR	LU0219418836	26 Sep 2005	19.26	-3.41	-0.83	9.07	7.23
MFS Meridian Global Total Return A1 Acc GBP	GBP	LU0219431771	26 Sep 2005	12.29	-2.37	3.59	25.22	2.47
Islamic								
Aberdeen Standard Islamic SICAV - Islamic Global Equity A Acc GBP	GBP	LU0264144311	28 Aug 2006	20.00	-9.66	10.19	28.57	-6.15
Aberdeen Standard Islamic SICAV - Islamic Global Equity A Acc USD	USD	LU0371570317	15 Jul 2013	23.81	-14.63	20.59	6.25	-11.11
BNP Paribas Islamic Equity Optimiser CC Acc USD	USD	LU0245286777	05 Apr 2006	24.36	-11.97	22.81	2.21	-6.87
Templeton Shariah Global Equity A Acc USD	USD	LU0792757196	10 Sep 2012	11.94	-13.92	18.53	7.19	-6.21
Property								
Fidelity Funds Global Property A Acc EUR	EUR	LU0237698757	05 Dec 2005	24.07	-2.33	-2.40	2.12	8.45
Fidelity Funds Global Property A Acc USD	USD	LU0237698914	05 Dec 2005	21.60	-6.89	11.18	-0.70	-2.65
Fidelity Global Property A Acc GBP	GBP	GB00B1BXC568	05 Sep 2006	16.54	0.05	1.92	19.34	3.32
Janus Henderson Horizon Asia Pacific Property Equities A2 Acc USD	USD	LU0229494975	03 Oct 2005	20.92	-5.05	15.47	0.86	-4.84

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
Janus Henderson Horizon Global Property Equities A2 Acc GBP	GBP	LU0264739185	18 Jan 2007	26.03	0.97	3.35	21.91	5.07
Janus Henderson Horizon Global Property Equities A2 Acc USD	USD	LU0209137388	03 Jan 2005	30.11	-4.37	12.83	2.04	-0.06
Janus Henderson Horizon Pan European Property Equities A2 Acc EUR	EUR	LU0088927925	01 Jul 1998	35.60	-5.62	19.77	-7.86	22.13
Schroder ISF Global Cities Real Estate A Acc EUR Hedged	EUR	LU0224509132	31 Oct 2005	25.42	-12.32	10.88	-2.74	-1.35
Schroder ISF Global Cities Real Estate A Acc USD	USD	LU0224508324	31 Oct 2005	29.33	-9.73	12.99	-1.12	-1.12
VAM International Real Estate Equity B Acc USD	USD	LU0372758754	03 Sep 2008	19.29	-10.07	18.89	-12.42	0.71

Specialist

JPM Global Healthcare A Acc USD*	USD	LU0432979614	02 Oct 2009	21.37	2.52	20.08	-15.42	2.14
JPM Global Socially Responsible A Acc USD	USD	LU0210534813	31 Mar 2005	31.85	-10.42	22.40	5.44	-4.31
M&G (Lux) Global Listed Infrastructure A Acc EUR	EUR	LU1665237704	05 Oct 2017	36.72	-1.69	-	-	-
M&G (Lux) Global Listed Infrastructure A Acc USD	USD	LU1665236995	05 Oct 2017	34.07	-6.05	-	-	-
Pictet Premium Brands P Acc EUR	EUR	LU0217139020	31 May 2005	32.00	-6.72	17.76	-6.42	0.88
Pictet Premium Brands P Acc USD	USD	LU0280433847	23 Jan 2007	29.52	-11.18	34.05	-9.13	-9.44
Schroder ISF Middle East A Acc USD	USD	LU0314587907	03 Sep 2007	13.50	-7.22	11.51	4.06	-18.27

RISK RATING : 6

Commodity & Energy

BlackRock GF World Energy A2 Acc EUR	EUR	LU0171301533	06 Apr 2001	13.51	-17.28	-12.63	31.61	-21.91
BlackRock GF World Energy A2 Acc USD	USD	LU0122376428	06 Apr 2001	11.41	-21.16	-0.64	27.48	-29.91
BNP Paribas Energy Transition CC Acc EUR*	EUR	LU0823414635	17 May 2013	4.44	-19.37	-13.91	34.60	-16.17
Guinness Global Energy B Acc USD	USD	IE00B2Q91V27	31 Mar 2008	8.95	-20.31	-2.05	26.91	-28.11
Guinness Global Energy C Acc EUR*	EUR	IE00BGHQF524	29 Nov 2013	10.96	-16.30	-13.96	30.71	-19.92
Guinness Global Energy C Acc GBP	GBP	IE00B3CCJ963	02 Sep 2008	4.75	-15.36	-10.53	51.39	-23.95
Guinness Sustainable Energy B Acc USD	USD	IE00B2PGVK34	19 Dec 2007	29.74	-16.12	20.17	-15.44	-12.04
Guinness Sustainable Energy C Acc EUR*	EUR	IE00BGHQF417	29 Nov 2013	32.13	-11.89	5.56	-12.91	-2.02
Guinness Sustainable Energy C Acc GBP	GBP	IE00B3CCJ633	02 Sep 2008	24.73	-10.91	9.77	0.87	-6.95
JPM Global Natural Resources A Acc EUR	EUR	LU0208853274	21 Dec 2004	17.22	-11.30	5.36	55.97	-30.27
JPM Global Natural Resources A Acc USD	USD	LU0266512127	12 Sep 2006	15.06	-15.39	19.63	51.29	-37.41
JPM Natural Resources A Acc GBP	GBP	GB0031835118	01 Jun 1965	11.44	-10.32	9.63	80.72	-34.58
Pictet Timber P Acc EUR	EUR	LU0340559557	29 Sep 2008	23.82	-17.26	12.09	8.34	2.31
Pictet Timber P Acc USD	USD	LU0340557775	29 Sep 2008	21.52	-21.22	27.62	5.20	-8.16

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
Equity - Asia Pacific excluding Japan								
Fidelity Funds Asia Focus A Acc EUR	EUR	LU0261946445	25 Sep 2006	26.55	-7.55	24.44	6.19	3.03
Fidelity Funds Asia Focus A Acc USD	USD	LU0261947096	25 Sep 2006	24.05	-11.89	41.74	3.21	-7.51
Guinness Asian Equity Income C EUR Acc	EUR	IE00BGHQDM52	20 Dec 2013	20.00	-12.13	18.85	9.89	5.74
Equity - Emerging Europe								
BlackRock GF Emerging Europe A2 Acc EUR	EUR	LU0011850392	29 Dec 1995	33.22	-11.62	7.86	25.15	0.26
BlackRock GF Emerging Europe A2 Acc USD	USD	LU0171273575	29 Dec 1995	30.71	-15.74	22.63	21.31	-10.03
JPM Emerging Europe Equity A Acc EUR	EUR	LU0210529144	31 Mar 2005	36.39	-10.67	0.79	31.08	-0.30
Equity - Emerging Markets								
Allianz GEM Equity High Dividend AT Acc EUR*	EUR	LU0293313325	15 Jun 2007	21.29	-8.29	14.62	20.76	-3.05
BlackRock GF Emerging Markets A2 Acc EUR	EUR	LU0171275786	31 Jan 2002	26.96	-6.16	24.59	11.50	-10.09
BlackRock GF Emerging Markets A2 Acc USD	USD	LU0047713382	30 Nov 1993	24.60	-10.55	41.71	8.08	-19.34
Fidelity Funds Emerging Europe, Middle East & Africa A Acc EUR	EUR	LU0303816705	11 Jun 2007	24.20	-14.77	11.36	13.51	-5.94
Fidelity Funds Emerging Europe, Middle East & Africa A Acc USD	USD	LU0303823156	11 Jun 2007	21.72	-18.78	26.86	10.29	-15.61
Fidelity Funds Emerging Markets A Acc EUR	EUR	LU1048684796	02 Apr 2014	30.59	-16.64	25.17	1.35	4.04
Fidelity Funds Emerging Markets A Acc USD	USD	LU0261950470	25 Sep 2006	28.10	-20.62	42.56	-1.47	-6.89
Goldman Sachs BRIC Portfolio Acc EUR Hedged	EUR	LU0248245358	17 Mar 2006	25.38	-18.27	44.28	6.28	-8.65
Goldman Sachs BRIC Portfolio Acc USD	USD	LU0234580636	17 Jan 2006	29.15	-15.56	46.99	7.94	-8.63
JPM Africa Equity A Acc EUR	EUR	LU0355584979	09 Dec 2008	11.55	-13.01	11.74	6.17	-20.00
JPM Africa Equity A Acc USD	USD	LU0355584466	14 May 2008	9.42	-17.00	27.02	2.97	-28.24
JPM Emerging Markets A Net Acc GBP	GBP	GB0030881550	01 Feb 1994	26.90	-11.89	29.03	36.23	-11.61
JPM Emerging Markets Equity A Acc EUR*	EUR	LU0217576759	20 Sep 2005	32.64	-12.25	24.76	17.23	-6.78
JPM Emerging Markets Equity A Acc USD	USD	LU0210529656	31 Mar 2005	30.12	-16.27	41.78	13.57	-16.33
Schroder ISF BRIC A Acc EUR	EUR	LU0232931963	31 Oct 2005	29.55	-6.01	25.38	12.95	-3.51
Schroder ISF BRIC A Acc USD	USD	LU0228659784	31 Oct 2005	27.20	-10.25	42.54	9.37	-13.40
Schroder ISF Emerging Markets A Acc AUD Hedged	AUD	LU0491680715	12 Mar 2010	19.47	-17.47	40.49	9.53	-11.89
Schroder ISF Emerging Markets A Acc EUR*	EUR	LU0248176959	17 Mar 2006	24.19	-12.87	23.26	12.78	-3.20
Schroder ISF Emerging Markets A Acc USD*	USD	LU0106252389	17 Jan 2000	21.79	-16.68	40.12	9.24	-13.15
Schroder ISF Global Emerging Market Opportunities A Acc EUR	EUR	LU0279459456	19 Jan 2007	32.37	-12.58	21.92	12.17	-4.09

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
Equity - Europe excluding UK								
BlackRock GF Euro Markets A2 Acc EUR	EUR	LU0093502762	04 Jan 1999	26.84	-18.77	14.18	-0.83	21.75
BlackRock GF Euro Markets A2 Acc USD	USD	LU0171277485	04 Jan 1999	24.40	-22.54	29.84	-3.88	9.27
Equity - Europe including UK								
Invesco Pan European Equity A Acc EUR	EUR	LU0028118809	01 Jan 1991	17.65	-14.64	8.35	0.79	7.40
Equity - Global								
Guinness Global Innovators C Acc EUR*	EUR	IE00BQXX3D17	31 Oct 2014	37.71	-13.72	16.15	9.15	6.29
Guinness Global Innovators C Acc GBP*	GBP	IE00BQXX3C00	31 Oct 2014	30.00	-12.76	20.79	26.41	0.94
Guinness Global Innovators C Acc USD*	USD	IE00BQXX3F31	31 Oct 2014	35.22	-17.86	32.23	5.98	-4.58
Janus Henderson Global Equity R Acc EUR	EUR	LU0200076213	29 Oct 2004	27.07	-2.95	14.16	6.44	16.75
JPM Global Unconstrained Equity A Acc EUR	EUR	LU0159032522	14 Jun 2011	29.70	-6.89	3.95	5.42	12.74
MFS Meridian Global Equity A1 EUR	EUR	LU0094560744	12 Mar 1999	31.56	-5.87	6.65	10.74	7.50
Equity - Latin America								
BlackRock GF Latin America A2 Acc USD	USD	LU0072463663	08 Jan 1997	16.86	-3.57	25.53	24.96	-30.68
BlackRock GF Latin American A2 Acc EUR	EUR	LU0171289498	01 Jul 2002	19.09	2.17	10.03	26.67	-21.57
BlackRock GF Latin American A2 Acc GBP	GBP	LU0171289738	01 Jul 2002	13.18	1.85	14.94	49.43	-27.12
Threadneedle Latin American R Acc EUR	EUR	GB00B0WJ2D10	11 Nov 1997	21.45	-3.49	5.03	27.29	-25.27
Threadneedle Latin American R Acc GBP	GBP	GB0001531754	11 Nov 1997	15.10	-2.45	8.56	48.66	-29.47
Threadneedle Latin American R Acc USD	USD	GB0002769866	11 Nov 1997	19.08	-7.82	19.24	23.40	-33.03
Equity - North America								
Franklin US Opportunities A Acc CHF Hedged	CHF	LU0536403206	30 Sep 2010	27.67	-4.95	23.69	-4.10	4.46
Franklin US Opportunities A Acc EUR	EUR	LU0260869739	01 Sep 2006	34.96	2.78	11.23	0.89	16.77
Franklin US Opportunities A Acc EUR Hedged	EUR	LU0316494391	03 Sep 2007	27.91	-4.80	23.64	-3.40	5.30
Franklin US Opportunities A Acc USD	USD	LU0109391861	03 Apr 2000	32.09	-1.86	26.94	-2.38	4.82
Janus Henderson US Forty A Acc USD	USD	IE0004445239	24 Dec 1998	34.45	-0.32	28.04	-2.54	5.56
JPM America Equity A Acc EUR	EUR	LU0217390227	07 May 2013	30.22	-1.56	8.44	10.33	14.50
JPM US Small Cap Growth A Acc USD	USD	LU0210535976	31 Mar 2005	36.14	-7.71	40.07	5.65	-4.10
Schroder ISF US Small & Mid-Cap Equity A Acc EUR*	EUR	LU0248178732	28 Mar 2006	30.37	-8.79	0.75	20.79	11.56
T.Rowe Price US Smaller Companies Equity A Acc EUR*	EUR	LU0918140210	22 May 2013	39.13	-1.72	3.14	17.51	8.99

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
Equity - Single Country								
BlackRock GF Japan Small & Mid Cap Opportunities A2 EUR	EUR	LU0171289068	13 May 1987	29.38	-19.21	21.71	8.80	22.19
BlackRock GF Japan Small & Mid Cap Opportunities A2 EUR Hdg	EUR	LU0255399742	29 May 2006	24.15	-25.06	33.14	0.20	8.77
BlackRock GF Japan Small & Mid Cap Opportunities A2 JPY	JPY	LU0249411835	13 May 1987	24.94	-24.21	34.46	1.44	8.75
BlackRock GF Japan Small & Mid Cap Opportunities A2 USD	USD	LU0006061252	13 May 1987	26.34	-22.72	39.07	4.55	9.08
BlackRock GF Japan Small & Mid Cap Opportunities A2 USD Hgd	USD	LU0931342652	15 May 2013	28.03	-22.88	35.79	0.52	8.22
Fidelity Funds China Consumer A Acc EUR	EUR	LU0594300096	23 Feb 2011	26.36	-16.98	34.20	3.17	7.97
Fidelity Funds China Consumer A Acc USD	USD	LU0594300179	23 Feb 2011	23.83	-20.92	52.91	0.30	-3.08
Fidelity Funds Japan Smaller Companies A Acc EUR	EUR	LU1048684440	02 Apr 2014	25.08	-20.01	25.86	1.50	28.01
Fidelity Funds Japan Smaller Companies A Acc USD Hgd	USD	LU0997587166	10 Jan 2014	24.20	-24.53	39.41	-4.80	14.16
Fidelity Japan Smaller Companies A Acc GBP	GBP	GB0003860565	16 Apr 1984	17.87	-19.36	31.65	18.91	20.24
Franklin India A Acc EUR	EUR	LU0231205187	25 Oct 2005	9.75	-11.47	21.08	5.23	5.29
Franklin India A Acc USD	USD	LU0231203729	25 Oct 2005	7.44	-15.47	38.08	1.93	-5.50
GAM Star China Equity Acc GBP	GBP	IE00B1W3WM96	03 Sep 2010	32.19	-24.29	33.46	6.05	9.52
GAM Star China Equity Acc USD	USD	IE00B1W3WR42	09 Jul 2007	37.50	-28.71	46.11	-11.09	3.61
HSBC GIF Russia Equity AC Acc USD	USD	LU0329931090	17 Dec 2007	42.26	-4.56	4.00	60.12	1.56
Janus Henderson Horizon Japan Opportunities A2 Acc USD	USD	LU0011889929	31 Jul 1985	25.22	-17.18	19.93	8.87	13.20
JPM India A Acc USD	USD	LU0210527015	31 Mar 2005	2.53	-12.19	37.50	-7.00	-1.75
JPM Indonesia Equity A Acc USD	USD	LU0752402288	15 Mar 2012	5.15	-7.12	17.52	13.40	-20.81
JPM Korea Equity A Acc EUR	EUR	LU0301637293	28 Sep 2007	10.82	-5.74	22.96	8.64	4.45
JPM Korea Equity A Acc USD	USD	LU0301634860	28 Sep 2007	8.53	-9.69	40.51	3.90	-6.26
JPM Taiwan A Acc EUR	EUR	LU0401357313	09 Dec 2008	33.39	-15.74	14.10	14.61	5.56
JPM Taiwan A Acc USD	USD	LU0210528419	31 Mar 2005	30.64	-19.50	29.69	11.11	-5.18
Legg Mason IF Japan Equity A Acc GBP	GBP	GB0033507467	08 Oct 1996	24.61	-10.80	35.71	28.69	49.35
Matthews Asia - India A Acc GBP	GBP	LU0594557455	30 Jun 2011	-1.16	-5.39	25.13	16.02	1.78
Matthews Asia - Japan A Acc USD	USD	LU1220257304	30 Apr 2015	24.70	-21.09	32.62	-0.39	-
Schroder ISF China Opportunities A Acc USD	USD	LU0244354667	17 Feb 2006	19.46	-15.00	44.24	3.11	-2.54
Schroder ISF Greater China A Acc USD*	USD	LU0140636845	28 Mar 2002	25.06	-11.83	45.85	6.52	-3.15
Schroder ISF Indian Equity A Acc USD	USD	LU0264410563	10 Nov 2006	5.17	-5.75	36.66	-0.59	-3.12

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
Equity - UK								
JOHCM UK Dynamic B Acc*	GBP	GB00B4T7JX59	16 Jun 2008	20.25	-10.73	15.38	20.59	-0.43
Specialist								
BlackRock GF World Technology A2 Acc EUR	EUR	LU0171310443	03 Mar 1995	46.23	4.53	33.66	9.30	15.89
BlackRock GF World Technology A2 Acc GBP	GBP	LU0171311680	01 Jul 2002	39.00	5.20	39.18	26.68	9.41
BlackRock GF World Technology A2 Acc USD	USD	LU0056508442	03 Mar 1995	43.48	-0.34	51.99	5.92	3.99
Invesco Asia Consumer Demand A Acc EUR Hedged	EUR	LU0482497442	31 Mar 2010	14.04	-23.85	49.43	-3.87	-9.50
Invesco Asia Consumer Demand A Acc USD	USD	LU0334857355	25 Mar 2008	17.64	-21.44	52.21	-2.43	-9.36
Janus Henderson Global Life Sciences A Acc AUD Hedged	AUD	IE00BF2GM042	04 Oct 2013	25.18	0.85	20.32	-13.69	6.88
Janus Henderson Global Life Sciences A Acc EUR Hedged	EUR	IE0002122038	31 Mar 2000	23.00	-1.21	17.68	-15.20	5.45
Janus Henderson Global Life Sciences A Acc USD	USD	IE0009355771	31 Mar 2000	27.06	2.01	20.55	-13.79	5.69
Janus Henderson Horizon Global Technology A2 Acc EUR	EUR	LU0572952280	19 Oct 2007	42.21	-2.38	26.47	9.49	15.94
Janus Henderson Horizon Global Technology A2 Acc GBP	GBP	LU0572952017	03 Jan 2006	35.14	-1.71	31.69	26.92	9.40
Janus Henderson Horizon Global Technology A2 Acc USD	USD	LU0070992663	15 Oct 1996	39.52	-6.91	43.79	6.17	4.03
Janus Henderson Horizon Global Technology A2 CHF Hgd	CHF	LU0892275776	27 Dec 2013	35.16	-9.82	40.47	4.25	3.31
JPM Global Healthcare A Acc EUR	EUR	LU0880062913	01 Feb 2013	23.70	7.50	5.63	-12.76	13.81
Polar Capital Biotechnology R EUR	EUR	IE00B3VXGD32	31 Oct 2013	33.09	0.67	14.28	-5.12	25.26
Polar Capital Biotechnology R GBP	GBP	IE00B3XDCF51	31 Oct 2013	25.69	1.75	18.88	9.89	18.95
Polar Capital Biotechnology R USD	USD	IE00B3XLHR60	31 Oct 2013	30.74	-4.21	30.14	-7.87	12.40
Polar Capital Global Technology R EUR	EUR	IE00B4468526	04 Sep 2009	40.43	7.22	29.45	13.93	19.27
Polar Capital Global Technology R GBP	GBP	IE00B42N8Z54	04 Sep 2009	32.55	8.42	34.60	31.91	13.29
Polar Capital Global Technology R USD	USD	IE00B433M743	04 Sep 2009	37.89	2.07	47.33	10.63	7.12
Polar Capital Healthcare Opportunities R EUR	EUR	IE00B3NLSS43	01 Apr 2009	20.47	13.69	8.66	-10.11	18.66
Polar Capital Healthcare Opportunities R GBP	GBP	IE00B3NM2Q33	01 Apr 2009	13.76	14.91	13.03	4.10	12.66
Polar Capital Healthcare Opportunities R USD	USD	IE00B3NLTK32	01 Apr 2009	18.29	8.23	23.73	-12.73	6.50
Schroder ISF Middle East A Acc EUR	EUR	LU0316459139	03 Sep 2007	15.59	-2.84	-1.92	7.43	-8.94
UBS (Lux) Equity Health Care P Acc USD	USD	LU0085953304	27 May 1998	26.95	-3.38	15.57	-7.80	9.21
RISK RATING : 7								
Commodity & Energy								
BlackRock GF World Gold A2 Acc EUR	EUR	LU0171305526	30 Dec 1994	37.07	-13.57	-9.68	55.67	-12.93

DISCRETE PERFORMANCE

The following tables detail the performance of each fund in the Oracle range up until the end of December in 5 discrete years.

Name	Ccy	ISIN	Inception Date	Dec 19 - Dec 18 %	Dec 18 - Dec 17 %	Dec 17 - Dec 16 %	Dec 16 - Dec 15 %	Dec 15 - Dec 14 %
BlackRock GF World Gold A2 Acc USD	USD	LU0055631609	30 Dec 1994	34.55	-17.58	2.68	50.92	-21.88
BlackRock GF World Mining A2 Acc EUR	EUR	LU0172157280	24 Mar 1997	21.93	-13.01	15.07	57.18	-34.66
BlackRock GF World Mining A2 Acc USD	USD	LU0075056555	24 Mar 1997	19.62	-17.05	30.81	52.34	-41.35
Equity - Latin America								
BNP Paribas Equity Brazil C Acc USD	USD	LU0265266980	12 Dec 2006	26.13	-5.33	19.68	59.80	-43.21
Equity - Single Country								
Liontrust Russia A Acc GBP	GBP	GB00B04H0T52	31 Dec 2004	31.50	5.16	4.32	71.10	10.99
Liontrust Russia A Acc USD	USD	GB00B60T5T21	03 Aug 2009	36.05	-0.67	14.53	42.12	5.11
Islamic								
DWS Noor Precious Metals Securities A Acc USD	USD	IE00B1FQCN68	14 Feb 2007	34.26	-6.26	9.37	51.95	-32.98
Specialist								
UBS (Lux) Equity Biotech P Acc USD	USD	LU0069152568	15 Oct 1996	26.26	-12.05	25.45	-17.08	1.57

IMPORTANT INFORMATION

The figures in this booklet have been prepared for information purposes only and are not an invitation to purchase a fund on the basis of the data given. RL360 does not provide investment advice and does not recommend the use of any fund manager or investment fund detailed within this booklet.

Before selecting funds for your policy you should read the product's most recent Fund Guide (where one is available), and also read the supporting materials made available by the fund manager for your chosen funds. These will commonly detail how the fund is structured, how it is performing, the make up of its underlying assets and other important information. The final responsibility for fund selection lies with you and your adviser. If the funds selected for your policy reduce in value, this will reduce your policy value and RL360 will not compensate you as a result.

Where you invest in funds that are denominated in a currency different to that of your policy, the investment returns will be subject to currency risk.

Where the provider of a fund linked to your policy becomes insolvent or is unable to meet its liabilities for any reason, your policy will suffer the loss.

The funds linked to your policy value will be owned wholly by RL360 and in most cases, as we are a corporate investor, you will not be eligible for compensation under investment compensation schemes.

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