



OUR **FUND RANGES**

NOVEMBER 2019



OLD MUTUAL
WEALTH

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This booklet contains information about the Old Mutual Wealth funds currently available through our products. The information is updated monthly.

Please note that past performance is not a guide to future performance. You should read Old Mutual Wealth's relevant product literature before considering any product or service. Please consult your financial adviser before making any investment decisions.

Old Mutual Wealth does not provide advice on selecting investments.

FUND STATISTICS IN OUR FUND RANGES

QUARTILE RANK

This is a rating of performance on a scale of 1 to 4, where 1 is best and 4 is worst. The entire performance range of a sector is divided into 4, with each quartile rank corresponding to 25% of the range. Quartile ranks are based on a fund's main unit or share type according to Financial Express. Percentage growth figures are based on the specific fund unit or share class available through Old Mutual Wealth.

MORNINGSTAR ANALYST RATINGS

Ratings awarded are Gold, Silver, Bronze, Neutral and Negative (G,S,B,N and i).

There are several key factors which lead to the final Morningstar Rating determination, including the strength of investment process and length of time it and the investment team have been in place, durable investment style and a strong and consistent past performance record, with favourable risk adjusted returns.

The Morningstar Ratings are more focused towards qualitative appraisals.

CITYWIRE RATINGS

Citywire considers all managers who run actively managed retail funds, assigning ratings to managers who achieve or exceed demanding 36-month risk-adjusted returns thresholds. Of those that are given a rating:

- AAA goes to the top 10%
- AA goes to the next 20%
- A goes to the next 30%
- + goes to the remaining 40%

RAYNER SPENCER MILLS FUND RATING

Rayner Spencer Mills use quantitative research to provide a forward-looking view of a manager's ability to deliver strong, consistent performance and face to face meetings to gain a qualitative view of the manager's approach. A rating scale is not used and a fund is either R (R) or Under Review (U).

SECTOR AVERAGES

Sector averages denote the average performance of all funds within that particular sector for the period. Sector classifications are governed by Financial Express.

LOOKING FOR A FUND'S AMC OR TER?

For our platform funds only

Following the implementation of the Retail Distribution Review or RDR on 31 December 2012, we now operate three different Charge Bases on our platform depending on the type of Old Mutual Wealth Charge applicable for an account and how the financial adviser is paid for their advice.

Old Mutual Wealth receives rebates on the fund manager's Annual Management Charge (AMC) for each fund and this is distributed differently for each Charge Basis. This means that a fund's Total Expense Ratio (TER) will vary depending on the Charge Basis of an account.

Consequently, 'Our fund ranges' no longer displays AMC or TER figures for our platform funds, and these can be found in the Funds lists for Charge Bases 1, 2 and 3 available at www.oldmutualwealth.co.uk/literaturelibrary

HOW TO USE INDICATOR

THE INDICATOR PROVIDES UK INVESTORS WITH A 12-MONTH STOCK MARKET OUTLOOK FROM A SELECTION OF FUND GROUPS LINKED TO OLD MUTUAL WEALTH. WE PROVIDED THE FUND GROUPS WITH A RANGE OF SECTORS AND ASKED THEM HOW THEY THINK EACH SECTOR WILL PERFORM OVER THE NEXT 12 MONTHS.

These views are not fund specific. We have asked the fund groups to provide an outlook for each sector as a whole.

POSITIVE CURRENCY OUTLOOK

If the Indicator shows a positive view for the US\$, Euro or Yen, this represents a view of sterling depreciating against that currency, which will have a positive impact on the returns from overseas investment.

Example: £1 = YEN 100

You, as an investor, buy Japanese shares costing YEN 100. After buying your shares, sterling depreciates to £1 = YEN 90, this means you only need YEN 90 to buy back your original £1. You have YEN 100 which, divided by the exchange rate of £1/YEN 90, actually gives you £1.11.

If the fund group view for Japanese equities is positive and their outlook for the £/YEN is positive, then the overall outlook for the UK investor into Japan is positive. This is because the positive currency outlook increases the returns to the investor from the equity investment.

NEGATIVE CURRENCY OUTLOOK

If the Indicator shows a negative view for the US\$, Euro or Yen, this represents a view of sterling appreciating against that currency, which will have a negative impact on the returns from overseas investment.

Example: £1 = YEN 100

You, as an investor, buy Japanese shares costing YEN 100. After buying your shares, sterling appreciates to £1 = YEN 110, this means you will need YEN 110 to buy back your original £1. You have YEN 100 which, divided by the exchange rate of £1/YEN 110, actually gives you £0.91.

If the fund group view for Japanese equities is positive but their outlook for the £/YEN is negative, then the UK investor would need to exercise a degree of caution when considering the Japanese market. This is because currency movements could adversely affect the positive equity returns.

INDICATOR CATEGORIES

The outlook provided by the fund group for equities ignores the effect that currency movements can have on the market. For example, if the fund group believes the US outlook is positive, but believes the strength of Sterling will be a deterrent for UK investors, they will still show a positive outlook for the US market.

The outlooks for equities, bonds and property relate to the specific indices shown in the 'benchmarks and market movements' table below the indicator grid. The performance information shown in this table is calculated in Sterling terms.

The currency outlook provides an outlook for Sterling-based investors.

OUTLOOK GUIDELINES

- ▲ **A POSITIVE OUTLOOK**
the fund group believes the sector will perform positively over the next 12 months.
- ↔ **A NEUTRAL OUTLOOK**
the fund group believes the sector's performance will be relatively neutral over the next 12 months with largely neither positive or negative performance.
- ▼ **A NEGATIVE OUTLOOK**
the fund group believes the sector will perform negatively over the next 12 months.

INDICATOR



NOVEMBER 2019

These are Investment House views and are not fund-specific.

	Equities								Property	Bonds			Currencies		
	UK	UK Smaller Companies	US	US Smaller Companies	Europe	Japan	Pacific ex Japan	Emerging Markets	Property	UK Government	UK Corporate	Global	£/\$	£/Euro	£/Yen
Aberdeen*	↔	▲ ↑	▲	▲	▼	▲	▼	▲	↔ ↓	↔ ↑	↔ ↓	▲ ↑	↔	▼	▲
Aviva Investors	↔	↔	▲	▲	↔	↔	↔	▼	↔	▼	↔	↔	↔	▲	↔
BNP Paribas	▼	▲	↔	▲	↔	↔	↔	▼	↔	▼	↔	▼	▲	▲	▲
BNY Mellon	▲	▲ ↑	↔	↔	↔ ↓	▲	▲	▲	↔ ↑	▼	▼	▼ ↓	▲	▲ ↑	▲ ↑
BMO	↔	↔	▲	▲	↔ ↑	↔	↔	↔	–	▼ ↓	↔	▲	–	–	–
Columbia Threadneedle	↔	↔	↔	↔	↔	▲	▲	↔	↔	▼	▲	↔	▲	▲	▲
Fidelity**	↔	–	▼ ↓	–	▼	↔	↔	▲	–	–	–	–	▼	▲	▲
Janus Henderson	↔	↔	▼	▼	▼	▲	↔	↔	↔	↔	↔	▼	↔	↔	↔
HSBC	▲	–	▲	–	▲	▲	▲	▲	↔	▼	▼	▼	–	–	–
Invesco Perpetual	↔	↔	↔	↔	▲	↔	▲	↔	↔	▼	▼	▼	↔	↔	↔
Investec	↔	↔	▼	↔	▼	↔	▲	↔	↔	▼	↔	↔	↔	↔	▼
JPMorgan	↔	–	▲	▼	▼	↔	–	▼	↔	▼	–	–	–	–	–
M&G	▲	▲	↔	↔	▲	▲	▲	↔	↔	▼	↔	↔	↔	↔	↔
Pictet	↔ ↓	↔	▼	↔	▲	↔	↔	▲	↔	↔	▼	▼	▲ ↑	▲ ↑	↔
Rathbones	↔	↔	▲	↔	▼	↔	↔	▼	▼	▼	↔	▼	↔	▲	▲
Schroders	↔	–	↔	–	↔	↔	↔	▲	–	↔	↔	↔	↔	↔	▲
Consensus	↔	↔	▲ ↔	↔	↔ ▼	↔	↔	▲ ↔	↔	▼	↔	▼	↔	▲	▲
Indices Monthly % Performance	-0.33	1.29	-2.70	-2.31	-1.26	-0.27	-1.12	-1.07	-0.59	-2.12	-0.21	-2.59	-4.77	-2.54	-4.79

* This is the view of the Aberdeen Solutions Team, they do not represent those of Aberdeen Asset Management PLC or of other underlying investment teams. These views are general indicators and do not specify a numerical value in relation to their outlook.
 ** This is the broad investment view of Fidelity Multi Asset. It does not necessarily represent the opinion or positioning of individual portfolio managers, or Fidelity International more broadly. These views give an overall sense of their investment view, but do not indicate a specific numerical value or index in relation to their outlook.

BENCHMARKS AND MARKET MOVEMENTS

percentage growth

Equities	3 months	6 months	1 year	3 years	5 years	10 Years
UK	-0.99	-0.06	6.80	19.01	37.15	122.84
UK Smaller Companies	-0.31	-1.26	4.59	32.53	59.85	210.31
US	-5.43	3.01	11.40	36.26	86.66	263.04
US Smaller Companies	-7.08	1.06	9.11	36.81	86.34	304.32
Europe	-2.82	2.80	8.53	19.82	54.81	116.01
Japan	1.58	6.85	7.41	16.55	73.61	143.14
Pacific ex Japan	-4.26	0.34	14.34	20.00	53.41	121.38
Emerging Markets	-4.86	0.14	12.63	14.58	39.18	74.15
Property						
Property	2.12	8.20	16.28	24.23	45.67	110.70
Bonds						
UK Government	2.58	7.57	10.40	12.30	30.33	65.28
UK Corporate	1.29	5.05	8.52	12.95	25.54	71.64
Global	-2.75	4.03	6.28	5.00	25.85	54.45

Past performance is not a guide to the future. The value of units may fall as well as rise.

Source for all performance information: FE Analytics. Total return, bid to bid, over period 31 October 2009 to 31 October 2019. All asset classes are represented by the equivalent IA sector average.

PERFORMANCE RELATED FEES

THERE ARE A NUMBER OF FUNDS IN OUR FUND RANGES WHICH CAN CHARGE A PERFORMANCE-RELATED FEE.

WHAT IS A PERFORMANCE-RELATED FEE?

A performance-related fee (PRF) is an additional fee charged by a fund manager when they outperform their fund's benchmark. This benchmark will typically be an index such as the FTSE All Share Index, or an interest rate measure such as the Bank of England Base Rate. The PRF serves as an additional incentive for the fund manager to deliver good performance.

WHERE ARE PERFORMANCE-RELATED FEES DISPLAYED?

Generally speaking, PRFs are not shown as part of a fund's ongoing charges. In order to provide a truer picture of the actual cost of investing, we estimate their likely future cost and add this to the fund's quoted OCF/TER (Ongoing Charge Figure/Total Expense Ratio). This means an estimated PRF is included in the OCF/TER figures shown in this document and in our platform funds list. We also allow for these estimated PRFs in our illustrations in order to show the impact they could have on future returns.

HOW DO WE CALCULATE PERFORMANCE-RELATED FEES?

We calculate an estimated PRF based on the long-term growth rate assumptions for the fund and its benchmark. (For more information on the growth rates used in our illustrations please refer to the section on fund-specific growth rates on page 8.)

THE SPECIFIC CALCULATION STEPS INVOLVED ARE:

- We obtain the long-term growth rate assumptions for the fund and its benchmark (let's assume these are 5.0% and 1.5% respectively)
- We deduct the OCF/TER from the fund's growth rate assumption (e.g. if the OCF/TER is 1.0%, the fund's growth rate becomes $5.0\% - 1.0\% = 4.0\%$)
- We calculate the difference between the growth of the fund and the benchmark (in our example this is $4.0\% - 1.5\% = 2.5\%$)
- We apply the participation rate in order to calculate the PRF (assuming the fund charges 20% of any outperformance, the estimated PRF becomes $2.5\% \times 20\% = 0.5\%$)
- Adding this 0.5% PRF amount to the original 1.0% OCF/TER gives an adjusted OCF/TER of 1.5% – this is also referred to as the 'effective fund charge', which may be further adjusted if any rebates are payable on the fund.

The above example is set out in the table below:

Fund name	Performance fee details	Benchmark	Assumed Fund Performance before Fund Managers TER	Assumed benchmark performance	Old Mutual Wealth Fund TER	Estimated performance fee	OMW TER used in Our Fund Ranges
ABC Global Equities Fund	The fund manager charges a performance-related fee of 20% of the amount by which the fund's performance exceeds that of the 3 month GBP LIBOR rate.	3 month GBP LIBOR rate	5.00%	1.50%	1.00%	0.50%	1.50%

Please note: if the growth rate for the fund and its benchmark are the same (e.g. both are based around equities) then we will assume no outperformance of the fund over its benchmark. This means the estimated performance fee for some funds will be set to 0.0%.

For details of the performance-related fee applicable to funds in our platform fund range, please refer to: www.oldmutualwealth.co.uk/fund-info and the relevant Funds List for your Charge Basis.

For details of the performance-related fees applicable to funds offered through our life, single price and initial price pension fund ranges, please see the table below:

Fund name	Performance fee details	Benchmark	Assumed Fund Performance before Fund Managers TER	Assumed benchmark performance	Old Mutual Wealth Fund TER	Estimated performance fee	OMW TER used in Our Fund Ranges
OMW BlackRock European Absolute Alpha	The fund manager of the underlying fund charges a performance-related fee of 20% of the amount by which the underlying fund's performance exceeds that of the BofA ML 3 month GBP LIBOR (the 'Hurdle'). The fee is calculated daily and deducted once a year at the end of February. For full details of the performance-related fee, see the fund manager's prospectus at www.blackrock.com .	BofA ML 3 Month GBP LIBOR	4.00%	1.00%	1.29%	0.25%	1.54%
OMW BlackRock UK Absolute Alpha	The fund manager of the underlying fund charges a performance-related fee of 20% of the amount by which the underlying fund's performance exceeds that of the LIBOR 3 Month Index (the 'Hurdle'). The fee is calculated daily and deducted once a year at the end of February. For full details of the performance-related fee, see the fund manager's simplified prospectus at www.blackrock.com .	LIBOR 3 Month Index	4.00%	1.00%	1.23%	0.27%	1.50%
OMW Absolute Insight (Ap)	The fund manager of the underlying fund charges a performance-related fee of 10% of the amount by which the funds performance exceeds that of the 3 month GBP LIBOR minus 0.125% (the 'Hurdle'). The fee is calculated daily and deducted once a year at the end of December. For full details of the performance-related fee, see the fund manager's prospectus at www.bnymellonim.com .	3 month GBP LIBOR minus 0.125%	4.00%	0.8750%	1.37%	0.14%	1.51%
OMW Absolute Insight Equity Market Neutral (Closed to New Business)	The fund manager of the underlying fund charges a performance-related fee of 10% of the amount by which the underlying fund's performance exceeds that of the 3 month GBP LIBOR minus 0.125% (the 'Hurdle'). The fee is calculated daily and deducted once a year at the end of December. For full details of the performance-related fee, see the fund manager's prospectus at www.bnymellonim.com .	3 month GBP LIBOR minus 0.125%	1.00%	0.8750%	1.30%	0.00%	1.30%
OMW Janus Henderson UK Absolute Return	The fund manager of the underlying fund charges a performance-related fee of 20% of the amount by which the underlying fund's performance exceeds that of the Bank of England Base Rate (the 'Hurdle'). The fee is calculated daily and deducted quarterly at the end of February, May, August and November. For full details of the performance-related fee, see the fund manager's prospectus at www.janushenderson.com .	Bank of England Base Rate	4.00%	1.00%	1.25%	0.26%	1.51%
OMW Jupiter International Financials	The fund manager of the underlying fund charges a performance-related fee of 15% of the amount by which the underlying fund's performance exceeds that of the MSCI AC World Financials Index (£) (the 'Benchmark'). The fee is calculated daily and deducted once a year at the end of October. For full details of the performance-related fee, see the fund manager's prospectus at www.jupiteram.co.uk .	MSCI AC World Financials Index (£)	4.50%	4.50%	1.35%	0.00%	1.35%
OMW Merian UK Dynamic Equity (Closed to New Business)	The fund manager charges a performance-related fee of 20% of the amount by which the fund's performance exceeds that of the FTSE 250 Index Excluding Investment Trusts (the 'Benchmark'). The fee is calculated daily and deducted semi-annually at the end of December and June. For full details of the performance-related fee, see the fund manager's prospectus at www.merian.com .	FTSE 250 Index Excluding Investment Trusts	4.50%	4.50%	1.13%	0.00%	1.13%
OMW Merian UK Specialist Equity	The fund manager charges a performance-related fee of 20% of the amount by which the underlying fund's performance exceeds that of the average Sterling Overnight Interbank Average Rate (the 'Hurdle'). The fee is calculated daily and deducted twice a year at the end of June and December. For full details of the performance-related fee, see the fund manager's prospectus and fund supplement at www.merian.com .	Sterling Overnight Interbank Average Rate	4.50%	1.00%	1.25%	0.38%	1.63%
OMW Merian Global Equity Absolute Return	The fund manager charges a performance-related fee of 20% of the amount by which the underlying fund's performance exceeds that of the Bank of England Base Rate (the 'Hurdle'). The fee is calculated daily and deducted twice a year at the end of June and December. For full details of the performance-related fee, see the fund manager's prospectus at www.merian.com .	Bank of England Base Rate	4.00%	1.00%	1.10%	0.28%	1.38%
OMW Threadneedle UK Absolute Alpha	The fund manager of the underlying fund charges a performance-related fee of 20% of the amount by which the underlying fund's performance exceeds that of the 3 month LIBOR (the 'Benchmark') or 0% (whichever is the greater). The fee is calculated daily and deducted once a year at the end of December. For full details of the performance-related fee, see the fund manager's prospectus at www.columbiathreadneedle.com .	3 month LIBOR	4.00%	1.00%	1.14%	0.27%	1.41%

FUND-SPECIFIC GROWTH RATES USED FOR OLD MUTUAL WEALTH ILLUSTRATIONS

THE FINANCIAL CONDUCT AUTHORITY (FCA) TELLS INVESTMENT, LIFE AND PENSION PROVIDERS HOW THEY MUST CALCULATE THE POTENTIAL FUTURE VALUE OF LIFE ASSURANCE, PENSION AND INVESTMENT ACCOUNTS FOR USE IN ILLUSTRATIONS.

Because future investment returns are uncertain, we generally use three scenarios of projected growth – high, mid and low. The FCA sets the maximum percentages to be used. From 6 April 2014 these reduced from 5%, 7% and 9% for pensions and ISAs to 2%, 5% and 8% per year and from 4%, 6% and 8% to 1.5%, 4.5% and 7.5% for other investments.

The FCA had previously stated that these rates must be adjusted to lower rates if we think that standard rates could overstate the potential growth of any of the funds held in a particular investment. These rates are known as ‘fund-specific’ growth rates and they are used to ensure the projections are realistic.

From 6 April 2014 we have applied fund-specific growth rates in illustrations for all investment products, Life and Bond products and all Old Mutual Wealth pension contracts including the Personal Pension Income Plan.

The table below shows the fund-specific growth rates we use.

As the following table shows, each fund is allocated a fund type from A to G based on the type of assets held by the fund at a fixed point in time. The type determines the growth rates used in the calculations for that fund.

TABLE OF FUND-SPECIFIC GROWTH RATES

Fund type		Typical holding	CIA and Life products			ISA and Pension products		
			Low	Mid	High	Low	Mid	High
Type A	Cash deposit	Only applicable to ISA and CIA	-2.00%	1.00%	4.00%	-1.50%	1.50%	4.50%
Type B	Money markets	Mainly cash/money markets or combined cash/money markets and fixed interest	-2.00%	1.00%	4.00%	-1.50%	1.50%	4.50%
Type C	Fixed interest	Mainly fixed interest	-1.50%	1.50%	4.50%	-1.00%	2.00%	5.00%
Type D	Low mixed	Mixed holdings, with at least half in cash/money markets and/or fixed interest	0.00%	3.00%	6.00%	0.50%	3.50%	6.50%
Type E	High mixed	Mixed holdings, with less than half in cash/money markets and/or fixed interest	1.25%	4.25%	7.25%	1.75%	4.75%	7.75%
Type F	Equity	Mainly equities	1.50%	4.50%	7.50%	2.00%	5.00%	8.00%
Type G	Property	Mainly direct holdings in property	0.25%	3.25%	6.25%	0.75%	3.75%	6.75%

The projections for each fund in a plan, account or bond are calculated using the relevant fund-specific rates. These are then totalled to provide the combined projection for each of the low, mid and high growth scenarios. We also show an equivalent growth rate for each of the three scenarios on the illustration for information.

The low, mid and high growth rates used in the above table are worked out using research data provided by an independent company. They are not guaranteed and they are not minimum or maximum rates. We review growth rates each quarter and fund classifications each year. The last rates review and the last classification review were in April 2019.

An up-to-date list of funds and fund types can be found in the fund statistics section of this document. Please refer to the ‘Fund Type’ column.

EXAMPLE:

To illustrate the potential future growth of a £10,000 investment in a Collective Investment Account (CIA) with 60% into an equity fund (type F) and 40% into a fixed interest fund (type C), we would calculate as follows:

Low growth rate: Equity Fund £6,000 growing at 1.50% a year
Fixed Interest Fund £4,000 growing at -1.50% a year

Mid growth rate: Equity Fund £6,000 growing at 4.50% a year
Fixed Interest Fund £4,000 growing at 1.50% a year

High growth rate: Equity Fund £6,000 growing at 7.50% a year
Fixed Interest Fund £4,000 growing at 4.50% a year

The rates used in the above example are before charges have been deducted.

QUILTER INVESTORS

MULTI-ASSET SOLUTIONS

CREATION

THE QUILTER INVESTORS CREATION PORTFOLIOS ARE AIMED AT INVESTORS WHO SEEK TO GROW THEIR WEALTH THROUGH COST-EFFECTIVE ACCESS TO GLOBAL FUND MANAGERS WITH A STRONG COMPETITIVE EDGE. THE PORTFOLIOS ARE DESIGNED TO GIVE INVESTORS THE CONFIDENCE TO INVEST FOR THE LONG TERM.

The portfolios are risk-targeted, so the level of investment risk they carry is consistent with an investor's attitude to risk.

The portfolio managers seek to spread their investments across a broad range of asset classes, through funds, and in directly held bonds and company shares. In the direct holdings, Quilter Investors use their highly regarded stock-pickers and bond investors to create efficiencies for investors and add value in the implementation of trades.

CIRILIUM

THE QUILTER INVESTORS CIRILIUM PORTFOLIOS ARE A RANGE OF RISK-TARGETED, MULTI-ASSET INVESTMENT SOLUTIONS THAT EACH FOCUS ON A DIFFERENT LEVEL OF RISK.

They are aimed at investors still in the accumulation phase, who desire the potential for higher levels of outperformance from an extensive investment universe.

Because the Cirilium portfolios are unlimited and unconstrained, they can invest in a wide range of different investments. The investment team selects the fund managers it believes are best-placed to outperform their peers and generate the returns investors need, to meet the relevant risk tolerance band of each portfolio.

GENERATION

THE QUILTER INVESTORS GENERATION PORTFOLIOS SEEK TO ENABLE INVESTORS TO DRAW INCOME FROM THEIR RETIREMENT SAVINGS WHILE REMAINING INVESTED IN MARKETS VIA A RANGE OF THREE MULTI-ASSET PORTFOLIOS.

The portfolios aim to generate a total investment return of either 3%, 4%, or 5% ahead of inflation over the medium term, offering the potential for capital growth.

At the same time, the managers are aware of the impact of market falls when drawing an income. The portfolios are therefore managed with a focus on the short-term risks posed by markets and attempting to avert them, while keeping an eye on the longer-term goals of the portfolios.

MONTHLY INCOME

THE QUILTER INVESTORS MONTHLY INCOME PORTFOLIOS HAVE BEEN DESIGNED IN COLLABORATION WITH FINANCIAL ADVISERS, RESEARCH AGENCIES AND CUSTOMERS TO HELP MEET THE CHALLENGE OF ACHIEVING A SUSTAINABLE INCOME.

There are two risk-targeted portfolios to meet different investor income needs and attitude to risk.

The Monthly Income Portfolio targets a lower level of risk but aims for a higher level of annual income, paid monthly with some capital growth. The Monthly Income and Growth Portfolio targets a higher level of risk and therefore aims to produce a greater annual total return, made up of more capital growth and less monthly income.

The portfolios are run by Quilter Investors and draw on the expertise of their award winning multi-asset team. With a significant depth and breadth of talent, their team includes experts who are dedicated to fund research, direct investment, quantitative analysis, and relative value.

You should note that past performance is not a guide to future performance.

PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative						Annual						Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer MIs				
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl						2018	Qtl	2017	Qtl
WEALTHSELECT																					
SUB-ADVISED FUNDS																					
Quilter Investors Absolute Return Bond (Janus Henderson) -WS																				0.41	
Quilter Investors Asia Pacific (ex Japan) Equity (Fidelity) -WS	-1.10	1	26.53	1	30.56	1	57.74	2			26.53	1	-10.04	3	14.70	3	30.28	4	-7.26	3	1.38
Quilter Investors Asia Pacific (Merian) -WS	-5.68	3	9.08	4	24.49	1	71.55	1	169.38	1	9.08	4	-11.20	4	28.51	1	44.08	1	-4.36	2	
Quilter Investors AsiaPac ex Jap Lg Cp Eq (Inv Perp) -WS	-5.15	3	8.30	4	22.06	2	70.56	1			8.30	4	-9.10	3	23.98	1	46.99	1	-4.94	2	1.43
Quilter Investors China Equity (Janus Henderson) -WS	-4.88	2	17.58	2	26.51	3	80.83	3			17.58	2	-14.49	3	25.83	1	38.41	1	3.27	2	1.03
Quilter Investors Diversified Bond (Merian) -WS	2.14	1	11.61	1	14.81	1	18.30	3			11.61	1	-2.91	4	5.95	2	5.25	3	-2.10	4	3.11
Quilter Investors Emerging Markets Bond (Merian) -WS	-4.79	2	13.97	1	6.37	2	25.80	2			13.97	1	-4.13	3	-2.64	3	38.80	1	-14.80	3	7.98
Quilter Investors Emerging Markets Eq Growth (Merian) -WS	-6.99	4	17.40	1	16.72	2	46.50	2			17.40	1	-14.76	4	16.64	2	37.25	4	-8.55	1	
Quilter Investors Emerging Markets Eq Growth (JPM) -WS	-3.92	2	26.69	1	34.42	1	68.28	1			26.69	1	-9.43	2	17.14	2	42.33	1	-12.04	3	0.90
Quilter Investors Emerging Mkts Eq Inc (Wells Fargo) -WS	-3.28	1	12.03	3							12.03	3									4.76
Quilter Investors Euro ex UK Eq (Janus Henderson) -WS	-1.95	1	13.35	1	24.66	2	56.26	2			13.35	1	-6.00	1	17.00	3	16.88	3	7.24	3	1.89
Quilter Investors Euro ex UK Eq Grth (Col Thread) -WS	-3.57	3	16.09	1	29.21	1	69.12	1			16.09	1	-6.56	2	19.12	3	16.12	4	12.71	1	1.33
Quilter Investors Euro ex UK Eq Income (Schroder) -WS	-2.87	3	2.34	4							2.34	4	-10.00	4							3.40
Quilter Investors Euro ex UK Sm/Mid Cap Eq (Merian) -WS	-6.32	4	3.97	3	3.14	4					3.97	3	-16.80	4	19.23	3	41.18	1			
Quilter Investors Global Equity Abs Ret (Merian) -WS	-4.01	4	-11.12	4	-5.34	4	2.55	4			-11.12	4	-4.14	4	11.11	1	3.10	2	5.08	2	
Quilter Investors Global Equity Growth (Fidelity) -WS	-5.29	4	12.58	2	33.38	1	88.44	1			12.58	2	3.16	1	14.84	2	27.50	1	10.81	1	0.79
Quilter Investors Global Equity Value (BNY Mellon) -WS	-3.43	3	13.10	2	27.85	1	86.66	1			13.10	2	6.60	1	6.05	4	33.36	1	9.48	1	3.17
Quilter Investors High Yield Bond (Col Thread) -WS	0.92	2	7.72	1	17.77	1	27.38	1			7.72	1	0.83	1	8.44	2	4.40	4	3.59	1	3.30
Quilter Investors Investmt Grade Corp Bd (Inv Perp) -WS	1.05	3	6.77	4	10.85	4	20.85	4			6.77	4	-0.17	3	4.00	3	6.95	4	1.94	3	2.76
Quilter Investors Japanese Equity (Schroder) -WS	1.24	2	3.60	4	11.95	4	68.59	3			3.60	4	-1.31	2	9.50	2	32.36	2	13.77	2	1.28
Quilter Investors Natural Resources Equity (Janus Henderson) -WS	-8.39	4	1.00	4	9.62	3	19.36	4			1.00	4	-1.66	3	10.38	2	59.67	1	-31.81	4	1.50
Quilter Investors North American Equity (Merian) -WS	-8.88	3	9.87	3	36.90	3	102.16	2	376.35	1	9.87	3	4.15	4	19.63	1	30.38	2	13.26	1	
Quilter Investors Precious Metals Equity (BlackRock) -WS	-8.39	4	34.59	1	-5.03	4	64.82	1			34.59	1	-18.07	4	-13.87	4	93.06	1	-10.11	3	0.22
Quilter Investors Sterling Corporate Bond (Fidelity) -WS	1.52	2	8.65	3	11.75	3	25.07	3			8.65	3	-0.97	4	3.86	3	9.16	2	2.54	3	2.93
Quilter Investors Sterling Diversified Bd (Fidelity) -WS	0.96	3	9.60	1	8.57	4	21.13	2			9.60	1	-2.69	4	1.80	4	6.67	2	4.59	1	3.07
Quilter Investors UK Equity (Merian) -WS	-2.01	3	7.62	2	21.34	2	33.14	3			7.62	2	-1.16	1	14.07	2	8.81	3	0.84	4	3.60
Quilter Investors UK Equity Growth (BNY Mellon) -WS	-2.78	4	14.31	1	27.31	1	48.67	1			14.31	1	-5.23	4	17.52	2	8.99	3	7.15	2	2.67
Quilter Investors UK Equity Income (Merian) -WS	0.68	1	4.60	3	12.72	3	28.37	3	132.95	2	4.60	3	-3.54	1	11.72	3	5.38	3	8.07	2	5.37
Quilter Investors UK Equity Large-Cap Value (BNY Mellon) -WS	-1.47	4	10.22	1	14.94	2	43.40	1			10.22	1	-1.62	1	5.99	4	16.50	1	7.09	3	4.32
Quilter Investors UK Equity Lg-Cap Income (Artemis) -WS	0.36	2	9.81	1	21.03	1	37.43	2			9.81	1	-2.80	2	13.39	2	7.37	2	5.75	3	4.44
Quilter Investors UK Equity Opportunities (Artemis) -WS	3.89	1	9.07	2	10.06	4	24.70	4			9.07	2	-6.92	4	8.42	4	8.54	3	4.38	3	3.01
Quilter Investors US Equity Growth (JPM) -WS	-6.53	4	16.34	1							16.34	1	12.19	1							
Quilter Investors US Equity Income (BNY Mellon) -WS	-4.10	1	10.98								10.98										2.58
Quilter Investors US Equity Sm/Mid-Cap (Schroder) -WS	-5.18	2	12.62	2	27.31	4	96.48	2			12.62	2	2.33	4	10.47	4	36.15	1	13.36	1	0.17
PASSIVE FUNDS																					
Quilter Investors Gilt Index (BlackRock) -WS	2.56	2	10.21	2	11.75	3	27.34	4	57.81	4	10.21	2	1.15	4	0.25	4	9.05	4	4.49	4	1.09
Quilter Investors Global Equity Index (BlackRock) -WS*	-4.04	3	11.90	2	32.58	1	82.43	1			11.90	2	3.91	1	14.03	2	28.66	1	6.95	2	1.48
Quilter Investors UK Equity Index (BlackRock) -WS ‡	-2.30	4	6.50	3	18.90	2	35.90	3	109.53	3	6.50	3	-1.24	1	13.04	3	11.30	2	2.70	3	3.82
DIRECT FUNDS																					
BlackRock Cash -U2	0.12	3	0.52	3							0.52	3	0.40	3							0.43
Janus Henderson UK Property PAIF Feeder -WS	0.55		2.48		17.62		24.11		83.99		2.48		2.48		11.99		-3.80		9.68		3.10
Merian European Equity (ex UK) -WS (CTNB)	-3.79	3	5.66	4	8.84	4	29.87	4	85.31	4	5.66	4	-12.66	4	17.94	3	15.18	4	3.59	4	3.33
Merian Global Equity -WS (CTNB)	-5.16	4	7.68	4	32.21	1	89.50	1	302.36	1	7.68	4	1.45	2	21.03	1	27.77	1	12.18	1	0.71
Merian Strategic Absolute Return Bond (Hdg) -WS* (CTNB)Ø	1.40		5.23								5.23										
Merian UK Alpha -WS (CTNB)	-0.78	2	9.26	2	22.13	2	34.04	3			9.26	2	-2.05	2	14.12	2	8.67	3	0.99	4	3.89
Merian UK Mid Cap -WS (CTNB)	1.52	1	2.64	4	25.24	1	72.90	1	271.09	1	2.64	4	-7.78	4	32.32	1	10.25	2	25.21	1	1.91
Merian UK Smaller Companies -WS (CTNB)	-1.75	4	2.00	4	34.71	3	80.72	1	274.77	2	2.00	4	-7.31	3	42.49	1	13.26	1	18.45	2	0.84
Merian US Equity Income -WS (CTNB) Ø	-6.35		7.01		21.60		66.01				7.01		2.68		10.67		31.35		3.94		
PIMCO Dynamic Bond (GBP Hdg) -WS Ø	-0.48	4	1.30	4	5.68	2	7.41	2			1.30	4	0.24	1	4.07	2	4.61	2	-2.84	2	

SELFSELECT

TARGETED ABSOLUTE RETURN																					
7IM Absolute Return Portfolio -U	-0.73		-0.28		3.49		10.90				-0.28		1.40		2.36		1.50		5.57		1.00
7IM Real Return -U	-0.72		1.85		5.63		20.81				1.85		-1.01		4.78		8.97		4.96		
Absolute Insight (AP)†‡§	0.10		-0.18		-2.02		-2.96				-0.18		-3.00		1.19		-1.53		0.57		1.62
Absolute Insight (W) -U†‡§	0.30		0.64		0.21		0.62		23.45		0.64		-2.23		1.84		-0.84		1.26		2.40
Artemis Pan European Absolute Return Hdg GBP -U	2.22		-7.25		1.07		17.31				-7.25		0.04		8.93		2.38		13.37		0.15
Artemis US Absolute Return (Hdg) -U†	-0.11		1.51		5.76		15.44				1.51		0.94		3.22		1.69		7.34		
ASI Global Absolute Return Strategies	-0.31		5.74		1.42		1.26				5.74		-5.70		1.72		-4.39		4.43		1.00
ASI Global Absolute Return Strategies -U	-0.22		6.09		2.44		3.32		39.76		6.09		-5.38		2.06		-3.98		5.04		1.34
ASI Target Return Bond ‡	1.45		2.30		4.04		0.14		11.01		2.30		0.69		1.00		2.37		-3.97		1.90
ASI Target Return Bond -U	1.57		2.77		5.61		2.50				2.77		1.19		1.55		0.65		-3.58		2.40
Aviva Investors Multi-Strategy Target Income -U	1.41		5.92		1.37						5.92		-3.57		-0.76		0.45				4.52
Aviva Investors Multi-Strategy Target Return -U	2.22		3.36		1.25		7.90				3.36		-1.83		-0.22		-0.79		7.42		1.02
Barings Multi Asset† ‡	-0.76		5.03		9.25		19.14		52.13		5.03		-2.92		7.15		6.67		2.23		0.40
Barings Multi Asset -U2	-0.61		5.77		11.74		23.82		63.74		5.77		-2.22		8.04		7.48		3.10		1.40
BlackRock Absolute Return Bond† ‡	0.09		1.11		1.68		3.32				1.11		-1.37		1.96		1.32		0.28		0.90
BlackRock Absolute Return Bond -U†	0.18		1.53		3.11		5.63				1.53		-0.89		2.47		1.77		0.66		1.40
BlackRock European Absolute Alpha† ‡	0.52		4.23		8.05		14.83		40.43		4.23		1.56		2.07		-0.79		7.12		
BlackRock European Absolute Alpha -U†	0.62		4.83		10.24		18.60		49.94		4.83		2.21		2.88		0.00		7.59		
BlackRock UK Absolute Alpha† ‡	1.34		5.73		4.73		16.90		18.05		5.73		-3.75		2.91		1.10		10.40		
BlackRock UK Absolute Alpha -U†	1.53		6.32		6.62		19.70		24.98		6.32		-3.10		3.48		1.63		10.48		
BlackRock UK Absolute Alpha -U2	1.45		6.28		6.58						6.28		-3.13		3.53		1.16				0.22
BMO Global Equity Market Neutral V10	-5.20		-24.74		-16.95						-24.74</										

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

SELFSELECT (CONTINUED)

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils				
	3 Mths	Q1	1 Yr	Q4	3 Yrs	Q4	5 Yrs	Q4	10 Yrs	Q4	2019	Q4	2018	Q4	2017	Q4	2016	Q4	2015	Q4									
EUROPE EXCLUDING UK (continued)																													
Royal London European Growth Trust	-4.07	4	7.54	3	35.06	1	75.16	1	110.70	3	7.54	3	2.20	1	22.88	1	12.60	4	15.18	1	0.12	F			A				
Santander Europe [Ex UK] Equities -U	-2.03	2	8.07	3	19.45	3	51.28	3	102.38	3	8.07	3	-7.58	3	19.60	2	18.83	3	6.57	3	0.77	F	S				R		
Schroder Euro †	-4.61	4	5.18	4	14.50	3	50.35	2			5.18	4	-9.07	3	19.71	2	23.18	1	6.60	3		F	S				R		
Schroder European (Hdg) -U	2.00	4	10.35	4	26.74	4	45.01	2			10.35	4	-7.79	3	24.55	2	-0.39	1	14.86	3	1.59	F	S				R		
Schroder European Alpha Income	-3.20	3	1.17	4	7.89	4	45.01	3			1.17	4	-10.79	4	19.53	2	21.81	1	10.35	2	3.71	F					R		
Schroder European Alpha Income (GBP Hdg) -U	3.29	3	5.74	4	17.77	4	36.60	3			5.74	4	-9.89	4	23.61	2	-2.58	1	19.06	2	3.70	F					R		
Schroder European Alpha Income -U	-3.04	3	1.95	4	10.36	4	50.55	3			1.95	4	-10.10	4	20.41	2	22.74	1	11.14	2	3.69	F					R		
Schroder European Alpha Income -U2	-3.01	3	2.00	4	10.62	4	51.05	3			2.00	4	-10.02	4	20.53	2	22.79	1	11.21	2	3.68	F					R		
Schroder European Alpha Plus †	-3.42	3	-0.31	4	9.89	4	46.46	3	92.11	3	-0.31	4	-10.20	4	22.74	1	22.38	1	8.91	2	1.54	F					R		
Schroder European Alpha Plus -U	-3.22	3	0.41	4	12.39	4	52.13	3	103.38	3	0.41	4	-9.46	4	23.62	1	23.37	1	9.72	2	2.37	F					R		
Schroder European Alpha Plus -U2	-3.20	3	0.49	4	12.64	4	52.71	3			0.49	4	-9.44	4	23.77	1	23.46	1	9.82	2	2.46	F					R		
Schroder European Recovery †	-5.29	4	3.97	4	10.52	4	55.36	4	85.21	4	3.97	4	-7.31	2	14.69	4	12.14	4	9.22	2	2.25	F					R		
Schroder European Recovery -U	-5.11	4	4.75	4	13.03	4	40.52	4	99.68	4	4.75	4	-6.61	2	15.55	4	12.96	4	10.02	2	3.06	F					R		
Schroder European Recovery -U2	-5.09	4	4.83	4	13.28	4	41.04	4			4.83	4	-6.55	2	15.63	4	13.05	4	10.13	2	3.13	F					R		
Schroder European -U	-4.40	4	6.05	4	17.17	3	56.12	2			6.05	4	-8.44	3	20.66	2	24.06	1	7.41	3	1.58	F					R		
Schroder European -U2	-4.34	4	6.14	4	17.44	3	56.79	2			6.14	4	-8.36	3	20.75	2	24.19	1	7.50	3	1.67	F	S				R		
SVM Continental Europe †	-4.04	3	5.96	3	14.57	3	55.25	2	129.30	1	5.96	3	-7.92	2	17.43	3	16.31	3	16.51	1		F					R		
SVM Continental Europe -U	-3.84	3	6.78	3	17.17	3	61.19	2	147.20	1	6.78	3	-7.26	2	18.33	3	17.20	3	17.38	1	0.50	F					R		
Threadneedle European	-3.62	3	13.85	1	23.04	1	56.08	1	115.36	2	13.85	1	-7.82	2	17.25	3	12.78	4	12.48	1	0.70	F					R		
Threadneedle European Select	-4.07	3	14.76	1	26.42	1	62.78	1	190.41	1	14.76	1	-7.02	2	18.54	2	14.99	4	11.97	1	0.40	F	B	A			R		
Threadneedle European Select -U	-3.88	3	15.65	1	29.42	1	69.37	1	207.33	1	15.65	1	-6.35	2	19.49	2	15.91	4	12.91	1	1.20	F					R		
Threadneedle European -U	-3.44	3	14.71	1	25.91	1	62.26	1	127.53	2	14.71	1	-7.12	2	18.17	3	13.67	4	13.37	1	1.60	F					R		
TM CRUX European Special Situations †	-1.94	1	8.62	2	15.18	3	64.75	1	170.61	1	8.62	2	-9.66	3	17.38	3	29.78	1	10.21	2	1.17	F	B				R		
TM CRUX European Special Situations -U	-1.76	1	9.44	2	17.80	3	71.37	1	191.61	1	9.44	2	-8.98	3	18.27	3	30.84	1	11.19	2	2.02	F	B				R		
TM Sanditon European -U	-0.79	1	7.40	3	15.99	3	43.83	4			7.40	3	-5.94	1	14.81	4	16.81	3	6.15	3		F					R		
Vanguard FTSE Developed Europe ex UK Equity Index -U	-1.88	1	11.07	2	25.02	1	57.45	2	115.36	2	11.07	2	-5.88	1	19.60	2	19.38	3	5.50	4	2.21	F	B					R	
Sector Average	-3.04		8.66		19.74		54.33		117.50		8.66		-7.28		18.85		18.99		8.32										
EUROPE INCLUDING UK																													
M&G Pan European Select (Share Class A) ▲	-3.23	3	6.43	3	20.16	3	56.10	1	95.58	3	6.43	3	-4.71	2	18.48	1	19.59	1	8.63	3	2.71	F							
M&G Pan European Select (Share Class I) -U ▲	-3.10	3	7.17	3	22.85	3	62.04	1	106.36	3	7.17	3	-3.98	2	19.38	1	20.49	1	9.45	3	1.68	F							
M&G Pan European Select (Share Class X) ▲	-3.22	3	6.44	3	20.19	3	56.16	1	95.67	3	6.44	3	-4.70	2	18.49	1	19.58	1	8.63	3	0.89	F							
SVM All Europe SRI ▲	-1.13	1	3.11	4	14.26	4	38.76	4	116.87	2	3.11	4	-10.25	4	23.47	1	7.44	3	13.03	2		F						R	
SVM All Europe SRI -U ▲	-0.93	1	3.92	4	16.82	4	44.05	4	133.81	2	3.92	4	-9.64	4	24.41	1	8.26	3	13.90	2	0.40	F							
Sector Average	-2.40		9.32		22.03		49.21		105.54		9.32		-5.41		18.01		13.30		7.92										
EUROPEAN SMALLER COMPANIES																													
ASI European Smaller Companies †	-5.69	3	10.13	1	40.91	1	77.72	3	169.01	3	10.13	1	4.44	1	22.51	3	19.13	4	5.87	4	0.10	F							
ASI European Smaller Companies -U	-5.58	3	10.66	1	43.73	1	83.99	3	182.84	3	10.66	1	5.23	1	23.44	3	20.02	4	6.66	4	0.90	F							
Barrings European Select Trust †	-5.97	3	6.33	1	22.73	2	87.82	2	216.81	1	6.33	1	-4.66	2	21.07	3	30.72	1	17.07	3	0.60	F	G					R	
Barrings European Select Trust -U	-5.78	3	7.14	1	25.56	2	95.10	2	234.97	1	7.14	1	-3.96	2	22.02	3	31.72	1	17.97	3	1.40	F						R	
BMO European Smaller Companies Ex UK -U	-5.42	2	4.00	3	15.63	3					4.00	3	-6.53	2	18.95	4	16.19	4			1.60	F							
Invesco Perpetual European Smaller Companies †	-7.40	4	-9.21	4	-2.69	4	36.93	4	116.43	4	-9.21	4	-8.09	3	16.62	4	21.55	3	15.77	4	0.27	F							
Invesco Perpetual European Smaller Companies -U	-7.23	4	-8.53	4	-0.47	4	42.18	4	128.08	4	-8.53	4	-7.40	3	17.50	4	22.47	3	16.64	4	1.12	F							
Invesco Perpetual European Smaller Companies -U2	-7.22	4	-8.48	4	-0.32	4	42.56	4			-8.48	4	-7.35	3	17.56	4	22.53	3	16.72	4	1.18	F							
Janus Henderson European Smaller Companies †	-6.50	3	4.72	2	28.17	1	104.09	1	204.51	2	4.72	2	-8.42	3	33.66	1	32.98	1	19.75	2	0.80	F						R	
Janus Henderson European Smaller Companies -U	-6.29	3	5.60	2	31.51	1	113.05	1	230.26	2	5.60	2	-7.62	3	34.81	1	34.16	1	20.75	2	0.80	F						R	
JPM Europe Smaller Companies	-5.51	2	-1.31	4	16.95	2	90.92	1	163.14	3	-1.31	4	-4.58	1	24.20	2	30.34	2	25.25	1	0.33	F							
JPM Europe Smaller Companies -U	-5.35	2	-0.60	4	19.54	2	98.11	1	177.15	3	-0.60	4	-3.88	1	25.13	2	31.32	2	26.20	1	1.13	F							
Lazard European Smaller Companies	-2.90	1	4.56	2	16.93	2	73.50	3	215.73	2	4.56	2	-12.04	4	27.13	1	20.61	4	23.02	1	1.20	F							
Lazard European Smaller Companies -U	-2.72	1	5.35	2	19.61	2	80.15	3	232.24	2	5.35	2	-11.38	4	28.11	1	21.54	4	23.93	1	1.40	F							
M&G Pan European Select Smaller Companies (Share Class A) †	-3.24	1	1.31	3	4.32	4	50.28	4	128.35	4	1.31	3	-17.08	4	24.18	2	23.59	3	16.56	3	2.05	F							
M&G Pan European Select Smaller Companies (Share Class I) -U	-3.12	1	2.01	3	6.64	4	55.97	4	140.32	4	2.01	3	-16.44	4	25.12	2	24.53												

PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % per one year to end October

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer MIs							
	3 Mths	Q1	1 Yr	Q4	3 Yrs	Q4	5 Yrs	Q4	10 Yrs	Q4	2019	Q4	2018	Q4	2017	Q4	2016	Q4	2015	Q4												
SELFSELECT (CONTINUED)																																
FLEXIBLE INVESTMENT (continued)																																
MGTIS Frontier Adventurous ⁵	-4.49		10.86		13.36		3	44.11		1	10.86		-7.43		4	10.47		2	26.84		1	0.22	4	F								
MGTIS Frontier Adventurous -U ⁵	-4.22		12.10		17.21		3	52.34		1	12.10		-6.39		4	11.70		2	28.26		1	1.33	4	0.74	F							
MGTIS iBOS ⁶ U	-2.30		6.22		14.62		3				9.22		-3.98		4	9.30		3					0.54	F								
MI Diversified Strategy -U	1.90		6.55		17.58		3				6.55		2.09		3	12.71		2	15.02		2				F							
MI Momentum Factor 3 -U ⁵	-1.53		2.70		4	2.96		4	15.66		2.70		-2.84		3	3.19		4	11.52		3	0.73	4		D							
MI Momentum Factor 4 -U	-2.49		3.60		4	6.98		4	26.06		3.60		-2.23		3	5.61		4	13.24		3	4.06	3		E							
MI Momentum Factor 5 -U	-3.42		4.74		4	9.66		4	31.71		4.74		-2.64		3	7.54		3	14.87		2	4.56	3		E							
Neptune Global Alpha	-8.69		8.17		2	36.43		1	48.32		8.17		2.94		1	22.52		1	3.07		4	5.48	1		F							
Neptune Global Alpha -U	-8.42		9.43		2	41.30		1	57.47		9.43		2.14		1	24.00		1	4.36		4	6.78	1		F							
Premier Liberation No VII (Share Class B) ⁵	-2.21		5.94		3	15.06		3	42.78		5.94		-3.83		4	12.94		1	20.78		1	2.75	3	0.96	F							
Premier Liberation No VII (Share Class C) -U ⁵	-2.18		6.10		3	15.57		3	44.23		6.10		-3.69		4	13.10		1	21.05		1	3.10	3	1.11	F							
Premier Multi-Asset Global Growth ⁵	-3.11		3	6.86		3	15.18		3	55.14		3	1	4	13.10		1	23.08		1	9.44	1	0.40		F							
Premier Multi-Asset Global Growth -U ⁵	-3.04		3	7.12		3	16.04		3	57.00		3	1	4	13.39		1	23.39		1	9.65	1	0.66		F							
Quilter Investors Cirilium Adventurous Portfolio ⁵	-4.78		3.11								3.11		-4.33												F							
Quilter Investors Cirilium Adventurous Portfolio -U ⁵	-4.60		3.90								3.90		-3.62												F							
Quilter Investors Cirilium Dynamic Portfolio ⁵	-3.59		4.32		11.46		36.64		120.96		4.32		-6.05		13.73		17.83		4.03						F							
Quilter Investors Cirilium Dynamic Portfolio -U ⁵	-3.40		5.11		14.00		41.63		137.16		5.11		-5.35		14.58		18.72		4.65						F							
Quilter Investors Foundation 5 -WS	-2.48		3	9.38		2	17.19		2	42.06		2	-5.01		4	12.79		1	19.85		1	1.14	4		F							
Sarasin Global Equity Real Return ⁴	-0.78		13.60		25.99		1	41.43		2	13.60		-1.41		2	12.50		1	13.34		2	-0.97	4	1.70	F							
Sarasin Global Equity Real Return -U ⁴	-0.60		14.47		28.91		1	46.98		2	14.47		-0.63		2	13.32		1	14.26		2	-0.22	4	1.67	F							
Schroder Dynamic Multi Asset †	-0.41		6.09		8.33		4	15.00		4	6.09		-4.06		3	6.43		3	2.64		4	3.44	3	0.27	D							
Schroder Dynamic Multi Asset -U †	-0.21		6.91		10.83		4	18.88		4	6.91		-3.31		3	7.21		3	3.45		4	3.72	3	1.08	D							
Schroder MM Diversity Tactical ⁵ †	-0.72		3.24		4	4.89		23.68		4	3.24		-2.35		3	4.05		4	12.32		3	4.98	2	0.31	F							
Schroder MM Diversity Tactical -U ⁵	-0.55		3.77		4	6.48		26.94		4	3.77		-1.85		3	4.54		4	12.92		3	5.59	2	0.60	F							
Smith & Williamson MM Global Investment -U ⁵	-3.20		3	1.65		22.13		38.58		3	1.65		0.41		1	19.66		1	13.11		3	0.32	4	2.15	F							
TB Elite Strategic	-3.97		4	5.93		3	14.43		2	36.76		2	10.22		2	6.93		4	13.36		1	9.07	3	9.58	1	F						
TB Elite Strategic -U	-3.83		4	6.60		3	16.67		2	41.11		2	11.35		2	6.60		3	-4.08		4	14.10	1	9.74	3	10.21	1	0.60	F			
TB Wise Investment ⁵	-2.53		4	4.72		3	23.88		1	47.14		1	134.27		1	4.72		4	-1.83		2	20.51	1	18.69	1	0.07	F					
TB Wise Investment -U ⁵	-2.36		3	5.41		4	26.31		1	51.82		1	149.69		1	5.41		4	-1.19		2	21.29	1	19.42	1	0.65	F					
TB Wise Multi-Asset Income ⁵	1.72		2.90		4	15.42		2	38.76		2.90		-5.09		4	18.18		1	15.85		2	3.78	3	5.50	F							
TB Wise Multi-Asset Income -U ⁵	1.89		3.57		4	17.69		2	43.18		3.57		-4.47		4	18.94		1	16.56		2	4.38	3	5.40	F							
TC Share Centre Multi-Manager Adventurous -U	-4.49		4	6.61		3	16.41		2	49.21		2	103.84		2	6.61		3	-2.26		3	11.72	2	7.61	1	F						
The MI Hawkmoor Global Opportunities -U	-2.04		2	7.81							7.81														F							
Threadneedle Managed Equity ⁵	-2.55		3	10.14		1	18.69		1	45.87		1	126.22		1	10.14		3	11.56		2	16.17	2	5.80	2	0.40	F					
Threadneedle Managed Equity -U ⁵	-2.43		3	10.47		1	19.44		1	47.44		1	131.11		1	10.47		3	11.76		2	16.44	2	6.02	2	0.63	F					
Threadneedle Managed Equity -U ²⁵	-2.37		3	10.78		1	20.52		1	49.41		1	131.72		1	10.78		2	12.12		2	16.74	2	6.19	2	0.91	F					
TM Cavendish International -U	-5.12		4	8.14		2	18.41		2	46.41		2	8.14		2	-3.40		4	13.35		1	21.48	1	1.79	4	0.75	F					
TM Cerno Select -U	-2.16		2	1.15		4	5.45		4	23.36		4	1.15		4	-1.59		2	5.93		4	10.26	3	6.10	2	F						
Trojan Ethical -U	-3.37		4	10.23		1	19.56		2	58.45		1	115.95		2	10.23		1	9.07		3	21.32	1	9.24	1	0.64	F					
Troy Spectrum -U	-1.32		2	5.97		3	7.07		4	29.70		3	69.82		3	5.97		3	0.45		1	15.50	1	13.22	2	4.53	2	F				
Troy Trojan	-1.75		2	6.50		3	8.69		4	30.97		3	78.46		3	6.50		3	0.05		1	2.00	4	13.79	2	5.90	2	0.46	F			
Troy Trojan -U	-3.24		3	5.07		4	24.90		1	57.85		1	180.88		1	5.07		4	-1.76		2	21.00	1	17.36	2	7.69	1	0.65	F			
Unicorn Mastertrust -U	-4.33		4	-4.36		4	-2.83		4	10.15		4	49.91		4	-4.36		4	-3.00		3	4.74	4	12.79	2	0.51	4	F				
VT Garraway Multi Asset Dynamic †	-4.11		4	-3.49		4	-0.15		4	15.41		4	63.30		4	-3.49		4	-2.11		3	5.69	4	13.85	2	1.52	4	0.73	F			
VT Garraway Multi Asset Dynamic -U †	-2.91		3	7.87		2	14.42		2	39.04		2	96.77		2	7.87		2	-4.04		3	10.53	2	13.85	2	6.73	1	0.43	F			
VT Tatton Oak Advanced ⁵	-2.72		3	8.67		2	16.98		2	44.37		2	112.80		2	8.67		2	-3.34		3	11.37	2	14.71	2	7.59	1	1.06	F			
VT Tatton Oak Advanced -U ⁵	-2.23		2	7.24		15.43		35.45		90.55		7.24		-1.72		9.52		12.59		4.22					F							
Sector Average																																
GLOBAL																																
Acumen Equity Portfolio -U	-2.05		1	9.19		3					9.19		-1.42		3										F							
Artemis Global Growth †	-4.30		3	5.41		4	22.08		3	66.10		2	221.12		1	5.41																

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

SELFSELECT (CONTINUED)

GLOBAL (continued)

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl					
Investec Global Franchise †	-5.61	4	13.87	1	32.71	1	94.44	1			13.87	1	6.87	1	9.05	4	28.10	1	14.37	1	0.21	F			
Investec Global Franchise -U	-5.43	4	14.73	1	35.74	1	101.89	1			14.73	1	7.68	1	9.88	4	29.07	1	15.23	1	0.94	F			
Investec Global Quality Equity Income -U	-4.59	3	12.89	1	22.19	3					12.89	1	3.92	1	4.16	4					2.85	F			
Investec Global Special Situations	-3.33	2	4.06	4	26.03	2	72.54	1	151.12	2	0.06	4	1.30	2	24.50	1	25.97	2	8.68	1	0.37	F			
Investec Global Special Situations -U	-3.14	2	0.69	4	28.90	2	79.16	1	169.62	2	0.69	4	2.05	2	25.44	1	26.93	2	9.51	1	1.19	F			
Investec Global Strategic Equity †	-7.01	4	6.66	4	26.02	2	65.06	2	192.61	1	6.66	4	-0.22	2	18.41	1	25.29	2	4.54	3	0.28	F	S		R
Investec Global Strategic Equity -U	-6.83	4	7.47	4	28.88	2	71.35	2	214.48	1	7.47	4	0.53	2	19.30	1	26.24	2	5.32	3	1.09	F	S		R
Janus Henderson Global Equity (B Share Class) †	-6.19	4	9.77	2							9.77	2										F			
Janus Henderson Global Equity †	-6.35	4	9.19	2	30.38	1	83.36	1	287.34	1	9.19	2	2.67	1	16.30	1	26.12	1	11.51	1		F			
Janus Henderson Global Equity -U	-6.03	4	10.55	2	35.34	1	95.11	1	323.05	1	10.55	2	3.96	1	17.75	1	27.70	1	12.89	1	0.30	F			
Janus Henderson Global Sustainable Equity †	-5.22	3	17.00	1	37.52	1	77.43	1	192.86	1	17.00	1	-0.05	2	17.60	1	22.98	2	4.91	3		F		A	
Janus Henderson Global Sustainable Equity -U	-5.01	3	18.02	1	41.10	1	85.24	1	219.19	1	18.02	1	0.80	2	18.60	1	24.08	2	5.81	3	0.50	F		A	
Janus Henderson Multi-Manager Global Select†	-4.39	3	7.12	3	16.51	4	42.29	4	107.22	4	7.12	3	-2.68	3	11.76	3	22.40	3	0.23	4		F			
Janus Henderson Multi-Manager Global Select -U†	-4.23	3	7.93	3	19.14	4	47.72	4	110.40	4	7.93	3	-1.99	4	12.63	3	23.28	3	0.57	4	0.70	F			
JOHCM Global Opportunities -U																						F			
JPM Global Unconstrained Equity †	-5.81	4	13.80	1	24.30	2	64.79	2	150.79	2	13.80	1	-1.04	3	10.38	3	20.20	3	10.30	1		F			
JPM Global Unconstrained Equity -U	-5.81	4	13.75	1	24.19	2	64.61	2	150.28	2	13.75	1	-1.09	3	10.37	3	20.19	3	10.28	1		F			
JPM Global Unconstrained Equity -U	-5.64	4	14.61	1	27.08	2	71.02	2	164.55	2	14.61	1	-0.25	3	11.15	3	21.18	3	11.05	1	0.75	F			
JPM Global Unconstrained Equity -U	-5.66	4	14.57	1	27.01	2	70.93	2			14.57	1	-0.33	3	11.22	3	21.05	3	11.17	1	0.76	F			
JPM Multi-Manager Growth -U	-3.22	2	10.23	3	32.63	1	63.15	3	150.15	3	10.23	3	0.16	2	20.14	1	15.01	4	6.96	2	1.09	F			
JPM Multi-Manager Growth†	-3.32	2	9.68	3	30.46	1	58.49	3	140.02	3	9.68	3	-0.44	2	19.46	1	14.30	4	6.29	2	0.53	F			
Jupiter Ecology -U	-1.47	1	14.48	1	26.13	3	57.38	3	139.51	3	14.48	1	-8.54	4	14.74	2	23.72	2	4.20	3	0.90	F			
Jupiter Ecology	-1.69	1	13.43	1	16.94	3	50.47	3	118.89	3	13.43	1	-9.33	4	13.70	2	24.61	2	3.27	3		F	N		R
Jupiter Fund of Investment Trusts†	-5.34	4	3.88	4	23.76	2	47.34	3	130.71	3	3.88	4	-2.05	3	21.63	1	11.57	4	6.71	2		F	N		R
Jupiter Fund of Investment Trusts -U†	-5.16	4	4.67	4	26.53	2	52.92	3	143.37	3	4.67	4	-1.12	3	22.25	1	12.41	4	7.52	2	1.00	F			
Jupiter Global Managed	-5.82	4	12.99	1	29.07	1	63.48	2	161.67	2	12.99	1	3.03	1	10.87	3	22.83	2	3.12	4	0.80	F			
Jupiter Global Managed -U	-5.64	4	13.83	1	31.94	1	69.64	2	177.79	2	13.83	1	3.76	1	11.70	3	23.75	2	3.90	4	1.60	F			
Jupiter Global Value Equity -U	-1.05	1	-1.92	4							-1.92	4									1.50	F			
Jupiter Merlin Worldwide Portfolio †	-5.04	3	9.41	2	21.71	3	56.90	3	129.58	3	9.41	2	1.20	2	9.92	4	19.85	3	7.56	2		F			
Jupiter Merlin Worldwide Portfolio -U†	-4.87	3	10.24	2	24.48	3	62.89	3	143.93	3	10.24	2	1.96	2	10.75	4	20.75	3	8.37	2		F			
L&G Global 100 Index Trust	-3.13	2	11.28	2	35.94	1	78.53	1	166.34	2	11.28	2	6.81	1	14.33	2	26.19	1	4.07	3	1.80	F			
L&G Global 100 Index Trust -U	-3.07	2	11.28	2	38.48	1	85.48	1	188.99	2	11.28	2	7.40	2	15.43	2	27.45	1	5.10	3	2.30	F			
L&G Global Equity Index -U	-3.66	2	10.68	2	29.62	2	74.17	2	157.82	2	10.68	2	4.05	1	12.56	3	28.56	1	4.51	3	1.90	F			
L&G Global Health & Pharmaceuticals Index Trust -U	-1.30	1	8.28	3	33.17	1	73.35	2	305.44	1	8.28	3	12.82	1	9.01	4	17.64	4	10.65	1	1.40	F			
L&G International Index Trust †	-3.74	2	10.68	2	29.24	1	73.97	1	188.84	1	10.68	2	3.99	1	12.29	3	29.02	1	4.33	3	1.30	F	S		R
L&G International Index Trust -U	-3.57	2	11.27	2	31.62	1	79.99	1	206.90	1	11.27	2	4.61	1	13.08	3	30.06	1	5.14	3	2.00	F	S		R
L+G Global Infrastructure Index -U	-2.80	1	17.32	1							17.32	1										F			
Liontrust Global Equity †	-5.70	4	8.15	3	29.49	1	50.37	3	102.43	4	8.15	3	0.25	2	19.44	1	8.21	4	7.32	2		F			
Liontrust Sustainable Future Global Growth -U	-4.28	3	18.74	1	46.15	1	89.48	1	197.77	1	18.74	1	4.62	1	17.65	1	21.90	3	6.36	2		F		A	
M&G Global Dividend (Share Class I) -U	-4.30	3	6.63	4	24.78	3	57.22	3	187.57	2	6.63	4	5.37	1	11.05	3	33.96	1	-5.94	4	2.11	F			
M&G Global Dividend (Share Class X)	-4.42	3	6.02	4	22.20	3	51.69	3	167.27	2	6.02	3	4.58	1	10.22	3	32.95	1	-6.64	4	1.36	F	S		R
M&G Global Dividend †	-4.42	3	6.02	4	22.21	3	51.68	3	167.26	2	6.02	4	4.58	1	10.22	3	32.95	1	-6.64	4	1.36	F	S		R
M&G Global Listed Infrastructure -U	-2.18	1	23.79	1							23.79	1	2.51	2							2.37	F			
M&G Global Recovery (Share Class A)	-5.12	3	0.53	4	6.23	4	44.40	4			0.53	4	-2.35	3	8.21	4	28.44	1	5.83	2	0.21	F			
M&G Global Recovery (Share Class I) -U	-5.01	3	1.22	4	8.58	4	49.82	4			1.22	4	-1.62	3	9.04	4	29.41	1	6.63	2	0.98	F			
M&G Global Select (Share Class A) †	-4.48	3	14.14	1	31.36	1	74.70	1	156.64	2	14.14	1	1.79	2	13.06	2	22.85	2	8.25	2	1.59	F			
M&G Global Select (Share Class I) -U	-4.35	3	14.89	1	34.28	1	81.29	1	171.86	2	14.89	1	2.61	2	13.91	2	23.78	2	9.07	2	0.67	F			
M&G Global Select (Share Class X) †	-4.47	3	14.11	1	31.38	1	74.72	1	156.64	2	14.11	1	1.84	2	13.05	2	22.85	2	8.25	2		F			
M&G Global Themes (I) -U	-2.81	1	16.72	1	29.48	2	69.06	2	122.40	4	16.72	1	-3.39	4	14.83	2	34.08	1	-2.62	4	0.96	F			
M&G Global Themes (Share Class A)	-2.97	1	14.42	1	31.91	1	68.60	1	303.47	1	14.42	1	-4.12	4	10.97	2	33.07	1	-3.30	4	1.94	F			
M&G Global Themes (X) †	-2.93	1	15.92	1	26.68	2	62.94	2	102.17	4	15.92	1	-4.11	4	13.97	2	33.07	1	-3.34	4	0.18	F			
Margets International Strategy†	-3.34	2	11.08	2	20.45	3	55.81	3	133.32	3	11.08	2	-4.21	4	13.21	2	22.26	3	5.80	2		F			
Margets International Strategy -U†	-3.15	2	11.95	2	23.31	3	62.02	3	146.11	3	11.95	2	-3.46	4	14.10	2	23.22	3	6.63	2	0.53	F			
Margets International Strategy -U2	-3.06	2	12.08	2																					

PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer MIs
	3 Mths	Qtr	1 Yr	Qtr	3 Yrs	Qtr	5 Yrs	Qtr	10 Yrs	Qtr	2019	Qtr	2018	Qtr	2017	Qtr	2016	Qtr	2015	Qtr					
SELFSELECT (CONTINUED)																									
GLOBAL BONDS (continued)																									
Barrings Strategic Bond -J	2.23	1	10.10	1	9.79	1	11.50	4			10.10	1	-1.71	4	1.46	2	0.06	4	1.49	2	1.70	C			
Barrings Strategic Bond -J	2.05	1	9.39	1	7.82	1	8.46	4	25.56		9.39	1	-2.31	4	0.90	2	-0.42	4	1.01	2	1.10	C			
BNY Mellon International Bond †	-4.31	4	8.33	1	-0.09	4	32.74	1	47.34	2	8.33	1	0.70	1	-8.41	4	33.50	1	-0.48	3	1.11	C	B		R
BNY Mellon International Bond -U	-4.18	4	8.94	1	1.60	4	36.22	1	52.71	2	8.94	1	1.28	1	-7.91	4	34.12	1	-0.03	3	1.69	C	B		R
Dimensional Global Short-Dated Bond (Gross) -U	0.09	2	3.10	4	2.38	4	7.79	4			3.10	4	-0.97	3	0.26	3	2.99	4	2.22	2		C			
Dimensional Global Short-Dated Bond -U	0.06	2	3.07	4	2.35	4	7.05	4	25.39	4	3.07	4	-0.89	3	0.19	3	2.61	4	1.93	2	1.20	C			
Invesco Perpetual Global Bond †	-3.84	3	4.93	3	1.03	3	17.29	3	42.65	3	4.93	3	-1.82	3	-1.93	3	15.06	2	0.89	2	1.97	C	B		R
Invesco Perpetual Global Bond -U	-3.72	3	5.46	3	2.57	3	20.01	3	47.07	3	5.46	3	-1.33	3	-1.44	3	15.51	2	1.29	2	2.47	C	B		R
Invesco Perpetual Global Bond -U2	-3.71	3	5.51	3	2.72	3	20.28	3			5.51	3	-1.28	3	-1.39	3	15.57	2	1.33	2	2.52	C	B		R
iShares Overseas Corporate Bond Index (UK)	-4.48	4	9.46	1	5.61	2	41.73	1			9.46	1	0.41	1	-3.91	4	33.74	1	0.35	3	2.97	C	B		R
iShares Overseas Corporate Bond Index (UK) -U2	-4.45	4	9.53	1	5.79	2	42.01	1			9.53	1	0.41	1	-3.81	4	33.89	1	0.26	3	3.02	C	B		R
iShares Overseas Corporate Bond Index (UK) -U2	-4.49	4	9.55	1	5.94	2	42.50	1			9.55	1	0.46	1	-3.74	4	33.86	1	0.49	3	3.07	C	B		R
iShares Overseas Government Bond Index (UK)	-4.76	4	8.07	2	-0.14	4	35.69	1			8.07	2	-1.19	1	-8.68	4	35.09	1	0.59	2	1.33	C	N		R
iShares Overseas Government Bond Index (UK) -U	-4.77	4	8.08	2	0.00	4	36.03	1			8.08	2	1.27	1	-8.64	4	35.10	1	0.69	2	1.38	C	N		R
iShares Overseas Government Bond Index (UK) -U2	-4.78	4	8.10	2	0.15	4	36.27	1			8.10	2	1.35	1	-8.59	4	35.14	1	0.69	2	1.43	C	N		R
Janus Henderson Institutional Overseas Bond	-4.34	4	8.69	2	-1.98	4	28.69	2	34.65	4	8.69	2	-0.46	2	-9.41	4	32.81	1	-1.15	3	0.40	C		+	
Janus Henderson Institutional Overseas Bond -U	-4.67	4	8.55	2	-1.35	4	31.11	2	40.92	4	8.55	2	-0.04	2	-9.09	4	33.69	1	-0.58	3	0.80	C		+	
JPM Global (ex-UK) Bond -U	1.46	1	9.42	1	8.19	1	17.40	3	42.31	3	9.42	1	-0.95	3	0.17	3	5.07	4	3.27	1	1.29	C		+	
L&G Global Inflation Linked Bond Index -U	0.76	1	7.28	2	5.11	2	9.45	4			7.28	2	-1.81	4	-0.22	3	4.61	4	-0.46	3	1.90	C			R
M&G European Corporate Bond (Share Class A)	-6.11	4	1.57	4	1.49	3	19.96	2	37.98	3	1.57	4	-1.33	3	1.27	2	29.46	2	-8.69	4	0.66	C	B		
M&G European Corporate Bond (Share Class I) -U	-5.98	4	2.07	4	3.01	3	22.73	2	43.05	3	2.07	4	-0.84	3	1.76	2	29.97	2	-8.33	4	1.16	C	B		
M&G European High Yield Bond (Share Class X)	-5.99	4	1.89	4	6.40	1	28.31	2	63.32	2	1.89	4	0.10	1	-4.32	4	28.21	2	-5.94	4	2.78	C			
M&G Global Government Bond (Share Class A) †	-5.23	4	7.89	2	1.23	3	42.31	3	64.07	2	7.89	2	-0.84	2	-5.38	4	38.95	1	-1.17	2	2.54	C		+	R
M&G Global Government Bond (Share Class I) -U	-5.10	4	8.43	2	2.75	3	45.58	1	69.53	2	8.43	2	-0.34	2	-4.91	4	39.49	1	1.57	2	3.03	C		+	R
M&G Global Macro Bond (Hdg) (Share Class IH) -U	2.54	3	6.99	2	4.40	3					6.99	2	-4.29	1	1.95	4	3.54	1			3.36	C	S		
M&G Global Macro Bond (Share Class A)	-3.47	3	6.85	2	0.93	3	31.73	1	68.65	1	6.85	2	0.12	1	-5.66	4	30.35	1	0.12	3	2.83	C	S		
M&G Global Macro Bond (Share Class I) -U	-3.36	3	7.47	2	2.71	3	35.34	1	76.13	1	7.47	2	0.72	1	-5.12	4	30.98	1	0.61	3	3.42	C	S		
Marlborough Global Bond	-2.37	3	7.37	2	6.85	1	29.36	1	84.22	1	7.37	2	-0.75	2	0.27	2	20.03	2	0.86	2	3.11	C		+	
Marlborough Global Bond -U	-2.19	3	7.86	2	8.73	1	33.67	1	93.98	1	7.86	2	-0.11	2	0.91	2	20.90	2	1.70	2	3.86	C		+	
Royal London Global Index Linked -U	0.25	2	7.48	2	6.99	2	20.22	3			7.48	2	-0.02	2	-0.44	3	9.96	3	2.18	1	1.27	C			
Royal London International Government Bond -U	1.33	1	8.79	1	5.81	2	13.55	4			8.79	1	-1.57	2	-1.18	3	4.40	4	2.80	1	1.16	C			
Templeton Global Bond	-13.31	4	-4.99	4	-5.05	4	18.38		72.51		-4.99	4	1.69	4	-1.73	4	28.22	4	-2.85	4	8.12	C	B		R
Templeton Global Total Return Bond (Hedged)	-8.86	4	-6.18	4	-4.65	4	-9.02	4	28.86		-6.18	4	-3.46	4	5.27	1	2.35	4	-6.77	4	8.12	C	B		R
Templeton Global Total Return Bond (Hedged) -U	-8.27	4	-5.12	4	-2.20	4	-5.61	4			-5.12	4	-2.69	4	5.93	1	2.96	4	-6.26	4	8.67	C	B		R
Templeton Global Total Return Bond -U	-13.19	4	-4.46	4	-3.51	4	20.85	4	76.85		-4.46	4	2.24	4	-1.22	1	28.67	4	-2.66	4	8.67	C	B		R
Threadneedle European Bond	-4.32	4	6.35	2	2.82	2	23.00	2	42.68	2	6.35	2	-0.52	2	-2.82	4	25.76	2	-4.87	4	0.90	C			
Threadneedle European Bond -U	-4.21	4	6.88	2	4.42	2	26.26	2	47.78	2	6.88	2	-0.01	2	-2.29	4	26.43	2	-4.36	4	0.90	C			
Threadneedle Global Bond	-3.99	3	9.41	1	-1.64	4	28.53	1	33.20	4	9.41	1	-0.49	2	-9.66	4	30.31	1	0.28	2	2.10	C			
Threadneedle Global Bond -U	-3.81	3	10.23	1	0.65	4	33.59	1	40.75	4	10.23	1	0.28	2	-8.94	4	31.33	1	1.06	2	2.10	C			
TM UBS (UK) Global Fixed Income -U	0.09	2	4.26	3	2.37	4	5.17	4			4.26	3	-2.36	4	0.57	2	2.13	4	0.59	3		C			
Sector Average	-1.28		6.36		5.26		20.54		43.52		6.36		-0.84		-0.20		15.86		-1.16						
GLOBAL EMERGING MARKETS																									
Ashmore SICAV Emerging Markets Short Duration -U †	♦										9.50	4	-8.35	4	5.79	1	13.78	4	-6.76	2	5.40	C		+	
ASI Emerging Markets Bond	-1.36	1	9.50	4	6.16	1	12.62	4			9.50	4	-8.35	4	5.79	1	13.78	4	-6.76	2	5.40	C		+	
ASI Emerging Markets Bond -U	-1.24	1	10.01	4	8.02	1	15.76	4			10.01	4	-7.67	4	6.34	1	14.35	4	-6.28	2	6.20	C		+	
First State Emerging Markets Bond	-0.25	1	9.36	3	5.58	1	14.97	4			9.36	3	-7.08	4	3.91	1	9.60	4	-0.65	2	4.08	C			U
First State Emerging Markets Bond -U	-0.08	1	10.10	3	7.42	1	17.99	4			10.10	3	-6.51	4	4.37	1	10.00	4	-0.15	2	4.63	C			U
Investec Emerging Markets Blended Debt	-2.84	1	9.64	3	2.84	4	27.84	2			9.64	3	-4.43	3	-1.85	2	35.08	3	-7.98	3	5.57	C			
Investec Emerging Markets Blended Debt -U	-2.90	1	9.64	3	2.85	4	28.31	2			9.64	3	-4.43	3	-1.84	2	35.46	3	-7.90	3	5.37	C			
Investec Emerging Markets Local Currency Debt †	-2.72	1	10.45	3	5.18	1	32.96	2			10.45	3	-3.71	3	1.11	2	36.31	3	-7.26	3	4.67	C			
Investec Emerging Markets Local Currency Debt -U	-5.07	2	11.84	2	3.92	3	14.47	3	30.28	2	11.84	2	-4.10	2	-3.10	3	34.43	4	-18.06	4	4.32	C	N	AA	
Investec Emerging Markets Local Currency Debt -U	-4.89	2	12.68	2	6.26	3	18.45	3	41.28	2	12.68	2	-3.38	2	-2.39	3	35.20	4	-17.55	4	6.07	C	N	AA	
L&G Emerg Markets Gov Bond (Local Currency) Ind -U	-5.16	3	12.75	1	4.88	3					12.75	1	-3.46	2	-3.64	4					5.20	C			R
L&G Emerging Markets Government Bd (US\$) Index -U	-8.53	4	8.47	4	0.55	4	44.59	2			8.47	4	-3.93	3	-3.51	4	38.64	2	3.72	1	4.90	C	S		
L&G Emerging Markets Government Bd (US\$) Index -U	-8.54	4	8.43	4	0.52																				

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

SELFSELECT (CONTINUED)

GLOBAL EMERGING MARKETS (continued)

	Cumulative				Annual				Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils												
	3 Mths	Qtr	1 Yr	Qtr	3 Yrs	Qtr	5 Yrs	Qtr						2019	Qtr	2018	Qtr	2017	Qtr	2016	Qtr	2015	Qtr		
Templeton Global Emerging Markets -U	-4.60	2	14.79	2	22.98	1	41.44	3	25.48	4	14.79	2	-11.30	3	20.78	1	47.41	1	-21.98	4	0.77	F			
Threadneedle Global Emerging Markets Equity	-4.09	1	21.85	1	10.38	3	28.38	4	69.77	3	21.85	1	-17.10	4	9.26	4	33.49	4	-12.87	3	0.30	F			
Threadneedle Global Emerging Markets Equity -U	-3.86	1	22.65	1	12.77	3	33.14	4	78.77	3	22.66	1	-16.48	4	10.07	4	34.49	4	-12.21	3	1.20	F			
UBS Emerging Markets Equity Income -U	-4.71	2	8.99	4	18.86	2	33.68	4			8.99	4	-7.09	1	17.37	2	30.35	4	-13.71	4	3.90	F			A
UBS Global Emerging Markets Equity -U	-4.12	2	14.22	2	24.96	1	70.66	1	86.41	2	14.22	2	-7.98	2	18.89	2	44.68	1	-5.61	1	1.40	F			A
Vanguard Global Emerging Markets -U	-3.62	1	13.30	2	27.37	1					13.30	2	-6.46	1	20.19	1						F			R
Sector Average	-4.89		13.72		17.05		43.01		80.28		13.72		-10.59		15.12		38.27		-11.63						

GLOBAL EQUITY INCOME

Artemis Global Income ‡	-5.48	4	1.02	4	8.55	4	42.55	3			1.02	4	-2.63	3	10.35	2	21.29	3	8.28	1	3.25	F			B		R
Artemis Global Income -U	-5.30	4	1.78	4	11.01	4	47.99	3			1.78	4	-1.89	3	11.18	2	22.20	3	9.09	1	3.23	F			B		R
ASI Global Income Equity -U	-4.90	4	11.85	2	16.58	4	54.01	3	163.44		11.85	2	-3.44	4	7.94	4	20.58	4	9.56	1	1.93	F					
ASI World Income Equity -U	-4.34	3	8.41	3	9.96	4	27.68	4	79.92		8.41	3	-4.75	4	6.48	4	32.42	1	-12.31	4	3.90	F					
ASI World Income Equity -U	-4.24	3	8.90	3	11.49	4	30.80	4			8.90	3	-4.31	4	6.99	4	33.12	1	-11.87	4	3.80	F					
Aviva Investors Global Equity Income	-3.72	3	13.14	2	29.64	1	68.44	1	157.02	3	13.14	2	2.98	1	11.27	2	19.49	4	8.73	1	2.80	F					
Aviva Investors Global Equity Income -U	-3.66	3	13.43	2	31.66	1	73.66	1	173.10	3	13.43	2	3.54	1	12.11	2	20.39	4	9.56	1	2.79	F					
Baillie Gifford Global Income Growth	-2.91	2	14.51	1	28.21	1	71.54	1	167.71	1	14.51	1	0.56	2	11.34	2	26.51	2	5.76	3	2.46	F					
Baillie Gifford Global Income Growth -U	-2.76	2	15.46	1	31.61	1	78.98	1			15.46	1	1.43	2	12.37	2	27.50	2	6.66	3	2.79	F					
BlackRock Global Income ‡	-5.25	4	7.77	3	15.75	3	56.04	2			7.77	3	-0.36	2	7.79	3	26.42	2	6.63	2	3.06	F					
BlackRock Global Income -U	-5.10	4	8.51	3	18.36	3	62.02	2			8.51	3	0.44	2	8.59	3	27.36	2	7.48	2	3.04	F					
BNY Mellon Global Income	-4.06	3	11.74	2	24.54	1	79.62	1	195.85	1	11.74	2	5.68	1	5.46	4	32.70	1	8.69	1	3.38	F			N		R
BNY Mellon Global Income -U	-3.86	3	12.66	2	27.63	1	87.12	1	213.81	1	12.66	2	6.55	1	6.31	4	33.79	1	9.58	1	3.29	F			N		R
Fidelity Global Dividend	-2.71	1	14.87	1	21.14	2	71.56	1			14.87	1	3.34	1	5.03	2	27.98	1	7.98	2	2.74	F			B		+
Fidelity Global Dividend (Mthly Inc) -U	-2.52	1	15.29	1	27.00	2					15.29	1	4.09	1	5.83	4					3.21	F			B		+
Fidelity Global Dividend -U	-2.54	1	15.19	1	26.92	2	78.00	1			15.19	1	4.17	1	5.77	4	28.96	1	7.76	2	2.71	F			B		+
Fidelity Global Enhanced Income	-3.22	2	12.16	2	20.10	2	65.02	1			12.16	2	2.82	1	4.14	4	29.30	1	6.27	2	5.08	F					+
Fidelity Global Enhanced Income (Mthly Inc) -U	-3.10	2	12.85	2	22.28	2					12.85	2	3.39	1	4.81	4					5.02	F					+
Fidelity Global Enhanced Income -U	-3.11	2	12.80	2	22.31	2	70.19	1			12.80	2	3.45	1	4.82	4	30.20	1	6.88	2	3.66	F					+
Invesco Perpetual Global Equity Income ‡	-2.65	1	6.15	4	18.76	2	50.95	3	178.69	1	6.15	4	-2.65	3	14.93	1	18.27	4	7.47	2	3.46	F					
Invesco Perpetual Global Equity Income -U	-2.46	1	6.95	4	21.47	2	56.72	3	193.70	1	6.95	4	-1.91	3	15.80	1	19.16	4	8.27	2	3.44	F					
Invesco Perpetual Global Equity Income -U2	-2.45	1	7.00	4	21.65	2	57.12	3			7.00	4	-1.87	3	15.85	1	19.23	4	8.33	2	3.44	F					
Janus Henderson Global Equity Income ‡	-3.95	3	7.27	3	14.83	3	51.07	2	158.70	2	7.27	3	-3.17	4	10.55	2	22.86	3	7.08	2	3.20	F					
Janus Henderson Global Equity Income -U	-3.73	3	8.24	3	17.97	3	58.06	2	170.66	2	8.24	3	-2.27	4	11.52	2	23.99	3	8.06	2	3.30	F					
JPM Global Equity Income (GBP Hedged) ‡	1.48	3	13.89	1	31.42	1	42.03	1	120.45		13.89	1	-1.40	1	17.03	2	2.19	3	5.76	2	2.91	F					
JPM Global Equity Income (GBP Hedged) -U	1.66	3	14.92	1	34.61	1	48.34	1			14.92	1	-0.64	1	17.89	2	3.40	3	6.57	2	2.90	F					
Lazard Global Equity Income ‡	-3.56	3	9.02	2	14.68	3	29.70	4	109.13	4	9.02	2	-2.28	3	7.65	3	24.29	2	9.01	4	3.70	F					
Lazard Global Equity Income -U	-3.38	3	9.84	2	17.29	3	37.63	4	120.08	4	9.84	2	-1.54	3	8.46	3	25.27	2	-8.37	4		F					
Legg Mason IF Clearbridge Global Equity Income	-3.87	3	2.05	4	8.36	4	34.14	4	123.83	4	2.05	4	-6.76	4	13.89	1	22.78	3	3.08	3	3.30	F					
Legg Mason IF Clearbridge Global Equity Income -U	-3.78	3	2.31	4	9.15	4	39.93	4			2.31	4	-6.54	4	14.15	1	23.38	3	3.91	3	3.30	F					
Legg Mason IF Martin Currie Global Eq Income ‡	-3.06	2	16.13	1	25.39	2	52.29	3			16.13	1	-2.24	3	10.44	3	22.84	3	-1.13	4	3.50	F					
Legg Mason IF Martin Currie Global Eq Income -U	-2.99	2	16.43	1	26.30	2	55.32	3			16.43	1	-2.02	3	10.72	3	23.41	3	-0.35	4	4.10	F					
Legg Mason IF RARE Global Infrastructure Income -U	-1.53	1	22.15	1	28.54	1					22.15	1	-1.07	3	6.37	4					2.91	F					+
LF Miton Global Infrastructure Income -U	-2.57	2	19.98	1							19.98	1	-3.26	4							2.91	F					
Liontrust Global Income ‡	-3.08	2	6.61	4	10.22	4	33.25	4	119.81	3	6.61	4	-1.46	3	4.91	4	24.32	3	-2.75	4	5.79	F					
Liontrust Global Income -U	-2.90	2	7.42	4	12.72	4	38.33	4	135.82	3	7.42	4	-0.71	3	5.69	4	25.25	3	-2.02	4	5.75	F					
Neptune Global Income (C Share) -U	-3.61	3	19.85	1	31.21	1	52.17	3			19.85	1	1.61	2	7.75	4	10.39	4	5.06	3		F					
Overstone Global Equity Income -U	-2.57	1	6.88	4	24.75	2	66.39	2			6.88	4	4.28	1	11.93	2	23.55	3	7.96	2	2.10	F					
Premier Global Infrastructure Income	-3.27	2	14.66	1	5.24	4	36.66	4	53.16	4	14.66	1	-11.40	4	3.59	4	32.71	1	-2.15	4	5.13	F					
Premier Global Infrastructure Income -U	-3.09	2	15.52	1	7.63	4	41.75	4	62.75	4	15.52	1	-10.74	4	4.38	4	33.72	1	-1.51	4	5.11	F					
Sarasin Global Higher Dividend ‡	-3.21	1	9.90	2	21.77	2	64.89	1	158.33	2	9.90	2	1.27	2	8.41	3	29.12	2	8.22	1	3.52	F					
Sarasin Global Higher Dividend -U	-3.01	2	10.80	2	24.53	2	71.19	1	177.88	2	10.80	2	2.92	1	9.20	3	26.11	2	9.01	1	3.51	F					
Schroder Global Equity Income -U	-4.67	4	3.71	4	16.66	3	58.70	2	158.14	2	3.71	4	-0.29	2	12.82	1	27.80	1	6.41	2	3.55	F					
Schroder Global Equity Income -U	-4.46	4	4.44	4	19.34	3	64.73	2	173.98	2	4.44	4	0.43	2	13.77	1	28.72	1	7.24	2	3.54	F	</				

PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils
	3 Mths	Qtr	1 Yr	Qtr	3 Yrs	Qtr	5 Yrs	Qtr	10 Yrs	Qtr	2019	Qtr	2018	Qtr	2017	Qtr	2016	Qtr	2015	Qtr					
SELFSELECT (CONTINUED)																									
JAPANESE SMALLER COMPANIES																									
Baillie Gifford Japanese Smaller Companies	-2.77	2	6.60	1	33.15	1	139.46	1	374.52	1	6.60	1	9.71	1	13.85	4	54.76	2	16.21	1		F			
Baillie Gifford Japanese Smaller Companies -U	-2.56	2	7.56	1	36.78	1	150.33	1	418.69	1	7.56	1	10.70	1	14.87	4	56.19	2	17.18	1	0.19	F			
Invesco Perpetual Japanese Smaller Companies -U	-5.37	4	-1.70	2	18.36	2	90.19	2	166.65	4	3.45	4	-3.07	4	1.48	4	6.00	3	1.07	3		F			
Invesco Perpetual Japanese Smaller Companies -U2	-5.19	4	-0.97	2	21.06	2	97.46	2	180.97	4	-0.97	2	-0.34	2	22.66	1	65.04	1	-1.17	4		F			
Invesco Perpetual Japanese Smaller Companies -U2	-5.18	4	-0.92	2	21.23	2	97.95	2			-0.92	2	-0.29	2	22.71	1	65.14	1	-1.13	4		F			
M&G Japan Smaller Companies (Share Class I) -U	-0.05	1	-3.66	4	5.92	4	74.06	4	239.31	2	-3.66	4	-6.93	4	18.13	2	45.76	4	12.74	2	0.98	F			
M&G Japan Smaller Companies (Share Class X) -U	-0.17	1	-4.32	4	3.63	4	67.74	4	220.00	2	-4.32	4	-7.62	4	17.25	2	44.66	4	11.89	2	0.17	F			
Sector Average	-2.62		0.91		21.34		105.71		242.58		0.91		1.20		18.83		56.14		8.57						
MIXED INVESTMENT 0-35% SHARES																									
7IM AAP Income ⁵	-2.12	4	4.23	3	4.62	3	14.21	3	46.20	3	4.23	3	-2.44	3	2.89	3	10.64	1	-1.34	4	3.30	D			R
7IM AAP Income -U	-1.92	4	5.10	3	7.30	3	19.10	3	56.66	3	5.10	3	-1.62	3	3.77	3	11.57	1	-0.51	4	3.30	D			R
7IM AAP Moderately Cautious	-1.47	4	3.45	4	1.75	4	9.63	4	36.51	3	3.45	4	-3.07	4	1.48	4	6.00	3	1.07	3	1.70	D			R
7IM AAP Moderately Cautious -U	-1.29	4	4.20	4	3.99	4	13.66	4	47.05	3	4.20	4	-2.37	4	2.22	4	7.36	3	1.80	3	1.70	D			R
7IM Cautious -U	-0.45	2	4.91	3	6.39	4					4.91	3	-0.83	2	2.26	4	6.32	3			1.40	D			
7IM Income Portfolio -U	-1.11	3	2.81	4	7.00	3	22.88	2	49.06		2.81	4	0.94	1	3.10	3	13.61	1	1.09	4	2.35	D			
7IM Moderately Cautious ⁵	-0.98	3	3.99	4	1.98	4	10.22	4	41.30	3	3.99	4	-3.92	4	2.06	4	6.46	3	1.52	3	1.70	D			R
7IM Moderately Cautious -U ⁵	-0.87	3	4.31	4	3.21	4	12.45	4	47.24	3	4.31	4	-3.44	4	2.47	4	6.90	3	1.92	3	1.60	D			R
7IM Personal Injury	-0.70	3	4.17	3	4.49	4	12.23	4	39.09	3	4.17	3	-1.65	2	1.99	4	6.12	3	1.22	3	1.70	D			R
7IM Personal Injury -U	-0.70	3	4.17	3	4.49	4	12.23	4	39.37	3	4.17	3	-1.65	2	1.99	4	6.21	3	1.22	3	1.70	D			R
Architas MA Active Modern Income (Class S) -U ²	-0.55	3	4.92	3	6.78	4	16.31	4	50.60	3	4.92	3	-0.94	2	2.74	4	6.85	3	1.94	3	1.60	D			R
ASI Diversified Income -U ² (CTNB)	-0.98	4	7.30	3	9.27	3	24.81	2	59.47	2	7.30	3	-2.25	4	4.18	3	10.32	2	3.53	2	2.41	D			R
ASI Diversified Income -U ² (CTNB)	0.11	1	5.44	3	7.43	3					5.44	3	-3.20	4	5.26	2	11.31	1			2.60	D			
AXA Defensive Distribution (Gross)	-1.44	4	3.54	4	4.98	3	18.32	2	53.90	2	3.54	4	-1.63	2	3.07	3	10.97	1	1.57	3	1.32	D			
AXA Defensive Distribution (Gross) -U	-1.28	4	4.30	4	7.37	3	22.81	2	64.74	2	4.30	4	-0.89	2	3.86	3	11.74	1	2.36	3	1.31	D			
Barclays Wealth Global Markets 1 ⁵	-0.33	2	4.32	3	7.09	3	11.75	4			4.32	3	-1.19	2	3.90	2	4.16	4	0.19	4	0.79	D			
Barclays Wealth Global Markets 1-U ⁵	-0.32	2	4.60	3	8.04	3	13.64	4			4.60	3	-0.91	2	4.24	2	4.61	4	0.55	4	0.80	D			
BlackRock Consensus 35 ⁵ †	0.21	1	8.41	1	8.65	2	33.95	1			8.41	1	-1.04	2	1.28	4	20.38	1	2.41	2	1.27	D			
BlackRock Consensus 35 -U ⁵	0.27	1	8.90	1	9.95	2	36.50	1			8.90	1	-0.66	2	1.63	4	20.81	1	2.77	2	1.66	D			
Fidelity Multi Asset Allocator Defensive	0.00	1	8.53	1	6.09	2	17.24	2			8.53	1	-2.41	3	0.17	4	7.34	3	2.95	1		D			
Fidelity Multi Asset Income -U ²	-0.28	2	7.80	1	10.43	2	24.21	2	74.74	1	7.80	1	-0.88	2	3.34	3	10.26	2	2.02	3		D			R
Fidelity Multi Asset Open Defensive ⁵	-0.32	2	8.05	1	12.32	2	28.34	2	81.91	1	8.05	1	-0.10	2	4.05	3	11.13	2	2.83	3	4.16	D			R
Fidelity Multi Asset Open Defensive -U ²	-0.62	3	7.49	1	8.67	3	23.42	2			7.49	1	-1.72	3	2.86	3	11.97	1	1.43	4		D			
Fidelity Multi-Asset Income ⁵ †	-0.44	2	7.27	1	10.02	2	24.57	2	77.51	1	7.27	1	-0.83	2	3.42	3	10.62	2	2.35	3	2.77	D			R
FP Russell Investments Multi Asset Growth Fund I -U	-0.50	3	6.32	2	7.56	3					6.32	2	-2.26	4	3.51	3					1.44	D			
HCL Wolsley Cautious -U	♦										♦											D			
IFSL Avelley 3 -U ²	♦										♦											D			
IFSL Brooks Macdonald Defensive Income -U ⁵	-0.22	2	6.25	2	11.02	1	21.36	3	70.48	1	6.25	2	-0.99	2	5.53	1	4.76	4	4.35	1	2.95	D			
IFSL Sinfonia Income ⁵ †	-1.20	3	6.08	2	4.36	4	19.21	2	45.53	2	6.08	2	-2.17	3	0.56	4	11.36	1	2.57	1	1.56	D			
IFSL Sinfonia Income -U ⁵	-0.86	3	6.72	2	7.08	4	24.83	2	57.03	2	6.72	2	-1.20	3	1.65	4	12.58	1	3.55	1	1.19	D			
Investec Diversified Income (A Share Class) †	0.21	1	3.09	4	7.57	2	15.33	3	49.86	2	3.09	4	1.26	3	3.04	3	5.57	4	1.56	3	2.64	D			R
Investec Diversified Income (A Share Class) -U	0.35	1	3.71	4	9.49	2	18.75	3	59.71	2	3.71	4	1.87	3	3.63	3	6.10	4	2.23	3	3.23	D			R
Janus Henderson Multi-Manager Diversified ⁵	-0.87	3	5.63	2	6.53	3	14.49	4			5.63	2	-2.34	4	3.26	3	5.94	3	1.45	3	3.00	F			
Janus Henderson Multi-Manager Diversified ⁵	-0.91	3	6.12	2	7.61	3	15.85	4	61.01		6.12	2	-2.08	4	3.56	3	6.07	3	1.50	3	3.10	F			
Janus Henderson Multi-Manager Diversified -U ⁵	-0.75	3	6.08	2	8.21	3	17.78	4	63.99		6.08	2	-1.84	4	3.92	3	6.51	3	2.18	3	2.90	F			
Jupiter Distribution -U	0.13	1	7.14	2	8.04	3	22.42	2	75.06	1	7.14	2	-4.26	4	5.33	1	7.06	3	5.84	1	3.10	D	B		R
Jupiter Distribution †	-0.06	1	6.34	2	5.73	3	18.27	2	66.00	1	6.34	2	-4.93	4	4.58	1	6.36	3	5.13	1	2.70	D	B		R
Jupiter Merlin Conservative Portfolio ⁵	0.26	1	8.15	1	12.59	1	24.57	1			8.15	1	-0.64	1	4.77	1	8.44	2	2.03	2	2.90	D	B		R
Jupiter Merlin Conservative Portfolio -U ⁵	0.45	1	8.97	1	15.16	1	29.33	1			8.97	1	0.11	1	5.56	1	9.25	2	2.80	2	2.90	D	B		R
LF CanLife Managed 0% -35% -U	0.57	1	4.98	3							4.98	3	0.13	1							1.88	E			
LF CanLife Portfolio III -U	-0.89	3	5.17	3	9.61	2	25.93	1			5.17	3	0.90	1	3.29	3	10.81	2	3.68	1	1.93	D			
LF Miton Defensive Multi Asset †	-0.40	2	5.15	2	6.40	3	18.30	2	30.09	4	5.15	2	-3.59	4	4.95	1	6.96	3	3.95	1	1.14	D	B		R
LF Miton Defensive Multi Asset -U	-0.21	2	5.94	2	8.82	3	22.83	2	40.27	4	5.94	2	-2.86	4	5.74	1	7.77	3	4.74	1	1.91	D	B		R
Libero Cautious -U	-0.41	2	3.47	4	4.88	4	18.60	3			3.47	4	-1.25	2	2.66	4	9.07	2	3.68	1	0.33	D			
Margets Sentinel Defensive ⁵	-0.30	2	0.03	4	1.05	4	5.51	4	30.34	4	0.03	4	-0.73	2	1.76	4	1.59	4	2.78	1		C			
Margets Sentinel Defensive -U ⁵	-0.10	2	0.69	4	2.98	4	9.02	4	37.23	4															

You should note that past performance is not a guide to future performance.

PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl					
SELFSELECT (CONTINUED)																									
MIXED INVESTMENT 20-60% SHARES (continued)																									
TB Doherty Cautious Managed -U ²	-0.50		4.71	4	3.47	4	18.33	4	55.48	4	4.71	4	-4.70	4	3.69	4	11.54	2	2.52	3	0.62	E			
TB Doherty Distribution -U ²	0.86		5.05	4	6.92	4					5.05	4	-3.21	4	5.14	4					3.69	E			
TC Share Centre Multi Manager Cautious -U	-2.45		3.28	3	9.08	4	28.21	2	77.95	3	5.28	3	-3.16	4	6.99	2	8.84	3	7.99	1	4.10	E			
The MI Hawkmoor Vanbrugh Fund -U ²	-1.39		3.35	4	12.48	2	34.13	1	96.78	1	4.35	4	-1.04	2	8.93	2	14.03	1	4.58	2	1.47	E			
Threadneedle Global Multi-Asset Income -U ²	-1.45		6.85	2	14.26	1	37.52	1			6.85	2	-0.04	1	6.97	2	12.30	2	7.18	1	3.20	E			
Threadneedle Global Multi-Asset Income -U ²	-1.40		7.09	2	15.06	1					7.09	2	0.19	1	7.23	2					3.20	E			
Threadneedle Managed Equity & Bond ²	-1.53		8.53	1	10.39	2	31.05	1	79.64	2	8.53	1	-2.70	3	4.54	4	14.05	1	4.09	2	0.92	D	B		R
Threadneedle Managed Equity & Bond -U ²	-1.55		8.76	1	11.02	2	32.37	1	83.23	2	8.76	1	-2.57	3	4.77	4	14.29	1	4.33	2	1.13	D	B		R
Threadneedle Managed Equity & Bond -U ²	-1.46		9.07	1	12.06	2	34.26	1	84.05	2	9.07	1	-2.29	3	5.16	4	14.59	1	4.56	2	1.41	D	B		R
TM UBS (UK) Global Balanced -U ²	-1.58		7.97	2	13.89	2	32.14	2			7.97	2	-2.54	3	8.24	2	11.50	2	4.05	3	0.70	E			
UBS Multi-Asset Income (Gross) -U ²	-1.54		6.93	3	14.07	2	31.71	2			6.93	3	-1.20	2	7.97	2	10.93	2	4.09	3	1.70	E			
Vanguard LifeStrategy 40% Equity -U ²	-0.38		7.61	2	9.63	3	13.54	4			7.61	2	-3.07	4	5.10	3	3.11	4	0.44	4	4.10	D			
Vanguard Target Retirement 2013 -U	-0.64		8.46	1	15.83	1	38.43	1			8.46	1	0.37	1	5.38	3	14.57	1	3.89	2	1.40	D	G		R
Valare Cautious -U	-1.89		6.33	3							6.33	3	-1.34	2							0.90	D			
VT Garraway Multi Asset Balanced	-1.97		-1.00	4	0.34	4	4.69	4	47.58	4	-1.00	4	-1.09	1	2.47	4	4.13	4	0.20	4	1.64	E			
VT Garraway Multi Asset Balanced -U ²	-1.75		-0.10	4	3.11	4	9.47	4	56.38	4	-0.10	4	-0.17	1	3.39	4	5.01	4	1.11	4	2.61	E			
VT Greystone Cautious Managed -U ²	-2.32		4.53	4	10.66	3	31.08	2	79.99	2	4.53	4	-1.09	2	7.03	2	12.49	1	5.30	2		E			
VT Seneca Diversified Income ‡	-1.75		7.86	1	17.53	1	34.18	1	75.96	2	7.86	1	-2.59	3	11.87	1	8.38	3	5.34	1	4.98	E			
VT Seneca Diversified Income -U ²	-1.62		8.45	1	19.40	1	37.67	1	83.07	2	8.45	1	-2.10	3	12.46	1	8.94	3	5.83	1	4.96	E			
VT Tattou Blended Balanced -U	-1.78		7.45	2							7.45	2									1.09	D			
VT Tattou Blended Cautious -U	-1.25		7.34	2							7.34	2									0.66	D			
VT Tattou Oak Cautious Growth ²	-1.49		6.57	2	8.08	3	25.98	2	65.30	3	6.57	2	-2.93	3	4.47	4	11.33	2	4.70	2	0.66	E			
VT Tattou Oak Cautious Growth -U ²	-1.30		7.38	2	10.32	3	30.25	2	76.73	3	7.38	2	-2.25	3	5.10	4	12.00	2	5.42	2	1.21	E			
VT Tattou Oak Distribution -U	-1.21		4.17	4	2.98	4	14.10	4			4.17	4	-3.85	4	2.81	4	7.96	3	2.63	3	1.95	E			
Sector Average	-0.99		6.42		11.72		26.58		68.05		6.42		-1.74		6.84		9.71		3.27						
MIXED INVESTMENT 40-85% SHARES																									
71M AAP Moderately Adventurous	-2.81		3.90	4	10.09	4	26.01	4	73.01	4	4.90	4	-2.58	3	7.74	3	10.69	3	3.40	3	0.70	E			R
71M AAP Moderately Adventurous -U	-2.64		5.66	4	12.51	4	30.83	4	87.90	4	5.66	4	-1.88	3	8.52	3	11.50	3	4.30	3	0.30	E			R
71M Moderately Adventurous ²	-2.49		4.87	4	8.71	4	24.69	4	77.60	4	4.87	4	-4.48	4	8.52	3	10.50	3	3.79	3	1.30	E			R
71M Moderately Adventurous -U ²	-2.36		5.40	4	10.36	4	27.86	4	86.66	4	5.40	4	-4.00	4	9.07	3	10.33	3	4.31	3	0.80	E			R
Acumen Progressive Portfolio -U ²	-1.09		7.90	3	17.18	2	34.58	3			7.90	3	-1.43	3	10.18	2	10.54	3	3.89	4	0.60	F			
Architas MA Active Progressive (Class S) -U ²	-2.31		9.26	2	18.63	2	47.91	1	111.50	2	9.26	2	-0.71	2	9.35	3	16.64	1	6.90	2	1.79	F			R
ASI Diversified-Core Adventurous -U	1.12		6.08	4	19.09	2					6.08	4	-2.61	3	15.28	1	16.13	1			2.20	F			
ASI Global Balanced Growth	-3.07		8.03	2	16.41	2	39.04	2	109.00	2	8.03	2	-3.70	4	11.89	1	14.08	2	4.71	2	1.27	F			
ASI Global Balanced Growth -U	-2.99		8.41	2	17.71	2	42.33	2	117.65	2	8.41	2	-3.32	4	12.31	1	14.69	2	5.43	2	1.66	F			
ASI Multi-Asset	-2.16		10.47	1	19.42	1	34.97	2	97.60	2	10.47	1	-0.95	2	9.13	2	13.93	2	-0.79	4	1.10	F			
ASI Multi-Asset -U	-2.05		11.00	1	21.82	1	39.73	2	110.79	2	11.00	1	-0.19	2	9.96	2	14.79	2	-0.07	4	0.30	F			
ASI Multi-Manager Balanced Managed Portfolio ²	-2.18		9.18	2	13.41	3	34.67	2	83.81	3	9.18	2	-4.44	4	8.70	3	11.98	3	6.05	1	1.30	F			
ASI Multi-Manager Balanced Managed Portfolio -U ²	-2.07		9.71	2	16.27	3	40.87	2	96.54	3	9.71	2	-3.48	4	9.79	3	13.10	3	7.12	1	1.30	F			
Aviva Investors Multi-Asset 40-85% Shares -U ²	-1.52		10.22	1	15.20	3	41.03	2	103.82	2	10.22	1	-4.32	4	9.24	2	14.42	2	7.00	1	0.10	F			
Aviva Investors Multi-Manager 40-85% Shares -U ²	-1.55		10.45	1	16.74	3	45.10	2	116.71	2	10.45	1	-3.91	4	9.99	2	15.31	2	7.80	1	0.30	F			
AXA Framlington Managed Balanced ‡	-1.78		11.71	1	18.79	1	39.82	2	120.11	1	11.71	1	-1.81	2	8.29	3	13.97	2	3.28	4	0.64	F			R
AXA Framlington Managed Balanced -U	-1.60		12.39	1	21.03	1	44.24	2	129.80	1	12.39	1	-1.15	2	8.94	3	14.69	2	3.92	4	1.30	F			R
Baillie Gifford Managed -U	-4.80		11.54	1	30.30	1	64.77	1	171.22	1	11.54	1	1.40	1	15.21	1	18.42	1	6.79	1	1.47	F			R
Barclays Wealth Global Markets 4 ²	-2.28		9.39	2	22.26	1	35.92	3			9.39	2	0.07	1	11.69	1	13.05	2	-1.67	4	0.40	F			
Barclays Wealth Global Markets 4 -U ²	-2.19		9.68	2	23.37	1	38.78	3			9.68	2	0.32	1	12.12	1	13.60	2	-0.98	4	0.40	F			
BlackRock Balanced Growth Portfolio ‡	-4.44		7.93	2	20.40	1	37.04	2	87.96	3	7.93	2	-1.00	2	12.69	1	8.16	4	5.23	2	2.43	F			
BlackRock Balanced Growth Portfolio -U	-4.24		8.74	2	22.93	1	41.60	2	96.51	3	8.74	2	-0.30	2	13.38	1	8.82	4	5.85	2	2.41	F			
BlackRock Balanced Growth Portfolio -U ²	-4.23		8.78	2	23.16	1	42.07	2			8.78	2	-0.23	2	13.48	1	8.95	4	5.88	2	2.41	F			
BlackRock Consensus 70 ² ‡	-1.17		8.33	2	13.96	3	37.81	2			8.33	2	-1.14	2	6.41	4	17.79	1	2.67	4	1.57	F			
BlackRock Consensus 70 -U ²	-1.09		8.69	2	15.02	3	40.09	2			8.69	2	-0.85	2	6.74	4	18.16	1	3.08	4	1.88	F			
BlackRock Consensus 85 ² ‡	-1.97		8.48	2	17.44	2	44.33	1			8.48	2	-0.75	2	9.08	3	19.28	1	3.03	4	1.82	F			
BlackRock Consensus 85 -U ²	-1.84		8.88	2	18.57	2	46.71	1			8.88	2	-0.46	2	9.41	3	19.69	1	3.38	4	2.13	F			
BMO MM Navigator Balanced ² ‡	-1.59		6.76	3	10.58	4	35.36	2	87.77	3	6.76	3	-5.94	4	10.11	2	13.76	2	7.61	1	1.00	F	N		
BMO MM Navigator Balanced -U ²	-1.43																								

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

SELFSELECT (CONTINUED)

MIXED INVESTMENT 40-85% SHARES (continued)

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer MIs
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl					
Marlborough Balanced -U ²	-3.47	4	8.61	2	16.36	3	43.66	2	93.67	3	8.61	2	-3.08	4	10.55	2	16.13	1	6.32	2	1.15	F			
MGTS Future Money Dynamic Growth -U ²	-2.18	3	10.11	1	16.09	3	37.48	3	99.96	2	10.11	1	-4.38	4	10.27	2	13.59	2	4.26	3	1.08	F			
MGTS IBOSX 4 -U	-1.79	2	8.25	3	13.98	3					8.25	3	-3.47	4	9.08	3					0.78	F			
MI Hawkmoor Distribution -U ²	-0.95	1	4.23	4	15.41	3	41.35	2			4.23	1	1.18	1	10.53	2	16.09	1	5.50	2	3.44	F			
Neptune Balanced -U	-4.58	4	9.29	2	25.47	1	46.03	1	108.66	2	9.29	2	1.61	1	12.99	1	11.13	3	4.73	3	0.10	F	A		R
Orbis OEIC Global Balanced -U ^{4,5}	-2.60	3	-1.74	4	5.51	4	48.65	1			-1.74	4	-0.24	2	7.63	4	37.77	1	2.27	4		x			
Premier Diversified Growth	-1.45	1	4.79	4	23.55	1	50.75	1			4.79	4	0.67	1	17.12	1	16.14	1	5.05	2	1.28	E	A		
Premier Diversified Growth -U	-1.33	1	5.32	4	25.28	1	53.64	1			5.32	4	1.16	1	17.58	1	16.44	1	5.33	2	1.80	E	A		
Premier Liberation No VI (Share Class B) ⁵	-2.00	2	4.76	4	13.62	3	40.15	2	110.87	1	4.76	4	-2.38	3	11.10	2	18.18	1	4.38	3	1.17	F			R
Premier Liberation No VI (Share Class C) -U ⁵	-1.96	2	4.93	4	14.15	3	41.68	2	121.13	1	4.93	4	-2.23	3	11.27	2	18.45	1	4.79	3	1.31	F			R
Premier Multi-Asset Growth & Income ²	-1.94	2	5.81	4	13.30	3	42.25	1	120.73	1	5.81	4	-3.59	3	11.06	1	14.84	2	9.33	1	2.69	B			R
Premier Multi-Asset Growth & Income ² -U	-1.94	2	5.82	4	13.33	3	42.29	1	121.97	1	5.82	4	-3.58	3	11.09	1	14.83	2	9.33	1	2.64	E			R
Premier Multi-Asset Growth & Income -U ⁵	-1.79	2	6.41	4	15.67	3	47.42	1	131.95	1	6.41	4	-2.87	3	11.91	1	15.72	2	10.14	1	2.67	E			R
Quilter Investors Cirilium Moderate Portfolio ² ‡	-2.65	4	4.80	1	11.13	3	33.76	1	105.23	3	4.80	4	4.93	1	11.53	1	16.98	1	2.89	0.87	E				
Quilter Investors Cirilium Moderate Portfolio -U ⁵	-2.52	4	4.94	1	12.97	3	37.78	1	118.69	3	4.94	4	-4.19	2	12.36	1	17.85	1	3.49	1.58	E				
Quilter Investors Foundation 4-WS	-1.75	2	8.01	3	14.54	3	34.16	3			8.01	3	-4.77	4	11.36	2	17.69	1	-0.48	4	1.48	E			
Quilter Investors Managed ² ‡	-2.37	3	6.11	4	11.57	4	28.13	4	105.70	2	6.11	4	-3.76	4	9.26	3	10.73	3	3.71	3	1.52	E			
Quilter Investors Managed -U ⁵	-2.29	3	6.53	4	12.91	4	30.72	4	114.86	2	6.53	4	-3.37	4	9.69	3	11.17	3	4.14	3	1.95	E			
Royal London GMAP Adventurous -U	-2.52	3	6.11	4	18.24	2					6.11	4	1.11	1	10.21	2					1.74	F			
Royal London GMAP Growth -U	-1.72	2	6.13	4	17.31	2					6.13	4	1.23	1	9.19	3					1.83	F			
Royal London Sustainable World Trust ‡	-1.64	2	20.46	1	41.18	1	81.01	1	221.56	1	20.46	1	0.48	1	16.64	1	17.07	1	9.52	1	1.24	F			
Royal London Sustainable World Trust -U ‡	-1.48	2	21.33	1	44.39	1	88.04	1	238.78	1	21.33	1	1.24	1	17.54	1	17.93	1	10.43	1	1.03	F	B	AA	
Sarasin FOF Global Diversified Growth -U	-0.87	1	8.92	2	18.26	2					8.92	2	2.79	3	11.69	1	9.05	4			1.60	E			
Schroder Managed Balanced ² ‡	-2.57	3	6.10	3	11.30	3	29.79	3	86.11	3	6.10	3	-3.09	3	8.25	3	16.06	1	0.47	4	1.13	F			R
Schroder Managed Balanced -U ^{2,5}	-2.36	3	7.06	3	14.47	3	35.65	3	103.17	3	7.06	3	-2.24	3	9.36	3	16.94	1	1.34	4	2.03	F			R
Schroder MM Diversity Balanced ² ‡	-0.47	1	3.13	4	5.31	4	23.30	4	81.43	3	3.13	4	-2.59	3	4.82	4	12.70	3	3.89	3	0.26	F			
Schroder MM Diversity Balanced ² -U	-0.46	1	3.18	4	5.39	4	23.38	4	81.55	3	3.18	4	-2.57	3	4.84	4	12.69	3	3.88	3	0.27	F			
Schroder MM Diversity Balanced -U ^{2,5}	-0.31	1	3.66	4	6.95	4	26.50	4	90.91	3	3.66	4	-2.05	3	5.33	4	13.30	3	4.39	3	0.66	F			
TB Doherty Active Managed ²	-1.99	2	3.97	4	2.95	4	21.82	4	61.51	4	3.97	4	-5.77	4	5.08	4	14.49	2	3.36	4		E			
TB Doherty Active Managed -U ⁵	-1.86	2	4.50	4	4.52	4	24.91	4	67.29	4	4.50	4	-5.30	4	5.61	4	15.05	2	3.88	4	0.14	E			
TB Doherty Balanced Managed ²	-1.63	2	4.10	4	2.89	4	22.73	4	56.86	4	4.10	4	-4.93	4	3.96	4	15.07	2	3.66	3	0.01	E			
TB Doherty Balanced Managed -U ⁵	-1.50	2	4.63	4	4.46	4	25.87	4	62.33	4	4.63	4	-4.45	4	4.99	4	15.66	2	4.18	3	0.54	E			
TC Share Centre Multi Manager Balanced -U	-3.56	4	6.80	3	14.80	3	40.01	2	95.23	3	6.80	3	-3.09	4	10.92	2	12.38	3	8.53	1	3.00	F			
Threadneedle Managed Equity Focused ²	-2.31	3	9.04	2	15.42	2	38.16	2	105.68	2	9.04	2	-3.33	4	9.50	2	12.93	2	6.00	2	0.76	F	B		R
Threadneedle Managed Equity Focused -U ²	-2.24	3	9.31	2	16.17	2	39.63	2	110.14	2	9.31	2	-3.18	4	9.77	2	13.13	2	6.25	2	0.98	F	B		R
Threadneedle Managed Equity Focused -U ^{2,5}	-2.18	3	9.64	2	17.17	2	41.63	2	110.84	2	9.64	2	-2.90	4	10.06	2	13.45	2	6.54	2	1.26	F	B		R
TM UBS (UK) Global Growth -U ⁵	-2.33	3	8.85	2	18.06	3	41.72	2			8.85	2	-2.11	3	10.81	2	14.60	2	4.74	3	0.60	F			
TM UBS (UK) UK Growth -U	-2.13	3	7.57	3	17.16	3	40.06	3			7.57	3	-1.06	2	10.08	3	13.30	3	5.51	3	1.50	F			
TM UBS (UK) UK Income Focus -U	-1.20	1	5.41	4	12.16	4	31.15	4			5.41	4	-1.39	3	7.90	4	11.30	3	5.06	3	3.00	F			
UBS Global Allocation (UK) -U	-1.70	2	8.15	3	16.94	3	34.52	3	95.96	3	8.15	3	-1.18	2	9.43	3	11.83	3	2.86	4	2.00	F			
Vanguard Global Balanced -U	-0.68	1	11.81	1	24.44	1					11.81	1	2.19	1	8.91	3						E			
Vanguard LifeStrategy 60% Equity -U ⁵	-1.21	1	9.84	1	20.27	2	47.92	1			9.84	1	1.11	1	8.30	3	18.17	1	4.08	3	1.47	E	G		R
Vanguard LifeStrategy 80% Equity -U ⁵	-2.03	2	9.94	1	24.16	1	57.48	1			9.94	1	1.74	1	11.00	2	21.75	1	4.18	3	1.60	F	G		R
Vanguard Target Retirement 2020 -U	-0.97	1	9.27	2	18.76	2					9.27	2	0.82	1	7.81	4					1.30	E			
Vanguard Target Retirement 2025 -U	-1.15	1	9.87	1	20.60	1					9.87	1	1.02	1	8.67	3					1.14	E			
Vanguard Target Retirement 2030 -U	-1.39	1	9.87	1	21.54	1					9.87	1	1.22	1	9.29	3					1.22	E			
Vanguard Target Retirement 2035 -U	-1.60	2	9.91	1	22.54	1					9.91	1	1.41	1	9.94	3					1.12	F			
Vanguard Target Retirement 2040 -U	-1.83	2	9.92	1	23.35	1					9.92	1	1.54	1	10.52	2					1.32	F			
Vanguard Target Retirement 2045 -U	-2.01	2	9.93	1	23.90	1					9.93	1	1.67	1	10.86	2					1.25	F			
Vanguard Target Retirement 2050 -U	-2.00	2	9.93	1	23.88	1					9.93	1	1.66	1	10.85	2					1.27	F			
Vanguard Target Retirement 2055 -U	-2.00	2	9.96	1	23.94	1					9.96	1	1.67	1	10.85	2					1.19	F			
Volare Balanced -U	-3.01	4	7.82	3							7.82	3	-3.58	4							1.30	E			
Volare Growth -U	-3.38	4	9.78	2							9.78	2	-3.47	4							1.90	F			
Volare Strategic Income -U	-1.85	2	6.30	4							6.30	4	-1.85	3											

You should note that past performance is not a guide to future performance.

PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils
	3 Mths	Qtr	1 Yr	Qtr	3 Yrs	Qtr	5 Yrs	Qtr	10 Yrs	Qtr	2019	Qtr	2018	Qtr	2017	Qtr	2016	Qtr	2015	Qtr					
SELFSELECT (CONTINUED)																									
NORTH AMERICA (continued)																									
JPM US Equity Income (GBP Hdg) -U	0.62	2	11.90	3	37.80	3	48.56	3	48.56	3	11.90	3	3.23	2	19.29	4	3.63	2	4.03	3	2.15	F	G	AA	R
JPM US Equity Income ‡	-5.40	2	11.45	3	32.42	3	84.50	3	291.32	1	11.45	3	8.03	2	9.98	4	29.68	2	7.44	3	2.06	F	G	AA	R
JPM US Equity Income -U	-5.19	2	12.32	3	35.53	3	91.80	3	317.23	1	12.32	3	8.88	2	10.83	4	30.71	2	8.25	3	2.06	F	G	AA	R
JPM US Select ‡	-4.62	1	12.90	2	35.59	2	91.22	2	281.25	2	12.90	2	7.89	3	12.13	3	27.56	3	9.26	2	2.06	F	S		R
JPM US Select -U	-4.48	1	13.50	2	39.04	2	97.60	2	309.53	2	13.50	2	8.47	3	12.94	3	28.63	3	10.49	2	0.48	F	S		R
Jupiter North American Income	-7.37	4	9.94	2	26.33	4	74.74	4	233.78	4	9.94	3	3.43	4	11.10	3	30.66	1	5.87	4	2.00	F	F		R
Jupiter North American Income -U	-7.19	4	10.77	3	29.17	4	81.37	4	254.82	4	10.77	3	4.19	4	11.93	3	31.66	1	6.65	4	2.10	F	F		R
L&G US Index Trust	-4.64	1	11.35	3	38.02	2	94.15	2	300.22	1	11.35	3	10.48	1	12.20	3	30.18	2	8.06	3	0.90	F	G		R
L&G US Index Trust -U	-4.57	1	11.89	3	40.47	2	100.50	2	324.80	1	11.89	3	11.11	1	13.00	3	31.17	2	8.82	3	1.60	F	G		R
Legg Mason IF Clearbridge US Equity ‡	-7.75	4	6.45	4	15.56	4	49.51	4	164.51	4	6.45	4	-0.23	4	8.80	4	28.88	3	0.39	4	0.10	F	F		R
Legg Mason IF Clearbridge US Equity Income	-5.88	3	14.78	1	36.10	3	83.60	3	291.32	1	14.78	1	7.01	3	10.81	3	29.75	2	3.97	4	1.60	F	A		R
Legg Mason IF Clearbridge US Equity Income -U	-5.78	3	15.19	1	37.65	3	88.73	3	303.93	3	15.19	1	7.43	3	11.23	3	30.62	2	4.97	4	1.70	F	A		R
Legg Mason IF Clearbridge US Equity -U	-7.69	4	6.72	4	16.42	4	52.48	4	173.59	4	6.72	4	0.00	4	9.10	4	29.52	2	1.13	4	0.40	F	F		R
Legg Mason IF Martin Currie North American ‡	-6.72	4	17.63	1	48.84	1	97.25	1	265.53	2	17.63	1	14.07	1	10.92	3	23.85	4	7.01	3	0.40	F	F		R
Legg Mason IF Martin Currie North American -U	-6.65	4	17.93	1	49.97	1	103.38	1	287.27	2	17.93	1	14.34	1	11.22	3	24.43	4	8.99	3	0.60	F	F		R
LF Miton US Opportunities -U	-8.55	4	9.55	3	33.42	3	99.83	2	322.90	4	9.55	3	8.65	3	12.09	3	35.04	1	10.92	2	0.04	F	F		R
Liontrust UK Opportunities ‡	-7.63	4	13.27	1	45.36	1	81.46	3	202.90	4	13.27	1	11.31	1	15.30	1	16.90	4	6.79	3		F	F		R
Loomis Sayles US Equity Leaders (HGD) -U	-2.95	4	16.11	1							16.11	1	0.63	4								F	S	+	R
Loomis Sayles US Equity Leaders -U	-8.49	4	16.51	1	43.41	1	131.55	1	372.69	1	16.51	1	6.03	4	16.09	1	35.56	1	19.10	1		F	S	+	R
M&G North American Dividend (Share Class A)	-6.22	3	12.51	2	40.32	1	97.46	1	253.84	3	12.51	2	9.67	1	13.72	1	36.02	1	3.46	4	1.66	F	+		R
M&G North American Dividend (Share Class I) -U	-6.10	3	13.30	2	43.43	1	104.89	1	274.20	3	13.30	2	10.50	1	14.57	1	37.04	1	4.24	4	0.80	F	+		R
M&G North American Dividend (Share Class X)	-6.22	3	12.51	2	40.32	1	97.47	1	253.93	3	12.51	2	9.67	1	13.72	1	36.02	1	3.46	4	1.66	F	+		R
M&G North American Value (Share Class I) -U	-5.24	2	1.90	4	22.99	4	73.49	4	247.11	4	1.90	4	6.50	4	13.34	2	32.66	1	6.33	4	0.69	F	+		R
Merian North American Equity ‡	-6.14	3	8.71	3	33.09	3	92.98	2	351.88	1	8.71	3	3.25	4	18.57	1	29.21	2	12.22	1		F	S		R
Merian North American Equity -U	-5.96	3	9.53	3	36.09	3	100.33	2	377.88	1	9.53	3	4.01	4	19.46	1	30.18	2	13.07	1	0.08	F	S		R
Merian North American Equity -U2	-5.92	3	9.61	3	36.42	3	101.13	2	373.10	1	9.61	3	4.11	4	19.55	1	30.28	2	13.17	1	0.16	F	S		R
Morgan Stanley US Advantage -U	-11.77	4	13.43	2	48.41	1					13.43	2	15.17	1	13.61	2						F	S	A	R
Neptune US Income -U	-4.97	2	9.38	4	34.16	3	95.19	2	322.17	4	9.38	4	10.35	2	11.15	3	30.69	2	11.33	2	2.20	F	F		R
Neptune US Opportunities -U	-7.45	4	14.24	1	49.12	1	89.39	3	221.77	4	14.24	1	12.27	1	16.26	1	17.90	4	7.73	3	0.15	F	F		R
Royal London US Growth Trust	-5.49	3	13.09	2	29.65	4	82.53	4	242.01	4	13.09	2	1.80	4	12.62	3	27.63	3	10.31	2		F	AA		R
Santander United States Securities -U	-6.02	3	13.99	4	32.65	3	88.55	3	301.24	2	8.99	4	8.37	3	12.31	3	29.13	3	10.08	2		F	F		R
Schroder US Equity Income Maximiser -U (RE-REG)	-5.16	2	9.63	3							9.63	3	7.97	3							5.02	F	F		R
Schroder US Equity Income Maximiser -U2	-5.13	2	9.71	3							9.71	3	8.04	3							5.02	F	F		R
Schroder US Mid Cap	-5.67	3	10.10	3	23.13	4	84.74	3	266.06	2	10.10	3	2.43	4	9.19	4	35.10	1	11.05	1		F	B		R
Schroder US Mid Cap -U	-5.50	3	10.95	3	25.83	4	91.80	3	287.22	2	10.95	3	3.17	4	9.92	4	36.23	1	11.89	1		F	B		R
Schroder US Mid Cap -U2	-5.49	3	11.05	3	26.19	4	92.58	3			11.05	3	3.27	4	10.04	4	36.27	1	11.99	1	0.06	F	B		R
T. Rowe Price (Onshore) US Large Cap Growth Eq -U	-7.64	4	12.03	3							12.03	3										F	S		R
The Boston Company US Opportunities -U	-13.57	4	-0.74	4	17.01	4	55.34	4	190.95	4	-0.74	4	1.17	4	16.52	1	22.21	4	8.63	3	0.27	F	F		R
Threadneedle American ‡	-5.88	3	12.81	2	42.91	1	94.43	2	309.99	1	12.81	2	7.75	3	17.57	1	24.45	4	9.32	2		F	F		R
Threadneedle American Extended Alpha ⁴	-3.85	1	15.38	1	48.25	1	105.23	1	316.57	1	15.38	1	7.85	2	19.13	1	24.99	4	10.76	1		F	F		R
Threadneedle American Extended Alpha -U ⁴	-3.81	1	15.61	1	52.47	1	114.24	1	338.50	1	15.61	1	9.88	2	20.03	1	25.93	4	11.58	1		F	F		R
Threadneedle American Select ‡	-4.15	1	16.20	1	42.66	1	95.10	1	272.32	2	16.20	1	4.59	4	17.39	1	26.10	4	8.45	2		F	F	+	R
Threadneedle American Select -U	-3.95	1	17.13	1	46.12	1	103.11	1	294.24	2	17.13	1	5.43	4	18.33	1	27.11	4	9.35	2	0.30	F	+		R
Threadneedle American -U	-5.69	3	13.72	2	46.38	1	102.42	2	334.10	1	13.72	2	8.61	3	18.51	1	25.45	4	10.23	2	0.50	F	F		R
Threadneedle US Equity Income -U	-3.70	1	13.30	2	36.19	3	91.16	3			13.30	2	8.94	3	10.34	4	30.74	1	7.37	4	2.70	F	F		R
UBS US Equity -U ‡	-6.28	4	13.79	1	32.62	3	87.48	3	255.31	3	13.79	1	2.92	4	13.25	2	28.02	3	10.43	2	0.30	F	F		R
UBS US Growth -U	-5.87	3	19.35	1	58.67	1	122.23	1	384.21	1	19.35	1	12.92	1	17.73	1	22.96	4	13.91	1		F	F	A	R
Vanguard US Equity Index -U	-3.77	1	11.59	3	39.78	2	97.89	2	337.19	1	11.59	3	10.33	2	13.54	2	31.36	2	7.77	3	1.26	F	G		R
VT Tyndall North American (Hdg) -U	-7.94	4	3.05	4							3.05	4	4.97	2								F	F		R
VT Tyndall North American -U	-13.25	4	3.39	4							3.39	4	10.19	2								F	F		R
Sector Average	-5.79		11.70		36.64		90.82		272.67		11.70		8.26		13.00		27.97		9.12						
NORTH AMERICAN SMALLER COMPANIES																									
Artemis US Smaller Companies -U	-7.53	3	9.82	3	52.93	1	131.42	1			9.82	3	16.31	1	19.73	1	34.12	1	12.82	1		F	AA		R
BMO US Smaller Companies	-6.51	2	4.46	4	22.76	4	70.41	4	248.83		4.46	4	7.32	2	9.50	4	29.74	2							

PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

Fund Name	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils
	3 Mths		1 Yr		3 Yrs		5 Yrs		10 Yrs		2019		2018		2017		2016		2015						
	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl					
SELFSELECT (CONTINUED)																									
STERLING CORPORATE BOND (continued)																									
ASI (SI) Corporate Bond -U	1.62	2	10.20	2	15.25	2	27.24	4			10.20	2	-0.07	4	4.66	2	9.18	3	1.12	4	3.09	C			
ASI AAA Bond -U	0.35	4	4.35	4	5.33	4	13.90	4	41.30	4	4.35	4	0.02	1	0.92	4	6.49	4	1.55	3	1.54	C			
ASI Corporate Bond ‡	0.44	4	4.74	4	6.51	4	15.93	4	45.03	4	4.74	4	0.38	1	1.31	4	6.81	4	1.90	3	1.91	C			
ASI Corporate Bond -U	1.52	1	9.17	2	12.33	2	25.33	2	77.20	2	9.17	2	-1.11	4	4.05	2	9.42	2	1.96	3	2.20	C			
ASI Ethical Corporate Bond -U	1.63	1	9.67	2	13.97	2	28.22	2	85.00	2	9.67	2	-0.61	4	4.56	2	8.86	2	2.41	3	2.70	C			
ASI Ethical Corporate Bond -U	1.43	2	8.61	2	12.25	2	24.19	3	68.38	3	8.61	2	-0.63	3	4.00	2	8.41	3	2.05	3	2.18	C			
ASI Ethical Corporate Bond -U	1.53	2	9.01	2	13.50	2	26.44	3	72.89	3	9.01	2	-0.24	3	4.37	2	8.79	3	2.40	3	2.55	C			
ASI Investment Grade Corporate Bond	1.35	2	9.27	2	12.86	2	23.87	3	67.56	3	9.27	2	-0.53	3	3.83	3	8.86	2	0.83	4	2.49	C			
ASI Investment Grade Corporate Bond -U	1.45	2	9.63	2	14.09	2	26.06	3	72.11	3	9.63	2	-0.16	3	4.24	3	9.17	2	1.21	4	2.86	C			
ASI Short Duration Credit	0.93	3	4.36	4	7.28	4	11.33	4	48.76	4	4.36	4	-0.33	2	3.14	4	4.21	4	-0.41	4	1.45	C			
ASI Short Duration Credit -U	1.04	3	4.75	4	8.49	4	13.32	4	52.66	4	1.04	3	0.03	2	3.54	4	4.54	4	-0.08	4	1.82	C			
Aviva Investors Corporate Bond -U	1.17	3	7.94	3	11.29	3	23.16	3	72.39	3	7.94	3	-0.18	2	3.29	4	8.04	3	2.43	3	2.48	C			
Aviva Investors Corporate Bond -U	1.21	3	8.10	3	11.85	3	24.13	3	74.87	3	8.10	3	-0.01	2	3.48	4	8.16	3	2.59	3	2.58	C			
Aviva Investors Monthly Income Plus	1.47	2	8.94	2	12.59	2	25.58	2	82.08	2	8.94	2	-0.42	3	3.79	3	8.63	2	2.67	2	2.88	C			R
Aviva Investors Monthly Income Plus -U	1.53	2	9.21	2	13.85	2	28.01	2	85.31	2	9.21	2	-0.04	3	4.28	3	9.07	2	3.09	2	3.47	C			R
AXA Sterling Corporate Bond (Gross) ‡	0.98	3	7.83	3	13.88	1	27.75	1	81.24	1	7.83	3	-0.07	1	5.69	1	10.62	1	1.41	3	2.70	C			
AXA Sterling Corporate Bond (Gross) -U	1.10	3	8.39	3	15.59	1	30.98	1	90.07	1	8.39	3	0.46	1	6.15	1	11.20	1	1.90	3	3.20	C			R
AXA Sterling Credit Short Duration Bond (Gross)	0.00	4	1.96	4	2.93	4	6.51	4			1.96	4	0.00	1	0.95	4	3.02	4	0.45	4	1.01	C			R
AXA Sterling Credit Short Duration Bond (Gross) -U	0.16	4	2.48	4	4.46	4	8.86	4			2.48	4	0.41	1	1.52	4	3.39	4	0.79	4	1.46	C			R
Baillie Gifford Investment Grade Bond	0.76	4	7.92	3	11.11	2	21.78	3	77.17	2	7.92	3	-0.13	1	3.09	3	8.77	2	0.77	4	2.30	C			
Baillie Gifford Investment Grade Bond -U	0.94	4	8.77	3	13.57	2	26.02	3	88.73	2	8.77	3	0.61	1	3.78	3	9.47	2	1.37	4	3.10	C			
BlackRock Corporate Bond ‡	0.63	4	7.70	3	13.95	1	25.53	1	87.91	1	7.70	3	0.34	1	5.44	1	10.06	3	3.57	1	2.89	C			R
BlackRock Corporate Bond 1-10 Yr	0.64	4	6.79	4	11.64	3	22.13	4			6.79	4	-0.14	2	4.40	2	7.15	4	2.10	3	2.58	C			R
BlackRock Corporate Bond -U	0.72	4	8.23	3	15.69	1	30.76	1	96.02	1	8.23	3	0.87	1	5.97	1	8.62	3	4.06	1	2.90	C			R
BlackRock Corporate Bond -U2	0.74	4	8.29	3	15.86	1	31.18	1			8.29	3	0.88	1	6.05	1	8.71	3	4.15	1	2.91	C			R
BMO Corporate Bond	0.85	3	7.16	3	10.23	3	20.86	3	71.24	2	7.16	3	-1.21	4	4.13	2	7.38	3	2.11	2	2.40	C			
BMO Corporate Bond -U	1.09	3	8.11	3	13.10	3	25.72	3	80.11	2	8.11	3	-0.37	4	5.01	2	8.13	3	2.80	2	3.20	C			
BMO Responsible Sterling Corporate Bond	1.13	3	7.97	3	10.25	3	21.83	3	64.33	3	7.97	3	-0.85	3	2.98	3	8.45	3	1.89	3	2.10	C			
BMO Responsible Sterling Corporate Bond -U	1.30	3	8.65	3	12.37	3	25.36	3	70.93	3	8.65	3	-0.19	3	3.61	3	8.95	3	2.40	3	2.70	C			
BNY Mellon Corporate Bond	1.13	3	8.14	3	12.35	2	26.36	2	72.74	2	8.14	3	-1.69	4	5.68	1	10.46	1	1.82	3	2.18	C			
BNY Mellon Corporate Bond -U	1.25	3	8.76	3	14.26	2	29.73	2	79.43	2	8.76	3	-1.14	4	6.26	1	10.95	1	2.33	3	2.75	C			
Close Bond Income	1.16	2	6.29	4	11.73	3	21.70	3			6.29	4	-1.13	4	6.29	4	6.24	4	1.30	2	2.54	C			
Close Bond Income Portfolio -U	1.31	2	6.91	4	13.38	3	24.67	3			6.91	4	-0.69	4	6.79	1	7.13	4	2.64	2	3.02	C			
EdenTree Amity Short Dated Bond -U	0.07	4	2.43	4							2.43	4	0.12	2							0.81	C			R
Fidelity MoneyBuilder Income	1.25	2	8.03	3	10.60	3	23.36	3	70.04	3	8.03	3	-0.50	3	2.89	4	8.66	3	2.65	2	3.08	C			R
Fidelity MoneyBuilder Income -U	1.32	2	8.45	3	11.93	3	25.68	3	76.35	3	8.45	3	-0.09	3	3.30	4	9.01	3	3.00	2	3.50	C			R
Fidelity MoneyBuilder Income -U	1.39	2	8.52	3	12.02	3	25.70	3	74.17	3	8.52	3	-0.16	3	3.39	4	8.96	3	2.99	2	3.49	C			R
Fidelity Short Dated Corporate Bond -U	0.27	4	3.57	4							3.57	4	0.66	1							4.20	C			
HSBC Corporate Bond ‡	1.35	2	9.21	1	12.05	2	25.38	2	70.52	2	9.21	1	-1.08	3	3.72	2	9.49	2	2.21	2	2.50	C			
HSBC Corporate Bond -U	1.52	2	9.95	1	14.43	2	29.55	2	78.15	2	9.95	1	-0.31	3	4.40	2	10.17	2	2.76	2	3.30	C			
Invesco Perpetual Corporate Bond	0.90	3	6.99	4	10.06	4	18.22	4	63.18	4	6.99	4	-0.67	3	4.14	2	5.86	4	1.47	3	2.99	C			
Invesco Perpetual Corporate Bond -U	1.03	3	6.93	4	11.73	4	20.98	4	68.23	4	6.93	4	-0.17	3	4.66	2	6.29	4	1.87	3	3.48	C			
Invesco Perpetual Corporate Bond -U2	1.05	3	6.98	4	11.89	4	21.24	4			6.98	4	-0.12	3	4.71	2	6.32	4	1.91	3	3.53	C			R
iShares Corporate Bond Index (UK) ‡	1.15	3	8.84	2	13.11	3	27.88	2			8.84	2	0.33	1	3.58	3	10.12	2	2.67	2	2.33	C			
iShares Corporate Bond Index (UK) -U	1.22	3	8.94	2	13.34	3	28.15	2			8.94	2	0.33	1	3.69	3	10.17	2	2.63	2	2.38	C			
iShares Corporate Bond Index (UK) -U2	1.21	3	8.97	2	13.50	3	28.43	2			8.97	2	0.41	1	3.74	3	10.20	2	2.69	2	2.43	C			
Janus Henderson All Stocks Credit ‡	1.13	3	8.70	2	12.21	2	24.45	2			8.70	2	-0.38	3	3.63	3	8.99	2	1.76	3	2.20	C			
Janus Henderson All Stocks Credit -U	1.22	3	9.12	2	13.52	2	27.24	2	72.09	3	9.12	2	-0.04	3	4.08	3	9.60	2	2.26	3	2.50	C			
Janus Henderson Institutional Long Dated Credit	3.01	1	15.90	1	19.13	1	42.47	1	102.33	1	15.90	1	-0.82	4	3.64	3	17.05	1	2.18	2	3.70	C			
Janus Henderson Institutional Long Dated Credit -U	3.13	1	16.38	1	20.52	1	45.89	1	113.76	1	16.38	1	-0.47	4	4.42	3	19.42	1	3.33	1	4.00	C			
Janus Henderson Sterling Bond ‡	0.89	3	8.56	2	12.64	2	24.50	2	84.73	1	8.56	2	-0.57	2	4.35	2	9.55	2	0.90	4	2.00	C			
Janus Henderson Sterling Bond -U	1.05	3	9.21	2	14.63	2	28.20	2	90.21	1	9.21	2	-0.00	2	4.96	2	10.18	2	1.51	4	2.60	C			
JPM Sterling Corporate Bond	0.90	3	8.35	2	11.30	3	25.18	2	71.54	3	8.35	2	-0.96	4	3.71	3	9.84	1	2.39	2	1.74	C			

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

SELFSELECT (CONTINUED)

STERLING HIGH YIELD (continued)

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils				
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl									
Invesco Perpetual High Yield -U2	2.33	1	6.83	2	18.26	1	24.30	2			6.83	2	-1.13	3	11.96	1	4.42	4	0.65	2	6.21	C						R	
Investec Monthly High Income ‡	0.71	3	5.12	3	8.81	4	20.29	2			5.12	3	-2.00	3	5.62	4	10.76	1	-0.19	3	2.63	C						+	
Investec Monthly High Income Bond -U	0.87	3	5.75	3	10.75	4	23.69	2			5.75	3	-1.41	3	6.23	4	11.30	1	0.34	3	3.22	C						+	
JPM Global High Yield Bond ‡	0.77	3	6.26	2	12.37	2	16.04	4			6.26	2	-0.81	2	6.62	3	6.09	2	-2.66	4	5.82	C							
JPM Global High Yield Bond -U	0.83	3	6.76	2	14.20	2	19.27	4			6.76	2	-0.32	2	7.31	3	6.62	2	-2.04	4	5.82	C							
Kames High Yield Bond ‡	1.53	1	8.31	1	13.53	1	18.04	4			8.31	1	-0.74	2	5.61	4	4.53	4	-0.54	3	3.94	C	N					U	
Kames High Yield Bond -U	1.65	1	8.85	1	15.24	1	20.99	4			8.85	1	-0.24	2	6.13	4	5.05	4	-0.06	3	4.44	C	N					U	
M&G Global Floating Rate High Yield (class A-H) ‡	-0.06	4	1.70	4	6.65	4	11.29	4			1.70	4	-0.38	1	5.26	4	3.66	4	0.67	2	3.27	C	N					R	
M&G Global Floating Rate High Yield (class IH) -U	0.06	4	2.31	4	8.46	4	14.41	4			2.31	4	0.15	1	5.84	4	4.20	4	1.24	2	3.85	C	B					R	
M&G Global High Yield Bond (Share Class I) -U	1.01	2	7.18	1	14.52	2	22.41	3			7.18	1	-1.69	4	8.68	2	6.59	3	0.28	3	4.36	C	B					R	
M&G Global High Yield Bond (Share Class X) ‡	0.88	2	6.57	1	12.55	2	19.16	3			0.88	2	-2.28	4	8.08	2	6.08	3	-0.20	3	3.77	C	B					R	
Man GLG High Yield Opportunities -U	0.94	1	4.23	4	12.15	2	23.30	1			4.23	4	-1.16	2	8.86	1	5.52	3	4.19	1	4.66	C						+	
Marlborough High Yield Fixed Interest -U	1.13	1	4.47	4	14.64	2	27.20	1			4.47	4	-0.32	2	10.12	1	5.27	3	5.00	1	5.02	C							
Schroder High Yield Opportunities ‡	-0.22	4	2.30	4	10.51	2	27.59	1			2.30	4	-0.74	1	8.82	1	9.87	1	5.09	1	6.59	C						R	
Schroder High Yield Opportunities -U	-0.04	4	2.96	4	13.97	2	32.95	1			2.96	4	0.72	1	9.91	1	10.36	1	5.71	1	6.58	C						R	
Threadneedle High Yield Bond	0.63	4	6.08	2	13.23	1	21.39	2			6.08	2	-0.21	1	6.97	3	4.69	3	2.40	2	4.40	C	B					R	
Threadneedle High Yield Bond -U ³	0.77	4	6.72	2	15.41	1	25.42	2			6.72	2	0.41	1	7.71	3	5.40	3	3.10	2	4.40	C	B					R	
Sector Average	0.95		6.17		13.60		22.41				6.17		-0.81		7.87		6.81		0.89										

STERLING STRATEGIC BOND

Allianz Strategic Bond ‡	2.33	1	16.83	1	12.62	1	21.39	1	70.95	2	16.83	1	-2.78	4	-0.84	4	5.84	3	1.84	3	6.21	C							+
Allianz Strategic Bond -U	2.52	1	17.72	1	15.13	1	25.59	2	80.53	2	17.72	1	-2.10	4	-0.1	4	6.51	3	2.42	3	5.39	C							+
Artemis High Income ‡	1.01	2	3.94	4	11.60	1	20.25	2	92.22	1	4.60	4	-1.76	3	9.98	1	3.94	3	2.02	2	5.39	S							R
Artemis High Income -U	1.17	2	4.60	4	13.70	1	23.86	2	104.50	1	4.60	4	-1.16	3	9.98	1	3.12	3	2.65	2	5.39	S							R
Artemis Strategic Bond	0.75	3	5.05	3	11.54	2	22.29	2	72.83	2	5.05	3	-0.82	2	7.05	1	7.07	2	2.40	2	3.12	C							R
Artemis Strategic Bond Q -U	0.88	3	5.58	3	13.22	2	25.22	2	80.63	2	5.58	3	-0.31	2	7.57	1	7.53	2	2.85	2	3.62	C							R
ASI (SU) Strategic Bond	1.84	1	7.48	2	9.82	3	15.41	3	61.12	3	7.48	2	-1.80	3	4.05	3	4.67	4	0.41	3	2.15	C							
ASI (SU) Strategic Bond -U	1.94	1	7.91	2	11.11	3	17.78	3	66.55	3	7.91	2	-1.42	3	4.45	3	5.07	4	0.88	3	2.55	C							
ASI Global Opportunistic Bond	1.60	1	9.83	1	9.19	3	12.98	4			9.83	1	-3.50	4	3.02	3	5.19	3	-1.63	4	2.40	C							
ASI Global Opportunistic Bond -U	1.71	1	10.34	1	10.80	3	15.60	4			10.34	1	-3.00	4	3.53	3	5.71	3	-1.31	4	2.90	C							
ASI Strategic Bond ‡	1.16	2	6.25	3	10.67	2	17.79	2			6.25	3	-0.89	2	5.09	2	5.25	3	1.13	3	3.20	C							
ASI Strategic Bond -U	1.28	2	6.74	3	12.31	2	20.57	2			6.74	3	-0.39	2	5.63	2	5.64	3	1.62	3	3.70	C							
Aviva Investors Higher Income Plus	1.51	1	8.49	2	11.49	2	23.30	2	82.68	1	8.49	2	-1.77	3	4.52	2	8.11	1	2.30	2	3.81	C							
Aviva Investors Higher Income Plus -U	1.57	1	8.73	2	12.51	2	25.16	2	88.47	1	8.73	2	-1.44	3	4.98	2	8.42	1	2.61	2	4.18	C							
Aviva Investors Managed High Income	1.18	2	8.17	2	10.41	2	19.27	2	79.08	1	8.17	2	-2.24	3	4.41	2	7.22	2	0.75	3	4.01	C							
Aviva Investors Managed High Income -U	1.24	2	8.44	2	12.07	2	22.54	2	89.42	1	8.44	2	-1.71	3	5.14	2	7.87	2	1.37	3	4.76	C							
Aviva Investors Strategic Bond -U	1.54	2	5.47	3	7.31	4	16.34	4	71.09	2	5.47	3	-2.15	4	3.98	3	5.71	3	2.56	2	4.10	C							
AXA Framlington Managed Income (Gross) -U	0.51	4	4.99	4	14.43	1	30.38	1			4.99	4	0.72	1	8.22	1	9.96	1	3.61	2	5.10	C							
AXA Sterling Strategic Bond (Gross)	1.73	1	9.16	1	9.81	2	24.34	1	68.70	2	9.16	1	0.07	1	0.52	4	9.61	1	3.31	1	1.00	C							
AXA Sterling Strategic Bond (Gross) -U	1.93	1	9.99	1	12.26	2	29.04	1	81.81	2	9.99	1	0.80	1	1.25	4	10.43	1	4.10	1	1.80	C							
Baillie Gifford Strategic Bond	0.79	3	8.83	1	17.30	1	27.80	1	108.65	1	8.83	1	0.25	1	7.51	1	7.31	2	1.53	3	3.10	C							AA
Baillie Gifford Strategic Bond -U	0.95	3	9.37	1	19.08	1	30.75	1	117.92	1	9.37	1	0.75	1	8.07	1	7.71	2	1.95	3	3.60	C							AA
BlackRock Fixed Income Global Opportunities ‡	0.30	4	2.94	4	4.51	4	8.21	4	23.15	4	2.94	4	-1.31	3	2.97	3	0.49	4	3.03	2	2.53	C							B
BlackRock Fixed Income Global Opportunities -U	0.40	4	3.42	4	6.05	4	10.68	4	27.05	4	3.42	4	-0.79	3	3.36	3	0.91	4	3.42	2	3.04	C							B
BlackRock Sterling Strategic Bond -U	0.34	4	6.14	3	13.52	2					6.14	3	0.18	2	6.76	1					2.40	C							+
BMO Global Total Return Bond (GBP Hedged) ‡	1.01	2	4.50	4	1.42	4	3.79	4	41.13	4	4.50	4	-3.14	4	0.20	4	2.07	4	0.26	4	0.30	C							
BMO Global Total Return Bond (GBP Hedged) -U	1.21	2	5.31	4	3.76	4	7.38	4			5.31	4	-2.36	4	0.91	4	2.77	4	0.70	4	1.10	C							
BMO Multi-Sector Bond ‡	0.67	3	6.29	3	10.49	2	18.04	2	73.70	2	6.29	3	-1.81	3	5.87	1	5.92	2	0.86	3	2.70	C							
BMO Multi-Sector Bond -U	0.85	3	7.10	3	12.92	2	21.98	2	77.77	2	7.10	3	-1.07	3	6.58	1	6.55	2	1.38	3	3.40	C							
BNY Mellon Inflation-Linked Corporate Bond	0.00	4	3.79	4	7.27	3	15.58	3			3.79	4	-1.27	2	4.67	2	9.24	1	-1.36	4	1.75	C							
BNY Mellon Inflation-Linked Corporate Bond -U	0.17	4	4.48	4	9.42	3	19.18	3			4.48	4	-0.60	2	5.35	2	9.83	1	-0.83	4	2.42	C				</			

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

SELFSELECT (CONTINUED)

UK ALL COMPANIES (continued)

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils				
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl									
iShares 100 UK Equity Index (UK)	-3.10	4	6.43	3	18.19	3	35.59	3	37.10	2	118.18	3	6.43	3	-0.80	1	11.94	4	13.83	1	0.79	4	3.98	F					
iShares UK Equity Index (UK)	-2.18	3	6.64	2	18.90	2	37.10	2	118.18	3	6.64	2	-1.44	1	13.13	3	12.08	1	12.08	1	2.89	3	3.77	F	S				
iShares UK Equity Index (UK) -U2	-2.13	3	6.78	2	19.38	2	37.94	2	119.77	3	6.78	2	-1.33	1	13.30	3	12.24	1	12.24	1	2.94	3	3.77	F	S				
Janus Henderson UK Alpha +	-2.05	3	6.71	2	19.35	2	37.92	2	119.77	3	6.71	2	-1.28	1	13.29	3	12.22	1	12.22	1	2.88	3	3.77	F	S				
Janus Henderson UK Alpha -U	-2.90	4	2.57	4	17.66	2	41.77	1	80.98	4	2.57	4	-8.00	4	24.69	1	8.23	3	11.33	1	1.60	1	1.60	F			+		
Janus Henderson UK Index	-2.66	4	3.42	4	20.70	2	47.96	1	95.55	4	3.42	4	-7.22	4	25.79	1	9.20	3	12.26	1	2.50	1	2.50	F			+		
Janus Henderson UK Index -U	-2.36	3	6.00	3	16.78	3	33.31	3	103.56	3	6.00	3	-2.09	2	12.53	3	11.55	2	2.34	3	3.00	3	3.00	F					
Janus Henderson UK Tracker	-2.29	3	6.35	3	17.95	3	35.54	3	110.18	3	6.35	3	-1.77	2	12.90	3	11.92	2	2.67	3	3.30	3	3.30	F					
JOHCM UK Dynamic +	-3.26	4	5.63	3	15.86	3	31.12	3	87.56	4	5.63	3	-1.40	2	11.24	4	13.02	1	0.14	4	3.10	4	3.10	F					
JOHCM UK Dynamic -U	0.41	1	5.34	3	22.71	1	42.15	2	162.45	1	5.34	3	-2.50	2	19.48	1	14.20	1	1.44	4	3.43	4	3.43	F	S	A		R	
JPM UK Dynamic +	0.59	1	6.05	3	25.02	1	46.40	2	170.45	1	6.05	3	-1.91	2	20.18	1	14.78	1	2.02	4	3.42	4	3.42	F	S	A		R	
JPM UK Dynamic -U	-2.45	3	1.03	4	15.48	3	37.10	2	134.36	2	1.03	4	-3.10	2	17.96	1	4.12	4	14.03	1	2.13	1	2.13	F	S	B	+	R	
JPM UK Equity Core (Quarterly) -U	-1.93	3	7.21	2	18.05	3	42.17	2	146.94	2	7.21	2	-2.41	2	18.91	1	4.87	4	14.84	1	2.90	1	2.90	F	B	+		R	
JPM UK Equity Core (Quarterly) -U	-1.90	3	7.29	2	18.05	3	42.17	2	146.94	2	7.29	2	-2.41	2	18.91	1	4.87	4	14.84	1	2.90	1	2.90	F	B	+		R	
JPM UK Equity Core -U	-1.94	3	7.21	2	18.89	2	39.62	2	125.50	2	7.21	2	-3.09	3	14.43	2	11.59	2	5.24	3	3.33	3	3.33	F	A				
JPM UK Equity Growth +	-2.19	3	8.78	1	19.06	2	44.37	1	150.94	1	8.78	1	-4.58	3	14.70	2	9.27	2	10.97	1	1.27	1	1.27	F			+		
JPM UK Equity Growth -U	-2.05	3	9.48	1	21.66	2	49.75	1	164.16	1	9.48	1	-3.84	3	15.56	2	10.17	2	11.73	1	2.01	1	2.01	F			+		
JPM UK Equity Plus -U	-0.83	2	9.79	1	28.13	1	61.99	1	200.00	1	9.79	1	-1.21	1	18.13	2	9.80	2	9.80	2	2.01	2	2.01	F			+	A	
JPM UK Strategic Equity Income +	-1.78	3	2.02	4	14.55	3	26.85	3	103.63	3	2.02	4	-4.81	3	17.95	1	4.89	4	5.58	2	4.41	2	4.41	F					
JPM UK Strategic Equity Income -U	-1.68	3	2.52	4	16.30	3	30.96	3	113.66	3	2.52	4	-4.31	3	18.76	1	5.62	4	6.43	2	4.33	2	4.33	F					
Jupiter Growth & Income	-3.89	4	0.81	4	-0.43	4	28.17	4	93.93	3	0.81	4	-1.19	4	11.21	3	5.35	3	1.87	4	4.00	4	4.00	F					
Jupiter Growth & Income -U	-3.71	4	1.57	4	1.74	4	10.82	4	105.83	3	1.57	4	-10.61	4	12.06	3	6.11	3	2.66	4	4.40	4	4.40	F					
Jupiter Responsible Income -U +	0.87	1	9.45	2	12.62	4	22.24	4	115.81	3	9.45	2	-7.69	4	11.46	4	6.16	3	2.25	4	4.40	4	4.40	F					
Jupiter Responsible Income +	0.68	1	8.67	2	10.25	4	17.90	4	104.77	3	8.67	2	-8.31	4	10.65	4	5.37	3	1.49	4	4.50	4	4.50	F					
Jupiter UK Alpha	0.05	1	0.41	4	-1.83	4	7.99	4	96.61	3	0.41	4	-9.47	4	7.99	4	6.10	3	3.68	3	2.20	3	2.20	F					
Jupiter UK Alpha -U	0.24	1	1.17	4	0.39	4	12.11	4	109.04	3	1.17	4	-8.80	4	8.80	4	6.90	3	4.46	3	3.00	3	3.00	F					
Jupiter UK Growth +	-5.54	4	-4.46	4	-0.22	4	3.34	4	103.23	4	-4.46	4	-6.29	4	11.45	4	-8.04	4	12.62	1	2.00	1	2.00	F				U	
Jupiter UK Growth -U	-5.72	4	-5.17	4	-2.40	4	3.34	4	103.23	4	-5.17	4	-6.95	4	10.62	4	-8.73	4	12.62	1	1.10	1	1.10	F				U	
Jupiter UK Special Situations -U	1.20	1	4.90	3	16.47	3	42.41	2	164.28	1	4.90	3	-0.47	1	11.55	4	19.55	1	2.28	4	2.70	4	2.70	F	S			R	
Jupiter UK Special Situations +	0.95	1	5.87	3	13.13	3	35.63	2	139.71	1	5.87	3	-1.38	1	10.45	4	18.39	1	1.24	4	1.70	4	1.70	F	S			R	
Kames Ethical Equity +	0.65	1	7.94	2	11.17	4	26.03	3	130.36	2	7.94	2	-9.96	4	14.38	2	0.59	4	14.05	1	1.57	1	1.57	F	B			R	
Kames Ethical Equity -U +	0.94	1	8.75	2	13.69	4	30.85	3	148.28	2	8.75	2	-9.28	4	15.24	2	0.16	4	14.91	1	2.44	1	2.44	F	B			R	
Kames UK Equity	-1.21	2	5.29	3	8.30	4	27.54	3	86.51	4	5.29	3	-7.99	4	11.78	3	8.26	3	8.78	2	1.69	2	1.69	F					
Kames UK Equity -U	-0.98	2	6.25	3	11.26	4	33.13	3	102.10	4	6.25	3	-7.16	4	12.79	3	9.18	3	9.60	2	2.72	2	2.72	F					
Kames UK Opportunities +	1.43	1	9.42	1	10.31	4	28.53	3	90.90	4	9.42	1	-9.50	4	11.40	3	5.94	3	9.98	2	0.95	2	0.95	F					
Kames UK Opportunities -U	1.62	1	10.24	1	12.82	4	33.44	3	104.15	4	10.24	1	-8.82	4	12.24	3	6.74	3	10.81	2	1.84	2	1.84	F					
L&G Ethical Trust +	0.39	1	11.52	1	18.84	2	32.95	2	129.18	2	11.52	1	-4.09	3	11.10	3	-0.05	4	11.93	1	2.70	1	2.70	F					
L&G Ethical Trust -U +	0.44	1	11.89	1	20.78	2	37.41	2	146.91	2	11.89	1	-3.60	3	11.98	3	0.79	4	12.87	1	3.20	1	3.20	F					
L&G UK 100 Index Trust	-2.59	4	6.07	3	15.98	3	31.00	3	90.00	4	6.07	3	-1.48	1	10.99	4	12.68	1	0.24	4	4.60	4	4.60	F				R	
L&G UK 100 Index Trust -U	-2.46	4	6.49	3	18.01	3	35.17	3	101.95	4	6.49	3	-0.89	1	11.81	4	13.45	1	0.97	4	4.20	4	4.20	F				R	
L&G UK Alpha Trust	-2.29	3	-14.62	4	-12.93	4	-13.61	4	50.65	4	-14.62	4	-22.82	4	32.12	1	6.91	3	-7.20	4	0.20	4	0.20	F					
L&G UK Alpha Trust -U	-2.07	3	-13.93	4	-10.73	4	-9.80	4	64.42	4	-13.93	4	-22.22	4	33.35	1	7.89	3	-6.35	4	0.20	4	0.20	F					
L&G UK Index Trust	-2.28	3	5.66	2	16.97	2	33.85	2	104.70	3	5.66	2	-1.80	1	12.73	3	11.50	2	2.63	3	3.50	3	3.50	F	S			R	
L&G UK Index Trust -U	-2.03	3	6.93	2	19.41	2	37.99	2	114.73	3	6.93	2	-1.39	1	13.24	3	12.02	2	3.15	3	4.00	3	4.00	F	S			R	
L&G UK Mid Cap Index -U	3.24	1	8.90	2	12.40	2	26.40	2	104.70	3	8.90	2	-5.57	4	11.40	3	11.40	3	11.40	3	2.90	3	2.90	F					
L&G UK Select Equity	0.35	1	4.30	3	8.46	4	28.46	3	95.03	3	4.30	3	-5.85	4	10.44	4	14.89	1	3.09	3	2.80	3	2.80	F					
L&G UK Select Equity -U	0.52	1	4.93	3	10.41	4	32.95	3	105.70	3	4.93	3	-5.29	4	11.10	4	15.73	1	4.05	3	3.40	3	3.40	F					
L+G (N) Tracker Trust -U	-2.38	3	5.78	3																									

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

SELFSELECT (CONTINUED)

UK EQUITY INCOME (continued)

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils
	3 Mths	Qtr	1 Yr	Qtr	3 Yrs	Qtr	5 Yrs	Qtr	10 Yrs	Qtr	2019	Qtr	2018	Qtr	2017	Qtr	2016	Qtr	2015	Qtr					
Schroder Income †	-1.73	4	-4.04	4	14.02	2	30.26	2	116.92	2	-4.04	4	6.34	1	11.75	2	14.56	1	-0.28	4	3.50	F	B		R
Schroder Income Maximiser †	-1.51	3	-2.54	4	12.81	2	24.62	3	92.29	4	-2.54	4	4.49	1	10.78	3	11.39	1	-0.83	4	6.86	F			R
Schroder Income Maximiser -U	-1.34	3	-1.93	4	14.88	2	28.47	3	102.01	4	-1.93	4	5.07	1	11.49	3	12.08	1	-0.22	4	6.86	F			R
Schroder Income Maximiser -U2	-1.33	3	-1.89	4	15.07	2	28.82	3	102.01	4	-1.89	4	5.13	1	11.56	3	12.13	1	-0.17	4	6.86	F			R
Schroder Income -U	-1.50	4	-3.33	4	16.62	2	35.27	2	130.70	2	-3.33	4	7.16	1	12.58	2	15.44	1	0.48	4	3.47	F	B		R
Schroder Income -U2	-1.53	4	-3.25	4	16.88	2	35.76	2	130.70	2	-3.25	4	7.21	1	12.67	2	15.52	1	0.56	4	3.47	F	B		R
Schroder UK Alpha Income	0.14	2	4.55	2	6.19	4	19.99	4	121.77	2	4.55	2	-9.07	4	11.70	2	6.28	2	6.32	3	5.31	F			R
Schroder UK Alpha Income -U	0.32	2	5.32	2	8.56	4	24.66	4	121.77	2	5.32	2	-8.39	4	12.52	2	7.13	2	7.19	3	5.08	F			R
Schroder UK Alpha Income -U2	0.32	2	5.38	2	8.80	4	25.16	4	121.77	2	5.38	2	-8.32	4	12.61	2	7.18	2	7.33	3	5.07	F			R
Slater Income -U	0.31	2	4.44	3	13.24	2	28.38	3	142.78	1	4.44	3	-4.93	4	14.04	2	-4.12	4	18.25	1	4.27	F			R
Threadneedle UK Equity Alpha Income	0.60	1	3.97	3	12.21	2	26.89	3	142.78	1	3.97	3	-1.60	1	9.69	3	7.86	2	4.84	3	4.70	F			R
Threadneedle UK Equity Alpha Income -U	0.79	1	4.73	1	14.75	2	31.74	3	156.05	1	4.73	1	-0.87	1	10.53	3	8.67	2	5.65	3	4.80	F			R
Threadneedle UK Equity Income †	0.41	1	6.72	2	15.66	1	36.45	1	149.91	1	6.72	2	-2.87	2	11.57	2	11.29	1	6.01	3	4.40	F	S		R
Threadneedle UK Equity Income -U	0.80	1	7.53	2	18.38	1	41.91	1	163.99	1	7.53	2	-2.11	2	12.45	2	12.18	1	6.87	3	4.30	F	S		R
Threadneedle UK Equity Income -U2	0.81	1	7.54	2	18.40	1	41.96	1	164.16	1	7.54	2	-2.10	2	12.46	2	12.19	1	6.86	3	4.40	F	S		R
Threadneedle UK Monthly Income	-0.72	3	5.68	2	7.26	4	21.63	4	118.63	2	5.68	2	-5.02	3	6.87	4	5.63	3	7.36	2	5.30	F			R
Threadneedle UK Monthly Income -U	-0.54	3	6.46	2	9.69	4	26.28	4	130.51	2	6.46	2	-4.30	3	7.67	4	6.43	3	8.17	2	5.30	F			R
Troy Trojan Income	0.09	2	9.54	1	13.97	2	40.62	1	145.90	1	9.54	1	-1.27	1	5.38	4	9.78	1	12.40	1	4.10	F	S		R
Troy Trojan Income -U	0.21	2	10.09	1	15.69	2	44.18	1	158.41	1	10.09	1	-0.78	1	5.91	4	10.33	1	12.96	1	4.17	F	S		R
UBS UK Equity Income -U †	-1.11	3	-2.18	4	10.06	4	34.52	2	99.05	4	-1.11	3	-2.75	2	15.69	1	23.16	1	-0.76	4	4.80	F			R
Unicorn UK Ethical Income ▲	-1.26	3	6.77	2	20.84	1	46.77	1	158.41	1	-1.26	3	-8.11	4	23.16	1	23.16	1	4.41	1	4.41	F			R
Unicorn UK Ethical Income -U ▲	-1.07	3	7.57	2	23.55	1	51.75	1	158.41	1	-1.07	3	-7.41	4	24.05	1	24.05	1	4.96	1	4.96	F			R
Unicorn UK Income	0.72	1	11.61	1	22.85	1	33.44	1	218.49	1	11.61	1	-12.51	4	25.81	1	-4.33	4	13.54	1	4.44	F			R
Unicorn UK Income -U	0.92	1	12.48	1	25.70	1	38.64	1	218.49	1	12.48	1	-11.87	4	26.81	1	-3.60	4	14.42	1	4.11	F			R
Vanguard FTSE UK Equity Income Index -U	-0.25	2	5.00	3	12.01	3	23.90	4	117.17	3	5.00	3	-2.72	2	9.65	4	7.97	2	2.45	4	4.40	F			R
Sector Average	-0.22		5.30		14.01		30.25		114.43		5.30		-3.65		12.38		6.94		6.82						

UK GILTS

	2019	Qtr	2018	Qtr	2017	Qtr	2016	Qtr	2015	Qtr	Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils										
Allianz Gilt Yield †	2.50	2	10.31	2	12.47	1	28.13	2	58.60	3	10.31	2	0.88	3	1.08	1	9.73	2	3.83	4	C	B		R	
Allianz Gilt Yield -U	2.55	2	10.54	2	13.24	1	29.57	2	61.94	3	10.54	2	1.13	3	1.31	1	9.17	2	4.04	4	C	B		R	
ASI UK Government Bond	1.99	3	8.80	2	9.16	3	22.67	3	49.11	4	8.80	3	0.64	3	-0.30	3	8.14	4	3.87	3	0.23	C			R
ASI UK Government Bond -U	2.09	3	9.68	2	10.88	3	25.39	3	53.75	4	9.68	2	0.99	3	0.10	3	8.49	4	4.23	3	0.60	C			R
Franklin UK Gilt -U	2.56	2	9.60	3	11.10	2	26.93	2	61.48	2	9.60	3	1.14	3	1.14	3	9.11	3	4.52	3	1.26	C			R
HSBC Gilt & Fixed Interest †	2.03	3	8.64	3	8.97	3	21.98	4	46.37	4	8.64	3	0.65	3	-0.35	3	8.15	4	3.50	4	1.80	C			R
HSBC Gilt & Fixed Interest -U	2.12	3	8.97	3	10.30	3	24.36	4	50.30	4	8.97	3	1.13	3	0.09	3	8.55	4	3.86	4	2.30	C			R
HSBC UK Gilt Index	2.33	3	9.47	3	10.97	2	26.38	2	61.48	2	9.47	3	1.08	2	0.29	2	9.05	3	4.44	3	2.50	C			R
HSBC UK Gilt Index -U	2.38	3	9.65	3	11.30	2	26.93	2	61.48	2	9.65	3	1.15	2	0.36	2	9.11	3	4.52	3	2.50	C			R
iShares UK Gilts All Stocks Index (UK) †	2.46	2	9.74	2	11.61	2	27.77	2	61.48	2	9.74	2	1.21	2	0.49	2	9.30	2	4.73	2	1.25	C	S		R
iShares UK Gilts All Stocks Index (UK) -U	2.41	2	9.79	2	11.80	2	28.10	2	62.06	2	9.79	2	1.22	2	0.61	2	9.29	2	4.84	2	1.30	C	S		R
iShares UK Gilts All Stocks Index (UK) -U2	2.44	2	9.88	2	11.96	2	28.43	2	62.06	2	9.88	2	1.28	2	0.60	2	9.42	2	4.84	2	1.34	C	S		R
Janus Henderson Institutional Long Dated Gilt	4.73	1	16.52	1	17.09	1	46.36	1	99.71	1	16.52	1	0.80	2	-0.31	4	16.48	1	7.32	1	1.30	C			R
Janus Henderson Institutional Long Dated Gilt -U	4.83	1	16.95	1	18.36	1	49.02	1	108.55	1	16.95	1	1.17	2	0.03	4	16.81	1	7.78	1	1.60	C			R
Janus Henderson Institutional UK Gilt	2.57	1	9.79	2	9.29	2	22.67	4	49.35	3	9.79	2	-0.06	4	-0.40	4	8.29	4	3.64	3	0.80	C			R
Janus Henderson Institutional UK Gilt -U	2.67	1	10.19	2	10.47	3	24.94	4	55.62	3	10.19	2	0.30	4	-0.05	4	8.62	4	4.13	3	1.20	C			R
L&G All Stocks Gilt Index Trust (I class)	2.33	3	9.38	3	11.42	2	26.85	2	58.83	2	9.38	3	1.19	2	0.41	2	8.98	3	4.73	2	1.30	C	S		R
M&G Gilt & Fixed Interest Inc (Share Class A) †	1.82	3	8.21	4	8.55	4	24.74	3	54.63	3	8.21	4	0.34	4	-0.02	3	9.24	2	5.19	1	0.44	C			R
M&G Gilt & Fixed Interest Income (Share Class I) -U	1.89	3	8.48	4	9.36	4	26.17	3	57.26	3	1.89	3	0.59	4	0.22	3	9.46	2	5.40	1	0.68	C			R
Quilter Investors Gilt Index †	2.45	2	9.80	2	10.43	3	24.81	4	54.18	4	9.80	2	0.68	4	-0.11	4	8.64	4	4.04	4	0.69	C			R
Royal London Short Duration Gilt -U	0.00	4	1.30	4	1.34	4	3.69	4	11.15	3	1.30	4	0.19	4	-0.16	4	1.37	4	4.93	4	0.79	C			R
Royal London UK Government Bond	2.30	3	9.22	3	9.30	3	22.67	3	51.15	3	9.22	3	0.56	3	-0.32	3	8.36	3	3.65	3	0.58	C	B		R
Royal London UK Government Bond -U	2.39	2	9.66	2	10.89	3	25.54	3	55.09	3	9.66	2	0.86	3	0.26	3	8.84	3	4.01	4	0.95	C	B		R
Schroder Gilt & Fixed Interest †	2.30	3	8.79	4	10.40	3	24.93	4	51.23	4	8.79	4	1.29	1	0.18	3	8.70	3	4.11	3	2.23	C			R
Threadneedle Sterling Bond	2.49	2	9.42	3	10.00	3	24.18	3	51.09	3	9.42	3	0.97	3	-0.43	3	8.56	2	3.99	2</					

PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mfs
	3 Mths	Qtr	1 Yr	Qtr	3 Yrs	Qtr	5 Yrs	Qtr	10 Yrs	Qtr	2019	Qtr	2018	Qtr	2017	Qtr	2016	Qtr	2015	Qtr					
SELFSELECT (CONTINUED)																									
UK SMALLER COMPANIES (continued)																									
Merian UK Smaller Companies ‡	-2.02	4	0.89	4	30.51	3	71.40	1	254.06	2	0.89	4	-8.26	3	41.00	1	12.08	1	17.18	2		F	G	AA	R
Merian UK Smaller Companies -U	-1.79	4	1.78	4	33.99	3	79.10	1	280.47	2	1.78	4	-7.45	3	42.24	1	13.06	1	18.22	2	0.63	F	G	AA	R
Merian UK Smaller Companies -U2	-1.80	4	1.87	4	34.31	3	79.85	1	279.81	2	1.87	4	-7.39	3	42.36	1	13.16	1	18.34	2	0.74	F	G	AA	R
Schroder UK Dynamic Smaller Companies	-1.58	3	2.79	3	25.50	4	49.34	3	270.32	2	2.79	3	-9.61	4	35.08	1	4.90	2	13.44	4	0.57	F	G	AAA	R
Schroder UK Dynamic Smaller Companies -U	-1.41	3	3.55	3	28.36	3	55.03	3	299.25	2	3.55	3	-8.91	4	36.08	1	5.70	2	14.26	4	1.38	F	F	AAA	R
Schroder UK Smaller Companies ‡	-0.08	3	-0.44	4	23.92	3	57.32	3	239.40	3	-0.44	4	-6.80	3	33.56	2	5.70	2	20.10	2	0.38	F	F	+	R
Schroder UK Smaller Companies -U	0.14	3	0.29	4	26.76	3	63.32	3	255.18	3	0.29	4	-6.06	3	34.56	2	6.54	2	20.93	2	1.19	F	F	+	R
TB Amati UK Smaller Companies	0.40	2	7.80	1	46.11	1	107.14	1	352.07	1	7.80	1	-1.55	1	37.68	1	17.83	1	20.32	1		F	B	AAA	R
TB Amati UK Smaller Companies -U	0.59	2	8.61	1	49.45	1	115.10	1	385.34	1	8.61	1	-0.81	1	38.72	1	18.72	1	21.23	1	0.80	F	B	AAA	R
Threadneedle UK Smaller Companies	1.86	1	10.91	1	34.94	2	68.65	2	256.40	2	10.91	1	-15.60	4	44.15	1	2.42	3	22.03	1	0.20	F	F	+	R
Threadneedle UK Smaller Companies -U	2.06	1	11.79	1	38.17	2	75.44	2	276.91	2	11.79	1	-14.94	4	45.30	1	3.24	3	22.99	1	0.90	F	F	+	R
Unicorn UK Smaller Companies -U	0.31	3	12.30	1	36.10	2	57.86	3	302.60	2	12.30	1	-9.81	4	34.37	2	-0.33	4	16.38	3	2.24	F	F	+	R
Sector Average	-0.10		4.60		31.54		57.28		203.32		4.60		-3.88		30.82		4.02		14.96						
UNCLASSIFIED																									
ASI (AAM) Sterling Government Bond	2.10		9.16		9.12		21.65		50.58		9.16		0.33		-0.37		7.96		3.26		0.30	C			
ASI (AAM) Sterling Government Bond -U	2.21		9.52		10.62		24.32		56.90		9.52		0.84		0.16		8.39		3.70		0.80	C			
ASI Diversified-Core Conservative -U	0.37		2.79		4.77						2.79		0.43		1.49		1.90				0.80	C			
ASI Sterling Short Term Government Bond ‡	-0.39		0.94		-0.60		0.49		8.10		0.94		-0.65		-0.89		0.63		0.46		0.40	C			
ASI Sterling Short Term Government Bond -U	-0.28		2.07		1.53		3.50				2.07		-0.15		-0.38		1.10		0.83		0.40	C			
Baillie Gifford Active Gilt Investment	1.46		8.01		8.63		20.19		47.98		8.01		0.62		-0.04		7.32		3.09		0.70	C		+	
Baillie Gifford Active Gilt Investment -U	1.64		8.71		10.75		23.86				8.71		1.27		0.60		7.90		3.65		1.30	C		+	
Barrings Dynamic Capital Growth	-1.04		8.63		9.24		21.36		59.11		5.53		2.77		6.46		8.25		2.63		1.20	F			
Barrings Dynamic Capital Growth -U	-0.98		5.79		10.06						5.79		-2.52		6.73		8.53				1.20	F			
BGF Next Generation Technology -U	0.83		5.44		3.75		5.10				5.44		-1.72		0.12		2.69		-1.35		1.96	B			
FP Russell Investments Defensive Assets	1.02		6.23		6.09		8.81				6.23		-0.98		0.85		3.30		-0.71		2.75	B			
FP Russell Investments Defensive Assets -U	-1.21		5.06		7.95		21.68				5.06		-1.41		4.21		9.71		2.75		0.16	D			
HC Verbatim Portfolio 3 [‡]	-1.03		5.84		10.39		26.30				5.84		-0.66		4.99		10.53		3.52		0.91	D			
HC Verbatim Portfolio 3 -U	-1.97		6.15		11.69		27.88				6.15		-1.77		7.11		8.33		5.69		0.30	E			
HC Verbatim Portfolio 4 [‡]	-1.78		6.95		14.22		32.77				6.95		-1.03		7.91		9.15		6.49		1.06	E			
HC Verbatim Portfolio 4 -U [‡]	-2.69		6.21		12.35		31.62				6.21		-2.58		8.57		11.28		5.28		0.30	E			
HC Verbatim Portfolio 5 Growth [‡]	-2.51		7.01		14.91		36.65				7.01		-1.85		9.40		12.12		6.06		1.07	E			
HC Verbatim Portfolio 5 Growth -U [‡]	-0.53		7.51		13.10		30.48				7.51		-1.43		6.72		12.26		2.77		3.84	E			
HC Verbatim Portfolio 5 Income [‡]	-0.35		8.32		15.66		35.44				8.32		-0.69		7.52		13.12		3.53		3.82	E			
HC Verbatim Portfolio 5 Income -U [‡]	-3.68		6.71		12.62		30.50				6.71		-3.83		9.73		13.92		1.72		0.40	F			
HC Verbatim Portfolio 6 [‡]	-3.50		7.51		15.18		35.48				7.51		-3.10		10.56		14.79		2.47		1.17	F			
HC Verbatim Portfolio 6 -U [‡]	-4.05		7.83		13.11		34.95				7.83		-5.01		10.43		18.37		0.79		0.37	F			
HC Verbatim Portfolio 7 [‡]	-3.87		8.64		15.69		40.10				8.64		-4.28		11.25		19.26		1.55		1.15	F			
HC Verbatim Portfolio 7 -U [‡]	-1.74		8.38		14.60		36.52		95.38		8.38		-1.12		6.93		17.09		1.74		1.11	E			
HSBC World Selection Balanced Portfolio ‡	-1.60		8.93		16.33		40.14		102.67		8.93		-0.62		7.45		17.79		2.27		1.74	E			
HSBC World Selection Balanced Portfolio -U	-1.87		8.93		16.33		40.14		102.67		8.93		-0.62		7.45		17.79		2.27		1.74	E			
LF Heartwood Balanced Multi Asset -U	-1.58		4.01		7.20		17.82				4.01		-1.17		4.29		7.29		2.43		1.40	x			
LF Heartwood Cautious Multi Asset -U	-1.10		3.29		4.27		11.21				3.29		-1.34		2.32		4.64		1.93		0.81	x			
LF Heartwood Defensive Multi Asset -U	-3.38		6.53		14.06		32.33				6.53		-2.82		10.18		12.33		3.28		0.90	x			
LF Heartwood Income Plus Multi Asset -U	-2.36		2.78								2.78										2.09	x			
LF Heartwood Income Plus Multi Asset -U	-2.37		2.78		9.95		23.00				2.78		-0.75		7.78		7.07		4.49		4.32	x			
MGTS AFH Tactical Core [‡]	-2.74		2.08		3.55		14.53				2.08		-4.33		6.03		8.40		2.03		0.64	E			
MGTS AFH Tactical Core -U [‡]	-2.55		2.90		6.06		19.11				2.90		-3.56		6.88		9.28		2.76		1.45	E			
Quilter Investors Cirilium Adventurous Passive Portfolio -U [‡]	-4.13		12.98								12.98		1.68								1.00	F			
Quilter Investors Cirilium Balanced Passive Portfolio -U [‡]	-1.15		9.64		16.18		42.32				9.64		-1.23		7.29		17.60		4.17		0.84	E			
Quilter Investors Cirilium Conservative Passive Portfolio -U [‡]	-0.23		7.90		11.25		29.08				7.90		-1.26		4.41		12.51		3.13		1.51	D			
Quilter Investors Cirilium Dynamic Passive Portfolio -U [‡]	-3.08		11.29		22.80		57.02				11.29		-0.50		10.89		23.46		3.57		1.00	F			
Quilter Investors Cirilium Moderate Passive Portfolio -U [‡]	-2.16		10.54		19.77		50.55				10.54		-0.85		9.29		20.74		4.11		0.98	F			
Quilter Investors Creation Adventurous Portfolio [‡]	-3.42		9.13								9.13		-5.82								0.20	F			
Quilter Investors Creation Adventurous Portfolio -U [‡]	-3.19		10.01								10.01		-5.10								0.99	F			
Quilter Investors Creation Adventurous Portfolio -WS [‡]	-3.19		10.15								10.15		-4.96								1.16	F			
Quilter Investors Creation Balanced Portfolio [‡]	-1.55		6.04		7.21		13.38		55.68		6.04		-4.33		5.68		6.55		-0.75		0.76	E			
Quilter Investors Creation Balanced Portfolio -U [‡]	-1.40		6.68		9.12		16.84		62.00		6.68		-3.76		6.28		7.24		-0.15		1.41	E			
Quilter Investors Creation Balanced Portfolio -WS [‡]	-1.68		9.58		17.54		63.18				9.58		-3.65		6.41		7.37		-0.10		1.5				

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

SELFSELECT (CONTINUED)

VOLATILITY MANAGED (continued)

	Cumulative										Yield	Fund Type	OBSR Fund Rating	Citywire Rating	Rayner Spencer Mils
	3 Mths	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl						
ASI MyFolio Market V -U ⁵	-2.97	10.93	23.43	56.75		10.93	-1.31	12.75	20.29	5.58	2.04	F	B		R
ASI MyFolio Multi-Manager I ⁵	-0.49	4.38	6.00	13.85		4.38	-1.99	3.61	5.11	2.18	0.12	C	N		R
ASI MyFolio Multi-Manager I -U ⁵	-0.41	4.78	7.31	16.41		4.78	-1.61	4.08	5.57	2.76	0.51	C	N		R
ASI MyFolio Multi-Manager II ⁵	-0.94	4.89	8.52	20.97		4.89	-2.44	6.05	7.09	4.09	0.47	D			R
ASI MyFolio Multi-Manager II -U ⁵	-0.88	5.22	9.60	23.40		5.22	-2.11	6.41	7.56	4.67	0.82	D			R
ASI MyFolio Multi-Manager III ⁵	-1.52	5.29	10.53	26.35		5.29	-2.98	8.20	8.84	5.02	0.57	E			R
ASI MyFolio Multi-Manager III -U ⁵	-1.50	5.62	11.68	28.95		5.62	-2.65	8.62	9.33	5.61	0.95	E			R
ASI MyFolio Multi-Manager Income III -U	-0.79	7.20	11.30	25.41		7.20	-2.46	6.43	9.65	2.76		E			R
ASI MyFolio Multi-Manager Income IV -U	-1.29	8.48	12.65	28.13		8.48	-3.19	7.27	10.77	2.68		E			R
ASI MyFolio Multi-Manager IV ⁵	-1.79	5.93	12.70	32.33		5.93	-3.47	10.22	10.66	6.10	0.65	E	N		R
ASI MyFolio Multi-Manager IV -U ⁵	-1.72	6.26	13.83	35.15		6.26	-3.15	10.60	11.23	6.74	1.05	E			R
ASI MyFolio Multi-Manager V ⁵	-2.36	6.48	13.60	37.11		6.48	-4.38	11.57	13.01	6.81	0.62	F			R
ASI MyFolio Multi-Manager V -U ⁵	-2.27	6.90	14.98	40.39		6.90	-4.00	12.04	13.62	7.47	1.04	F			R
Aviva Investors Multi Asset Fund I	-2.47	6.57	6.95	4.71	13.62	6.57	-3.30	11.25	5.84	2.51	0.61	F			R
Aviva Investors Multi Asset Fund I -U	0.62	7.17	6.06	16.50		7.17	-2.83	1.86	6.38	3.25	1.04	B			R
Aviva Investors Multi Asset Fund II	-0.46	9.35	10.48	25.71		9.35	-3.49	4.69	9.88	3.55	0.73	B			R
Aviva Investors Multi Asset Fund II -U	-0.43	9.55	11.71	28.34		9.55	-3.08	5.21	10.08	4.37	1.14	E			R
Aviva Investors Multi Asset Fund III	-0.88	10.06	13.59	34.18		10.06	-3.51	6.97	13.70	3.89	0.87	E			R
Aviva Investors Multi Asset Fund III -U	-0.97	10.26	14.62	37.40		10.26	-3.08	7.26	14.53	4.67	1.13	E			R
Aviva Investors Multi Asset Fund IV	-1.25	10.86	15.84	39.41		10.86	-3.44	8.20	16.09	3.67	1.18	F			R
Aviva Investors Multi Asset Fund IV -U	-1.61	10.72	16.83	42.72		10.72	-3.07	8.86	16.95	4.45	1.48	F			R
Aviva Investors Multi Asset Fund V	-2.60	11.63	18.96	48.14		11.63	-3.80	10.77	19.43	4.27	1.16	F			R
Aviva Investors Multi Asset Fund V -U	-2.57	11.87	20.65	52.52		11.87	-3.29	11.51	20.33	5.06	1.42	F			R
BlackRock MyMap 3 -U	♦											F			
BlackRock MyMap 4 -U	♦											E			
BlackRock MyMap 5 -U	♦											E			
BlackRock MyMap 6 -U	♦											F			
BMO MM Lifestyle 3 -U ⁵	-0.46	6.17	9.29	23.85		6.17	-0.93	3.91	8.13	4.80	1.00	D			R
BMO MM Lifestyle 4 ⁵	-1.24	5.69	9.72	25.58	70.65	5.69	-1.99	5.91	7.86	6.12	0.40	E			R
BMO MM Lifestyle 4 -U ⁵	-1.07	6.60	12.53	31.04		6.60	-1.16	6.80	8.88	6.95	1.30	E			R
BMO MM Lifestyle 5 ⁵	-1.98	6.37	12.56	31.07	81.05	6.37	-2.87	8.94	9.48	6.36	0.60	E			R
BMO MM Lifestyle 5 -U ⁵	-1.75	7.27	15.49	36.77		7.27	-2.03	9.90	10.42	7.25	1.40	E			R
BMO MM Lifestyle 6 ⁵	-2.51	6.81	13.62	35.82	93.55	6.81	-4.19	11.03	12.73	6.04	0.60	F			R
BMO MM Lifestyle 6 -U ⁵	-2.44	7.43	16.16	40.72		7.43	-3.31	11.25	13.25	6.97	1.50	F			R
BMO MM Lifestyle 7 ⁵	-3.08	6.51	12.64	34.55	90.10	6.51	-6.11	12.64	14.38	4.43	0.20	F			R
BMO MM Lifestyle 7 -U ⁵	-2.84	7.71	16.56	42.27		7.71	-5.07	14.00	15.62	5.57	1.30	F			R
BMO Universal MAP Balanced -U	-0.44	8.33				8.33					2.00	E			R
BMO Universal MAP Cautious -U	-0.02	7.99				7.99					2.00	D			R
BMO Universal MAP Growth -U	-0.75	8.43				8.43					2.10	F			R
FP 8AM Multi-Strategy Portfolio II ⁵ †	-2.85	2.67	8.48	21.12	48.88	2.67	-2.43	8.28	6.92	4.43		E			R
HSBC Global Strategy Adventurous Portfolio -U	-1.93	11.79				11.79	1.36				0.64	F			R
HSBC Global Strategy Balanced Portfolio ⁵ †	-0.93	10.63	20.92	47.51		10.63	0.06	9.23	18.63	2.84	1.46	E			R
HSBC Global Strategy Balanced Portfolio -U ⁵	-0.86	10.86	21.74	49.23		10.86	0.29	9.49	18.95	3.06	1.70	E			R
HSBC Global Strategy Cautious Portfolio ⁵ †	0.07	8.97	12.04	26.40		8.97	-0.88	3.73	11.28	1.38	1.46	C			R
HSBC Global Strategy Cautious Portfolio -U ⁵	0.13	9.25	12.81	27.84		9.25	-0.58	3.87	11.59	1.55	1.69	C			R
HSBC Global Strategy Conservative Portfolio -U	-0.09	10.10				10.10	0.18					D			R
HSBC Global Strategy Dynamic Portfolio ⁵ †	-1.57	11.17	25.57	61.62		11.17	0.61	12.27	23.43	4.28	1.33	F			R
HSBC Global Strategy Dynamic Portfolio -U ⁵	-1.55	11.40	26.45	63.45		11.40	0.86	12.54	23.70	4.50	1.57	F			R
Invesco Perpetual Balanced Risk 10	1.04	11.10	14.40	19.96		11.10	-6.59	10.23	7.54	-2.49	0.44	F			R
Invesco Perpetual Balanced Risk 10 -U	1.22	11.89	16.69	24.01		11.89	-5.92	10.86	8.25	-1.83	0.86	E			R
Invesco Perpetual Balanced Risk 10 -U2	1.23	11.94	16.87	24.32		11.94	-5.87	10.92	8.30	-1.78	0.90	E			R
Invesco Perpetual Balanced Risk 8	0.71	8.99	11.43	15.97		8.99	-5.26	7.93	6.04	-1.86	0.21	E			R
Invesco Perpetual Balanced Risk 8 -U	0.89	9.74	13.67	19.85		9.74	-4.61	8.59	6.75	-1.23	0.68	E			R
Invesco Perpetual Balanced Risk 8 -U2	0.90	9.79	13.82	20.12		9.79	-4.56	8.62	6.79	-1.18	0.70	E			R
Janus Henderson Core 3 Income	0.65	6.09	7.96	17.30		6.09	-1.66	3.48	7.99	0.61	4.00	D			R
Janus Henderson Core 3 Income -U	0.65	6.12	7.99	17.31		6.12	-1.67	3.50	7.96	0.61	3.50	D			R
Janus Henderson Core 3 Income -U2	0.75	6.59	9.46	20.04		6.59	-1.25	4.00	8.50	1.07	3.10	D			R
Janus Henderson Core 4 Income -U ⁵	0.47	7.54	11.21	23.78		7.54	-1.67	5.17	10.66	0.58	3.70	E			R
Janus Henderson Core 5 Income	0.12	7.75	11.72	25.35		7.75	-2.47	6.31	11.96	0.21	4.50	E			R
Janus Henderson Core 5 Income -U	0.12	7.74	11.70	25.54		7.74	-2.48	6.31	11.95	0.39	3.80	E			R
Janus Henderson Core 5 Income -U2	0.26	8.33	13.37	28.67		8.33	-2.07	6.87	12.46	0.92	3.70	E			R
Janus Henderson Core 6 Income & Growth -U ⁵	0.28	9.85	17.05	35.23		9.85	-1.96	8.69	15.09	0.38	3.30	F			R
L&G Multi-Index 3 -U ⁵	-0.60	8.01	11.25	27.29		8.01	-0.42	3.43	10.10	3.93	2.00	D			R
L&G Multi-Index 4 -U ⁵	-1.01	8.89	14.99	32.86		8.89	-0.86	5.96	11.39	4.27	2.00	E			R
L&G Multi-Index 5 -U ⁵	-1.76	9.41	17.78	40.19		9.41	-0.57	8.27	14.06	4.35	2.10	E			R
L&G Multi-Index 6 -U ⁵	-2.54	9.47	20.47	44.18		9.47	-0.27	10.35	15.76	3.38	2.20	F			R
L&G Multi-Index 7 -U ⁵	-3.01	9.33	22.45	47.24		9.33	-0.19	12.21	17.88	2.01	2.30	F			R
Legal & General Multi-Index Income 4 -U ⁵	-0.86	9.11	13.90			9.11	-0.94	5.38	11.83		3.70	E			R
Legal & General Multi-Index Income 5 -U ⁵	-1.42	8.96	15.64			8.96	-1.09	7.30	13.90		3.40	E			R
Legal & General Multi-Index Income 6 -U ⁵	-2.01	9.04	16.67			9.04	-1.94	9.12	17.15		3.60	E			R
LF Prudential Risk Managed Active 1 ⁵	-0.41	6.53	9.98	22.15		6.53	-1.58	4.90	8.25	2.61	0.44	B			R
LF Prudential Risk Managed Active 1 -U ⁵	-0.36	6.68	11.23	24.57		6.68	-1.07	5.39	8.72	3.01	0.94	B			R
LF Prudential Risk Managed Active 1 -U2 ⁵	-0.27	6.94	12.03	26.11		6.94	-0.78	5.58	9.03	3.25	1.19	B			R
LF Prudential Risk Managed Active 2 ⁵	-1.01	6.72	10.87	24.35		6.72	-2.28	6.32	8.87	3.02	0.69	D			R
LF Prudential Risk Managed Active 2 -U ⁵	-1.00	6.85	11.88	26.48		6.85	-1.90	6.74	9.32	3.41	1.05	D			R
LF Prudential Risk Managed Active 2 -U2 ⁵	-0.95	7.11	12.61	27.77		7.11	-1.71	6.96	9.54	3.58	1.33	D			R
LF Prudential Risk Managed Active 3 ⁵	-1.54	6.78	11.92	28.22		6.78	-2.79	7.82	9.50	4.62	0.54	E			R
LF Prudential Risk Managed Active 3 -U ⁵	-1.53	6.94	13.00	30.37		6.94	-2.43	8.30	9.87	5.01	0.87	E			R
LF Prudential Risk Managed Active 3 -U2 ⁵	-1.48	7.25	13.77	31.74		7.25	-2.34	8.62	9.99	5.28					

PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual					Fund Type	Offshore sector	Rayner Spencer Mills					
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017				Qtl	2016	Qtl	2015	Qtl
Aberdeen Standard SICAV 1 Chinese Equity ∅	-6.68		19.72		24.02		51.71		100.26		19.72		-7.91		12.49		29.54		-5.57		F	Equity - China	
Aberdeen Standard SICAV 1 Chinese Equity -U ∅	-6.50		20.62		26.83		57.35		110.64		20.62		-7.23		13.33		30.41		-4.86		F	Equity - China	
Aberdeen Standard SICAV 1 Emg Mkts Corporate Bond -U ∅	1.42		10.61								10.61		-3.65								C	Fixed Int - Emerging Markets	
Aberdeen Standard SICAV 1 Emg Mkts Smaller Companies ∅	-5.54		12.12		-5.32		14.78		106.37		12.12		-15.92		0.44		38.39		-12.40		F	Equity - Emerging Markets	
Aberdeen Standard SICAV 1 Emg Mkts Smaller Companies -U ∅	-5.40		12.79		-3.59		18.29		115.02		12.79		-15.40		1.04		39.22		-11.87		F	Equity - Emerging Markets	
Aberdeen Standard SICAV 1 Emg Mkts Total Return Bond -U ∅	1.50		10.53								10.53		-5.80								C	Fixed Int - Emerging Markets	
Aberdeen Standard SICAV 1 Indian Equity ∅	-1.95		17.19		15.75		58.82		182.59		17.19		-10.09		9.85		32.63		3.46		F	Equity - India	
Aberdeen Standard SICAV 1 Indian Equity -U ∅	-1.77		18.07		18.38		64.94		197.64		18.07		-9.40		10.67		33.65		4.25		F	Equity - India	
Aberdeen Standard SICAV 1 Select Euro High Yield Bond ∅	-5.24		0.45		2.99		32.16		78.63		0.45		-1.07		4.58		33.26		-3.70		C	Fixed Int - EUR High Yield	
Aberdeen Standard SICAV 1 Select Euro High Yield Bond -U ∅	-5.11		0.10		4.69		35.84		84.96		0.10		-0.53		5.14		34.01		-3.17		C	Fixed Int - EUR High Yield	
Aberdeen Standard SICAV 1 World Credit Bond ∅	1.61		9.88		8.92						9.88		-3.19		2.39						C	Fixed Int - Global	
Aberdeen Standard SICAV 1 World Credit Bond -U ∅	1.72		10.36		10.54						10.36		-2.63		2.87						C	Fixed Int - Global	
Absolute Insight Emerging Market Debt -U ∅	-1.12		2.35		-1.70		-1.48				2.35		-5.87		2.03		1.77		-1.53		C	Absolute Return	
AHFAM Defined Returns -U ∅	-0.08		9.71		28.52		44.70				9.71		3.03		13.70		6.73		5.50		D	Hedge/Stru Prod - Mixed	
Alquity Africa ∆ ∅	-7.29		1.45		-14.63		-22.27				1.45		-7.57		-8.96		22.46		-25.65		F	Equity - Africa	
Alquity Africa -U ∅	-7.10		2.31		-12.56		-20.11				2.31		-6.80		-8.29		23.50		-26.02		F	Equity - Africa	
Alquity Asia ∆ ∅	-1.62		16.25		1.61		31.73				16.25		-16.31		4.44		27.41		1.75		F	Equity - Asia Pacific ex Japan	
Alquity Asia -U2 ∆ ∅	-1.20		17.73		7.89						17.73		-14.40		7.06		28.66				F	Equity - Asia Pacific ex Japan	
Alquity Future World -U ∆ ∅	-4.58		15.34		4.79						15.34		-12.95		4.37						x	Equity - Emerging Markets	
Alquity Indian Subcontinent -U ∆ ∅	1.50		6.77		8.76						6.77		-20.94		28.86		46.11				F	Equity - India	
Alquity Latin America -U ∆ ∅	-7.83		5.75		-8.11		17.42				5.75		-15.62		2.97		47.74		-13.51		F	Equity - Latin America	
Ardevora Global Equity -U ∅	-5.66		16.30		38.63		100.03				16.30		3.38		15.31		28.99		11.86		F	Equity - International	
Aubrey Global Emerging Markets Opportunities -U ∅	0.33		27.55		30.49						27.55		-13.93		18.86						F	Equity - Emerging Markets	
Aviva Investors Global Convertibles (Hedged) ∅	-0.19		3.82		9.59		12.50		53.16		3.82		-0.77		6.36		-2.72		5.52		C	Convertible	
Aviva Investors Global Convertibles (Hedged) -U ∅	-0.13		4.33		11.24		15.68				4.33		-0.35		7.00		-2.08		6.20		C	Convertible	
Bairings Asean Frontiers ∅	-6.63		15.68		14.58		45.27		149.50		15.68		-5.69		5.02		41.70		-10.53		F	Equity - Asia Pacific ex Japan	R
Bairings Asean Frontiers -U ∅	-6.46		16.49		16.84		49.01		160.25		16.49		-5.02		5.61		42.40		-10.44		F	Equity - Asia Pacific ex Japan	R
Bairings Eastern Europe ∅ †	-6.25		20.52		26.52		46.42		27.19		20.52		-7.96		14.05		43.42		-19.31		F	Equity - Emerging Europe	
Bairings Eastern Europe -U ∅	-6.02		21.66		29.97		61.88		79.25		21.66		-7.06		14.95		44.57				F	Equity - Emerging Europe	
Bairings Global Emerging Markets -U ∅	-4.76		17.45		26.91		61.88		79.25		17.45		-13.10		24.35		36.89		-6.82		F	Equity - Emerging Markets	
Bairings Global Resources ∅	-5.72		0.83		0.07		11.49				0.83		-7.13		8.66		29.93		-14.26		E	Commodity & Energy	
Bairings Global Resources -U ∅	-5.52		0.07		2.79		15.98		-6.80		0.07		-6.24		9.56		30.87		-13.78		E	Commodity & Energy	
BGF Asian Growth Leaders -U ∅	-2.69		13.45		12.33		68.94				13.45		-15.82		17.62		38.72		8.42		F	Equity - Asia Pacific ex Japan	
BGF European Equity Income GBP Hdg -U ∅	5.71		17.08		26.60		36.59				17.08		-8.16		17.73		-8.87		18.39		F	Equity - Europe inc UK	
BGF FinTech -U ∅	-3.52		15.41								15.41										F	Equity - Financial	
BGF Future of Transport -U ∅	-0.70		-1.49								-1.49										F	Equity - Other Specialist	
BGF Sustainable Energy -U ∅	-2.07		18.10		22.38		60.74		59.79		18.10		-9.19		14.11		33.06		-1.29		F	Commodity & Energy	
BGF World Bond GBP Hdg -U ∅	0.66		8.79		6.12		13.05				8.79		-2.79		0.35		4.29		2.14		C	B	
Brown Advisory Latin American -U ∅	-13.80		2.04		-11.13						2.04		-15.81		3.45		62.60				x	Equity - Latin America	
Brown Advisory US Smaller Companies -U ∅	-11.11		12.35		38.10						12.35		9.62		12.13		37.28				F	Equity - Small Cap USA	
BSF Fixed Income Strategies GBP Hdg -U ∅	0.44		2.34		4.75		9.60				2.34		-0.29		2.65		2.09		2.48		C	Hedge/Stru Prod - Fixed Int	
BSF Macro Opportunities -U ∅	♦																				E	IA Targeted Absolute Return	
BSF Managed Index Portfolio Defensive GBP Hdg -U ∅	1.53		9.92		11.19						9.92		-0.93		2.11		5.01				D	Mixed Asset - Cautious	
BSF Managed Index Portfolio Growth GBP Hdg -U ∅	1.67		12.79		27.23						12.79		-0.04		12.84		3.26				E	Mixed Asset - Aggressive	
BSF Managed Index Portfolio Moderate GBP Hdg -U ∅	1.50		11.83		20.61						11.83		-0.50		8.39		4.40				E	Mixed Asset - Balanced	
Capital Group Japan Equity (HGD) -U ∅	6.22		2.97		26.41		27.11		165.50		2.97		-6.32		31.05		-8.12		9.44		F	Equity - Japan	
Capital Group Japan Equity -U ∅	0.39		5.72		15.76		68.80				5.72		-2.00		11.73		36.22		7.05		F	Equity - Japan	
Carmignac Portfolio Commodities -U ∆ ∅	-6.55		-9.12		0.88		6.86				-9.12		0.30		10.67		29.50		-18.21		E	Commodity & Energy	
Carmignac Portfolio Emergents -U ∆ ∅	-2.95		17.70		5.31		31.43				17.70		-20.74		12.88		31.10		-4.80		F	Equity - Emerging Markets	
Carmignac Portfolio Emerging Discovery -U ∅	-7.83		11.24		10.40		44.85				11.24		-8.52		8.49		40.30		-6.49		F	Equity - Emerging Markets	
Carmignac Portfolio Emerging Patrimoine GPB Hdg -U ∆ ∅	4.90		16.38		6.88		19.71				16.38		-13.45		6.11		14.37		-2.07		D	Mixed Asset - Balanced	
Carmignac Portfolio Emerging Patrimoine -U ∆ ∅	-0.37		12.63		0.66		29.07				12.63		-13.27		3.05		42.19		-9.83		D	Mixed Asset - Balanced	
Carmignac Portfolio Euro Entrepreneurs GBP Hdg -U ∆ ∅	-1.12		10.10		38.56		65.88				10.10		-5.06		32.56		-1.46		21.49		F	Equity - Small Cap Europe	
Carmignac Portfolio Patrimoine GPB Hdg -U ∆ ∅	0.31		6.77		2.04		8.62				6.77		-8.55		4.50		4.04		2.32		E	Mixed Asset - Balanced	
Carmignac Portfolio Patrimoine -U ∆ ∅	-4.89		3.02		-4.27		16.19				3.02		-8.39		1.43		29.55		-6.31		E	Mixed Asset - Balanced	
Carmignac Portfolio Unconstrained Global Bond Hdg -U ∆ ∅	3.33		11.10		10.41		30.87				11.10		-1.92		1.32		9.35		8.39		C	Fixed Int - Global	
Carmignac Portfolio Unconstrained Global Bond -U ∅	-2.00		7.22		2.64		37.72				7.22		-2.37		-1.95		35.96		-1.31		C	Fixed Int - Global	
CG Dollar -U ∅	1.05		8.42		4.31						8.42		-3.10		-0.71						C	B	
Davy Defensive Equity Income -U ∅	-2.72		7.84		11.90						7.84		1.26		2.48						F	Equity - International	
Davy Discovery Equity -U ∅	-5.10		9.81		26.26						9.81		-0.04		15.02						F	Equity - International	
Davy ESG Equity -U ∆ ∅	-2.61		12.95		33.84						12.95		7.27		10.46						F	Equity - Ethical	
Davy Global Brands Equity -U ∅	-5.71		14.68		24.61						14.68		-0.46		9.16						F	Equity - International	
Davy Global Equity Income -U ∅	-1.81		11.24		21.86		60.23		160.44														

PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative				Annual					Fund Type	Offshore sector	Rayner Spencer Mills		
	3 Mths	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl				2019	Qtl 2018
Merian US Equity Income -J ‡	-6.41	6.81	20.56	63.99	6.81	2.51	10.11	30.94	3.88	F	Equity - USA			
Merian US Equity Income -U2 -J	-6.40	6.99	21.06	64.80	6.99	2.79	10.07	31.03	3.90	F	Equity - USA			
Merian World Equity -J ‡	-5.46	5.72	27.71	79.33	5.72	1.12	19.46	27.19	10.40	F	Equity - International			
Merian World Equity -U2 -J	-5.39	6.04	28.46	81.45	6.04	1.43	19.43	27.60	10.70	F	Equity - International			
Merian Pacific Equity -U2 -J	-5.50	9.38	5.19	36.69	9.38	-17.21	16.15	38.37	-6.09	F	Equity - Asia Pacific ex Japan			
Mirabaud Global Equity High Income -U -J	-3.22	14.21	31.20	60.30	14.21	6.13	8.25	19.78	2.00	F	Equity - International			
Mirabaud Global High Yield Bonds -U -J	0.03	4.05	7.67	13.65	4.05	-3.65	7.41	5.43	0.12	C	Fixed Int - Global High Yield			
Mirabaud Global Strategic Bond -U -J	0.31	3.36	4.24	8.76	3.36	-2.97	3.95	4.64	-0.30	C	Fixed Int - Global			
Montanaro European Income -U -J	-4.25	7.95	24.06	87.31	7.95	-1.54	16.72	30.55	15.65	F	Equity - Small Cap Europe			
Montanaro UK Income -U -J	5.48	13.54			13.54					F	Equity - UK	R		
Montanaro UK Income -U -J	5.47	13.52	31.94	62.74	13.52	-6.97	24.93	0.93	22.21	F	Equity - UK	R		
Nedgroup Investments Balanced MultiFund -U5 -J	-0.93	7.35	13.69	26.37	7.35	0.10	5.81	8.88	2.08	E	Mixed Asset - Balanced			
Nedgroup Investments Global Cautious -U -J	0.53	1.08	1.50		1.08	-1.57	2.02	4.22		D	Mixed Asset - Cautious			
Nedgroup Investments Global Equity -U -J	-1.44	13.31	37.72		13.31	6.36	14.27	25.38		F	Equity - International			
Nedgroup Investments Global Flexible -U -J	-0.61	6.61	16.44		6.61	-3.54	13.22	1.75		E	Mixed Asset - Flexible			
Nedgroup Investments Growth MultiFund -U5 -J	-1.78	9.50	22.15	43.35	9.50	0.38	11.14	13.27	3.60	F	Mixed Asset - Aggressive			
Nedgroup Investments Income MultiFund -U5 -J	0.63	5.85	8.95	14.89	5.85	-0.71	3.66	3.54	1.84	D	Fixed Int - Global			
Neuberger Berman Corporate Hybrid Bond -U -J										C				
Neuberger Berman Emerging Mkt Debt Bld (Unhdg) -U -J										C	Fixed Int - Emerging Markets			
Neuberger Berman Emerging Mkt Debt Bld -U -J										C	Fixed Int - Emerging Markets			
Neuberger Berman Emerging Mkt Debt Hard Cur -U -J	-0.47	11.61			11.61					C	Fixed Int - Emerging Markets			
Neuberger Berman Short Duration Emerg Mkt Debt -U -J										C				
New Capital China Equity -U -J	3.40	11.39	16.55		11.39	-19.53	30.03			F	Equity - Greater China			
New Capital Dynamic European Equity -U -J	2.54	11.41	29.20		11.41	-3.23	19.83	-6.21		F	Equity - Europe inc UK			
New Capital Global Value Credit -U -J	1.43	7.45	8.78	13.30	7.45	-2.82	4.17	4.98	-0.78	C	Fixed Int - Global			
New Capital US Growth (GBP Ord) -U -J	-1.28	7.67	44.78	48.28	7.67	4.26	28.96	-7.44	10.66	F	Equity - USA			
New Capital Wealthy Nations Bond -U -J	2.73	13.53	10.79	22.41	13.53	-4.79	2.50	8.29	2.03	C	Fixed Int - Global			
Odyssey Allegro Developed Markets -U4 -J	1.72	-3.57	21.31	57.13	-3.57	4.30	20.62	11.92	15.73	F	Equity - International			
Odyssey Odyssey -U4 -J	-5.42	-19.03	-34.42	-43.41	-19.03	4.78	-22.71	-18.29	5.61	E	Hedge/Stru Prod - Mixed			
Odyssey Opportunity -U4 -J	0.43	3.58	14.73		3.58	-0.17	10.96			E	Mixed Asset - Flexible			
Optimal Multi Asset Balanced -U -J	0.67	2.33	-0.43		2.33	-3.24	0.57	16.88		E	Mixed Asset - Balanced			
Optimal Multi Asset Defensive -U -J	0.73	0.46	-1.73		0.46	-2.81	0.65	8.08		D	Mixed Asset - Cautious			
Optimal Multi Asset Opportunities -U -J	0.80	4.18	4.59		4.18	-3.85	4.42	15.94		E	Mixed Asset - Flexible			
Pacific Multi Asset Accumulator Conservative -U -J	-1.55	4.02			4.02	-2.96				D	Mixed Asset - Cautious			
Pacific Multi Asset Accumulator Core -U -J	-2.12	4.41			4.41	-2.78				E	Mixed Asset - Balanced			
Pacific Multi Asset Accumulator Defensive -U -J	-1.10	3.94			3.94					D	Mixed Asset - Cautious			
Pacific Multi Asset Accumulator Plus -U -J	-2.68	4.85			4.85					E	Mixed Asset - Aggressive			
Pacific North of South EM All Cap Equity -U -J	-5.69	8.66			8.66					F	Equity - Emerging Markets			
Pictet Clean Energy -J	-4.38	16.02	18.81	37.29	16.02	-12.13	16.54	24.30	-7.04	F	Commodity & Energy			
Pictet Clean Energy -U -J	-4.16	16.99	21.70	42.95	16.99	-11.42	17.45	25.31	-6.26	F	Commodity & Energy			
Pictet Emerging Local Currency Debt -J	-4.54	12.72	1.26	19.73	12.72	-4.54	-5.90	37.81	-14.20	C	Fixed Int - Emerging Markets			R
Pictet Emerging Local Currency Debt -U -J	-4.40	13.38	3.04	23.28	13.38	-3.99	-5.34	38.61	-13.68	C	Fixed Int - Emerging Markets			R
Pictet Euroland Index -J	-1.82	9.94	21.41	52.53	9.94	-8.38	20.54	18.80	5.75	F	Equity - Europe ex UK			
Pictet Euroland Index -U -J	-1.73	10.30	22.69	55.21	10.30	-8.02	20.94	19.25	6.08	F	Equity - Europe ex UK			
Pictet Global Megatrend Selection -J	-4.21	12.48	30.63	69.80	12.48	0.19	15.92	25.07	3.93	F	Equity - International			
Pictet Global Megatrend Selection -U -J	-3.99	13.42	33.84	76.78	13.42	0.99	16.85	26.08	4.76	F	Equity - International			
Pictet Indian Equities -U -J	-2.89	17.80	15.40	71.08	17.80	-11.51	10.71	38.35	7.16	F	Equity - India			
Pictet Japan Index -J	1.17	6.93	14.46	67.29	6.93	-1.23	8.37	29.03	13.27	F	Equity - Japan			
Pictet Japan Index -U -J	1.28	7.24	15.44	69.65	7.24	-0.67	8.38	29.57	13.42	F	Equity - Japan			
Pictet Japanese Equity Opportunities -J	1.46	6.55	16.10	74.30	6.55	-3.96	13.45	33.07	12.82	F	Equity - Japan			
Pictet Japanese Equity Opportunities -U -J	1.64	7.22	18.23	79.66	7.22	-3.38	14.13	33.87	13.51	F	Equity - Japan			
Pictet Pacific (Ex Japan) Index -J	-6.85	14.07	20.24	44.80	14.07	-3.13	8.82	37.89	-12.67	F	Equity - Asia Pacific ex Japan			
Pictet Pacific (Ex Japan) Index -U -J	-6.97	14.52	21.08	46.84	14.52	-2.78	8.75	38.39	-12.37	F	Equity - Asia Pacific ex Japan			
Pictet Premium Brands -J	-4.85	12.38	36.69	53.07	12.38	4.00	16.96	8.08	3.60	F	Equity - Other Specialist			
Pictet Premium Brands -U -J	-4.63	13.31	40.05	59.34	13.31	4.84	17.89	8.95	4.43	F	Equity - Other Specialist			
Pictet Russian Equities -U -J	-5.06	18.63	40.89	105.37	18.63	5.92	12.13	70.80	-14.66	F	Equity - Europe Single Country			
Pictet SmartCity -J	-4.87	19.57	21.47	53.82	19.57	-0.76	2.37	28.66	-1.58	F	Equity - International			
Pictet SmartCity -U -J	-4.71	20.32	23.70	58.54	20.32	-0.16	2.98	29.43	-0.98	F	Equity - International			
Pictet Timber -J	2.90	3.15	16.90	43.75	3.15	-6.66	21.41	24.72	-1.40	F	Commodity & Energy			
Pictet Timber -U -J	3.13	4.01	19.77	49.65	4.01	-5.91	22.38	25.71	-0.61	F	Commodity & Energy			
Pictet USA Index -J	-3.31	11.42	37.75	93.36	11.42	10.13	12.27	30.49	7.57	F	Equity - USA			
Pictet USA Index -U -J	-3.26	11.97	39.66	97.43	11.97	10.68	12.68	30.98	7.93	F	Equity - USA			
Pictet Water -J	-2.14	19.91	28.78	75.59	19.91	-3.59	11.40	31.86	3.41	F	Commodity & Energy			
Pictet Water -U -J	-1.92	20.89	31.93	82.79	20.89	-2.82	12.29	32.92	4.24	F	Commodity & Energy			
PIMCO Capital Securities -U -J	3.08	10.93	17.06	27.41	10.93	-4.13	10.07	4.15	4.51	C	Fixed Int - Global			
PIMCO Dynamic Multi-Asset -U -J	0.51	4.39	11.64		4.39	-1.73	8.83			C	Mixed Asset - Flexible			
PIMCO Global Bond (GBP Hdg) -U -J	0.90	7.38	8.52	19.14	7.38	-1.18	2.28	6.28	3.30	C	Fixed Int - Global			
PIMCO Global Investment Grade Credit -U -J	1.73	10.44	11.05	20.86	10.44	-2.97	3.63	7.10	1.62	C	Fixed Int - USD Corporate Bond			
PIMCO Global Labor Plus Bond (GBP Hdg) -U -J	-0.09	2.28	3.85		2.28	-0.57	2.12			C	Absolute Return			
PIMCO Global Low Duration Real Return (GBP Hdg) -U -J	-0.41	2.25	2.04	2.30	2.25	-1.17	0.97	2.19	-1.89	C	Fixed Int - Global			
PIMCO Global Real Return (GBP Hdg) -U -J	-0.32	7.59	6.94	18.63	7.59	-0.68	0.09	10.62	0.29	C	Fixed Int - Global			
PIMCO Low Average Duration (GBP Hdg) -U -J	1.01	2.91	1.45	4.12	2.91	-1.73	0.31	1.87	0.75	C	Fixed Int - Global			
PIMCO Select UK Income Bond -U -J	0.58	5.10	7.43	14.80	5.10	-0.81	3.06	5.28	2.57	C	Fixed Int - GBP Corporate Bond			
Polar Capital Global Insurance -U -J	-3.02	17.44	40.32	112.60	17.44	4.72	14.10	30.01	16.53	F	Equity - Financial			
Polar Capital Global Technology -U -J	-5.35	17.49	77.49	187.08	17.49	14.40	32.05	45.32	11.31	F	Equity - Tech Media & Telecom			
Polar Capital North American (Hedged) -U -J	-0.91	8.09	32.73	44.18	8.09	-2.28	25.66	1.85	6.65	F	Equity - North America			
Polar Capital North American -U -J	-5.85	8.87	30.61	87.85	8.87	3.38	16.03	30.36	10.33	F	Equity - North America			
Polar Capital UK Absolute Equity -U -J	-8.85	-1.10	39.23	95.36	-1.10	1.58	38.59	11.29	26.09	E	Absolute Return			
Polar Capital UK Value Opportunities -J	2.48	6.67			6.67					F	Equity - UK			
Polar Capital UK Value Opportunities -U -J	2.62	7.40			7.40	-7.05				F	Equity - UK			
Principal Asset Allocation -U -J	-2.75	-4.55	-8.97		-4.55	-6.60	2.12	-2.34		E	Absolute Return			
Purple Global Adaptive Equity -U -J	0.24	1.07	17.73		1.07	0.85	15.50			F	Equity - International			
Pyrford Global Total Return (Sterling) -U -J	-0.77	2.84	3.48		2.84	-0.18	0.80			D	Mixed Asset - Flexible			R
Robeco Emerging Stars Equities -U -J	-1.66	14.50	20.99		14.50	-10.16	17.63			F	Equity - Emerging Markets			R
Robeco Global Credits -U -J	2.05	11.43			11.43	-3.23				C	Fixed Int - Global			
Royal London Global Bond Opportunities -U3 -J	1.18	6.59												

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative					Annual					Fund Type	Offshore sector												
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl				2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl	
SEI Defensive -U Ø	-0.10		2.55		2.35						2.55		-0.68		0.49							B	Mixed Asset - Cautious	
SEI Growth -U Ø	-2.74		6.63		16.17						6.63		-2.16		11.35							D	Mixed Asset - Aggressive	
SEI Moderate -U Ø	-0.85		5.59		8.92						5.59		0.09		3.07							D	Mixed Asset - Cautious	
Smith & Williamson Short Dated Corporate Bond Ø	0.15		2.53		1.23		4.69		23.28		2.53		-1.49		0.22		2.46		0.93			C	Fixed Int - Global	
Smith & Williamson Short Dated Corporate Bond -U Ø	0.24		2.89		2.30		6.55		27.67		2.89		-1.14		0.58		2.81		1.30			C	Fixed Int - Global	
T. Rowe Price (Offshore) US Large Cap Gwth Eq -U Ø	-6.80		11.35		62.73		139.98		430.54		11.35		17.75		24.11		26.28		16.79			F	Equity - USA	
T. Rowe Price US Smaller Companies Equity -U Ø	-6.29		17.24		47.72		109.28		415.81		17.24		10.39		14.14		32.11		7.24			F	Equity - Small Cap USA	
Templeton Emerging Markets Bond -U Ø	-7.51		-1.99		-0.45		-1.76		46.99		-1.99		-7.38		9.66		10.92		-11.02			C	B	
Templeton Global Bond (HEDGED) -U Ø	-5.26		-1.90		4.07		-1.93		34.13		-1.90		-0.87		7.03		0.24		-6.00			C	Fixed Int - Global	R
Templeton Global Bond (UNHEDGED) -U Ø	-10.58		-1.23		3.12		25.42		76.17		-1.23		4.71		-0.29		25.29		-2.92			C	Fixed Int - Global	R
Templeton Global Bond Hedged Ø	-5.22		-2.22		2.52		-4.19		30.37		-2.22		-1.49		6.43		-0.18		-6.37			C	Fixed Int - Global	R
Templeton Global Bond Unhedged Ø	-10.71		-1.68		1.71		22.80		70.49		-1.68		4.17		-0.69		24.71		-3.19			C	Fixed Int - Global	R
Threadneedle Lux Credit Opportunities Ø	0.01		1.47		2.87		5.91		29.41		1.47		-0.71		2.10		2.31		0.63			x	Absolute Return	
Threadneedle Lux Credit Opportunities -U Ø	0.15		1.95		4.82		9.14				1.95		0.05		2.77		2.86		1.22			x	Absolute Return	
Threadneedle Lux European Corporate Bond Ø	-5.52		2.63		1.27		21.87		40.50		2.63		-0.94		-0.39		30.86		-8.04			C	Fixed Int - EUR Corporate Bond	
Threadneedle Lux European Corporate Bond -U Ø	-5.40		3.90		2.92		24.97		44.79		3.90		-1.09		0.15		31.50		-7.66			C	Fixed Int - EUR Corporate Bond	
Threadneedle Lux European High Yield Bond Ø ‡	-4.69		2.23		7.55		32.13		77.60		2.23		0.35		4.84		30.54		-5.88			C	Fixed Int - EUR High Yield	
Threadneedle Lux European High Yield Bond -U Ø	-4.55		2.86		9.65		36.54		86.21		2.86		0.97		5.57		31.42		-5.24			C	Fixed Int - EUR High Yield	
Threadneedle Lux Pan European Equities Ø	-1.89		11.17								11.17											F	Equity - Europe inc UK	
Threadneedle Lux Pan European Equities -U Ø	-1.70		11.95								11.95											F	Equity - Europe inc UK	
Tilney Adventurous Portfolio Ø	♦																					F	Mixed Asset - Aggressive	
Tilney Adventurous Portfolio -U Ø	-2.94		9.56								9.56		-0.87									F	Mixed Asset - Aggressive	
Tilney Balanced Portfolio Ø	-2.34		7.08		9.67		25.25		70.17		7.08		-2.55		5.10		7.75		5.99			E	Mixed Asset - Balanced	
Tilney Balanced Portfolio -U Ø	-2.16		7.88		12.08		29.84		77.62		7.88		-1.78		5.77		8.58		6.69			E	Mixed Asset - Balanced	
Tilney Conservative Portfolio -U Ø	-2.33		5.65		9.60						5.65		-0.70		4.47		6.51					E	Mixed Asset - Cautious	
Tilney Defensive Portfolio Ø	♦																					E	Mixed Asset - Cautious	
Tilney Defensive Portfolio -U Ø	-1.24		3.94								3.94		-0.18									E	Mixed Asset - Cautious	
Tilney Growth Portfolio Ø	♦																					E	Mixed Asset - Aggressive	
Tilney Growth Portfolio -U Ø	-2.61		8.45								8.45		-1.03									E	Mixed Asset - Aggressive	
Tilney Income Portfolio Ø	-1.61		6.18								6.18		-2.50		4.93		6.24		4.58			E	Mixed Asset - Cautious	
Tilney Income Portfolio -U Ø	-1.43		6.81		10.62		24.47		68.10		6.81		-1.86		5.53		6.96		5.19			E	Mixed Asset - Cautious	
Tilney Maximum Growth Portfolio -U Ø	-4.25		11.74		23.38						11.74		-0.96		11.48		16.30					F	Equity - International	
TwentyFour Corporate Bond -U Ø	1.31		8.23		14.52						8.23		-0.25		6.08		8.08					C	Fixed Int - GBP Corporate Bond	
Vanguard Emerging Markets Stock Index -U Ø	-4.49		10.28		16.02		41.48		79.01		10.28		-9.41		16.13		37.85		-11.53			F	Equity - Emerging Markets	R
Vanguard Global Bond Index -U Ø	1.29		8.87		7.60		16.38		49.74		8.87		-1.54		0.37		4.90		3.11			F	Fixed Int - Global	R
Vanguard Global Short Term Bond Index Hdg -U Ø	0.48		3.44		3.07		6.76				3.44		-0.67		0.32		1.83		1.72			C	Fixed Int - Global	R
Vanguard Global Small Cap Index -U Ø	-4.23		6.21		24.76		73.13				6.21		1.50		15.73		31.57		5.48			F	Equity - International	R
Vanguard Japan Stock Index -U Ø	2.16		7.66		16.47		70.98		129.27		7.66		0.02		8.17		30.22		12.73			F	Equity - Japan	R
Vanguard Pacific ex Japan Stock Index -U Ø	-6.97		14.56		21.33		47.70		123.67		14.56		-2.53		8.66		38.53		-12.13			F	Equity - Asia Pacific ex Japan	R
Vanguard SRI European Stock -U ▲ Ø	-1.34		10.11		21.76		47.04				10.11		-5.55		17.08		15.90		4.20			F	Equity - Europe inc UK	
Vanguard SRI Global Stock -U ▲ Ø	-2.62		11.32		30.63		74.57		74.61		11.32		-3.97		12.87		26.95		5.27			F	Equity - Ethical	
Vanguard UK Government Bond Index -U Ø	2.53		11.49		13.34		31.91		74.61		11.49		1.02		0.63		10.10		5.72			F	Fixed Int - GBP Government	R
Vanguard UK Investment Grade Bond Index -U Ø	1.10		9.07		13.14		29.14		86.45		9.07		-0.42		4.17		10.48		3.32			F	Fixed Int - GBP Corporate Bond	R
Vanguard UK Short Term Investment Grade Bd Indx -U Ø	0.10		2.92		5.32		10.95				2.92		0.49		1.84		3.67		1.61			C	Fixed Int - GBP Short/ Medium Maturity	R
Vanguard US Government Bond Index GBP Hdg -U Ø	2.07		8.82								8.82											C	Fixed Int - USD Government	
Vanguard US Government Bond Index GBP Hdg -U Ø	2.07		8.82		3.11		8.92				8.82		-3.51		-1.80		2.92		2.64			C	Fixed Int - USD Government	
Vanguard US Government Bond Index Invr GBP -U Ø	-3.05		9.27								9.27											C	Fixed Int - USD Government	
Veritas Asian Ø	-0.73		21.81		33.17		95.12		168.59		21.81		-9.80		21.21		39.20		5.26			F	Equity - Asia Pacific ex Japan	
Veritas Asian -U Ø	-0.60		22.42		35.18		99.18		180.84		22.42		-9.35		21.82		39.61		5.54			F	Equity - Asia Pacific ex Japan	
Veritas Global Equity Income -U Ø	-0.83		10.13		25.20		51.85		140.90		10.13		2.12		11.33		32.06		-8.16			F	Equity - International	
Waverton Absolute Return -U Ø	-0.61		-1.22		-4.29		0.17				-1.22		-2.55		-0.57		0.88		3.75			x	Mixed Asset - Flexible	
Waverton European Capital Growth Ø	-1.97		3.93		17.56		61.69		150.87		3.93		-0.96		14.21		29.38		6.31			x	Equity - Europe ex UK	
Waverton European Capital Growth -U Ø	-1.82		5.01								5.01		-0.11									x	Equity - Europe ex UK	
Waverton Real Assets -U Ø	♦																					x	Mixed Asset - Flexible	
Wells Fargo Emerging Markets Equity Income -U Ø	-2.60		10.34								10.34											F	Equity - Emerging Markets	
Wells Fargo US High Yield Bond -U Ø	-4.89		5.98								5.98											C	Fixed Int - USD High Yield	
Wells Fargo US Short-Term High Yield Bond -U Ø	-4.94		4.07								4.07											C	Fixed Int - USD High Yield	
Winton Absolute Return Futures -U Ø	-0.07		2.17								2.17		1.53									E	Absolute Return	

Please consult your financial adviser before making any investment decisions.

The Platform funds are listed by Financial Express sector and may not reflect the sector they appear in through the platform. For more information please refer to the Platform Funds List, available on the Old Mutual Wealth literature library at www.oldmutualwealth.co.uk/literaturelibrary

Performance history based on accumulation units where available and where track record is longest.

-UVS WealthSelect share class of fund. Available on Charge Basis 3 only.

-U Unbundled (clean) share class of fund. Available on Charge Basis 3 only.

-U2 Preferential (super-clean) share class of the fund. Available on Charge Basis 3 only.

▲ Ethical profile.

(RE-REG) Available for re-registration purposes only.

(CTNB) Fund closed to new business.

1 Not available for optimised ISA portfolios.

3 This fund cannot be used within an ISA wrapper.

4 The fund manager may apply a Performance Related Fee (PRF). For further information on how the PRF for this fund is calculated please refer to our platform funds list, available on the Old Mutual Wealth literature library at www.oldmutualwealth.co.uk/literaturelibrary

5 Multi-Manager Fund.

♦ Fund less than one year old, no performance information can be shown for regulatory reasons.

‡ This fund is available through Old Mutual Wealth's Life and Pensions fund ranges. Please note that the performance figures detailed in this booklet are for funds on our platform only and NOT the Old Mutual Wealth Life and Pensions fund range and not every fund is available in every Life and Pensions fund range. For full Old Mutual Wealth Life and Pensions fund range details and performance please visit

LIFE FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl				
ASIA PACIFIC EXCLUDING JAPAN EQUITIES																								
Barings Eastern Trust	-4.43	3	14.89	1	18.64	2	58.98	1	101.84	3	14.89	1	-15.00	4	21.49	1	28.80	3	4.04	1	1.26	F		
BNY Mellon Asian Income	-4.22	2	13.14	2	16.55	3	40.39	3	147.85	1	13.14	2	-2.33	1	5.47	4	31.52	2	-8.41	4	1.27	F		
BNY Mellon Oriental	-0.74	1	17.05	1	8.81	4	28.66	4	63.72	4	17.05	1	-15.81	4	10.43	4	27.59	4	-7.33	3	1.08	F		
Fidelity Asia	-4.44	3	15.89	1	20.98	2	62.48	1	119.23	2	15.89	1	-10.28	4	16.36	2	31.48	2	2.15	1	1.33	F	B	+
HSBC Pacific Index	-4.27	2	10.63	3	15.75	3	39.27	4	91.68	4	10.63	3	-6.36	2	11.73	4	32.50	2	-9.19	4	0.28	F		
Janus Henderson Asia Pacific Capital Growth	-4.41	3	14.77	1	16.01	3	43.47	3	91.42	4	14.77	1	-11.18	4	13.80	3	30.10	3	-4.94	2	1.31	F		
Janus Henderson Asian Dividend Income Unit Trust	-3.22	1	13.69	2	19.39	2	47.11	2	214.21	2	13.69	2	-4.76	1	10.27	4	29.73	3	-5.02	2	1.11	F		
L&G Pacific Index Trust	-4.01	2	10.54	3	16.60	3	40.78	3	102.78	3	10.54	3	-5.72	1	11.88	4	31.63	2	-8.28	4	0.20	F	B	
Legg Mason IF Martin Currie Asia Pacific	-4.96	3	10.44	3	14.96	4	45.62	2	93.02	4	10.44	3	-9.46	3	14.96	3	27.92	4	-0.98	1	1.12	F		
Merian Asia Pacific	-5.31	4	8.88	4	15.96	3	50.04	2			8.88	4	-12.35	4	21.51	1	35.51	1	-4.52	2	1.31	F		
Merian Asia Equity Income	-6.62	4	7.40	4	1.70	4	24.36	4			7.40	4	-15.84	4	12.51	3	29.91	3	-5.88	3	1.23	F		
Merian Pacific Equity	-6.08	4	9.86	3	0.27	4	23.91	4			9.86	3	-19.46	4	13.33	3	29.54	3	-4.60	2	1.34	F		
Quilter Investors Asia Pac (ex Japan) Lge-Cap Equity (Invesco Perpetual)	-4.96	3	7.20	4	15.40	4	51.04	2	115.18	2	7.20	4	-9.01	3	18.31	1	36.02	1	-3.77	2	1.33	F	B	A
Schroder Asian Alpha Plus	-6.63	4	10.59	3	17.83	3	50.33	2			10.59	3	-10.29	4	18.78	1	27.93	3	-0.28	1	1.33	F	S	
Schroder Asian Income	-5.41	4	9.52	3	15.10	4	44.10	3			9.52	3	-5.18	1	10.84	4	29.49	3	-3.31	2	1.31	F	S	
Schroder Asian Income Maximiser	-5.32	4	9.03	4	13.12	4	39.54	3			9.03	4	-5.30	1	9.57	4	29.70	3	-4.89	2	1.34	F		
Sector Average	-4.21		12.08		18.88		47.66		107.20		12.08		-6.96		14.00		28.90		-3.64					
ASIA PACIFIC INCLUDING JAPAN EQUITIES																								
ASI Asia Pacific and Japan Equity	-3.78	4	13.97	1	13.59	4	37.51	4	100.00	4	13.97	1	-8.86	4	9.36	4	25.92	4	-3.86	4	1.13	F	B	+
Invesco Perpetual Pacific	-3.05	4	5.67	4	15.35	3	50.88	2	116.81	2	5.67	4	-4.95	2	14.84	1	29.30	1	1.16	1	1.29	F		+
Sector Average	-2.74		9.32		16.76		48.55		108.18		9.32		-5.82		13.40		27.67		-0.35					
COMMODITY/ENERGY																								
BlackRock Natural Resources Growth & Inc	-8.15	3	-1.86	4	0.30	2	12.07	3			-1.86	4	-1.83	3	4.10	2	34.41	4	-16.87	2	1.24	F		+
Investec Enhanced Natural Resources ¹	-3.09	1	8.73	2	0.22	2	18.21	2			8.73	2	-5.22	3	-2.76	2	42.83	4	-17.43	2	1.26	F		
Investec Global Energy	-5.59	1	1.27	3	-11.48	4	-20.16	4	-17.15	2	1.27	3	-2.03	3	-10.78	3	26.18	4	-28.52	3	1.24	F		
Investec Global Gold	-7.02	2	36.38	1	6.07	2	60.98	1	-4.42	1	36.38	1	-8.37	3	-15.12	4	79.58	2	-15.49	2	1.25	F		
Marlborough ETF Commodity ²	-5.81	1	-11.89	4	-10.45	4	-16.90	4	-37.89	4	-11.89	4	6.07	1	-4.18	3	22.49	4	-24.24	2	1.50	F		
Quilter Investors Natural Resources Equity (Janus Henderson)	-7.27	2	2.46	2	6.75	2	11.48	4	-17.76	3	2.46	2	-4.03	3	8.56	2	54.99	3	-32.62	4	1.30	F		
Quilter Investors Precious Metals Equity (BlackRock)	-7.37	2	32.27	2	-7.17	4	44.92	2	-15.69	2	32.27	2	-18.58	4	-13.81	4	78.00	2	-12.29	1	1.39	F	B	
TB Guinness Global Energy	-4.29	1	-4.02	4	0.15	2	-12.43	4			-4.02	4	8.74	1	-4.04	2	34.41	4	-34.95	4	1.27	F		A
Sector Average	-7.73		11.33		3.44		25.83		-0.81		11.33		-5.52		-1.65		57.68		-22.85					
DISTRIBUTION FUNDS																								
Aviva Distribution (SDB ³)	-0.12	1	7.09	1	9.63	3	20.19	4	69.49	3	7.09	1	-2.04	3	4.49	4	6.14	3	3.29	2	1.01	D		
M&G Episode Income (SDB ³)	1.75	1	9.66	1	16.64	1	28.75	1	86.47	1	9.66	1	-3.17	4	9.86	1	8.33	2	1.89	3	1.07	D	N	A
Sector Average	-0.69		4.72		8.47		18.43		60.45		4.72		-2.26		5.97		6.58		2.44					
EUROPE EXCLUDING UK EQUITIES																								
Artemis European Growth	-1.25	1	7.95	3	10.79	4	35.73	4	97.04	3	7.95	3	-13.46	4	18.60	1	17.83	2	3.98	4	1.19	F		
ASI Europe ex UK Equity	-4.36	4	12.25	1	27.14	1	55.78	1	95.45	3	12.25	1	1.20	1	11.92	4	19.09	1	2.89	4	0.94	F		+
AXA Framlington European	-3.05	3	9.42	2	11.30	4	40.24	4	98.88	2	9.42	2	-8.70	4	11.41	4	15.70	3	8.90	2	1.17	F		+
Barings Europe Select Trust	-4.50	4	6.48	3	18.20	2	70.98	1	167.91	1	6.48	3	-5.05	1	16.91	2	24.64	1	16.05	1	1.10	F	G	+
Barings European Growth	-2.67	3	8.42	2	19.93	2	46.21	3	91.79	3	8.42	2	-9.93	4	22.81	1	10.84	4	9.99	2	1.16	F		
BlackRock Continental European	-1.84	2	14.16	1	23.62	1	60.05	1	121.73	1	14.16	1	-6.11	2	15.33	3	14.71	3	12.87	1	1.24	F		
BlackRock Continental European Income	-1.01	1	11.62	1	17.13	2	54.57	1			11.62	1	-6.85	3	12.65	4	16.22	3	13.55	1	1.23	F	B	
BlackRock European Dynamic	-1.97	2	12.85	1	25.78	1	62.46	1	148.13	1	12.85	1	-8.19	4	21.40	1	15.13	3	12.19	1	1.23	F	B	+
BNY Mellon Continental European	-3.52	4	7.16	3	17.52	2	46.74	2	83.45	4	7.16	3	-3.52	1	13.67	4	15.10	3	8.48	2	0.99	F		
EdenTree Amity European ▲	-3.37	3	4.50	4	12.21	3	41.97	3	89.37	3	4.50	4	-8.15	3	16.90	2	16.37	3	8.71	2	1.26	F		
Fidelity European	-1.61	1	11.41	1	25.12	1	56.63	1	109.58	2	11.41	1	-1.00	1	13.44	4	16.95	2	7.05	3	1.31	F	B	AA
Fidelity European Opportunities	-5.45	4	3.85	4	6.33	4	39.48	4	70.44	4	3.85	4	-7.81	3	11.07	4	16.76	2	12.35	1	1.33	F		
FP Argonaut European Alpha	-3.90	4	7.44	3	4.77	4	26.02	4			7.44	3	-10.66	4	9.15	4	3.38	4	16.35	1	1.44	F		
HSBC European Growth	-1.46	1	6.05	3	8.88	4	35.69	4	66.29	4	6.05	3	-9.20	4	13.07	4	11.38	4	11.89	1	1.18	F		
HSBC European Index	-2.61	3	9.44	2	14.91	3	40.24	4	74.85	4	9.44	2	-8.20	4	14.37	3	14.83	3	6.29	3	0.13	F		
Invesco Perpetual European Equity	-1.38	1	2.44	4	9.85	4	40.29	4	91.07	3	2.44	4	-6.41	2	14.58	3	17.81	2	8.41	2	1.26	F		
Invesco Perpetual European Equity Income	-2.11	2	1.54	4	8.75	4	33.96	4	93.15	3	1.54	4	-6.67	3	14.75	3	15.62	3	6.54	3	1.27	F		
Invesco Perpetual European Opportunities	-2.59	3	-2.45	4	-1.49	4	24.84	4	103.21	2	-2.45	4	-8.41	4	10.26	4	12.14	4	13.00	1	1.28	F		
iShares Continental European Equity Index (UK)	-1.83	2	10.38	1	19.75	2	48.09	2	85.74	4	10.38	1	-6.07	2	15.50	3	16.57	2	6.09	3	0.15	F	B	
Janus Henderson European Focus ¹	-1.22	1	11.13	1	18.01	2	44.91	3	122.89	1	11.13	1	-6.68	3	13.79	4	12.74	4	8.92	2	1.22	F	B	
Janus Henderson European Selected Opportunities	-1.34	1	10.49	1	16.17	3	42.87	3	101.56	2	10.49	1	-6.20	2	12.09	4	13.39	4	8.47	2	1.23	F	B	
Janus Henderson European Smaller Companies	-4.53	4	6.33	3	23.41	1	82.82	1	160.15	1	6.33	3	-8.66	4	27.07	1	26.26	1	17.32					

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl				
GLOBAL EMERGING MARKETS EQUITIES																								
Allianz Emerging Markets Equity	-4.63	2	8.30	4	8.88	3	34.79	3	34.11	4	8.30	4	-11.26	3	13.29	2	35.11	2	-8.37	2	1.46	F		A
ASI Eastern European Equity	-4.77	2	23.74	1	12.02	3	39.41	2	42.68	3	23.74	1	-12.98	4	4.04	4	35.39	2	-8.08	2	1.01	F		
ASI Emerging Markets Equity	-7.53	4	13.45	2	3.99	4	24.93	4	75.56	2	13.45	2	-12.90	3	5.23	4	30.78	3	-8.13	2	1.20	F	B	
AXA Framlington Emerging Markets	-3.13	1	19.00	1	10.91	3	36.28	2	62.79	3	19.00	1	-13.56	4	7.83	4	28.69	4	-4.52	1	1.19	F		
Barings Global Emerging Markets	-4.66	2	15.79	2	18.71	2	47.09	2	54.56	3	15.79	2	-13.75	4	18.86	1	32.16	3	-6.24	2	1.51	F		AA
BlackRock Emerging Markets	-3.35	1	14.76	2	21.72	1	43.06	2	71.55	2	14.76	2	-5.76	1	12.55	3	36.67	2	-14.00	4	1.27	F		
Fidelity Emerging Markets	-4.93	3	20.21	1	13.86	2					20.21	1	-17.01	4	14.13	2					1.35	F	S	+
Invesco China Equity (UK)	-5.83	4	12.07	2	23.18	1	57.98	1	121.05	1	12.07	2	-6.59	1	17.67	1	20.11	4	6.77	1	1.27	F		+
Invesco Perpetual Global Emerging Markets	-5.60	4	6.98	4	7.74	4	32.60	3	73.44	2	6.98	4	-10.37	3	12.36	3	30.84	3	-5.94	2	1.33	F		+
iShares Emerging Markets Equity Index (UK)	-4.33	2	12.35	2	12.45	3	33.15	3			12.35	2	-9.23	2	10.27	3	33.17	3	-11.09	3	0.23	F		
Janus Henderson Emerging Markets Opportunities	-9.05	4	1.34	4	-2.51	4	20.07	4	44.86	3	1.34	4	-9.30	2	6.06	4	30.58	4	-5.67	2	1.28	F		
Jupiter China	-8.76	4	6.00	4	0.37	4	20.45	4	35.25	4	6.00	4	-17.67	4	15.02	2	15.05	4	4.30	1	1.42	F		
Jupiter India Fund	0.54	1	8.34	4	-17.64	4	26.97	4	63.58	2	8.34	4	-26.67	4	3.67	4	37.94	2	11.76	1	1.44	F		
Lazard Emerging Markets	-3.27	1	9.08	3	4.34	4	21.30	4	58.48	3	9.08	3	-11.60	3	8.21	4	41.24	1	-17.69	4	1.19	F	S	
Liontrust China	-4.31	2	10.33	3	12.02	3	35.92	3	60.88	3	10.33	3	-13.08	4	16.82	1	20.68	4	0.54	1	1.59	F		
Merian Global Emerging Markets	-5.59	4	15.09	2	9.33	3	29.98	3			15.09	2	-15.45	4	12.35	3	29.39	4	-8.11	2	1.19	F		
Quilter Investors China Equity (Janus Henderson)	-5.98	4	13.80	2	16.90	2	58.08	1	108.86	1	13.80	2	-13.23	4	18.39	1	30.42	4	3.68	1	1.33	F	B	S
Quilter Investors Emerging Markets Equity Growth (JPM)	-4.40	2	21.42	1	23.91	1	49.85	2	85.51	2	21.42	1	-9.90	2	13.27	2	36.13	2	-11.16	3	1.40	F	B	S
Schroder Global Emerging Markets	-5.16	3	10.95	3	15.79	2	40.68	2	66.76	2	10.95	3	-9.36	2	15.15	2	30.40	4	-6.83	2	1.35	F		
Templeton Global Emerging Markets	-4.96	3	15.02	2	17.78	2	34.72	3	17.37	4	15.02	2	-13.27	4	18.07	1	45.53	1	-21.40	4	1.19	F		
Sector Average	-4.94		12.26		13.73		37.39		60.88		12.26		-9.86		12.39		34.22		-9.99					
GLOBAL EQUITIES																								
Artemis Global Growth	-3.78	3	5.77	4	17.43	3	54.90	2	178.95	1	5.77	4	-2.73	4	14.13	1	18.02	3	11.77	1	1.19	F	S	
Artemis Global Income	-3.66	3	2.68	4	8.38	4	38.47	4			2.68	4	-3.32	4	9.18	4	17.83	3	8.43	1	1.15	F	B	
ASI Global Equity	-5.11	4	9.16	2	12.98	4	32.42	4	90.58	4	9.16	2	-3.73	4	7.51	4	24.69	1	-6.00	4	1.13	F	B	
ASI Global Ethical Equity ▲	-3.98	3	10.79	2	16.33	4	35.30	4	83.33	4	10.79	2	-2.84	4	8.07	4	23.49	2	-5.82	4	1.11	F	B	
AXA Framlington Global Thematics	-5.16	4	14.26	1	25.45	1	56.71	2	141.30	2	14.26	1	-0.96	3	10.86	3	19.66	3	4.39	3	1.17	F		
Barings Global Leaders	-5.82	4	5.61	4	17.08	4	48.40	3	107.76	4	5.61	4	-0.18	2	11.07	3	17.50	4	7.88	2	1.51	F		
BlackRock Consensus 100 ²	-3.20	2	9.51	2	20.77	3	52.56	3			9.51	2	-0.57	3	10.91	3	19.87	3	5.39	3	0.44	F		+
BlackRock Global Equity	-5.23	4	6.78	3	12.40	4	43.95	4	91.05	4	6.78	3	-1.55	3	6.92	4	19.88	3	6.83	2	1.25	F		
BlackRock Global Income	-5.13	4	7.10	3	12.69	4	48.32	3			7.10	3	-1.80	3	7.16	4	21.74	2	8.11	2	1.25	F		
BMO MM Navigator Boutiques ²	-3.61	3	7.14	3	14.42	4	42.54	4	94.33	4	7.14	3	-3.76	4	10.97	3	15.64	4	7.72	2	2.20	F	N	
BNY Mellon Global Equity	-3.40	2	9.26	2	19.25	3	55.51	2	139.83	2	9.26	2	2.74	1	6.23	4	18.75	3	9.81	1	0.95	F		
EdenTree Amity International ▲	-4.01	3	7.70	3	12.25	4	32.02	4	81.15	4	7.70	3	-4.62	4	9.26	4	20.16	3	-2.12	4	1.21	F		
F&C Investment Trust	-1.68	1	8.37	3	36.58	1	79.90	1	191.94	1	8.37	3	6.26	1	18.60	1	17.24	4	12.35	1	0.80	F		
Fidelity Global Special Situations	-4.67	4	8.71	3	21.74	2	67.61	1	154.25	2	8.71	3	-1.03	3	13.15	2	23.13	2	11.82	1	1.51	F	S	A
Fidelity Open World ²	-4.23	3	8.72	3	18.28	3					8.72	3	-1.73	3	10.71	3	20.31	3			1.65	F		
First State Global Listed Infrastructure	-2.58	1	14.89	1	20.19	3	62.18	2	160.21	1	14.89	1	-1.75	3	6.47	4	29.66	1	4.07	3	1.15	F	B	G
Fundsmith Equity	-6.20	4	14.55	1	38.42	1	104.36	1			14.55	1	4.18	1	15.99	1	26.63	1	16.60	1	1.18	F	B	G
Invesco Perpetual Global Equity	-2.77	1	3.38	4	10.86	4	38.19	4	109.11	4	3.38	4	-5.64	4	13.65	2	16.18	4	7.29	2	1.25	F		
Invesco Perpetual Global Equity Income	-1.89	1	6.80	3	16.76	4	46.66	3	150.61	2	6.80	3	-2.55	4	12.18	2	15.81	4	8.47	1	1.25	F		
Invesco Perpetual Global Opportunities	-1.08	1	7.10	3	14.65	4	49.18	3	146.72	2	7.10	3	-7.73	4	16.03	1	20.55	3	7.94	2	1.26	F		
Invesco Perpetual Global Smaller Companies	-4.57	4	6.17	4	15.40	4	48.84	3	150.42	2	6.17	4	-6.35	4	16.06	1	20.63	3	6.92	2	1.28	F		
Investec Global Franchise	-5.14	4	11.84	1	25.43	1	74.22	1	119.94	4	11.84	1	3.66	1	8.19	4	22.20	2	13.67	1	1.20	F		
Investec Global Strategic Equity	-5.51	4	7.23	3	20.56	3	52.72	3	153.52	2	7.23	3	-2.31	3	14.97	1	20.07	3	5.50	3	1.20	F	S	
Janus Henderson Global Equity	-5.75	4	8.26	3	22.62	2	64.99	1	204.22	1	8.26	3	0.15	2	13.10	2	20.99	2	11.21	1	1.65	F		
Janus Henderson Global Equity (B Share Class)	-5.78	4	8.47	3							8.47	3									1.26	F		
Janus Henderson Global Equity Income	-3.60	3	7.35	3	13.69	4	46.72	3	138.98	2	7.35	3	-3.18	4	9.38	4	19.13	3	8.33	1	1.29	F		
Janus Henderson Global Sustainable Equity ▲	-4.91	4	13.83	1	28.50	1	61.65	2			13.83	1	-0.98	3	14.00	1	18.68	3	6.00	2	1.25	F		A
JPM Global Equity Income (GBP Hedged)	0.50	1	12.44	1	26.78	1	37.81	4	107.25	4	12.44	1	-2.33	3	15.45	1	21.0	4	6.46	2	1.25	F		
JPM Global Unconstrained Equity	-5.39	4	11.99	1	18.00	3					11.99	1	-2.36	4	7.91	4	16.65	4			1.25	F		
JPM Multi-Manager Growth	-2.96	2	9.32	2	25.64	1	53.63	3	145.77	2	9.32	2	-1.27	3	16.41	1	12.31	4	8.88	1	0.56	F		
Jupiter Ecology ▲	-1.35	1	12.68	1	12.93	4	40.75	4	93.82	4	12.68	1	-9.79	4	11.09	3	20.02	3	3.85	4	1.30	F	N	
Jupiter Merlin Worldwide Portfolio ²	-4.55	4	8.16	3	15.94	4	45.90	3	99.04	4	8.16	3	-0.58	3	7.82	4	16.56	4	7.96	2	2.16	F		
L&G International Index Trust	-3.38	2	9.60	2	19.49	3	53.40	3			9.60	2	-0.95	3	10.07</									

LIFE FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl				
JAPAN EQUITIES (continued)																								
Quilter Investors Japanese Equity (Schroder)	0.44	2	3.36	3	7.13	4	51.47	4	109.66	3	3.36	3	-3.22	3	7.09	4	25.41	3	12.74	2	1.28	F	N	
Sector Average	0.29		4.84		13.21		60.64		119.98		4.84		-2.62		10.89		26.63		12.06					
MIXED INVESTMENT 0-35% SHARES																								
BlackRock Consensus 35 ²	-0.41	3	5.99	1	4.45	3	23.86	1	5.99	1	-1.46	2	0.00	4	15.99	1	2.23	3	0.44	D			+	
HSBC Global Strategy Cautious Portfolio ²	-1.16	2	6.95	1	8.47	1	19.22	2	6.95	1	-1.47	2	2.94	3	8.84	1	0.98	4	0.38	C				
IFSL Sinfonia Income ²	-1.20	4	4.87	2	3.25	4	15.43	3	4.87	2	-2.20	3	0.66	4	9.63	1	1.98	3	1.86	D				
Investec Diversified Inc	-0.20	2	1.95	4	4.74	3	1.95	4	0.52	1	2.21	4							0.86	D				
JPM Global Macro	-2.63	4	-0.61	4	-4.17	4	2.59	4	-0.61	4	-7.45	4	4.17	2	0.93	4	6.08	1	1.07	D				
Jupiter Distribution	-0.28	2	4.68	3	2.72	4	12.75	4	4.68	3	-4.84	4	3.12	3	4.87	4	4.66	1	1.06	D	B			
LF Milton Defensive Multi Asset	-0.57	3	4.75	3	5.38	3	15.51	3	4.75	3	-3.74	4	4.51	1	5.88	3	3.52	2	1.19	D	B			
Quilter Investors Cirilium Conservative Portfolio ²	-0.75	3	2.58	4	4.28	3	17.27	2	2.58	4	-2.84	4	4.62	1	9.56	1	2.65	3	1.32	D				
VT Garraway Multi Asset Diversified	-0.29	2	1.49	4	-2.02	4	3.24	4	1.49	4	-2.71	3	-0.77	4	3.28	4	2.03	3	1.91	D				
Sector Average	-0.46		4.54		5.84		16.31		4.54		-1.75		3.04		6.86		2.83							
MIXED INVESTMENT 20-60% SHARES																								
ASI Diversified Income	0.40	1	2.78	4	7.41	3	19.83	3	2.78	4	-2.08	3	6.72	2	9.50	2	1.89	3	0.90	D				
ASI Diversified Income	0.42	1	2.89	4	7.62	3	20.18	3	2.89	4	-2.10	3	6.84	1	9.54	2	1.95	3	0.85	D				
ASI Multi-Manager Cautious Managed Portfolio ²	-1.36	4	7.25	1	9.47	2	22.89	2	7.25	1	-3.73	4	6.02	2	9.10	2	2.89	3	1.50	E				
ASI Multi-Manager Diversity ²	-1.72	4	3.85	3	6.25	4	15.90	4	3.85	3	-1.01	2	3.35	4	5.82	4	3.08	2	1.75	E				
ASI Multi-Manager Multi Asset Distribution Portfolio ²	-0.53	2	7.83	1	9.36	2	23.72	2	7.83	1	-4.11	4	5.76	3	9.12	2	3.69	2	1.63	E				
AXA Distribution (SDB ³)	-0.02	1	7.09	1	10.12	2	22.84	2	7.09	1	-2.26	3	5.21	3	8.85	2	2.49	3	0.90	E				
BlackRock Consensus 60 ²	-0.85	3	7.06	1	8.78	3	27.12	1	7.06	1	-2.19	3	3.88	4	14.38	1	2.17	3	0.43	C			+	
BlackRock Global Multi Asset Income	0.00	1	4.77	3	7.66	3	18.17	3	4.77	3	-2.83	3	5.75	3	4.82	4	4.71	1	1.16	E				
BMO MM Lifestyle 4 ²	-0.70	2	5.28	3	9.52	2	24.23	2	5.28	3	-1.61	2	5.73	3	6.95	3	6.06	1	1.05	E				
BMO MM Navigator Cautious ²	-0.51	2	4.87	3	7.45	3	23.76	2	4.87	3	-4.15	4	6.90	1	9.01	2	5.66	1	2.05	E	B			
BMO MM Navigator Distribution ²	-1.67	4	3.20	4	5.32	4	18.53	3	3.20	4	-2.63	3	4.80	3	9.16	2	3.10	2	1.87	D	B			
Fidelity Multi Asset Open Strategic ²	-1.44	4	6.88	1	9.48	2	24.40	2	6.88	1	-2.86	3	5.45	3	11.92	1	1.53	4	1.39	D				
Fidelity Multi-Asset Income ²	-0.65	2	5.35	3	6.59	4	18.24	3	5.35	3	-1.15	2	2.36	4	8.35	2	2.39	3	1.34	D				
FP Apollo Multi Asset Balanced ²	-0.61	2	2.68	4	7.08	3	17.83	3	2.68	4	-5.80	4	10.71	1	3.77	4	6.05	1	1.90	D				
HC Verbatim Portfolio 3 ²	-1.05	3	3.76	4	5.75	4	16.53	3	3.76	4	-1.62	2	3.59	4	7.74	3	2.29	3	1.60	D				
HC Verbatim Portfolio 4 ²	-1.60	4	4.60	3	8.87	3	21.64	3	4.60	3	-1.82	2	6.02	2	6.67	3	4.74	1	1.68	E				
HSBC World Selection Balanced Portfolio	-1.33	3	7.42	1	7.42	1	-1.72	2	7.42	1	-1.72	2							1.04	E				
HSBC World Selection Dividend Distribution Portfolio ²	-1.20	3	7.69	1	10.13	2	27.64	1	7.69	1	-2.23	3	4.60	3	14.14	1	1.54	4	1.48	E				
IFSL Sinfonia Cautious Managed ²	-1.63	4	5.03	3	6.25	4	19.83	3	5.03	3	-2.49	3	3.73	4	10.67	2	1.91	3	1.74	D				
Invesco Perpetual Distribution	-0.19	2	5.53	2	7.87	3	14.51	4	5.53	2	-3.01	4	5.40	3	3.34	4	2.73	3	1.11	D				
Investec Cautious Managed	-0.15	2	0.72	4	1.23	4	13.08	4	0.72	4	-3.64	4	4.31	4	11.51	1	0.73	4	1.13	E	B	N		
Janus Henderson Cautious Managed	0.26	1	4.75	3	6.58	4	15.17	4	4.75	3	-2.56	3	4.42	4	6.05	4	1.89	3	1.08	D			+	
Janus Henderson Cautious Managed Distribution (SDB ³)	0.28	1	4.81	3	6.96	3	15.82	4	4.81	3	-2.29	3	4.44	4	6.17	4	1.99	3	1.05	D			+	
Janus Henderson Multi-Manager Income & Growth ²	-0.63	2	5.94	2	9.56	2	21.47	3	5.94	2	-2.78	3	6.38	2	7.08	3	3.53	2	1.79	E				
JPM Multi Asset Income	0.53	1	7.33	1	11.12	2	16.53	3	7.33	1	-3.63	4	7.44	1	2.88	4	1.93	3	1.07	E	B	B		
Jupiter Merlin Income Portfolio ²	-1.35	3	7.33	1	12.27	1	24.13	2	7.33	1	-1.70	2	6.42	2	6.54	3	3.78	2	1.85	E	B	B		
L&G Multi Manager Income Trust ²	-1.38	4	6.57	2	9.44	2	20.61	3	6.57	2	-3.87	4	6.83	1	8.17	3	1.88	3	1.46	D				
LF Milton Cautious Multi Asset	-2.26	4	4.85	3	6.31	4	24.11	2	4.85	3	-5.86	4	7.71	1	9.71	2	6.41	1	1.15	D				
M&G Episode Allocation	-0.75	3	5.49	2	11.38	1	21.20	3	5.49	2	-5.20	4	11.38	1	5.84	4	2.81	3	1.00	E	B			
Marlborough Cautious ²	-3.61	4	2.93	4	3.57	4	16.59	3	2.93	4	-4.07	4	4.89	3	9.24	2	3.06	2	2.08	E				
Old Mutual Distribution (SDB ³)	-2.13	4	3.61	4	4.14	4	8.48	4	3.61	4	-4.74	4	5.52	3	4.59	4	0.41	4	0.77	E				
Old Mutual Index Cautious ²	-0.63	2	6.45	2	10.00	2	22.22	2	6.45	2	-1.34	2	4.74	3	7.14	3	3.70	2	2.26	D				
Premier Multi-Asset Conservative Growth ¶ ²	-0.26	2	2.28	4	6.48	4	12.43	4	2.28	4	-0.70	1	4.84	3	2.81	4	2.70	3	1.37	D				
Quilter Investors Cirilium Balanced Portfolio ²	-1.68	4	3.61	4	8.43	3	24.64	2	3.61	4	-3.43	4	8.36	1	11.22	1	3.36	2	1.42	E				
Quilter Investors Diversified Portfolio ²	-1.66	4	6.52	2	6.02	4	8.15	4	6.52	2	-6.03	4	5.92	2	5.77	4	-3.55	4	0.91	E				
Quilter Investors Foundation ⁴	-1.02	3	7.28	1	9.40	2	21.25	3	7.28	1	-4.99	4	7.33	1	13.07	1	-1.98	4	0.64	E				
Sarasin GlobalSar Strategic	-0.81	3	7.15	1	11.42	1	24.02	2	7.15	1	-2.55	3	6.71	2	7.50	3	3.53	2	1.44	E				
Schroder MM Diversity ²	-0.24	2	0.96	4	0.08	4	6.13	4	0.96	4	-1.11	2	0.24	4	4.82	4	1.18	4	1.47	E				
Schroder MM Diversity Income ²	-0.09	1	1.24	4	2.40	4	11.99	4	1.24	4	0.48	1	0.67	4	8.56	2	0.74	4	1.40	E				
SVS Cornelian Cautious	-0.36	2	6.29	2	6.71	4	6.29	2	-3.82	4	4.37	4							1.18	E				
SVS Cornelian Defensive ²	-0.10	2	4.81	3	4.29	4	4.81	3	-3.11	4	2.69	4							1.17	D				
T.Bailey Dynamic ²	-2.13	4	2.70	4	7.20	3	19.42	3	2.70	4	-4.33	4	9.10	1	5.51	4	5.58	1	1.92	E				
VT Seneca Diversified Income	-2.23	4	7.34	1	15.47	1	31.40	1	7.34	1	-3.30	4	11.24	1	8.10	3	5.26	1	1.40	E				
Sector Average	-0.70		5.04		8.90		21.18		5.04		-1.84		5.62		8.23		2.81							
MIXED INVESTMENT 40-85% SHARES																								
AXA Framlington Managed Balanced	-1.85	2	10.16	1	14.77	2	33.43	3	10.16	1	-2.44	3	6.79	4	11.47	3	4.29	2	0.96	F			+	
BlackRock Balanced Growth Portfolio	-3.75	4	7.28	2	16.88	2	32.92	3	7.28	2	-1.83	3	10.97	1	7.43	4	5.85	1	1.27	F			+	
BlackRock Consensus 70 ²	-1.32	1	7.02	3	10.54	4	30.29	3	7.02	3	-1.65	3	5.02	4	14.31	1	3.11	3	0.44	F			+	
BlackRock Consensus 85 ²	-1.91	2	7.48	2	13.60	3	36.34	2	7.48	2	-1.62	3	7.43	3	15.63	1	3.80	3	0.43	F			+	
BMO MM Lifestyle 5 ²	-1.21	1	5.75	4	12.11	3	28.78	3	5.75	4	-2.11	3	8.30	3	8.15	4	6.21	1	1.07	E				
BMO MM Lifestyle 6 ²	-1.62	2	5.79	4	12.71	3	32.06	3	5.79	4	-2.91	4	9.74	1	10.43	3	6.10	1	1.12	E				
BMO MM Navigator Balanced ²	-1.2																							

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl				
NORTH AMERICA EQUITIES (continued)																								
Legg Mason IF Martin Currie North American	-5.59	4	15.30	1	36.14	1	75.65	2	2191.02	3	15.30	1	9.35	1	7.97	4	19.72	4	7.77	3	1.03	F		
Liontrust UK Opportunities	-6.32	4	11.73	2	34.81	2	63.44	4	151.15	4	11.73	2	7.24	2	12.52	2	12.86	4	7.42	3	1.35	F		
M&G North American Dividend	-5.08	3	10.98	2	31.22	2	77.24	2	190.70	3	10.98	2	6.26	3	11.27	3	29.19	1	4.55	4	0.94	F		+
Merian North American Equity	-5.12	3	8.63	3	25.40	4	72.11	3	257.16	1	8.63	3	0.30	4	15.09	1	23.42	3	11.21	1	1.26	F	S	
Merian US Equity Income	-5.48	4	6.51	4	14.99	4	46.39	4			6.51	4	-1.57	4	9.68	3	23.04	3	3.47	4	1.03	F		
Quilter Investors US Equity Growth (JPM)	-5.96	4	13.63	1	41.12	1	85.65	1	2178.0	2	13.63	1	7.05	2	16.01	1	20.98	4	8.74	2	1.17	F		
Quilter Investors US Equity Small/Mid-Cap (Schroder)	-3.98	2	11.20	2	18.98	4	67.71	3			11.20	2	-1.32	4	8.43	4	27.26	1	10.76	1	1.00	F	B	
Schroder US Smaller Companies	-3.47	1	10.12	3	24.38	4	67.45	4	196.05	3	10.12	3	0.16	4	12.78	2	23.43	3	9.07	2	1.29	F	B	
Threadneedle American	-4.70	3	12.38	1	33.24	2	74.66	2			12.38	1	3.99	4	14.02	1	19.58	4	9.62	1	1.14	F		
Threadneedle American Select	-3.26	1	14.80	1							14.80	1	1.31	4							1.14	F		+
Threadneedle American Smaller Companies	-5.92	4	11.69	2	22.54	4	60.17	4			11.69	2	-1.79	4	11.71	2	20.12	4	8.82	2	1.14	F		+
UBS US Equity	♦																				0.68	F		
Sector Average	-4.84		10.34		30.91		74.22		207.72		10.34		6.20		11.72		23.11		8.10					
PROTECTED/GUARANTEED																								
Investec Multi Asset Protector ¹	0.37	1	6.33	1	9.09	2					6.33	1	-3.30	4	6.09	2					1.54	E		
Sector Average	-1.51		2.81		6.30		14.68		28.45		2.81		-0.73		4.16		5.75		2.02					
SPECIALIST																								
Absolute Insight (AP) ²	-0.10		-0.71		-3.91		-5.57				-0.71		-3.79		0.59		-1.73		0.00		1.51	D		
ASJ Target Return Bond	0.84		1.17		1.49		2.05		4.18		1.17		0.11		0.21		0.00		-3.49		0.76	C		
AXA Framlington Biotech	-6.87		-1.94		7.29		19.45		237.27		-1.94		1.21		8.10		-2.51		14.21		1.31	F		
AXA Framlington FinTech	-6.80		16.53		28.97		54.93		101.70		16.53		-6.05		17.81		12.99		6.31		1.18	F		A
AXA Framlington Global Technology	-8.50		16.29		49.77		122.71		287.99		16.29		7.76		19.51		28.23		15.97		1.14	F		
AXA Framlington Health	-4.65		2.39		10.50		38.75		199.05		2.39		7.70		0.21		13.09		11.03		1.13	F		
Barings Eastern Europe	-5.65		22.01		26.08		47.60		29.17		22.01		-8.10		12.45		40.79		-16.85		1.57	F		
Barings German Growth Trust	-3.81		4.73		9.68		48.74		117.62		4.73		-13.93		21.68		19.08		13.89		1.12	F		
Barings Korea Trust	-5.39		-10.74		-12.67		1.78		36.89		-10.74		-9.44		8.03		13.96		2.27		1.20	F		
Barings Multi Asset ²	-0.54		5.11		8.10		16.98				5.11		-3.30		6.34		5.37		2.71		1.29	D		
BlackRock Absolute Return Bond ¹	-0.10		0.31		-0.41		0.21				0.31		-1.72		1.02		0.72		-0.10		0.78	E		
BlackRock Dynamic Diversified Growth	-1.25		5.16		8.55		6.40				5.16		-2.52		5.88		-3.03		1.08		1.02	D		
BlackRock European Absolute Alpha ¹	-0.08		2.82		5.53		11.01		32.20		2.82		0.75		1.87		-1.09		6.36		1.54	E		N
BlackRock UK Absolute Alpha ¹	1.19		5.54		3.37		13.80		12.53		5.54		-4.47		2.53		0.28		9.78		1.50	E		B
BNY Mellon Global Absolute Return ²	0.65		6.11		7.39		9.57				6.11		-4.16		5.59		1.93		0.10		1.31	E		S
BNY Mellon Real Return A	-0.16		9.87		4.66		13.50				9.87		-2.51		-2.29		5.64		2.66		1.22	E		B
Fidelity Emerging Europe Middle East & Africa	-7.08		11.26		12.57		24.96		65.80		11.26		-8.74		10.87		14.38		-2.96		1.44	F		+
Fidelity Euro Bond	-4.89		3.37		0.00		16.32				3.37		-1.17		-2.12		23.22		5.60		0.82	C		
First State Greater China Growth	-3.54		19.25		26.46		66.76		152.92		19.25		-7.91		15.16		27.49		3.43		1.40	F		AA
FP BAM Multi-Strategy Portfolio II ²	-2.33		1.88		7.01		17.48		38.47		1.88		-2.04		7.23		6.04		3.53		2.50	E		
FP Apollo Multi Asset Cautious ²	-0.34		2.64		8.85		16.45				2.64		-4.37		10.90		3.27		3.59		1.85	E		
Fulcrum Alternative Beta Plus Daily	-2.04		4.07		-8.40		-11.95		-17.62		4.07		-8.82		-3.47		0.90		-4.74		2.01	E		
Garraway Wealth ^{1,2}	-1.82		1.89		1.12		6.10				1.89		-2.22		1.50		3.89		0.98		2.21	E		
Invesco Perpetual Emerging European	-2.32		15.84		36.22		70.11		75.50		15.84		-2.47		20.57		37.79		-9.37		1.50	F		
Invesco Perpetual Latin American	-8.47		4.80		-3.59		6.70		11.35		4.80		-4.40		-3.77		58.67		-30.25		1.33	F		
Investec UK Total Return	1.70		3.28		10.45		19.48		46.10		3.28		-2.08		9.22		3.24		4.79		1.01	D		
Janus Henderson Global Financials	-4.82		11.34		24.44		48.42		90.85		11.34		0.59		12.43		14.41		4.25		1.27	F		
Janus Henderson Global Technology	-6.01		16.14		45.93		107.36		252.01		16.14		2.69		22.35		25.74		13.01		1.31	F		
Janus Henderson Multi-Asset Absolute Return ²	-0.85		0.57		-0.38		4.35		14.67		0.57		-1.13		0.19		4.03		0.69		1.34	E		
Janus Henderson UK Absolute Return ¹	0.15		0.39		0.70		9.53		34.89		0.39		-2.71		3.10		1.98		6.66		1.51	E		B
JPM Emerging Europe Equity	-1.96		25.23		25.29		44.85		37.40		25.23		-10.76		12.11		38.50		-16.52		1.25	F		+
Jupiter Absolute Return ¹	-0.95		-7.28		-12.29		-0.84				-7.28		-1.84		-3.63		8.48		4.21		1.16	E		N
Jupiter Emerging European Opportunities	-1.32		26.50		34.96		60.70		36.29		26.50		-6.24		13.79		41.34		-15.75		1.62	F		
Jupiter Financial Opportunities	-7.94		10.98		25.01		56.02		62.38		10.98		0.80		11.75		12.85		10.59		1.38	F		
Jupiter International Financials ¹	-12.37		7.33		19.78		51.55				7.33		-3.21		15.30		14.57		10.43		1.35	F		
Kames Diversified Growth	0.00		5.21		10.34		18.76				5.21		-4.70		10.06		1.75		5.77		0.77	C		
Kotak India Midcap	-0.59		11.26		-1.93						11.26		-17.49		6.84				1.66		1.66	F		
Liontrust Russia	-3.85		19.05		42.22		69.04				19.05		2.18		16.92		43.66		-17.26		1.58	F		A
M&G Global Convertibles (Share Class A)	-5.38		2.33		-3.24		22.73		51.39		2.33		-4.03		-1.47		20.66		5.12		1.03	C		
M&G Global Macro Bond (Share Class A)	-2.89		4.90		-0.87		22.25		46.92		4.90		-0.49		-5.03		23.43		-0.08		0.99	C		S
Merian China Equity	-6.40		11.13		15.68		50.70				11.13		-11.44		17.55		26.71		2.81		1.38	F		
Merian Global Equity Absolute Return ¹	-4.89		-12.28		-9.24		-4.79				-12.28		-5.10		9.04		1.31		3.54		1.38	E		
Merian Gold and Silver	-6.14		18.29		-19.11						18.29		-15.22											

LIFE FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl				
STERLING STRATEGIC BOND (continued)																								
BMO Global Total Return Bond (GBP Hedged)	0.66	2	2.93	4	-0.29	4	1.33	4	31.41	4	2.93	4	-2.99	4	-0.15	4	1.33	4	0.30	4	1.06	C		
BMO Multi-Sector Bond	0.30	4	4.37	3	6.89	3	12.65	3	54.45	3	4.37	3	-1.82	3	4.32	3	4.57	3	0.78	3	1.05	C		
EdenTree Amity Sterling Bond ▲	0.62	2	4.15	3	8.01	3	14.06	3	50.60	3	4.15	3	-0.89	1	4.64	2	4.35	3	1.19	3	0.85	C		+
Fidelity Extra Income	0.43	3	5.18	2	8.39	2	16.48	2	57.41	3	5.18	2	-1.00	1	4.09	3	5.64	2	1.73	2	1.12	C		
Invesco Perpetual Monthly Income Plus	0.19	4	4.16	3	7.79	3	13.75	3	64.36	2	4.16	3	-2.67	4	6.33	1	3.27	4	2.18	2	1.06	C	S	
Invesco Perpetual Tactical Bond	0.65	2	1.31	4	1.39	4	3.07	4			1.31	4	-1.61	2	1.71	4	1.66	4	0.00	4	1.08	C		
Janus Henderson Fixed Interest Monthly Income	1.57	1	8.48	1	11.51	1	20.86	1			8.48	1	-2.87	4	5.84	2	4.92	2	3.30	1	1.04	C	S	+
Janus Henderson Preference & Bond	1.25	1	7.69	1	10.28	2	18.37	2	58.35	2	7.69	1	-2.41	3	4.93	2	4.70	2	2.53	2	1.04	C	S	+
Janus Henderson Strategic Bond	0.57	3	7.01	1	7.73	3	14.65	2	49.07	3	7.01	1	-2.37	3	3.11	3	3.77	3	2.56	2	1.04	C	S	+
JPM Unconstrained Bond	-0.19	4	0.96	4	0.77	4	3.54	4			0.96	4	-1.51	2	1.34	4	2.35	4	0.39	4	0.89	C		+
Jupiter Strategic Bond	0.73	2	6.05	2	5.33	4	13.19	3			6.05	2	-2.01	3	1.35	4	5.16	2	2.18	2	1.17	C	S	
Kames Strategic Bond	1.02	1	5.79	2	8.10	2	10.11	4	39.19	4	5.79	2	-0.78	1	2.99	4	2.62	4	0.74	4	0.94	C		
L&G Dynamic Bond	0.29	4	3.64	3	-0.73	4	-1.09	4	23.96	4	3.64	3	-4.97	4	0.80	4	-0.72	4	0.36	4	1.06	C		
Legg Mason IF Western Asset Retirement Income Bond	0.45	3	4.33	3	4.74	4	9.24	4	24.01	4	4.33	3	-1.07	2	1.48	4	4.63	3	-0.32	4	0.45	C		
M&G Optimal Income (Share Class A)	0.17	4	3.40	4	5.79	4	10.16	4	50.09	3	3.40	4	-2.04	3	4.45	2	4.66	2	-0.51	4	1.02	C	S	
M&G UK Inflation Linked Corporate Bond	-0.39	4	1.18	4	1.79	4	1.18	4			1.18	4	-1.07	2	1.69	4	1.82	4	-2.37	4	0.90	C		
Man GLG Strategic Bond	0.38	4	4.17	3	3.86	4	2.44	4			4.17	3	-7.44	4	7.72	1	0.80	4	-2.15	4	1.10	C		AAA
Merian Monthly Income Bond	1.72	1	8.13	1	8.65	2	10.24	4	46.23	3	8.13	1	-3.68	4	4.32	2	3.22	4	-1.71	4	0.76	C		
Quilter Investors Sterling Diversified Bond (Fidelity)	0.44	3	6.48	2	3.91	4	12.32	3	46.06	4	6.48	2	-2.92	4	0.52	4	4.71	2	3.24	1	0.86	C	B	
Quilter Investors Strategic Bond ²	0.33	4	5.82	2	5.45	4	7.91	4			5.82	2	-2.49	3	2.20	4	3.74	3	-1.35	4	0.79	C		
Schroder Strategic Credit	0.53	3	2.89	4	6.03	3	11.69	3	34.60	4	2.89	4	-0.54	1	3.61	3	3.74	3	1.33	3	0.84	C		
Threadneedle Strategic Bond	0.27	4	3.83	3	5.95	4	11.24	3	43.59	4	3.83	3	-1.15	2	3.23	3	4.31	3	0.65	3	0.99	C		+
Sector Average	0.71		5.25		7.78		14.22		53.48		5.25		-1.77		4.25		4.50		1.41					
UK ALL COMPANIES																								
Allianz UK Mid-Cap	0.60	1	5.36	3	10.52	4	32.33	2	119.17	1	5.36	3	-10.40	4	17.06	1	4.85	3	14.21	1	1.25	F		
Artemis Capital	0.00	1	5.12	3	18.07	2	33.88	2	126.55	1	5.12	3	-5.12	3	18.38	1	2.86	4	10.24	2	1.18	F		
Artemis UK Select	1.79	1	8.46	1	20.10	1	29.92	3	117.32	1	8.46	1	-8.26	4	20.71	1	-3.12	4	11.66	1	1.18	F		+
ASI UK Equity	-2.73	4	12.80	1	17.93	2	30.11	3	94.33	3	12.80	1	-5.80	3	10.98	3	9.38	2	0.86	4	0.92	F		
AXA Framlington UK Growth (Acc)	0.44	4	14.18	1	18.21	2	32.95	2	99.35	3	14.18	1	-4.94	3	8.91	4	6.63	3	5.48	2	1.15	F		+
AXA Framlington UK Select Opportunities	-2.45	4	9.64	1	14.81	3	25.86	3	110.11	2	9.64	1	-6.64	4	12.16	2	2.12	4	7.35	2	1.10	F	N	A
BlackRock UK	-4.64	4	7.90	2	22.48	1	42.82	1	90.65	3	7.90	2	-1.76	1	15.55	1	4.56	3	11.53	1	1.23	F	B	A
BlackRock UK Special Sits	-0.46	2	10.96	1							10.96	1	-7.29	4							1.23	F		AA
BMO Responsible UK Equity ▲	-1.55	2	9.35	1	23.78	1	41.53	1	126.87	1	9.35	1	-2.52	2	16.12	1	5.86	3	8.01	2	1.24	F		A
BMO Select UK Equity	-0.67	2	9.52	1	12.53	3	30.84	2	68.60	4	9.52	1	-2.50	2	5.39	4	10.05	2	5.65	2	1.38	F		
BNY Mellon UK Equity	-2.79	4	9.89	1	16.28	2	40.93	1	105.13	2	9.89	1	-2.19	2	8.19	4	5.31	3	15.09	1	0.85	F		
BNY Mellon UK Opportunities	-3.20	4	12.54	1	13.22	3	39.26	1	116.09	1	12.54	1	-6.06	4	7.09	4	7.67	3	14.24	1	1.10	F		
EdenTree Amity UK ▲	-0.44	2	7.09	2	11.66	3	26.88	3	101.06	2	7.09	2	-6.79	4	11.85	3	2.51	4	10.85	1	1.24	F		
EdenTree UK Equity Growth	-0.35	2	7.99	2	24.33	1	39.57	1	147.01	1	7.99	2	-5.07	3	21.27	1	-1.95	4	14.50	1	1.23	F		A
Fidelity Special Situations	-1.47	2	4.33	3	13.54	3	38.07	1	101.85	2	4.33	3	-4.15	3	13.54	2	10.01	2	10.53	1	1.30	F	S	A
Fidelity UK Opportunities																					0.93	F		
Fidelity UK Select	-2.83	4	10.65	1	17.93	2	40.95	1	111.85	2	10.65	1	-5.05	3	12.25	2	4.33	3	14.55	1	1.31	F		+
Franklin UK Managers Focus	0.84	1	6.10	3	18.75	1	40.92	1	136.39	1	6.10	3	-3.60	2	16.10	1	2.13	4	16.19	1	1.17	F		AA
Franklin UK Mid Cap	5.00	1	15.48	1	34.18	1	52.11	1	183.00	1	15.48	1	-4.68	3	21.90	1	-2.48	4	16.24	1	1.16	F	S	A
Franklin UK Opportunities	-0.67	2	9.08	1	12.30	3	31.99	2	95.34	3	9.08	1	-4.28	3	7.56	4	7.86	2	8.97	2	1.19	F		A
GLG UK Income	-0.51	2	6.45	3	29.37	5	50.12	1	127.72	1	6.45	3	-1.51	1	23.39	1	1.14	4	14.73	1	1.10	F	B	AA
HSBC FTSE 100 Index	-3.28	4	6.73	2	14.70	3	30.42	3	80.10	4	6.73	2	-1.78	1	9.41	4	11.54	1	1.95	4	0.21	F	N	N
HSBC FTSE 250 Index	1.31	1	8.85	1	18.39	1	37.34	2	129.06	1	8.85	1	-4.98	3	14.47	2	3.42	4	12.16	1	1.22	F	N	N
HSBC FTSE All Share Index	-2.07	3	7.53	2	16.52	2	33.63	2	91.00	3	7.53	2	-2.17	2	10.77	3	10.39	1	3.90	3	0.13	F	N	S
HSBC UK Freestyle	-3.01	4	7.31	2	7.15	4	21.62	4	78.00	4	7.31	2	-6.56	4	6.87	4	6.17	3	6.91	2	1.18	F		
HSBC UK Growth & Income	-2.40	4	7.49	2	8.19	4	20.84	4	70.84	4	7.49	2	-5.90	3	6.96	4	5.27	3	6.10	2	1.16	F		
Invesco Perpetual High Income	-2.10	3	-3.54	4	-5.72	4	7.16	4	84.40	4	-3.54	4	-7.05	4	5.16	4	2.01	4	11.42	1	1.20	F	B	
Invesco Perpetual Income	-2.13	3	-2.06	4	-5.05	4	6.59	4	81.40	4	-2.06	4	-7.71	4	5.04	4	1.37	4	10.75	1	1.19	F	B	
Invesco Perpetual Income & Growth	-2.05	3	9.39	1	11.57	3	26.54	3	110.26	2	9.39	1	-6.51	4	9.11	4	4.07	3	8.98	2	1.25	F		
Invesco Perpetual UK Focus	0.19	1	2.41	4	9.17	4	22.19	4	113.81	2	2.41	4	-7.25	4	14.93	1	6.97	3	4.64	3	1.25	F		
Invesco Perpetual UK Growth	-0.72	2	2.81	4	9.37	4	22.53	4	107.87	2	2.81	4	-6.64	4	13.93	2	6.75	3	4.95	3	1.24	F	S	B
Invesco Perpetual UK Strategic Income	-0.53	2	-5.18	4	-9.33	4	0.00	4			-5.18	4	-11.43	4	7.97	4	-0.19	4	10.50	1	1.			

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths		1 Yr		3 Yrs		5 Yrs		10 Yrs		2019		2018		2017		2016		2015					
	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl				
UK EQUITY INCOME (continued)																								
Lazard Multicap UK Income	-2.26	4	6.91	2	13.33	2	29.99	3	114.61	2	6.91	2	-4.85	4	11.40	2	6.24	3	7.96	2	0.97	F		A
Liontrust Income	-3.06	4	8.69	1	19.29	1	42.05	1	100.19	3	8.69	1	-1.64	2	11.59	2	10.95	2	7.33	2	1.26	F		A
Marlborough Multi Cap Income	-0.56	2	7.44	2	16.27	2	28.60	3			7.44	2	-6.59	4	15.86	1	-3.70	4	14.86	1	1.17	F		
Merian UK Equity Income	-0.58	2	5.16	3	6.90	4	20.90	4			5.16	3	-7.06	4	9.38	3	4.54	4	8.19	1	1.21	F		
Premier Income	4.13	1	7.71	2	11.13	3	28.24	3	106.27	2	7.71	2	-8.78	4	13.11	1	4.46	4	10.46	1	1.17	F		
Premier Monthly Income	4.00	1	7.45	2	10.14	3	26.78	3	108.49	2	7.45	2	-9.29	4	13.00	1	4.52	4	10.13	1	1.22	F		
Premier Optimum Income	4.02	1	6.80	2	11.85	3	28.99	3			6.80	2	-9.42	4	15.61	1	4.00	4	10.90	1	1.35	F		
Quilter Investors UK Equity Large-Cap Income (Artemis)	-0.99	3	9.76	1	16.68	2	32.39	2	112.55	2	9.76	1	-3.90	4	10.62	3	6.26	3	6.78	2	1.25	F		B
Quilter Investors UK Equity Large-Cap Value (BNY Mellon)	-2.34	4	10.32	1	12.59	3	38.48	1	105.27	3	10.32	1	-2.94	3	5.15	4	14.20	1	7.70	2	1.00	F		
Schroder Income Maximiser	-2.13	4	-1.27	4	11.12	3	23.91	4	82.82	4	-1.27	4	2.09	1	10.25	3	10.89	2	0.55	4	1.29	F		
Threadneedle UK Equity Income	-0.35	2	6.79	2	13.92	2	34.73	2	128.19	1	6.79	2	-2.99	3	9.97	3	10.34	2	7.19	2	1.10	F		S
UBS UK Equity Income	♦																					F		
Sector Average	-0.80		4.40		11.98		28.83		103.43		4.40		-2.50		10.01		8.79		5.75					
UK GILTS																								
Allianz Gilt Yield	1.13	4	6.78	2	7.05	2	17.41	2	36.46	3	6.78	2	0.14	3	0.11	2	6.53	3	2.96	3	0.55	C	B	+
HSBC Gilt & Fixed Interest	0.82	4	5.65	4	5.11	4	14.05	4	30.58	4	5.65	4	0.17	3	-0.68	4	5.39	4	2.96	3	0.67	C		
iShares UK Gilts All Stocks Index (UK)	1.05	4	6.23	4	6.62	2	17.19	2			6.23	4	0.46	2	-0.09	2	5.95	4	3.74	1	0.17	C	S	
M&G Gilt & Fixed Interest Inc (Share Class A)	0.57	4	5.21	4	4.51	4	15.13	4	33.25	4	5.21	4	-0.13	4	-0.53	3	5.98	4	3.95	1	0.40	C		
Quilter Investors Gilt Index	0.98	4	6.38	3	6.04	3	16.10	3	37.10	3	6.38	3	0.08	3	-0.40	3	5.89	4	3.39	2	0.55	C		
Schroder Gilt & Fixed Interest	0.90	4	5.58	4	5.37	4	15.35	3	32.35	4	5.58	4	0.34	3	-0.54	3	5.89	4	3.38	2	0.58	C		+
Sector Average	1.59		7.06		7.22		18.74		41.23		7.06		0.39		-0.23		7.05		3.44					
UK INDEX - LINKED GILTS																								
L&G All Stk I.L. Gilt IxdTst	-2.72	4	3.44	4	3.68	4	27.64	4	66.67	4	3.44	4	2.79	3	-2.49	3	17.05	4	5.18	3	0.16	C	N	
M&G Index-Linked Bond (Share Class A)	-2.80	4	2.57	4	2.38	4	26.96	4	66.91	4	2.57	4	2.38	4	-2.51	3	17.18	4	5.83	2	0.42	C		
Sector Average	-1.61		6.03		6.70		33.71		84.11		6.03		3.00		-2.29		18.83		5.45					
UK PROPERTY SECURITIES																								
ASI UK Real Estate Share	6.83	4	17.35	2	35.98	2	52.19	1	162.82	1	17.35	2	1.91	3	13.70	2	-8.18	1	21.90	3	0.92	F		
Sector Average	8.61		14.21		27.74		39.74		117.83		14.21		2.14		9.50		-9.28		20.59					
UK SMALLER COMPANIES																								
Artemis UK Smaller Companies	3.09	1	2.31	3	28.80	2	52.54	2	2174.04	3	2.31	3	-0.66	1	26.73	3	5.02	2	12.77	3	1.18	F	S	AA
AXA Framlington UK Smaller Companies	0.00	2	5.79	2	25.73	3	56.11	2	2207.53	2	5.79	2	-7.32	3	28.23	2	1.68	3	22.11	1	1.14	F		AAA
BlackRock UK Smaller Companies	-0.62	3	5.54	2	30.87	2	56.53	2	2194.52	2	5.54	2	-5.56	2	31.30	1	3.27	3	15.82	2	1.23	F		AA
Invesco Perpetual UK Smaller Companies Equity	0.68	2	12.63	1	34.34	1	69.51	1	1888.19	2	12.63	1	-5.93	3	26.79	3	6.81	1	18.13	1	1.25	F		A
Investec UK Smaller Companies	-2.01	4	6.18	2	23.46	3	32.33	4			6.18	2	-4.92	2	22.30	4	-1.81	4	9.16	4	1.19	F		AAA
Janus Henderson UK & Irish Smaller Companies	1.48	1	1.95	4	11.32	4	14.69	4	76.33	4	1.95	4	-9.37	4	20.48	4	-2.88	4	6.08	4	1.23	F		+
Lazard UK Smaller Companies	1.48	1	2.00	3	13.68	4	27.69	4	120.14	4	2.00	3	-7.09	3	19.96	4	0.27	4	12.03	3	1.19	F		A
Liontrust UK Smaller Companies	-1.83	4	7.93	1	32.61	1	75.35	1	243.00	1	7.93	1	-0.89	1	23.96	4	10.74	1	19.41	1	1.19	F	B	AAA
M&G Smaller Companies (A)	0.77	2	9.33	1	26.26	3	38.43	4	132.02	4	9.33	1	-9.08	4	27.03	3	-3.35	4	13.45	3	1.03	F		AA
Marlborough Special Situations	-0.87	3	1.63	4	21.87	3	48.96	3	3209.69	2	1.63	4	-5.09	2	26.36	3	5.88	2	15.44	2	1.18	F		AAA
Merian UK Smaller Companies	-1.78	4	1.76	4	25.62	3	57.21	2	192.66	2	1.76	4	-8.15	4	34.40	1	9.81	1	13.96	3	1.24	F	G	AA
Schroder UK Smaller Companies	-0.06	3	-0.15	4	16.38	4	42.50	3	176.99	3	-0.15	4	-6.00	3	24.00	4	5.01	2	16.60	2	1.29	F		+
Sector Average	0.27		5.00		26.50		49.65		168.91		5.00		-5.82		27.92		3.46		14.35					
UNCLASSIFIED																								
Quilter Investors Creation Adventurous Portfolio ²	-2.72		9.28								9.28		-6.72								1.41	F		
Quilter Investors Creation Balanced Portfolio ²	-1.42		5.77		5.94		11.49		47.16		5.77		-4.73		5.14		5.41		-0.17		1.46	E		
Quilter Investors Creation Conservative Portfolio ²	-1.06		4.24		4.32		10.41		42.36		4.24		-3.99		4.24		4.78		1.02		1.46	D		
Quilter Investors Creation Dynamic Portfolio ²	-2.61		7.88		10.00		18.66		60.33		7.88		-5.33		7.70		6.74		1.06		1.41	E		
Quilter Investors Creation Moderate Portfolio ²	-2.08		6.72		7.86		15.11		54.33		6.72		-5.07		6.46		6.17		0.52		1.46	E		
Quilter Investors Generation CPI+ 3 Portfolio ²	-1.68		3.63		2.20		6.20				3.63		-4.78		3.58		6.45		-2.38		1.37	E		
Quilter Investors Generation CPI+ 4 Portfolio ²	-2.03		3.30		3.21		7.33				3.30		-4.92		5.08		5.06		-1.02		1.34	E		
Quilter Investors Generation CPI+ 5 Portfolio ²	-2.35		5.06		5.26						5.06		-5.60		6.14		6.10				1.31	F		
Sector Average	0.59		5.14		13.36		26.72		80.61		5.14		3.08		4.60		6.74		4.73					

ENHANCED ALLOCATION BOND FUNDS

EAB funds are only available to investors in the Old Mutual Wealth Enhanced Allocation Bond. The fund range for this product is restricted to these funds only. The quartile ranks for the EAB Funds relate to each fund's relevant sector. The OBSR ratings relate to the underlying Unit Trust/OEIC; the Citywire ratings relate to the fund manager individual managing the underlying Unit Trust/OEIC.

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths		1 Yr		3 Yrs		5 Yrs		10 Yrs		2019		2018		2017		2016		2015					
	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl				
EAB Merian Global Equity Income (IRL)	-4.41	4	5.32	4	17.84	3					5.32	4	-2.88	4	15.21	1	24.55	1			1.00	F		
EAB Property	0.28	2	1.40	2	14.68	2	20.27	3	63.31	3	1.40	2	2.00	4	10.88	1	-4.73	3	10.08	2	1.12	G		A
EAB Quilter Investors Diversified Portfolio ²	-1.68	4	6.42	2	6.08	4	8.25	4	41.50	4	6.42	2	-5.92	4	5.95	2	5.67	4	-3.43	4	1.00	E		
EAB Quilter Investors Ethical Equity ▲	-2.12	1	13.95	1	14.80	4	47.21	3	110.49	4	13.95	1	-8.47	4	10.07	3	23.60	1	3.75	4	1.25	F		+
EAB Quilter Investors Global Dynamic Equity ²	-4.22	3	9.61	2	17.53	3	34.74	4	83.36	4	9.61	2												

SINGLE PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths		1 Yr		3 Yrs		5 Yrs		10 Yrs		2019		2018		2017		2016		2015					
	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl				
ASIA PACIFIC EXCLUDING JAPAN EQUITIES																								
Barings Eastern Trust	-5.28	3	18.82	1	24.66	2	79.66	1	144.75	2	18.82	1	-17.51	4	27.19	1	36.30	3	5.74	1	1.26	F		
BNY Mellon Asian Income	-5.16	3	15.41	2	19.50	4	48.82	4	190.33	1	15.41	2	-2.19	1	5.87	4	34.78	3	-7.60	3	1.22	F		
BNY Mellon Oriental	-0.62	1	21.90	1	12.27	4	38.81	4	87.54	4	21.90	1	-18.73	4	13.32	4	33.30	4	-7.25	3	1.08	F		
Fidelity Asia	-5.09	3	21.08	1	28.41	1	85.32	1	169.17	1	21.08	1	-12.18	4	20.76	2	39.38	2	3.54	1	1.33	F	B	+
HSBC Pacific Index	-4.95	3	13.01	3	20.21	3	51.16	3	124.80	3	13.01	3	-7.00	2	14.37	4	37.78	2	-8.74	4	0.28	F		
Janus Henderson Asia Pacific Capital Growth	-5.06	3	19.57	1	22.06	3	59.38	2	137.81	3	19.57	1	-13.22	4	17.63	2	38.00	2	-5.38	2	1.31	F		
Janus Henderson Asian Dividend Income Unit Trust	-4.28	2	15.45	2	21.39	3	55.08	3	137.16	3	15.45	2	-5.40	1	11.15	4	33.42	4	-4.25	2	1.11	F		
L&G Pacific Index Trust	-5.04	3	13.44	2	20.41	3	51.58	3	133.36	3	13.44	2	-7.10	2	14.26	4	37.41	2	-8.39	4	0.20	F	B	
Legg Mason IF Martin Currie Asia Pacific	-5.85	4	13.85	2	19.92	3	61.87	2	131.94	3	13.85	2	-11.29	4	18.75	2	35.21	3	-0.16	1	1.12	F		
Merian Asia Pacific	-6.27	4	10.41	4	21.75	3	68.43	2			10.41	4	-13.36	4	27.28	1	43.04	1	-3.28	2	1.31	F		
Merian Asian Equity Income	-6.66	4	8.42	4	6.23	4	39.60	4			8.42	4	-16.02	4	16.67	2	37.82	2	-4.65	2	1.23	F		
Merian Pacific Equity	-6.06	4	10.88	4	5.10	4	37.26	4			10.88	4	-19.32	4	17.49	2	37.13	3	-4.76	2	1.34	F		
Quilter Investors Asia Pac (ex Japan) Lge-Cap Equity (Invesco Perpetual)	-5.79	4	9.93	4	20.82	3	68.69	2	161.83	1	9.93	4	-10.83	4	23.25	1	45.28	1	-3.90	2	1.33	F	B	A
Schroder Asian Alpha Plus	-7.77	4	14.28	2	24.10	2	68.33	2			14.28	2	-12.27	4	23.79	1	35.07	3	0.42	1	1.33	F	S	
Schroder Asian Income	-6.31	4	11.70	3	18.12	4	54.82	3			11.70	3	-6.31	1	12.87	4	35.18	3	-3.04	2	1.31	F	S	
Schroder Asian Income Maximiser	-6.13	4	10.69	4	16.16	4	49.89	4			10.69	4	-5.45	1	10.99	4	34.02	4	-3.71	2	1.34	F		
Sector Average	-4.90		13.04		20.11		53.46		127.26		13.04		-8.22		15.77		34.41		-4.95					
ASIA PACIFIC INCLUDING JAPAN EQUITIES																								
ASI Asia Pacific and Japan Equity	-4.40	4	18.39	1	19.01	3	51.16	4	141.27	2	18.39	1	-10.29	4	12.05	4	31.97	4	-3.76	4	1.13	F	B	+
Invesco Perpetual Pacific	-3.47	3	7.84	4	20.87	2	68.59	1	163.90	1	7.84	4	-5.63	2	18.78	1	36.48	1	2.20	1	1.29	F		+
Sector Average	-3.11		10.53		17.24		55.34		123.07		10.53		-7.03		14.09		32.35		0.11					
COMMODITY/ENERGY																								
BlackRock Natural Resources Growth & Inc	-8.91	3	-0.74	4	4.15	2	23.31	3			-0.74	4	-0.90	2	5.87	2	41.05	4	-16.05	2	1.24	F		+
Investec Enhanced Natural Resources ¹	-3.77	1	9.83	2	3.67	2	25.06	3			9.83	2	-4.40	3	-1.26	2	44.76	4	-16.67	2	1.26	F		
Investec Global Energy	-5.30	1	2.09	3	-9.27	4	-16.79	4	-8.61	3	2.09	3	-1.17	3	-10.08	3	27.31	4	-27.96	3	1.24	F		
Investec Global Gold	-8.18	3	41.67	1	11.58	2	82.05	1	18.93	1	41.67	1	-7.59	3	-14.77	4	91.50	2	-14.80	2	1.25	F		
Marlborough ETF Commodity ²	-5.76	1	-11.22	4	-8.33	4	-13.41	4	-31.32	4	-11.22	4	7.02	1	-3.52	2	23.67	4	-23.62	2	1.50	F		
Quilter Investors Natural Resources Equity (Janus Henderson)	-7.16	1	3.30	2	9.34	2	16.25	4	-9.84	3	3.30	2	-3.27	3	9.43	2	56.49	3	-32.06	4	1.30	F		
Quilter Investors Precious Metals Equity (BlackRock)	-8.34	3	33.93	2	-5.86	4	52.87	2	-4.84	3	33.93	2	-17.88	4	-14.41	4	83.47	2	-11.49	2	1.39	F	B	
TB Guinness Global Energy	-4.03	1	-3.21	4	4.25	2	-7.32	4			-3.21	4	11.40	1	-3.32	2	35.68	4	-34.47	4	1.27	F		A
Sector Average	-7.49		12.84		3.78		29.21		0.75		12.84		-5.44		-2.74		59.91		-22.14					
EUROPE EXCLUDING UK EQUITIES																								
Artemis European Growth	-1.31	1	10.22	3	13.84	4	46.71	4	124.49	3	10.22	3	-16.21	4	23.26	1	22.42	1	5.28	4	1.19	F		
ASI Europe ex UK Equity	-4.95	4	15.98	1	36.32	1	75.58	1	130.52	3	15.98	1	2.17	1	15.04	4	23.48	1	4.31	4	0.94	F		+
AXA Framlington European	-3.42	3	12.14	2	14.95	4	53.16	3	134.23	2	12.14	2	-10.16	4	14.10	4	19.57	3	11.43	2	1.17	F		+
Barings Europe Select Trust	-5.25	4	8.65	3	24.50	2	96.73	1	240.81	1	8.65	3	-5.59	1	21.37	1	31.15	1	20.48	1	1.10	F	G	+
Barings European Growth	-3.33	3	10.39	3	25.23	2	60.48	2	122.41	3	10.39	3	-11.79	4	28.60	1	13.70	4	12.70	1	1.16	F		
BlackRock Continental European	-2.02	2	18.32	1	31.29	1	81.55	1	174.73	1	18.32	1	-6.95	3	19.25	3	18.65	3	16.55	1	1.24	F		
BlackRock Continental European Income	-1.02	1	13.63	1	20.31	3	65.33	2			13.63	1	-7.90	3	14.95	4	19.60	3	14.90	1	1.23	F	B	
BlackRock European Dynamic	-2.13	2	16.54	1	34.18	1	84.92	1	216.30	1	16.54	1	-9.33	4	26.99	1	19.00	3	15.81	1	1.23	F	B	+
BNY Mellon Continental European	-4.01	4	9.56	3	23.23	2	62.50	2	114.85	3	9.56	3	-3.87	1	17.01	4	18.99	3	10.82	2	0.99	F		
EdenTree Amity European ▲	-3.84	4	5.93	4	15.72	4	55.02	3	121.80	3	5.93	4	-9.63	4	20.89	1	20.49	3	11.18	2	1.26	F		
Fidelity European	-1.70	1	14.78	1	33.04	1	75.50	1	152.40	1	14.78	1	-0.65	1	16.67	4	21.28	2	8.77	3	1.31	F	B	AA
Fidelity European Opportunities	-6.29	4	5.39	4	9.38	4	53.62	3	99.05	4	5.39	4	-8.92	3	13.95	4	21.16	2	15.92	1	1.33	F		
FP Argonaut European Alpha	-4.62	4	9.27	3	6.84	4	35.64	4			9.27	3	-12.09	4	11.23	4	5.08	4	20.82	1	1.44	F		
HSBC European Growth	-1.96	2	7.88	1	11.54	4	47.13	4	89.57	4	7.88	4	-10.96	4	16.12	4	14.35	4	15.35	1	1.18	F		
HSBC European Index	-2.55	3	12.89	2	24.80	2	62.10	2	115.21	3	12.89	2	-6.96	3	18.82	3	19.90	3	8.33	3	0.13	F		
Invesco Perpetual European Equity	-1.46	1	3.29	4	12.81	4	52.29	4	123.82	3	3.29	4	-7.41	3	17.95	3	22.26	1	10.42	2	1.26	F		
Invesco Perpetual European Equity Income	-2.11	2	2.20	10.32	4	41.83	4	118.87	3	2.20	4	-8.28	3	17.99	3	19.06	3	7.98	3	1.27	F			
Invesco Perpetual European Opportunities	-2.39	2	-2.00	4	-0.51	4	32.54	4	147.04	2	-2.00	4	9.83	4	12.60	4	15.35	4	15.49	1	1.28	F		
iShares Continental European Equity Index (UK)	-1.93	2	13.64	1	25.25	2	62.58	2	116.31	3	13.64	1	-7.33	3	18.92	3	20.02	3	8.16	3	0.15	F	B	
Janus Henderson European Focus ¹	-1.26	1	14.44	1	24.16	2	59.93	3	174.74	1	14.44	1	-7.48	3	17.28	3	16.18	4	10.87	2	1.26	F	B	
Janus Henderson European Selected Opportunities	-1.38	1	13.66	1	21.74	3	57.14	3	141.74	2	13.66	1	-6.95	3	15.11	4	16.90	4	10.42	2	1.23	F	B	
Janus Henderson European Smaller Companies	-5.21	4	8.50	3	31.20	1	113.74	1	228.35	1	8.50	3	-10.00	4	34.35	1	33.19	1	22.32	1	1.27	F		
JPM Europe	-2.49	2	10.18	3	20.02	3	61.13	2	131.92	2	10.18	3	-8.62	3	19.21	3	21.23	2	10.74	2	1.23	F		
JPM Europe Dynamic (ex UK)	-3.24	3	9.64	3	16.14	4	57.39	3	159.00	1	9.64	3	-11.78	4	20.08	2	22.45	1	10.67	2	1.26	F	B	
Jupiter European	-6.45																							

SINGLE PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	CBSR Fund Rating	Citywire Rating							
	3 Mths		1 Yr	Qtl	3 Yrs		Qtl	5 Yrs		Qtl	10 Yrs		Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016					Qtl	2015	Qtl				
GLOBAL EMERGING MARKETS EQUITIES (continued)																															
AXA Framlington Emerging Markets	-3.50	1	25.09	1	15.48	3	49.91	2	87.78	3	25.09	1	-16.16	4	10.12	4	35.26	4	-4.02	1	1.19	F									
Barrings Global Emerging Markets	-5.38	3	19.12	1	25.31	2	60.44	2	77.93	3	19.12	1	-14.96	4	23.71	1	35.44	4	-5.47	1	1.51	F									
BlackRock Emerging Markets	-3.85	1	19.37	1	29.46	1	58.76	2	103.00	2	19.37	1	-6.35	1	15.82	2	41.26	2	-13.19	4	1.27	F									
Fidelity Emerging Markets	-5.71	4	22.70	1	19.61	2					22.70	1	-17.66	4	18.39	2						1.35	F	S							
Invesco China Equity (UK)	-6.73	4	15.98	2	30.83	1	78.23	1	173.96	1	15.98	2	-7.70	2	22.21	1	25.28	4	8.74	1	1.27	F									
Invesco Perpetual Global Emerging Markets	-6.72	4	9.64	4	11.13	4	44.15	3	100.74	2	9.64	4	-12.39	3	15.69	3	38.47	3	-6.32	2	1.33	F									
iShares Emerging Markets Equity Index (UK)	-5.04	2	15.51	2	16.53	3	45.05	3			15.51	2	-10.41	3	12.60	3	38.44	3	-10.09	3	0.23	F									
Janus Henderson Emerging Markets Opportunities	-10.76	4	2.53	4	-1.60	4	28.02	4	62.72	4	2.53	4	-10.98	3	7.80	4	37.58	3	-5.43	1	1.28	F									
Jupiter China	-10.51	4	7.48	4	1.62	4	30.97	4	61.21	4	7.48	4	-20.51	4	18.95	1	20.05	4	7.36	1	1.42	F									
Jupiter India Fund	0.80	1	9.75	4	-17.91	4	40.05	3	96.46	3	9.75	4	-28.83	4	5.09	4	48.31	1	15.03	1	1.44	F		B							
Lazard Emerging Markets	-4.09	2	10.82	4	6.17	4	29.23	4	78.80	3	10.82	4	-13.02	4	10.15	4	46.76	1	-17.06	4	1.19	F		S							
Liontrust China	-4.98	2	14.09	3	16.52	3	49.03	2	90.26	3	14.09	3	-15.74	4	21.20	1	25.70	4	1.76	1	1.59	F									
Merian Global Emerging Markets	-6.49	4	18.86	1	13.48	3	42.98	3			18.86	1	-17.66	4	15.96	2	35.84	4	-7.25	2	1.19	F									
Quilter Investors China Equity (Janus Henderson)	-6.91	4	18.29	2	22.39	2	77.83	1	151.29	1	18.29	2	-16.10	4	23.32	1	37.89	3	5.38	1	1.33	F		B							
Quilter Investors Emerging Markets Equity Growth (JPM)	-5.04	2	28.20	1	31.92	1	66.69	1	121.41	2	28.20	1	-11.75	3	16.61	2	40.97	2	-10.37	3	1.40	F		S							
Schroder Global Emerging Markets	-5.97	4	14.65	2	21.48	2	55.47	2	93.64	3	14.65	2	-11.12	3	19.22	1	37.68	3	-7.04	2	1.35	F									
Templeton Global Emerging Markets	-5.81	4	17.11	2	22.21	2	42.29	3	30.51	4	17.11	2	-13.06	4	20.03	1	46.80	1	-20.69	4	1.19	F									
Sector Average	-5.14		13.37		14.97		43.35		78.98		13.37		-10.43		13.22		37.33		-9.21												
GLOBAL EQUITIES																															
Artemis Global Growth	-4.35	4	7.72	4	23.21	4	73.72	2	245.04	1	7.72	4	-2.85	4	17.74	1	22.64	3	14.97	1	1.19	F		S							
Artemis Global Income	-4.75	4	3.32	4	9.83	4	47.73	4			3.32	4	-3.94	4	10.67	4	21.66	3	10.56	1	1.15	F		B							
ASI Global Equity	-5.94	4	12.17	2	18.04	4	44.22	4	126.33	4	12.17	2	-3.88	4	9.48	4	28.35	2	-4.80	4	1.13	F		B							
ASI Global Ethical Equity ▲	-4.56	4	14.33	1	22.37	4	48.23	4	112.19	4	14.33	1	-2.84	4	10.16	4	28.14	2	-5.47	4	1.11	F		B							
AXA Framlington Global Thematics	-5.88	4	18.56	1	34.38	1	77.76	2	196.76	2	18.56	1	-0.37	3	13.76	3	24.59	3	6.17	1	1.17	F									
Barrings Global Leaders	-6.76	4	7.72	4	23.51	4	65.78	3	143.14	4	7.72	4	0.55	2	14.03	3	22.16	3	9.87	1	1.51	F									
BlackRock Consensus 100 ²	-3.77	3	12.22	2	27.23	3	70.09	2			12.22	2	-0.16	3	13.56	3	24.68	2	7.22	2	0.44	F									
BlackRock Global Equity	-5.96	4	9.01	4	17.03	4	59.19	3	128.30	4	9.01	4	-1.41	4	8.90	4	25.17	2	8.67	2	1.25	F									
BlackRock Global Income	-6.18	4	8.96	4	16.63	4	62.27	3			8.96	4	-1.32	4	8.47	4	26.80	2	9.73	1	1.25	F									
BMO MM Navigator Boutiques ²	-4.11	3	9.65	3	20.06	4	58.37	3	137.92	4	9.65	3	-3.83	4	13.86	3	19.96	3	9.96	1	2.20	F		N							
BNY Mellon Global Equity	-3.87	3	12.21	2	26.17	3	75.82	2	196.06	2	12.21	2	4.19	1	7.92	4	23.80	3	12.56	1	0.95	F									
EdenTree Amity International ▲	-4.60	4	10.19	3	16.27	4	42.25	4	110.66	4	10.19	3	-5.28	4	11.40	4	25.14	2	-2.23	4	1.21	F									
F&C Investment Special	-1.78	1	9.98	3	43.70	1	98.51	1	247.31	1	9.98	3	7.28	1	21.78	1	20.53	3	14.62	1	0.80	F									
Fidelity Global Special Situations	-5.37	4	11.57	3	29.42	2	92.78	1	223.33	1	11.57	3	-0.51	3	16.59	1	29.69	1	14.85	1	1.33	F		S							
Fidelity Open World ²	-4.84	4	11.80	2	25.26	3					11.80	2	-1.32	4	13.53	3	25.47	2			1.65	F									
First State Global Listed Infrastructure	-3.24	3	18.72	1	25.35	3	80.45	2	217.76	1	18.72	1	-2.05	4	7.79	4	36.89	1	5.17	4	1.15	F		B							
Fundsmith Equity	-7.15	4	18.92	1	51.41	1	145.08	1			18.92	1	5.94	1	20.17	1	33.81	1	20.97	1	1.18	F		G							
Invesco Perpetual Global Equity	-3.43	3	4.62	4	14.52	4	50.33	4	154.93	3	4.62	4	-6.45	4	17.00	1	20.29	3	9.12	2	1.25	F									
Invesco Perpetual Global Equity Income	-2.62	2	8.37	4	20.22	4	57.54	3	196.76	1	8.37	4	-3.17	4	14.57	2	19.07	4	10.05	1	1.25	F									
Invesco Perpetual Global Opportunities	-1.30	1	9.20	4	19.41	4	65.40	3	201.36	2	9.20	4	-9.04	4	20.22	1	26.05	2	9.89	1	1.28	F									
Invesco Perpetual Global Smaller Companies	-5.29	4	8.33	4	20.96	4	65.92	3	215.68	1	8.33	4	-7.18	4	20.29	1	26.10	2	8.78	2	1.28	F									
Investec Global Franchise	-6.00	4	15.58	1	34.15	1	102.02	1			15.58	1	5.39	1	10.13	4	28.30	2	17.37	1	1.20	F									
Investec Global Strategic Equity	-6.37	4	9.68	3	27.77	3	71.91	2	212.29	1	9.68	3	-2.02	4	18.90	1	25.24	2	7.43	2	1.20	F		S							
Janus Henderson Global Equity	-6.82	4	10.96	3	30.80	2	89.95	1	167.91	1	10.96	3	1.19	2	16.49	1	26.57	2	14.74	1	1.05	F									
Janus Henderson Global Equity (B Share Class)	-6.67	4	11.33	3							11.33	3									1.26	F									
Janus Henderson Global Equity Income	-4.28	4	9.07	4	16.38	4	57.38	4	171.27	3	9.07	4	-3.92	4	11.04	4	23.16	3	9.80	1	1.29	F									
Janus Henderson Global Sustainable Equity ▲	-5.58	4	17.90	1	38.19	1	84.54	1			17.90	1	-0.40	3	17.67	1	23.48	3	8.14	2	1.25	F									
JPM Global Equity Income (GBP Hedged)	0.77	1	15.84	1	32.46	2	46.68	4	133.33	4	15.84	1	-2.80	4	17.64	1	2.91	4	7.61	2	1.25	F									
JPM Global Unconstrained Equity	-6.26	4	15.69	1	24.65	3					15.69	1	-2.12	4	10.07	4	20.70	3			1.25	F									
JPM Multi-Manager Growth	-3.31	3	12.16	2	33.42	2	66.67	3	201.56	2	12.16	2	-1.13	4	20.32	1	15.43	4	8.22	2	0.56	F									
Jupiter Ecology ▲	-1.49	1	16.47	1	17.71	4	55.11	4	129.18	4	16.47	1	-11.42	4	14.10	3	25.04	2	5.39	3	1.16	F		N							
Jupiter Merlin Worldwide Portfolio ²	-5.21	4	11.08	3	22.29	4	62.68	3	142.71	4	11.08	3	0.04	3	10.04	4	21.05	3	9.90	1	2.10	F									
L&G International Index Trust	-3.59	3	13.59	2	30.74	2	79.83	2			13.59	2	1.54	2	13.35	3	28.82	1	6.77	3	0.41	F		S							
Lazard Global Equity Income	-3.26	3	11.77	3	16.06	4	34.61	4	120.74	4	11.77	3	-3.56	4	9.25	4	24.36	3	-6.73	4	1.20	F									
Legg Mason IF Marlin Currie Global Eq Income	-3.00	2	18.01	1	25.52	3	57.75	3			18.01	1	-3.30	4	9.99	4	23.76	3	1.60	4	1.06	F									
Liontrust Global Equity	-6.0																														

SINGLE PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl				
JAPAN EQUITIES (continued)																								
Quilter Investors Japanese Equity (Schroder)	0.73	2	4.83	3	10.54	4	69.68	4	155.73	3	4.83	3	-3.26	4	9.00	4	32.18	2	16.14	2	1.28	F	N	
Sector Average	0.57		5.86		14.62		71.48		139.90		5.86		-2.50		11.05		30.61		14.55					
MIXED INVESTMENT 0%-35% SHARES																								
BlackRock Consensus 35 ²	-0.28	3	8.55	2	8.71	3	35.25	1			8.55	2	-0.90	3	1.06	4	20.55	1	3.20	4	0.44	D		+
HSBC Global Strategy Cautious Portfolio ²	-0.07	2	9.15	1	12.11	3	27.56	3			9.15	1	-0.77	3	3.51	3	11.26	2	2.27	4	0.38	C		
IFSL Sinfonia Income ²	-1.32	4	6.18	3	5.16	4	21.06	4	51.24	3	6.18	3	-1.77	4	0.83	4	11.67	2	3.08	4	1.86	D		
Investec Diversified Inc	0.00	2	3.32	4	8.89	3					3.32	4	1.64	1	3.70	3					0.86	D		
JPM Global Macro	-2.40	4	0.34	4	-0.68	4	10.22	4	21.54	4	0.34	4	-6.76	4	6.16	2	2.07	4	8.72	1	1.07	D		
Jupiter Distribution	-0.15	3	6.79	3	6.23	4	21.62	3	76.95	3	6.79	3	-5.09	4	4.80	3	7.11	4	6.90	1	1.06	D	B	
LF Milton Defensive Multi Asset	-0.49	3	5.71	3	7.71	4	21.28	4	35.20	4	5.71	3	-3.37	4	5.44	2	7.39	3	4.85	2	1.19	D	B	
Quilter Investors Cirilium Conservative Portfolio ²	-0.63	3	5.51	4	8.02	4	26.68	3			5.51	4	-2.15	4	6.64	1	12.64	2	4.12	3	1.32	D		
VT Garroway Multi Asset Diversified	-0.09	2	2.27	4	0.00	4	7.44	4	35.32	4	2.27	4	-2.13	4	-0.09	4	4.06	4	3.24	4	1.91	D		
Sector Average	-0.02		5.44		9.19		27.86		73.97		5.44		-0.60		4.18		12.41		4.18					
MIXED INVESTMENT 20-60% SHARES																								
ASI Diversified Income	0.66	1	4.20	4	11.06	4	26.66	3	88.60	3	4.20	4	-1.24	3	7.92	2	11.04	2	2.70	4	0.90	D		
ASI Multi-Manager Cautious Managed Portfolio ²	-1.48	4	9.14	2	12.37	3	29.68	3	76.55	4	9.14	2	-3.82	4	7.06	3	10.95	2	4.01	3	1.50	E		
ASI Multi-Manager Diversity ²	-1.77	4	5.64	4	9.61	4	22.65	4	50.92	4	5.64	4	-0.43	2	4.20	4	7.60	4	3.99	3	1.75	E		
ASI Multi-Manager Multi Asset Distribution Portfolio ²	-0.38	2	8.76	2	11.79	4	29.90	3	85.09	3	8.76	2	-3.68	4	6.72	3	10.94	2	4.73	2	1.63	E		
BlackRock Consensus 60 ²	-0.99	3	8.97	2	12.64	3	37.53	2			8.97	2	-1.50	3	4.94	4	17.38	1	4.02	3	0.43	C		+
BlackRock Global Multi Asset Income	0.24	1	6.80	3	12.68	3	26.89	3			6.80	3	-2.54	4	8.25	2	6.12	4	6.12	1	1.16	E		
BMO MM Lifestyle 4 ²	-0.71	3	7.17	3	12.90	3	32.16	2			7.17	3	-1.19	3	6.62	3	8.80	3	7.59	1	1.05	E		
BMO MM Navigator Cautious ²	-0.67	3	5.79	4	9.90	4	30.52	3	76.96	4	5.79	4	-4.07	4	8.30	2	11.13	2	6.87	1	2.05	E	B	
BMO MM Navigator Distribution ²	-1.62	4	4.15	4	7.91	4	23.98	4	80.23	3	4.15	4	-1.98	3	5.70	3	10.52	3	3.96	3	1.87	E	B	
Fidelity Multi Asset Open Strategic ²	-1.50	4	8.84	2	13.46	3	31.22	3	80.53	3	8.84	2	-2.16	4	6.55	3	12.93	2	2.41	4	1.39	D		
Fidelity Multi-Asset Income ²	-0.59	3	7.68	3	11.31	4	28.95	3	88.60	3	7.68	3	-0.58	2	3.97	4	11.43	2	3.96	3	1.34	D		
FP Apollo Multi Asset Balanced ²	-0.37	2	4.05	4	11.79	4	25.07	4			4.05	4	-5.24	4	13.38	1	4.55	4	7.02	1	1.90	E		
HC Verbatim Portfolio 3 ²	-1.07	3	5.51	4	9.03	4	24.33	4			5.51	4	-1.13	3	4.52	4	9.93	3	3.72	3	1.60	D		
HC Verbatim Portfolio 4 ²	-1.68	4	6.64	3	12.86	3	30.32	3			6.64	3	-1.54	3	7.49	2	8.65	3	6.28	1	1.68	E		
HSBC World Selection Balanced Portfolio	-1.65	4	9.76	1							9.76	1	-1.43	3							1.04	E		
HSBC World Selection Dividend Distribution Portfolio ²	-1.37	4	8.86	2	13.14	3	35.60	2	96.78	2	8.86	2	-1.54	3	5.56	4	16.71	1	2.69	4	1.48	E		
IFSL Sinfonia Cautious Managed ²	-1.73	4	7.10	3	9.53	4	27.80	3	72.56	4	7.10	3	-2.38	4	4.76	4	13.09	2	3.18	3	1.74	E		
Invesco Perpetual Distribution	0.03	2	9.30	3	12.92	3	23.93	4	107.43	1	7.90	3	-2.91	4	7.80	2	5.20	4	4.32	2	1.11	D	B	
Investec Cautious Managed	0.04	2	1.58	4	3.52	4	19.90	4	60.35	4	1.58	4	-3.47	4	5.58	3	14.58	1	1.08	4	1.13	E	N	
Janus Henderson Cautious Managed	0.43	1	5.57	4	8.93	4	19.65	4	75.64	4	5.57	4	-1.99	3	5.28	4	7.17	4	2.50	4	1.08	D		+
Janus Henderson Multi-Manager Income & Growth ²	-0.74	3	7.16	3	12.14	3	27.52	3			7.16	3	-2.65	4	7.49	2	8.91	3	4.42	2	1.79	E		
JPM Multi Asset Income	0.78	1	8.56	2	15.03	3	22.98	4			8.56	2	-2.57	4	8.75	2	3.96	4	2.85	4	1.07	D	B	
Jupiter Merlin Income Portfolio ²	-1.60	4	8.68	2	15.32	2	30.13	3	85.90	3	8.68	2	-1.20	3	7.39	2	7.78	4	4.70	2	1.85	E	B	
L&G Multi Manager Income Trust ²	-1.48	4	8.11	3	13.10	3	27.41	3			8.11	3	-3.22	4	8.08	2	9.66	3	2.73	4	1.46	E	B	
LF Milton Cautious Multi Asset	-2.17	4	5.79	4	8.71	4	31.31	3	48.45	4	5.79	4	-6.02	4	9.35	1	12.15	2	7.70	1	1.15	D	B	
M&G Episode Allocation	-0.91	3	7.41	3	15.26	2	28.49	3	83.01	3	7.41	3	-5.75	4	13.86	1	7.28	4	3.91	3	1.00	E		
Marlborough Cautious ²	-3.89	4	3.73	4	5.44	4	22.01	4			3.73	4	-4.03	4	5.93	3	11.44	2	3.83	3	2.08	E		
Old Mutual Index Cautious ²	-0.61	2	8.32	3	14.73	3	33.03	2	84.34	3	8.32	3	-0.31	2	6.25	3	9.33	3	5.26	2	0.26	D		
Premier Multi-Asset Conservative Growth ²	-0.07	2	3.60	4	9.86	4	18.42	4	47.97	4	3.60	4	0.00	2	6.04	3	3.88	4	3.77	3	1.37	D		
Quilter Investors Cirilium Balanced Portfolio ²	-1.89	4	5.15	4	11.82	4	33.89	2	96.05	2	5.15	4	-3.65	4	10.37	1	14.37	1	4.69	2	1.42	E		
Quilter Investors Diversified Portfolio ²	-1.58	4	7.58	3	9.29	4	13.47	4			7.58	3	-5.23	4	7.20	2	6.89	4	-2.87	4	0.91	E		
Quilter Investors Foundation ²	-0.98	3	8.26	3	12.93	3	28.94	3			8.26	3	-4.27	4	8.97	1	15.19	1	-0.89	4	0.64	E		
Sarasin GlobalStar Strategic	-0.79	3	8.71	2	15.13	2	31.40	3			8.71	2	-1.92	3	7.98	2	9.17	3	4.55	2	1.44	E		
Schroder MM Diversity ²	-0.13	2	2.12	4	2.73	4	11.63	4	50.00	4	2.12	4	-0.59	2	1.20	4	6.36	4	2.17	4	1.47	E		
Schroder MM Diversity Income ²	0.00	2	2.10	4	4.94	4	16.68	4			2.10	4	1.33	1	1.44	4	9.44	3	1.60	4	1.40	E		
SVS Cornelian Cautious	-0.33	2	7.36	3	9.59	4					7.36	3	-3.09	4	5.34	4					1.18	E		
SVS Cornelian Defensive ²	0.09	2	5.90	4	7.09	4					5.90	4	-2.43	4	3.64	4					1.17	D		
T.Bailey Dynamic ²	-1.98	4	3.58	4	10.96	4	27.66	3	74.19	4	3.58	4	-3.66	4	11.20	1	7.54	4	6.98	1	1.92	E		
VT Seneca Diversified Income	-1.95	4	8.37	2	19.28	1	38.50	1	87.88	3	8.37	2	-2.16	4	12.50	1	9.20	3	6.34	1	1.40	E		
Sector Average	-0.54		7.64		12.76		29.99		80.07		7.64		-1.24		6.08		11.04		3.81					
MIXED INVESTMENT 40-85% SHARES																								
AXA Framlington Managed Balanced	-1.99	3	13.33	1	19.95	2	44.66	3	131.59	2	13.33	1	-2.39	4	8.43	4	14.35	3	5.47	2	0.96	F		+
BlackRock Balanced Growth Portfolio	-4.71	4	8.41	3	18.66	2	36.84	3			8.41	3	-2.04	3	11.74	1	7.73	4	7.05	1	1.27	F		
BlackRock Consensus 70 ²	-1.50	2	9.37	3	14.62	4	41.35	3			9.37	3	-1.44	3	6.33	4	18.03	2	4.48	3	0.44	F		+
BlackRock Consensus 85 ²	-2.17	3	9.94	2	18.29	3	48.78	2			9.94	2	-1.33	3	9.04	3	19.55	1	5.21	3	0.43	E		+
BMO MM Lifestyle 5 ²	-1.40	2	7.60	4	15.83	4	37.83	4			7.60	4	-2.04	4	9.89	3	10.25	4	7.93	1	1.07	E		
BMO MM Lifestyle 6 ²	-2.03	3	7.65	4	16.56	4	41.42	3			7.65	4	-3.19	4	11.85	1	12.63	4	7.73	1	1.12	F		
BMO MM Navigator Balanced ²	-1.43	2	6.89	4	12.03	4	37.31	4	91.21	4	6.89	4	-5.45	4	10.86	2	13.75	3	7.75	1	2.17	F	N	
EdenTree Higher Income	-0.23	1	5.78	4	13.24	4	32.30	4	107.40	4	5.78	4	-0.84	3	7.95	4	14.64	3	1.91	4	0.95	E		+
Fidelity Moneybuilder Balanced	0.47	1																						

SINGLE PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	CBSR Fund Rating	Citywire Rating
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl				
NORTH AMERICA EQUITIES (continued)																								
Liontrust UK Opportunities	-7.29	4	15.27	2	46.68	1	87.47	4	223.22	4	15.27	1	9.84	2	15.85	1	16.44	4	9.77	3	1.35	F		
M&G North American Dividend	-5.84	4	14.34	2	41.68	2	105.15	2	281.21	3	14.34	2	8.73	3	13.96	2	36.22	1	6.30	4	0.94	F		+
Merian North American Equity	-5.86	4	11.59	3	34.39	4	99.13	3	384.08	1	11.59	3	1.21	4	19.00	1	29.70	2	14.24	1	1.26	F	S	
Merian US Equity Income	-6.35	4	9.04	4	21.40	4	66.33	4			9.04	4	-0.92	4	12.38	3	30.06	2	5.35	4	1.03	F		
Quilter Investors US Equity Growth (JPM)	-6.76	4	17.69	1	55.13	1	118.52	1	328.47	2	17.69	1	9.60	2	20.26	1	26.60	3	11.26	2	1.11	F		
Quilter Investors US Equity Small/Mid-Cap (Schroder)	-4.48	2	14.62	2	25.78	4	92.49	3			14.62	2	-0.71	4	10.52	4	34.44	1	13.83	1	1.00	F	B	
Schroder US Smaller Companies	-3.90	1	13.21	3	32.53	4	91.82	3	289.80	3	13.21	3	1.07	4	15.83	1	29.62	2	11.67	2	1.29	F	B	
Threadneedle American	-5.33	3	16.23	1	44.65	2	110.31	2			16.23	1	5.73	4	17.70	2	24.84	4	12.42	1	1.14	F		+
Threadneedle American Select	-3.70	1	19.49	1							19.49	1	2.54	4							1.14	F		+
Threadneedle American Smaller Companies	-6.81	4	15.48	1	30.51	4	83.32	4			15.48	1	-1.43	4	14.66	2	25.73	4	11.71	2	1.14	F		+
UBS US Equity	♦																				0.68	F		
Sector Average	-5.21		12.40		36.61		90.78		267.80		12.40		7.64		12.91		27.09		9.88					
PROTECTED/GUARANTEED																								
Investec Multi Asset Protector ¹	0.74	1	8.31	1	13.85	1					8.31	1	-2.33	4	7.62	1					1.54	E		
Sector Average	-0.32		3.08		6.14		12.16		28.92		3.08		0.08		2.88		3.82		1.78					
SPECIALIST																								
Absolute Insight (AP) ²	0.18		0.35		-0.79		-0.87				0.35		-2.75		1.66		-0.95		0.87		1.51	D		
ASI Target Return Bond	1.45		2.55		4.91		2.08		15.36		2.55		0.99		1.30		0.91		-3.57		0.76	C		
AXA Framlington Biotech	-8.14		-1.60		11.01		27.74		352.45		-1.60		2.34		10.23		-2.30		17.78		1.31	F		
AXA Framlington FinTech	-7.81		21.38		37.89		74.00		137.64		21.38		-7.02		22.18		16.25		8.55		1.18	F		A
AXA Framlington Global Technology	-9.87		21.12		66.92		172.61		449.08		21.12		10.37		24.86		35.74		20.32		1.14	F		
AXA Framlington Health	-5.36		3.84		15.18		53.27		286.91		3.84		10.38		0.49		16.77		13.96		1.13	F		
Barings Eastern Europe	-5.45		23.03		29.24		53.89		39.21		23.03		-7.34		13.38		41.98		-16.13		1.57	F		
Barings German Growth Trust	-4.48		6.27		12.70		64.97		167.92		6.27		-16.65		27.24		24.02		18.02		1.12	F		
Barings Korea Trust	-5.19		-9.94		-11.32		8.15		58.49		-9.94		-10.53		10.06		17.80		3.53		1.20	F		
Barings Multi Asset ²	-0.72		6.39		11.16		22.89				6.39		-3.13		7.86		6.82		3.49		1.29	D		
BlackRock Absolute Return Bond ¹	0.09		1.28		2.31		5.03				1.28		-1.09		2.13		1.89		0.76		0.78	E		
BlackRock Dynamic Diversified Growth	-1.23		6.38		11.58		11.04				6.38		-1.68		6.69		-2.23		1.79		1.02	D		
BlackRock European Absolute Alpha ¹	0.14		4.42		9.01		17.59		47.58		4.42		1.74		2.61		-0.52		8.43		1.54	E		
BlackRock UK Absolute Alpha ¹	1.72		7.07		6.46		19.78		23.41		7.07		-3.87		3.43		1.24		11.13		1.50	E	N	
BNY Mellon Global Absolute Return ²	0.91		8.18		11.45		16.02				8.18		-3.35		6.59		2.82		1.24		1.31	E	B	
BNY Mellon Real Return A	0.00		11.13		7.80		19.14				11.13		-1.60		-1.42		6.81		3.48		1.22	E	S	
Fidelity Emerging Europe Middle East & Africa	-8.31		13.24		16.71		34.96		95.64		13.24		-9.26		13.58		18.49		-2.41		1.44	F		+
Fidelity Euro Bond	-5.70		5.21		3.01		26.33				5.21		-0.50		-1.61		30.59		-6.09		0.82	C		
First State Greater China Growth	-4.05		25.16		35.08		90.12		218.78		25.16		-9.34		19.04		34.05		5.00		1.40	F	G	AA
FP 8AM Multi-Strategy Portfolio II ²	-2.54		3.15		9.89		23.93		54.10		3.15		-1.95		8.65		7.35		5.05		2.50	E		
FP Apollo Multi Asset Cautious ²	-0.22		4.48		12.93		22.87				4.48		-4.35		13.01		4.08		4.54		1.85	E		
Fulcrum Alternative Beta Plus Daily	-1.65		5.05		-5.91		-7.99		-9.98		5.05		-7.99		-2.66		1.70		-3.85		2.01	C		
Garraway Wealth ^{1,2}	-1.96		3.30		3.38		11.38				3.30		-2.10		2.23		5.48		2.13		2.21	E		
Invesco Perpetual Emerging European	-3.25		18.48		41.72		80.12		95.92		18.48		-1.68		21.66		39.12		-8.65		1.50	F		
Invesco Perpetual Latin American	-8.28		5.65		-1.11		11.32		23.27		5.65		-3.57		-2.93		60.03		-29.66		1.33	F		
Investec UK Total Return ¶	2.40		4.64		13.71		25.71		64.36		4.64		-2.05		10.95		4.24		6.05		1.01	D		
Janus Henderson Global Financials	-5.73		14.55		32.45		64.46		126.13		14.55		0.06		15.57		17.70		5.49		1.27	F		
Janus Henderson Global Technology	-6.84		20.83		61.43		149.64		383.72		20.83		4.11		28.33		32.62		16.60		1.31	F		
Janus Henderson Multi-Asset Absolute Return ²	-0.73		1.42		2.19		8.76		25.51		1.42		-0.30		1.06		4.83		1.53		1.34	E		
Janus Henderson UK Absolute Return ¹	0.32		1.24		3.18		15.68		52.50		1.24		-1.91		3.91		3.21		8.62		1.51	E	B	
JPM Emerging Europe Equity	-1.76		26.28		28.49		50.97		51.45		26.28		-10.00		13.07		39.65		-15.87		1.25	F		+
Jupiter Absolute Return ¹	-0.82		-6.58		-10.70		4.69		49.05		-0.82		-1.02		-3.43		10.97		5.65		1.16	F	B	
Jupiter Emerging European Opportunities	-1.17		27.46		38.38		67.71		49.05		27.46		-5.42		14.79		42.47		-14.94		1.62	F		
Jupiter Financial Opportunities	-9.14		14.33		33.51		75.56		89.69		14.33		1.76		14.76		16.33		13.04		1.38	F		
Jupiter International Financials ¹	-14.13		9.48		27.03		69.31				9.48		-2.22		18.67		18.21		12.75		1.35	F		
Kames Diversified Growth	0.23		6.16		13.73		25.26				6.16		-4.34		11.97		2.58		7.37		0.77	C		
Kotak India Midcap	-0.26		12.35		2.69						12.35		-17.01		10.13						1.66	F		
Liontrust Russia	-4.37		24.06		55.50		89.54				24.06		3.20		21.45		45.99		-16.50		1.58	F	N	A
M&G Global Convertibles (Share Class A)	-6.31		3.88		-1.39		34.84		82.89		3.88		-4.20		-0.91		27.17		7.52		1.03	C		
M&G Global Macro Bond (Share Class A)	-3.40		7.08		1.82		34.06		76.72		7.08		0.34		-5.24		30.66		0.77		0.99	C	S	
Merian China Equity	-7.64		12.00		23.45		72.02				12.00		-10.20		22.74		32.68		5.02		1.38	F		
Merian Global Equity Absolute Return ¹	-4.58		-11.38		-6.59		0.49				-11.38		-5.03		10.99		2.44		5.02		1.38	E		
Merian Gold and Silver	-6.27		25.21		-10.61						25.21		-14.07		-16.92						1.36	F		
Merian Local Currency Emerging Market Debt	-4.14		12.99		3.40		21.28				12.99		-5.80		-2.86		37.30		-14.57		1.47	C		
Merian UK Opportunities	1.83		-0.32		-7.54		-14.42				-0.32		-6.61		-0.69		-7.43		0.00		1.21	F		

SINGLE PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths		1 Yr		3 Yrs		5 Yrs		10 Yrs		2019		2018		2017		2016		2015					
	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl				
STERLING STRATEGIC BOND (continued)																								
AXA Framlington Managed Income (Gross)	0.10	4	4.59	4							4.59	4									0.80	C		
BlackRock Fixed Income Global Opportunities	0.15	4	3.02	4	5.02	4	9.44	4	28.01	4	3.02	4	-0.94	3	2.91	4	1.15	4	3.04	3	0.92	C	B	
BMO Global Total Return Bond (GBP Hedged)	0.92	3	4.51	4	2.26	4	6.33	4	53.84	4	4.51	4	-2.82	4	0.70	4	2.68	4	1.27	4	1.06	C		
BMO Multi-Sector Bond	0.58	4	6.38	3	11.74	3	21.42	3	87.97	3	6.38	3	-1.34	3	6.47	3	6.66	3	1.88	3	1.05	C		
EdenTree Amity Sterling Bond ▲	0.93	2	6.19	3	13.19	3	23.40	3	82.76	3	6.19	3	-0.24	2	6.86	2	6.47	3	2.40	3	0.85	C		+
Fidelity Extra Income	0.77	3	7.42	2	13.68	2	26.63	2	92.84	3	7.42	2	-0.30	2	6.14	3	8.03	2	3.11	3	1.12	C		
Invesco Perpetual Monthly Income Plus	0.48	4	6.14	3	12.83	3	23.05	3	102.76	2	6.14	3	-2.43	4	8.95	1	5.10	4	3.76	2	1.06	C	S	
Invesco Perpetual Tactical Bond	1.20	2	2.70	4	4.75	4	8.95	4			2.70	4	-1.07	3	3.10	4	3.05	4	0.93	4	1.08	C		
Janus Henderson Fixed Interest Monthly Income	2.08	1	11.65	1	17.73	1	32.51	1			11.65	1	-2.67	4	8.33	2	7.19	2	5.01	1	1.04	C	S	+
Janus Henderson Preference & Bond	1.78	1	10.65	1	16.70	2	29.25	2	94.04	3	10.65	1	-2.10	4	7.17	2	6.92	3	4.13	2	1.04	C	S	+
Janus Henderson Strategic Bond	0.92	3	9.81	1	12.84	3	24.25	3	79.95	4	9.81	1	-2.05	4	4.90	3	5.70	3	4.18	2	1.04	C	S	+
JPM Unconstrained Bond	0.00	4	2.17	4	3.82	4	9.40	4			2.17	4	-1.08	3	2.72	4	3.79	4	1.52	4	0.89	C		+
Jupiter Strategic Bond	1.14	2	8.67	2	9.70	4	22.38	3			8.67	2	-1.63	3	2.63	4	7.45	2	3.82	2	1.17	C	S	
Kames Strategic Bond	1.46	2	8.26	2	13.29	3	18.16	4	65.42	4	8.26	2	-0.11	1	4.76	3	4.17	4	0.12	4	0.94	C		
L&G Dynamic Bond	0.52	4	5.38	4	1.71	4	3.23	4	42.80	4	5.38	4	-5.27	4	1.89	4	0.06	4	1.44	4	1.06	C		
Legg Mason IF Western Asset Retirement Income Bond	0.80	3	6.42	3	9.04	4	17.11	4	43.45	4	6.42	3	-0.36	2	2.83	4	6.76	3	0.59	4	0.45	C		
M&G Optimal Income (Share Class A)	0.47	4	5.24	4	10.29	4	18.22	4	82.01	3	5.24	4	-1.62	3	6.52	3	6.92	3	0.25	4	1.02	C	S	
M&G UK Inflation Linked Corporate Bond	-0.25	4	2.58	4	5.20	4	6.42	4			2.58	4	-0.34	2	2.91	4	3.28	4	-2.05	4	0.90	C		
Man GLG Strategic Bond	0.92	3	6.17	3	7.69	4	8.18	4			6.17	3	-8.40	4	10.73	1	1.91	4	-1.44	4	1.10	C		AAA
Merian Monthly Income Bond	2.32	1	11.13	1	13.93	2	18.18	4	75.79	4	11.13	1	-3.70	4	6.45	3	4.99	4	-1.20	4	0.76	C		
Quilter Investors Sterling Diversified Bond (Fidelity)	0.70	4	9.08	2	7.78	4	20.92	3	75.77	4	9.08	2	-2.80	4	1.65	4	6.82	3	5.03	1	0.86	C	B	
Quilter Investors Strategic Bond ²	0.77	3	8.46	2	9.94	4	15.18	4			8.46	2	-2.27	4	3.72	4	5.69	3	-0.87	4	0.79	C		
Schroder Strategic Credit	0.81	3	4.55	4	10.62	4	20.19	3	58.98	4	4.55	4	0.26	1	5.53	3	5.67	4	2.82	3	0.84	C		
Threadneedle Strategic Bond	0.55	4	5.69	3	10.49	4	19.54	4	72.18	4	5.69	3	-0.46	2	5.02	3	6.28	3	1.80	3	0.99	C		+
Sector Average	0.92		6.51		10.28		19.24		73.30		6.51		-1.68		5.31		5.95		2.06					
UK ALL COMPANIES																								
Allianz UK Mid-Cap	0.92	1	6.53	3	14.55	4	46.61	2	178.15	1	6.53	3	-11.33	4	21.26	1	8.44	3	18.03	1	1.25	F		
Artemis Capital	0.23	1	6.28	3	22.56	2	43.48	2	161.75	1	6.28	3	-6.05	4	22.35	1	3.95	4	12.99	1	1.18	F		
Artemis UK Select	2.42	1	10.69	1	25.53	1	39.60	3	159.88	1	10.69	1	-9.91	4	25.88	1	-3.28	4	14.99	1	1.18	F		+
ASI UK Equity	-3.19	4	16.65	1	23.66	2	40.38	2	126.42	3	16.65	1	-6.66	4	13.57	3	11.62	2	1.71	4	0.92	F		+
AXA Framlington UK Growth (Acc)	0.73	1	18.25	1	23.50	2	43.06	2	135.55	2	18.25	1	-5.72	3	10.77	4	7.98	3	7.28	2	1.15	F		+
AXA Framlington UK Select Opportunities	-2.91	4	12.61	1	19.12	3	34.47	3	152.69	1	12.61	1	-7.67	4	14.57	2	3.15	4	9.43	2	1.14	F	N	A
BlackRock UK	-5.53	4	10.14	2	29.02	1	56.48	1	121.88	3	10.14	2	-1.52	1	18.95	1	6.02	4	14.40	1	1.23	F	B	A
BlackRock UK Special Sits	-0.50	2	14.06	1							14.06	1	-5.98	4							1.23	F		AA
BMO Responsible UK Equity ▲	-1.57	2	12.15	1	30.95	1	54.30	1	164.75	1	12.15	1	-2.76	2	20.07	1	7.32	3	9.79	2	1.24	F		A
BMO Select UK Equity	-0.52	2	11.35	1	16.60	3	39.89	2	89.35	4	11.35	1	-1.68	2	6.51	4	12.18	2	6.95	2	1.38	F		
BNY Mellon UK Equity	-3.30	4	12.39	1	19.97	2	50.80	1	134.42	2	12.39	1	-2.71	2	9.71	4	6.32	3	18.22	1	0.85	F		
BNY Mellon UK Opportunities	-3.62	4	16.13	1	17.25	3	51.57	1	159.01	1	16.13	1	-7.08	4	8.66	4	9.64	3	17.90	1	1.10	F		
EdenTree Amity UK ▲	-0.30	2	9.11	2	15.27	4	35.42	3	139.13	2	9.11	2	-7.70	4	14.46	2	3.44	4	13.58	1	1.24	F		
EdenTree UK Equity Growth	-0.21	1	10.35	2	31.35	1	51.44	1	211.40	1	10.35	2	-5.76	4	26.30	1	-1.66	4	17.25	1	1.23	F		
Fidelity Special Situations	-1.59	2	5.60	3	17.66	3	50.51	1	141.42	2	5.60	3	-4.62	3	16.82	2	12.67	1	13.53	1	1.30	F	S	A
Fidelity UK Opportunities																					0.93	F		
Fidelity UK Select	-3.18	4	13.73	1	23.57	2	53.96	1	155.21	1	13.73	1	-5.74	3	15.27	2	5.65	4	17.92	1	1.31	F		+
Franklin UK Managers Focus	1.01	1	7.98	3	23.98	2	52.18	1	190.14	1	7.98	3	-4.00	3	19.61	1	3.08	4	19.08	1	1.17	F		AA
Franklin UK Mid Cap	5.98	1	19.24	1	43.29	1	68.23	1	261.21	1	19.24	1	-5.50	3	27.16	1	-2.48	4	20.39	1	1.16	F	S	A
Franklin UK Opportunities	-0.99	2	11.30	1	15.35	4	39.78	2	119.24	3	11.30	1	-4.90	3	8.98	4	9.57	3	10.59	2	1.19	F		AA
GLG UK Income	-0.33	2	7.34	3	35.44	1	62.74	1	167.82	1	7.34	3	-0.78	1	27.18	1	2.40	4	17.34	1	1.16	F	B	AA
HSBC FTSE 100 Index	-3.75	4	8.32	3	17.85	3	38.38	3	104.47	4	8.32	3	-2.15	2	11.19	4	14.05	1	2.95	4	0.21	F	N	N
HSBC FTSE 250 Index	1.82	1	10.84	1	23.26	2	49.06	1	183.80	1	10.84	1	-5.61	3	17.82	1	5.08	4	15.09	1	0.22	F		
HSBC FTSE All Share Index	-2.26	3	9.44	2	19.93	2	41.85	2	117.77	3	9.44	2	-2.74	2	12.68	3	12.53	1	5.11	3	0.13	F	N	S
HSBC UK Freestyle	-2.85	4	8.18	3	9.77	4	27.21	4	94.77	4	8.18	3	-5.87	4	7.81	4	7.32	3	9.98	2	1.18	F		
HSBC UK Growth & Income	-2.50	4	8.38	2	10.37	4	26.55	4	86.96	4	8.38	2	-5.68	3	7.96	4	6.29	3	7.87	2	1.16	F		
Invesco Perpetual High Income	-1.89	3	-2.72	4	-4.41	4	11.73	4	106.07	4	-2.72	4	-7.60	4	6.34	4	2.71	4	13.80	1	1.20	F	B	B
Invesco Perpetual Income	-1.91	3	-1.24	4	-3.67	4	10.89	4	102.76	4	-1.24	4	-8.13	4	6.17	4	1.89	4	12.97	1	1.19	F	B	B
Invesco Perpetual Income & Growth	-1.77	3	10.36	2	13.95	4	32.41	3	136.19	2	10.36	2	-6.26	4	10.14	4	4.95	4	10.73	2	1.25	F		
Invesco Perpetual UK Focus	0.43	1	3.21	4	12.39																			

SINGLE PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative												TER	Fund Type	OBSR Fund Rating	Citywire Rating								
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl					2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl
UK EQUITY INCOME (continued)																								
FP Miton Income	-1.37	3	2.91	3	9.16	4	35.31	3	111.43	4	2.91	3	-2.63	3	8.93	4	8.14	3	14.62	1	1.27	F		
Franklin UK Equity Income	-1.92	4	10.03	2	17.37	2	46.71	1	152.14	1	10.03	2	-3.30	3	10.31	3	14.72	1	8.96	2	1.16	F	S	A
HSBC Income	-2.44	4	8.26	2	9.32	4	23.65	4	92.54	4	8.26	2	-5.72	4	7.10	4	7.24	4	5.47	3	1.16	F		
JPM UK Higher Income	-2.82	4	4.11	3	12.21	4	29.03	4	109.73	4	4.11	3	-4.65	4	13.04	2	4.63	4	9.90	2	1.03	F		
Jupiter Income	-0.89	3	3.47	3	11.02	4	38.70	3	114.86	4	3.47	3	-1.37	2	8.79	4	19.21	1	4.80	4	1.31	F	B	
Lazard Multicap UK Income	-2.24	4	7.75	2	15.87	3	36.21	3	137.67	2	7.75	2	-5.01	4	13.21	2	7.25	4	9.61	2	0.97	F		A
Liontrust Income	-3.47	4	10.61	1	23.68	1	50.50	1	122.04	3	10.61	1	-1.33	2	13.33	2	12.35	2	8.31	2	1.26	F		A
Marlborough Multi Cap Income	-0.33	2	8.27	2	19.48	2	35.62	3			8.27	2	-6.19	4	17.65	1	-3.68	4	17.84	1	1.17	F		
Merian UK Equity Income	-0.43	2	5.97	3	9.71	4	26.87	4			5.97	3	-6.73	4	11.00	3	5.13	4	10.00	2	1.21	F		
Premier Income	4.37	1	8.58	2	13.19	3	34.12	3	128.74	3	8.58	2	-9.23	4	14.85	1	5.31	4	12.51	1	1.17	F		
Premier Monthly Income	4.22	1	8.30	2	12.88	3	33.16	3	131.12	3	8.30	2	-9.28	4	14.89	1	5.30	4	12.03	1	1.22	F		
Premier Optimum Income	4.12	1	7.70	2	14.88	3	35.32	3			7.70	2	-9.01	4	17.23	1	4.60	4	12.61	1	1.35	F		
Quilter Investors UK Equity Large-Cap Income (Artemis)	-0.80	3	10.66	1	19.27	2	38.54	3	137.86	2	10.66	1	-3.89	4	12.14	3	7.24	4	8.32	2	1.25	F	B	
Quilter Investors UK Equity Large-Cap Value (BNY Mellon)	-2.85	4	11.37	1	14.57	3	45.87	1	127.20	3	11.37	1	-2.48	3	5.49	4	16.59	1	9.20	2	1.00	F		
Schroder Income Maximiser	-2.08	4	-0.09	4	15.37	3	32.19	4	110.76	4	-0.09	4	3.40	1	11.68	3	12.27	2	2.06	4	1.29	F		
Threadneedle UK Equity Income	-0.45	2	8.31	2	16.74	3	42.34	2	163.88	1	8.31	2	-3.35	3	11.52	3	12.31	2	8.57	2	1.10	F	S	
UBS UK Equity Income	♦																				0.65	F		
Sector Average	-0.94		5.33		13.94		33.05		118.95		5.33		-2.89		11.39		9.81		6.34					
UK GILTS																								
Allianz Gilt Yield	1.60	3	9.51	2	11.92	2	27.84	3	61.28	3	9.51	2	1.08	3	1.11	2	9.16	3	4.64	3	0.55	C	B	+
HSBC Gilt & Fixed Interest	1.19	4	8.00	4	9.39	4	23.46	4	52.60	4	8.00	4	1.22	3	0.07	4	7.81	3	4.69	3	0.67	C		
iShares UK Gilts All Stocks Index (UK)	1.55	3	8.87	3	11.34	3	27.55	3			8.87	3	1.53	3	0.73	2	8.52	3	5.57	2	0.17	C	S	
M&G Gilt & Fixed Interest Inc (Share Class A)	0.94	4	7.54	4	8.57	4	24.81	3	56.53	3	7.54	4	0.77	4	0.19	4	8.58	3	5.87	2	0.40	C		
Quilter Investors Gilt Index	1.57	4	9.09	3	10.67	3	26.13	3	62.32	3	9.09	3	1.12	3	0.33	3	8.35	3	5.18	3	0.55	C		
Schroder Gilt & Fixed Interest	1.36	4	7.94	4	9.69	4	25.07	3	55.51	3	7.94	4	1.32	3	0.30	4	8.43	3	5.16	2	0.58	C		+
Sector Average	1.94		9.09		9.74		24.99		60.28		9.09		0.69		-0.10		9.10		4.40					
UK INDEX - LINKED GILTS																								
L&G All Stk LI Gilt IdxTst	-3.13	4	5.28	4	7.58	4	41.34	4	105.93	4	5.28	4	4.45	3	-2.18	3	22.42	4	7.32	3	0.16	C	N	
M&G Index-Linked Bond (Share Class A)	-3.18	4	4.20	4	5.99	4	40.44	4	106.30	4	4.20	4	3.96	4	-2.16	3	22.48	4	8.19	2	0.42	C		
Sector Average	-1.88		7.03		7.63		41.07		105.52		7.03		3.76		-3.09		23.11		6.47					
UK PROPERTY SECURITIES																								
ASI UK Real Estate Share	8.13	3	21.64	1	46.18	1	68.58	1	210.14	1	21.64	1	2.70	3	17.02	2	-9.44	2	27.34	2	0.92	F		
Sector Average	7.47		11.60		26.09		42.51		134.34		11.60		3.16		9.53		-8.13		23.03					
UK SMALLER COMPANIES																								
Artemis UK Smaller Companies	4.04	1	3.22	4	37.29	2	70.17	3	245.48	3	3.22	4	-0.46	1	33.62	3	6.60	2	16.27	4	1.18	F	S	AA
AXA Framlington UK Smaller Companies	0.24	3	8.01	2	34.31	3	76.68	2	313.02	2	8.01	2	-8.43	4	35.81	2	2.92	4	27.81	1	1.14	F		AAA
BlackRock UK Smaller Companies	-0.62	4	7.56	2	40.49	2	76.41	2	278.94	2	7.56	2	-6.32	3	39.43	1	4.42	3	20.25	3	1.23	F		AA
Invesco Perpetual UK Smaller Companies Equity	0.90	2	16.38	1	45.17	1	93.51	1	272.68	2	16.38	1	-6.81	3	33.87	3	8.82	1	22.49	2	1.25	F		A
Investec UK Smaller Companies	-2.30	4	8.25	2	30.67	3	44.40	4			8.25	2	-5.56	2	27.81	4	-1.22	4	11.87	4	1.19	F		AAA
Janus Henderson UK & Irish Smaller Companies	2.05	1	2.94	4	14.63	4	20.61	4	107.32	4	2.94	4	-11.08	4	25.25	4	-2.61	4	8.04	4	1.23	F		+
Lazard UK Smaller Companies	1.71	2	2.73	4	18.70	4	40.98	4	181.50	4	2.73	4	-7.73	3	25.23	4	3.11	3	15.18	4	1.19	F		A
Liontrust UK Smaller Companies	-1.98	4	10.65	1	43.66	1	103.86	1	369.90	1	10.65	1	-0.31	1	30.24	4	13.91	1	24.57	1	1.19	F	B	AAA
M&G Smaller Companies (A)	1.18	2	10.60	1	32.77	3	54.44	4	195.96	4	10.60	1	-10.10	4	33.53	3	-0.47	4	16.88	3	1.03	F		AA
Marlborough Special Situations	-0.83	4	2.72	4	29.10	3	65.86	3	311.23	2	2.72	4	-5.66	2	33.23	3	7.63	2	19.36	3	1.18	F		AAA
Merian UK Smaller Companies	-1.96	4	2.76	4	33.76	3	77.52	2	284.39	2	2.76	4	-9.42	4	43.71	1	12.60	1	17.87	3	1.24	F	G	AA
Schroder UK Smaller Companies	0.16	3	0.50	4	21.95	4	57.44	4	255.65	3	0.50	4	-6.83	3	30.25	4	6.64	2	21.06	2	1.29	F		+
Sector Average	0.55		6.00		32.76		63.22		223.66		6.00		-5.96		33.19		3.85		18.39					
UNCLASSIFIED																								
Quilter Investors Creation Adventurous Portfolio ²	-3.30		10.84								10.84		-6.32								1.41	F		
Quilter Investors Creation Balanced Portfolio ²	-1.51		6.97		8.76		17.06		66.60		6.97		-4.40		6.35		6.94		0.65		1.46	E		
Quilter Investors Creation Conservative Portfolio ²	-0.92		5.97		7.13		16.27		61.61		5.97		-3.35		5.26		6.30		2.10		1.46	D		
Quilter Investors Creation Dynamic Portfolio ²	-2.90		10.58		13.81		25.79		84.86		10.58		-6.02		9.52		8.57		1.80		1.41	E		
Quilter Investors Creation Moderate Portfolio ²	-2.26		8.64		11.13		21.46		76.72		8.64		-5.31		8.03		7.94		1.25		1.46	E		
Quilter Investors Generation CPI+ 3 Portfolio ²	-1.44		4.66		4.75		10.47				4.66		-4.07		4.33		6.79		-1.25		1.37	E		
Quilter Investors Generation CPI+ 4 Portfolio ²	-1.93		4.19		5.36		12.36				4.19		-4.53		5.92		6.47		0.17		1.34	E		
Quilter Investors Generation CPI+ 5 Portfolio ²	-2.30		5.98		7.90						5.98		-5.08		7.27		7.73				1.31	F		
Sector Average	0.57		5.32		14.30		32.58		111.13		5.32		2.88		5.49		10.63		4.85					

Please consult your financial adviser before making any investment decisions.

▲ Ethical profile.

† This fund invests in zero dividend preference shares.

♦ All the fund performance statistics in Our fund ranges are produced to the date detailed at the top of each page. However, this fund will close over the coming month. Visit the Old Mutual Wealth Fund news webpage for more information on fund events.

www.oldmutualwealth.co.uk/funds-news

¹ The fund manager may apply a performance-related fee and so the figure shown under the TER is only indicative of the charges which will be incurred. For more information please refer to the section on performance-related fees in this document.

² Multi-Manager Fund.

INITIAL PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	OBSR Fund Rating	Citywire Rating
	3 Mths		1 Yr		3 Yrs		5 Yrs		10 Yrs		2019		2018		2017		2016		2015					
	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl				
ASIA PACIFIC EXCLUDING JAPAN EQUITIES																								
Barrings Eastern Trust	-5.46	3	17.93	1	21.86	2	73.00	1	126.95	2	17.93	1	-18.13	4	26.22	1	35.27	3	4.95	1	1.26	F		
BNY Mellon Asian Income	-5.32	3	14.54	2	16.86	4	43.34	4	168.97	1	14.54	2	-2.89	1	5.07	4	33.75	3	-8.29	3	1.22	F		
BNY Mellon Oriental	-0.82	1	20.97	1	9.72	4	33.66	4	73.89	4	20.97	1	-19.35	4	12.47	4	32.29	4	-7.92	3	1.08	F		
Fidelity Asia	-5.27	3	20.17	1	25.54	1	78.47	1	149.64	1	20.17	1	-12.84	4	19.86	2	38.33	2	2.77	1	1.33	F	B	+
HSBC Pacific Index	-5.16	3	12.13	3	17.50	3	45.57	3	108.50	3	12.13	3	-7.66	2	13.48	4	36.70	2	-9.38	4	0.28	F		
Janus Henderson Asia Pacific Capital Growth	-5.24	3	18.66	1	19.33	3	53.49	2	111.28	3	18.66	1	-13.87	4	16.75	2	36.96	2	-6.08	2	1.11	F		
Janus Henderson Asian Dividend Income Unit Trust	-4.45	2	14.59	2	18.70	3	49.36	3	119.97	3	14.59	2	-6.12	1	10.34	4	32.38	4	-4.95	2	1.11	F		
L&G Pacific Index Trust	-5.21	3	12.58	2	17.73	3	45.97	3	116.42	3	12.58	2	-7.78	2	13.40	4	36.40	2	-9.09	4	0.20	F	B	
Legg Mason IF Martin Currie Asia Pacific	-6.08	4	12.93	2	17.26	3	56.01	2	115.02	3	12.93	2	-11.95	4	17.93	2	34.12	3	-0.80	1	1.12	F		
Merian Asia Pacific	-6.46	4	9.59	4	19.01	3	62.11	2			9.59	4	-14.07	4	26.37	1	41.92	1	-4.02	2	1.31	F		
Merian Asian Equity Income	-6.79	4	7.75	4	3.87	4	34.53	4			7.75	4	-16.67	4	15.68	2	36.70	2	-5.26	2	1.23	F		
Merian Pacific Equity	-6.21	4	10.01	4	2.79	4	32.17	4			10.01	4	-19.90	4	16.66	2	36.06	3	-5.49	2	1.34	F		
Quilter Investors Asia Pac (ex Japan) Lge-Cap Equity (Invesco Perpetual)	-5.97	4	9.10	4	18.12	3	62.47	2	142.84	1	9.10	4	-11.50	4	22.34	1	44.19	1	-4.61	2	1.33	F	B	A
Schroder Asian Alpha Plus	-7.98	4	13.40	2	21.30	2	62.14	2			13.40	2	-12.94	4	22.87	1	34.03	3	-0.27	1	1.33	F	S	
Schroder Asian Income	-6.45	4	10.89	3	13.58	4	49.18	3			10.89	3	-7.05	1	12.14	4	34.09	3	-3.74	2	1.31	F	S	
Schroder Asian Income Maximiser	-6.30	4	9.88	4	15.54	4	44.29	4			9.88	4	-6.18	1	10.14	4	33.05	4	-4.49	2	1.34	F		
Sector Average	-4.90		13.04		20.11		53.46		127.26		13.04		-8.22		15.77		34.41		-4.95					
ASIA PACIFIC INCLUDING JAPAN EQUITIES																								
ASI Asia Pacific and Japan Equity	-4.59	4	17.52	1	16.35	3	45.57	4	123.83	2	17.52	1	-10.96	4	11.20	4	30.95	4	-4.46	4	1.13	F	B	+
Invesco Perpetual Pacific	-3.65	3	7.03	4	18.17	2	62.36	1	144.75	1	7.03	4	-6.34	2	17.88	1	35.44	1	1.45	1	1.29	F		+
Sector Average	-3.11		10.53		17.24		55.34		123.07		10.53		-7.03		14.09		32.35		0.11					
COMMODITY/ENERGY																								
BlackRock Natural Resources Growth & Inc	-9.10	3	-1.55	4	1.79	2	18.70	3			-1.55	4	-1.62	2	5.09	2	39.84	4	-16.61	2	1.24	F		+
Investec Enhanced Natural Resources ¹	-3.85	1	8.95	2	1.39	2	20.41	3			8.95	2	-5.01	3	-2.03	2	43.71	4	-17.36	2	1.26	F		
Investec Global Energy	-5.48	1	1.47	3	-11.22	4	-19.78	4	-15.20	3	1.47	3	-1.96	3	-10.76	3	26.40	4	-28.51	3	1.24	F		
Investec Global Gold	-8.45	3	40.39	1	8.97	2	75.30	1	10.28	1	40.39	1	-8.18	3	-15.46	4	89.94	2	-15.30	2	1.25	F		
Marlborough ETF Commodity ²	-5.94	1	-11.97	4	-10.30	4	-16.60	4	-36.29	4	-11.97	4	6.20	1	-4.06	2	22.38	4	-24.02	2	1.50	F		
Quilter Investors Natural Resources Equity (Janus Henderson)	-7.37	1	2.47	2	6.94	2	11.94	4	-16.39	3	2.47	2	-4.01	3	8.72	2	55.09	3	-32.51	4	1.30	F		
Quilter Investors Precious Metals Equity (BlackRock)	-8.52	3	32.92	2	-7.96	4	47.20	2	-11.74	3	32.92	2	-18.50	4	-15.04	4	82.02	2	-12.13	2	1.39	F	B	
TB Guinness Global Energy	-4.09	1	-3.83	4	2.03	2	-10.67	4			-3.83	4	10.59	1	-4.06	2	34.57	4	-34.94	4	1.27	F		A
Sector Average	-7.49		12.84		3.78		29.21		0.75		12.84		-5.44		-2.74		59.91		-22.14					
EUROPE EXCLUDING UK EQUITIES																								
Artemis European Growth	-1.51	1	9.40	3	11.30	4	41.23	4	108.03	3	9.40	3	-16.86	4	22.38	1	21.41	1	4.51	4	1.19	F		+
ASI Europe ex UK Equity	-5.12	4	15.12	1	33.25	1	69.08	1	113.72	3	15.12	1	1.36	1	14.19	4	22.56	1	3.54	4	0.94	F		+
AXA Framlington European	-3.60	3	11.30	2	12.39	4	47.50	3	117.24	2	11.30	2	-10.83	4	13.25	4	18.67	3	10.59	2	1.17	F		+
Barrings Europe Select Trust	-5.43	4	7.84	3	21.72	2	89.46	1	216.08	1	7.84	3	-6.29	1	20.46	1	30.16	1	19.58	1	1.10	F	G	+
Barrings European Growth	-3.52	3	9.54	3	22.43	3	54.52	2	106.22	3	9.54	3	-12.43	4	27.63	1	12.84	4	11.84	1	1.16	F		
BlackRock Continental European	-2.18	2	17.43	1	28.34	1	74.84	1	154.57	1	17.43	1	-7.61	3	18.30	3	17.73	3	15.72	1	1.24	F		
BlackRock Continental European Income	-1.18	1	12.76	1	17.65	3	59.22	2			12.76	1	-8.56	3	14.10	4	18.65	3	14.06	1	1.23	F	B	
BlackRock European Dynamic	-2.34	2	15.65	1	31.13	1	78.09	1	193.56	1	15.65	1	-9.99	4	25.97	1	18.21	3	14.90	1	1.23	F	B	+
BNY Mellon Continental European	-4.19	4	8.74	3	20.45	2	56.48	2	99.29	3	8.74	3	-4.60	1	16.11	4	18.13	3	9.97	2	0.99	F		
EdenTree Amity European ▲	-4.05	4	5.12	4	13.16	4	49.26	3	105.52	3	5.12	4	-10.31	4	20.02	1	19.51	3	10.37	2	1.26	F		
Fidelity European	-1.89	1	13.91	1	30.06	1	69.02	1	134.07	1	13.91	1	-1.39	1	15.79	4	20.37	2	7.96	3	1.31	F	B	AA
Fidelity European Opportunities	-6.47	4	4.60	4	6.94	4	47.95	3	84.61	4	4.60	4	-9.60	3	13.09	4	20.26	2	15.04	1	1.33	F		
FP Argonaut European Alpha	-4.79	4	8.47	3	4.47	4	30.59	4			8.47	3	-12.75	4	10.39	4	4.22	4	19.94	1	1.44	F		
HSBC European Growth	-2.13	2	7.08	4	9.05	4	41.69	4	75.82	4	7.08	4	-11.63	4	15.24	4	13.49	4	14.49	1	1.18	F		
HSBC European Index	-2.76	3	12.03	2	21.97	2	56.17	2	99.55	3	12.03	2	-7.64	3	17.88	3	19.06	3	7.54	3	1.13	F		
Invesco Perpetual European Equity	-1.65	1	2.51	4	10.29	4	46.65	4	107.58	3	2.51	4	-8.11	3	17.08	3	21.34	1	9.59	2	1.26	F		
Invesco Perpetual European Equity Income	-2.30	2	1.47	4	7.80	4	36.57	4	102.94	3	1.47	4	-9.02	3	16.77	3	18.22	3	7.17	3	1.27	F		
Invesco Perpetual European Opportunities	-2.57	2	-2.73	4	-2.73	4	27.65	4	129.26	2	-2.73	4	-10.50	4	11.73	4	14.47	4	14.65	1	1.28	F		
iShares Continental European Equity Index (UK)	-2.12	2	12.80	1	22.46	2	56.58	2	100.63	3	12.80	1	-8.03	3	18.04	3	19.12	3	7.34	3	1.05	F	B	
Janus Henderson European Focus ¹	-1.45	1	13.61	1	21.37	2	53.95	3	154.89	1	13.61	1	-8.18	3	16.36	3	15.32	4	9.99	2	1.26	F	B	
Janus Henderson European Selected Opportunities	-1.57	1	12.81	1	19.02	3	51.33	3	124.21	2	12.81	1	-7.64	3	14.24	4	16.02	4	9.59	2	1.26	F	B	
Janus Henderson European Smaller Companies	-5.38	4	7.69	3	28.27	1	105.85	1	204.52	1	7.69	3	-10.67	4	33.34	1	32.19	1	21.41	1	1.27	F		
JPM Europe	-2.65	2	9.38	3	17.38	3	55.15	2	115.10	2	9.38	3	-9.29	3	18.30	3	20.28	2	9.90	2	1.23	F		
JPM Europe Dynamic (ex UK)	-3.45	3	8.81	3	13.54	4	51.47	3	140.21	1	8.81	3												

INITIAL PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	CBSR Fund Rating	Citywire Rating
	3 Mths		1 Yr		3 Yrs		5 Yrs		10 Yrs		2019		2018		2017		2016		2015					
	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl				
GLOBAL EMERGING MARKETS EQUITIES (continued)																								
ASI Emerging Markets Equity	-9.02	4	17.14	2	4.50	4	29.81	4	91.20	2	17.14	2	-15.87	4	6.04	4	36.58	3	-9.05	2	1.20	F	B	
AXA Framlington Emerging Markets	-3.68	1	24.12	1	12.90	3	44.37	2	74.11	3	24.12	1	-16.78	4	9.30	4	34.21	4	-4.72	1	1.19	F		
Barings Global Emerging Markets	-5.56	3	18.24	1	22.49	2	54.50	2	65.00	3	18.24	1	-15.61	4	22.76	1	34.44	4	-6.18	1	1.51	F		AA
BlackRock Emerging Markets	-4.03	1	18.49	1	26.53	1	52.87	2	88.28	2	18.49	1	-7.06	1	14.90	2	40.28	2	-13.88	4	1.27	F		+
Fidelity Emerging Markets	-5.94	4	21.63	1	16.92	2					21.63	1	-18.20	4	17.53	2					1.35	F	S	+
Invesco China Equity (UK)	-6.91	4	15.11	2	27.90	1	71.64	1	154.08	1	15.11	2	-8.39	2	21.29	1	24.34	4	7.93	1	1.27	F		+
Invesco Perpetual Global Emerging Markets	-6.88	4	8.83	4	8.65	4	38.82	3	86.19	2	8.83	4	-13.06	3	14.83	3	37.44	3	-7.03	2	1.33	F		+
iShares Emerging Markets Equity Index (UK)	-5.17	2	14.61	2	13.91	3	39.70	3			14.61	2	-11.04	3	11.72	3	37.38	3	-10.73	3	0.23	F		
Janus Henderson Emerging Markets Opportunities	-10.93	4	1.78	4	-3.81	4	23.28	4	50.90	4	1.78	4	-11.66	3	6.98	4	36.54	3	-6.14	1	1.28	F		
Jupiter China	-10.76	4	6.62	4	-0.71	4	26.02	4	49.51	4	6.62	4	-21.08	4	18.01	1	19.21	4	6.47	1	1.42	F		
Jupiter India Fund	0.61	1	8.85	4	-19.77	4	34.88	3	82.15	3	8.85	4	-29.33	4	4.29	4	47.17	1	14.24	1	1.44	F	B	
Lazard Emerging Markets	-4.29	2	9.99	4	3.78	4	24.44	4	65.78	3	9.99	4	-13.67	4	9.30	4	45.65	1	-17.67	4	1.19	F	S	
Liontrust China	-5.13	2	13.20	3	13.93	3	43.52	2	76.51	3	13.20	3	-16.30	4	20.25	1	24.80	4	0.94	1	1.59	F		
Merian Global Emerging Markets	-6.61	4	17.99	1	10.99	3	37.71	3			17.99	1	-18.20	4	15.00	2	34.81	4	-7.96	2	1.19	F		
Quilter Investors China Equity (Janus Henderson)	-7.08	4	17.40	2	19.65	2	71.26	1	133.06	1	17.40	2	-16.73	4	22.39	1	36.85	3	4.59	1	1.33	F	B	
Quilter Investors Emerging Markets Equity Growth (JPM)	-5.20	2	27.26	1	28.99	1	60.42	1	105.41	2	27.26	1	-12.43	3	15.74	2	39.83	2	-11.06	3	1.40	F	S	AA
Schroder Global Emerging Markets	-6.13	4	13.77	2	18.78	2	49.73	2	79.60	3	13.77	2	-11.79	3	18.36	1	36.63	3	-7.74	2	1.35	F		
Templeton Global Emerging Markets	-6.00	4	16.19	2	19.45	2	36.95	3	20.96	4	16.19	2	-13.68	4	19.10	1	45.73	1	-21.32	4	1.19	F		
Sector Average	-5.14		13.37		14.97		43.35		78.98		13.37		-10.43		13.22		37.33		-9.21					
GLOBAL EQUITIES																								
Artemis Global Growth	-4.53	4	6.89	4	20.43	4	67.23	2	219.51	1	6.89	4	-3.58	4	16.85	1	21.69	3	14.11	1	1.19	F	S	
Artemis Global Income	-4.95	4	2.59	4	7.39	4	42.21	4			2.59	4	-4.70	4	9.84	4	20.69	3	9.73	1	1.15	F	B	
ASI Global Equity	-6.10	4	11.39	2	15.43	4	38.93	4	110.10	4	11.39	2	-4.61	4	8.64	4	27.37	2	-5.50	4	1.13	F	B	
ASI Global Ethical Equity ▲	-4.70	4	13.51	1	19.67	4	42.76	4	96.74	4	13.51	1	-3.58	4	9.34	4	27.08	2	-6.13	4	1.11	F	B	
AXA Framlington Global Thematics	-6.06	4	17.66	1	31.37	1	71.17	2	175.13	2	17.66	1	-1.12	3	12.91	3	23.65	3	5.37	3	1.17	F		
Barings Global Leaders	-6.92	4	6.93	4	20.77	4	59.62	3	125.46	4	6.93	4	-0.15	2	13.12	3	21.20	3	9.05	1	1.51	F		
BlackRock Consensus 100 ²	-3.97	3	11.36	2	24.40	3	63.84	2			11.36	2	-0.87	3	12.69	3	23.75	2	6.43	2	0.44	F		+
BlackRock Global Equity	-6.15	4	8.14	4	14.46	4	53.26	3	111.80	4	8.14	4	-2.07	4	8.09	4	24.16	2	7.83	2	1.25	F		
BlackRock Global Income	-6.32	4	8.12	4	14.00	4	56.43	3			8.12	4	-2.04	4	7.63	4	25.93	2	8.97	1	1.25	F		
BMO MM Navigator Boutiques ²	-4.32	3	8.81	3	17.33	4	52.46	3	120.59	4	8.81	3	-4.55	4	12.97	3	19.10	3	9.10	1	2.20	F	N	
BNY Mellon Global Equity	-4.02	3	11.38	2	23.35	3	69.31	2	174.64	2	11.38	2	3.44	1	7.06	4	22.85	3	11.72	1	0.95	F		
EdenTree Amity International ▲	-4.79	4	9.39	3	13.66	4	37.04	4	95.40	4	9.39	3	-6.03	4	10.57	4	24.24	2	-2.95	4	1.21	F		
F&C Investment Trust	-1.97	1	9.16	3	40.47	1	91.17	1	222.09	1	9.16	3	6.48	1	20.86	1	19.63	3	13.76	1	0.80	F		
Fidelity Global Special Situations	-5.57	4	10.68	3	26.52	2	85.57	1	199.63	1	10.68	3	-1.25	3	15.76	1	28.69	1	13.97	1	1.31	F	S	A
Fidelity Open World ²	-5.02	4	10.96	2	22.42	3					10.96	2	-2.09	4	12.68	3	24.58	2			1.65	F		
First State Global Listed Infrastructure	-3.40	3	17.83	1	22.51	3	73.78	2	194.63	1	17.83	1	-2.77	4	6.94	4	35.86	1	4.40	4	1.15	F	B	
Fundsmith Equity	-7.31	4	18.01	1	48.05	1	136.09	1			18.01	1	5.19	1	19.27	1	32.82	1	20.07	1	1.18	F	G	AA
Invesco Perpetual Global Equity	-3.60	3	3.88	4	11.97	4	44.84	4	136.33	3	3.88	4	-7.15	4	16.08	1	19.38	3	8.35	2	1.25	F		
Invesco Perpetual Global Equity Income	-2.79	2	7.55	4	17.52	4	51.72	3	175.07	1	7.55	4	-3.89	4	13.69	2	18.17	4	9.25	1	1.25	F		
Invesco Perpetual Global Opportunities	-1.48	1	8.38	4	16.78	4	59.23	3	179.77	2	8.38	4	-9.70	4	19.33	1	25.12	2	8.98	1	1.28	F		
Invesco Perpetual Global Smaller Companies	-5.47	4	7.51	4	18.25	4	59.78	3	192.77	1	7.51	4	-7.87	4	19.39	1	25.15	2	7.96	2	1.28	F		
Investec Global Franchise	-6.16	4	14.75	1	31.17	1	94.51	1			14.75	1	-4.55	1	9.34	4	27.34	2	16.46	1	1.20	F		
Investec Global Strategic Equity	-6.53	4	8.86	3	24.90	3	65.55	2	189.59	1	8.86	3	-2.74	4	17.97	1	24.35	2	6.59	2	1.20	F	S	
Janus Henderson Global Equity	-6.94	4	10.25	3	28.12	2	82.81	1	277.55	1	10.25	3	0.36	2	15.79	1	25.57	2	13.64	1	1.65	F		
Janus Henderson Global Equity (B Share Class)	-6.87	4	10.44	3							10.44	3									1.26	F		
Janus Henderson Global Equity Income	-4.47	4	8.28	4	13.78	4	51.47	4	151.44	3	8.28	4	-4.70	4	10.26	4	22.17	3	8.97	1	1.29	F		
Janus Henderson Global Sustainable Equity ▲	-5.72	4	17.08	1	35.17	1	77.83	1			17.08	1	-1.15	3	16.80	1	22.51	3	7.39	2	1.25	F		A
JPM Global Equity Income (GBP Hedged)	0.47	1	14.89	1	29.42	1	41.15	4	116.03	4	14.89	1	-3.52	4	16.77	1	2.18	4	6.73	2	1.25	F		
JPM Global Unconstrained Equity	-6.47	4	14.79	1	21.81	3					14.79	1	-2.84	4	9.22	4	19.75	3			1.25	F		
JPM Multi-Manager Growth	-3.49	3	11.31	2	30.43	2	60.50	3	179.71	2	11.31	2	-1.87	4	19.41	1	14.58	4	7.39	2	0.56	F		
Jupiter Ecology ▲	-1.72	1	15.56	1	15.09	4	49.35	4	110.64	4	15.56	1	-12.08	4	13.28	3	24.04	2	4.61	3	1.32	F	N	
Jupiter Merlin Worldwide Portfolio ²	-5.38	4	10.24	3	19.53	4	56.59	3	125.10	4	10.24	3	-0.70	3	9.19	4	20.13	3	9.05	1	2.16	F		
L&G International Index Trust	-3.77	3	12.79	2	27.79	2	73.10	2			12.79	2	0.74	2	12.46	3	27.92	1	5.90	3	0.41	F	S	
Lazard Global Equity Income	-3.47	3	10.30	3	13.46	4	29.55	4	104.50	4	10.30	3	-4.31	4	7.49	4	23.46	3	-7.51	4	1.20	F		
Legg Mason IF Martin Currie Global Eq Income	-3.19	2	17.09	1	22.63	3	52.22	3			17.09	1	-4.02	4	9.12	4								

INITIAL PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										TER	Fund Type	CBSR Fund Rating	Citywire Rating
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl				
NORTH AMERICA EQUITIES (continued)																								
JPM US Select	-5.02	2	13.93	2	40.20	2	90.74	3	284.98	2	13.93	2	9.04	2	12.85	3	22.40	4	11.15	1	0.89	F	S	
Legg Mason IF Clearbridge US Equity	-6.41	4	8.35	4	13.84	4	48.10	4	165.45	4	8.35	4	-2.24	4	7.47	4	27.72	3	1.86	4	1.14	F		
Legg Mason IF Martin Currie North American	-6.58	4	18.76	1	44.82	1	96.21	2	253.22	3	18.76	1	11.78	1	9.08	4	23.89	4	9.37	3	1.03	F		
Liontrust UK Opportunities	-7.44	4	14.45	1	43.44	1	80.61	4	199.80	4	14.45	1	8.97	2	15.01	1	15.56	4	8.96	3	1.35	F		
M&G North American Dividend	-6.04	4	13.45	2	38.54	2	97.44	2	253.38	3	13.45	2	7.91	3	13.16	2	35.12	1	5.47	4	0.94	F		
Merian North American Equity	-6.03	4	10.78	3	31.37	4	91.65	3	349.08	1	10.78	3	0.42	4	18.09	1	28.72	2	13.32	1	1.26	F	S	
Merian US Equity Income	-6.54	4	8.17	4	18.64	4	60.23	4			8.17	4	-1.60	4	11.46	3	29.08	2	4.63	4	1.03	F		
Quilter Investors US Equity Growth (JPM)	-6.93	4	16.77	1	51.67	1	110.44	1	296.95	2	16.77	1	8.79	2	19.40	1	25.63	3	10.44	2	1.11	F		
Quilter Investors US Equity Small/Mid-Cap (Schroder)	-4.67	2	13.76	2	22.95	4	85.35	3			13.76	2	-1.46	4	9.67	4	33.50	1	12.93	1	1.00	F	B	
Schroder US Smaller Companies	-4.08	1	12.37	3	29.57	4	84.74	3	261.51	3	12.37	3	0.31	4	14.96	1	28.65	2	10.83	2	1.29	F	B	
Threadneedle American	-5.51	3	15.36	1	41.38	2	95.50	2			15.36	1	4.96	4	16.76	1	23.92	4	11.59	1	1.14	F		
Threadneedle American Select	-3.88	1	18.57	1							18.57	1	1.79	4								F		
Threadneedle American Smaller Companies	-7.00	4	14.57	1	27.61	4	76.44	4			14.57	1	-2.16	4	13.84	2	24.64	4	10.93	2	1.14	F		
UBS US Equity	♦																					F		
Sector Average	-5.21		12.40		36.61		90.78		267.80		12.40		7.64		12.91		27.09		9.88					
PROTECTED/GUARANTEED																								
Investec Multi Asset Protector ¹	0.53	1	7.51	1	11.32	1					7.51	1	-3.04	4	6.79	1			1.54			E		
Sector Average	-0.32		3.08		6.14		12.16		28.92		3.08		0.08		2.88		3.82		1.78					
SPECIALIST																								
Absolute Insight (AP) ²	0.00		-0.40		-2.99		-4.55				-0.40		-3.44		0.87		-1.80		0.19		1.51	D		
ASI Target Return Bond	1.26		1.69		2.55		-1.69		7.04		1.69		0.32		0.53		0.11		-4.24		0.76	C		
AXA Framlington Biotech	-8.33		-2.38		8.50		23.05		319.24		-2.38		1.58		9.42		-2.99		16.90		1.31	F		
AXA Framlington FinTech	-7.99		20.48		34.81		67.56		120.43		20.48		-7.72		21.26		15.39		7.72		1.18	F		
AXA Framlington Global Technology	-10.05		20.20		63.14		162.44		409.07		20.20		9.55		23.90		34.72		19.41		1.14	F	A	
AXA Framlington Health	-5.55		3.05		12.60		47.61		258.74		3.05		9.56		-0.26		15.89		13.11		1.13	F		
Barings Eastern Europe	-5.64		22.11		26.35		48.20		29.10		22.11		-8.04		12.52		40.92		-16.77		1.57	F		
Barings German Growth Trust	-4.66		5.47		10.19		58.87		148.46		5.47		-17.27		26.28		23.09		17.14		1.12	F		
Barings Korea Trust	-5.36		-10.62		-13.30		4.13		46.96		-10.62		-11.21		9.24		16.91		2.73		1.20	F		
Barings Multi Asset ²	-0.81		5.59		8.67		18.36				5.59		-3.79		6.97		6.10		2.65		1.29	D		
BlackRock Absolute Return Bond ¹	-0.10		0.51		0.10		1.12				0.51		-1.79		1.41		1.02		0.00		0.78	E		
BlackRock Dynamic Diversified Growth	-1.38		5.57		9.09		6.97				5.57		-2.46		5.94		-2.88		0.97		1.02	D		
BlackRock European Absolute Alpha ¹	-0.08		3.63		6.55		13.20		36.81		3.63		0.98		1.82		-1.23		7.57		1.54	E	N	
BlackRock UK Absolute Alpha ¹	1.52		6.28		4.13		15.36		14.55		6.28		-4.56		2.66		0.46		10.27		1.50	E	B	
BNY Mellon Global Absolute Return ²	0.82		7.32		9.02		11.68				7.32		-4.03		5.85		2.13		0.30		1.31	E	B	
BNY Mellon Real Return A	-0.16		10.33		5.39		14.81				10.33		-2.29		-2.24		5.98		2.80		1.22	E	S	
Fidelity Emerging Europe Middle East & Africa	-8.44		12.40		14.08		30.03		81.42		12.40		-9.91		12.65		17.54		-3.03		1.44	F		
Fidelity Euro Bond	-5.91		4.43		0.76		21.64				4.43		-1.25		-2.29		29.55		-6.81		0.82	C		
First Slate Greater China Growth	-4.25		24.22		32.05		83.01		195.40		24.22		-10.01		18.13		33.02		4.19		1.40	F	G	
FP 8AM Multi-Strategy Portfolio II ²	-2.77		2.38		7.43		19.37		42.84		2.38		-2.70		7.85		6.51		4.32		2.50	E		
FP Apollo Multi Asset Cautious ²	-0.33		3.73		10.42		18.40				3.73		-5.10		12.18		3.44		3.66		1.85	E		
Fulcrum Alternative Beta Plus Daily	-1.87		4.22		-8.00		-11.50		-16.52		4.22		-8.73		-3.29		0.88		-4.64		2.01	E		
Garroway Wealth ^{1,2}	-2.21		2.41		1.00		7.27				2.41		-2.70		1.37		4.78		1.36		2.21	E		
Invesco Perpetual Emerging European	-3.37		17.58		38.50		73.57		81.67		17.58		-2.42		20.71		38.07		-9.24		1.50	F		
Invesco Perpetual Latin American	-8.45		4.85		-3.31		7.22		14.31		4.85		-4.27		-3.68		58.87		-30.20		1.33	F		
Investec UK Total Return ¶	2.15		3.79		11.14		20.94		52.39		3.79		-2.75		10.11		3.49		5.16		1.01	D		
Janus Henderson Global Financials	-5.85		13.73		29.55		58.51		109.87		13.73		-0.66		14.66		16.77		4.78		1.27	F		
Janus Henderson Global Technology	-7.01		19.93		57.81		140.39		348.39		19.93		3.32		27.36		31.65		15.71		1.31	F		
Janus Henderson Multi-Asset Absolute Return ²	-0.95		0.61		-0.17		4.64		16.38		0.61		-1.04		0.26		4.16		0.64		1.34	E		
Janus Henderson UK Absolute Return ¹	0.07		0.44		0.88		11.39		41.43		0.44		-2.64		3.17		2.42		7.81		1.51	E	B	
JPM Emerging Europe Equity	-1.92		25.35		25.64		45.42		40.48		25.35		-10.69		12.24		38.63		-16.51		1.25	F	N	
Jupiter Absolute Return ¹	-0.92		-7.21		-12.59		0.94				-7.21		-1.79		-4.08		10.07		4.92		1.16	E		
Jupiter Emerging European Opportunities	-1.26		26.58		35.33		61.49		38.26		26.58		-6.07		13.81		41.54		-15.69		1.62	F		
Jupiter Financial Opportunities	-9.31		13.46		30.52		69.01		75.92		13.46		1.04		13.85		15.47		12.15		1.38	F		
Jupiter International Financials ¹	-14.24		8.66		24.18		63.08				8.66		-2.91		17.70		17.35		11.92		1.35	F		
Kames Diversified Growth	0.09		5.38		11.16		20.64				5.38		-5.11		11.16		1.93		6.47		0.77	C		
Kotak India Midcap	-0.37		11.53		0.47						11.53		-17.69		9.44				1.66		1.66	F		
Liontrust Russia	-4.52		23.10		52.06		82.36				23.10		2.56		20.44		44.68		-17.11		1.58	F	N	
M&G Global Convertibles (Share Class A)	-6.50		3.07		-3.62		29.80		69.50		3.07		-4.87		-1.70		26.26		6.66		1.03	C		
M&G Global Macro Bond (Share Class A)	-3.58		6.29		-0.48		29.11		63.92		6.29		-0.44		-5.95		29.73		0.00		0.99	C	S	
Merian China Equity	-7.82		11.17		20.66		65.56				11.17		-10.87		21.77		31.79		4.11		1.38	F		
Merian Global Equity Absolute Return ¹	-4.71		-12.09		-8.64		-3.12				-12.09		-5.62		10.11		1.70		4.27		1.38	F		
Merian Gold and Silver	-6.31		24.44		-12.50						24.44		-14.73		-17.54				1.36		1.36	F		
Merian Local Currency Emerging Market Debt	-4.36																							

INITIAL PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative										Annual										Fund Type	OBSR Fund Rating	Citywire Rating	
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl				TER
STERLING STRATEGIC BOND																								
Allianz Strategic Bond	1.91	1	15.87	1	10.99	3	19.37	3	69.12	3	15.87	1	-2.85	4	-1.40	4	5.20	3	2.23	3	1.11	C		+
Artemis High Income	0.61	3	3.31	4	10.76	3	21.16	2	94.98	1	3.31	4	-2.46	3	9.92	1	4.99	3	4.19	1	0.98	C	S	
ASI Strategic Bond	0.73	3	5.55	3	9.64	3	18.75	3			5.55	3	-1.23	2	5.17	3	6.12	3	2.06	3	0.76	C		
AXA Framlington Managed Income (Gross)	0.00	4	3.78	4							3.78	4									0.80	C		
BlackRock Fixed Income Global Opportunities	0.00	4	2.34	4	2.71	4	5.38	4	18.81	4	2.34	4	-1.77	3	2.17	4	0.45	4	2.13	3	0.92	C	B	
BMO Global Total Return Bond (GBP Hedged)	0.74	3	3.72	4	0.00	4	2.45	4	42.71	4	3.72	4	-3.52	4	-0.07	4	1.89	4	0.54	4	1.06	C		
BMO Multi-Sector Bond	0.37	4	5.60	3	9.22	3	16.93	3	74.40	3	5.60	3	-2.11	3	5.66	3	5.85	3	1.14	3	1.05	C		
EdenTree Amity Sterling Bond ▲	0.80	2	5.41	3	10.65	3	18.86	3	69.44	3	5.41	3	-0.99	2	6.03	2	5.69	3	1.63	3	0.85	C		+
Fidelity Extra Income	0.60	3	6.63	2	11.16	2	21.97	2	78.83	3	6.63	2	-1.03	2	5.33	3	7.18	2	2.38	3	1.12	C		
Invesco Perpetual Monthly Income Plus	0.32	4	5.37	3	10.31	3	18.52	3	88.03	2	5.37	3	-3.16	4	8.11	1	4.36	4	2.95	2	1.06	C	S	
Invesco Perpetual Tactical Bond	1.05	2	1.97	4	2.52	4	4.91	4			1.97	4	-1.86	3	2.44	4	2.18	4	0.16	4	1.08	C		
Janus Henderson Fixed Interest Monthly Income	1.97	1	10.88	1	15.14	1	27.60	1			10.88	1	-3.43	4	7.53	2	6.46	2	4.09	1	1.04	C	S	+
Janus Henderson Preference & Bond	1.59	1	9.83	1	13.50	2	24.47	2	79.95	3	9.83	1	-2.84	4	6.36	2	6.12	3	3.34	2	1.04	C	S	+
Janus Henderson Strategic Bond	0.73	3	8.99	1	10.31	3	19.66	3	66.90	4	8.99	1	-2.79	4	4.11	3	4.91	3	3.40	2	1.04	C	S	+
JPM Unconstrained Bond	-0.18	4	1.39	4	1.58	4	5.29	4			1.39	4	-1.82	3	2.04	4	2.96	4	0.67	4	0.89	C		+
Jupiter Strategic Bond	0.97	2	7.75	2	7.23	4	17.82	3			7.75	2	-2.34	3	1.91	4	6.70	2	2.97	2	1.17	C	S	
Kames Strategic Bond	1.21	2	7.39	2	10.73	3	13.74	4	53.39	4	7.39	2	-0.83	1	3.97	3	3.35	4	-0.61	4	0.94	C		
L&G Dynamic Bond	0.33	4	4.62	4	-0.46	4	-0.52	4	32.52	4	4.62	4	-5.97	4	1.18	4	-0.78	4	0.72	4	1.06	C		
Legg Mason IF Western Asset Retirement Income Bond	0.60	3	5.63	3	6.61	4	12.78	4	33.10	4	5.63	3	-1.11	2	2.06	4	5.95	3	-0.15	4	0.45	C		
M&G Optimal Income (Share Class A)	0.29	4	4.44	4	7.80	4	13.86	4	68.73	3	4.44	4	-2.34	3	5.69	3	6.16	3	-0.50	4	1.02	C	S	
M&G UK Inflation Linked Corporate Bond	-0.37	4	1.82	4	3.00	4	2.60	4			1.82	4	-1.04	2	2.23	4	2.48	4	-2.80	4	0.90	C		
Man GLG Strategic Bond	0.65	3	5.32	3	5.22	4	4.21	4			5.32	3	-9.06	4	9.86	1	1.17	4	-2.11	4	1.10	C		AAA
Merian Monthly Income Bond	2.11	1	10.31	1	11.32	2	13.85	4	62.93	4	10.31	1	-4.42	4	5.59	3	4.23	4	-1.88	4	0.76	C		
Quilter Investors Sterling Diversified Bond (Fidelity)	0.43	4	8.19	2	5.35	4	16.43	3	62.85	4	8.19	2	-3.44	4	0.85	4	6.04	3	4.22	1	0.86	C	B	
Quilter Investors Strategic Bond²	0.62	3	7.67	2	7.49	4	11.01	4			7.67	2	-2.99	4	2.91	4	4.89	3	-1.55	4	0.79	C		
Schroder Strategic Credit	0.57	3	3.67	4	8.15	4	15.73	3	47.39	4	3.67	4	-0.35	1	4.69	3	4.86	4	2.05	3	0.84	C		
Threadneedle Strategic Bond	0.31	4	4.87	3	7.98	4	15.12	4	59.68	4	4.87	3	-1.24	2	4.25	3	5.49	3	1.07	3	0.99	C		+
Sector Average	0.92		6.51		10.28		19.24		73.30		6.51		-1.68		5.31		5.95		2.06					
UK ALL COMPANIES																								
Allianz UK Mid-Cap	0.71	1	5.75	3	11.98	4	41.21	2	158.03	1	5.75	3	-12.02	4	20.35	1	7.63	3	17.17	1	1.25	F		
Artemis Capital	0.00	1	5.47	3	19.40	2	38.10	2	142.58	1	5.47	3	-6.75	4	21.40	1	3.16	4	12.12	1	1.18	F		
Artemis UK Select	2.22	1	9.86	1	22.71	1	34.39	3	140.93	1	9.86	1	-10.58	4	24.92	1	-4.03	4	14.11	1	1.18	F		+
ASI UK Equity	-3.38	4	15.79	1	20.89	2	35.14	2	109.89	3	15.79	1	-7.39	4	12.75	3	10.79	2	0.89	4	0.92	F		
AXA Framlington UK Growth (Acc)	0.60	1	17.42	1	20.81	2	37.79	2	118.37	2	17.42	1	-6.45	3	9.98	4	7.08	3	6.52	2	1.15	F		+
AXA Framlington UK Select Opportunities	-3.10	4	11.77	1	16.46	2	29.50	3	134.36	1	11.77	1	-8.36	4	13.70	2	2.88	4	8.61	2	1.14	F	N	A
BlackRock UK	-5.72	4	9.30	2	26.13	1	50.69	1	105.79	3	9.30	2	-2.25	1	18.05	1	5.17	4	13.59	1	1.23	F	B	A
BlackRock UK Special Sits	-0.62	2	13.36	1							13.36	1	-6.88	4							1.23	F		AA
BMO Responsible UK Equity ▲	-1.71	2	11.33	1	28.05	1	48.67	1	145.37	1	11.33	1	-3.47	2	19.16	1	6.53	3	8.99	2	1.24	F		A
BMO Select UK Equity	-0.74	2	10.44	1	13.96	3	34.68	2	75.44	4	10.44	1	-2.42	2	5.76	4	11.29	2	6.20	2	1.38	F		
BNY Mellon UK Equity	-3.50	4	11.55	1	17.25	2	45.20	1	117.44	2	11.55	1	-3.42	2	8.84	4	5.58	3	17.28	1	0.85	F		
BNY Mellon UK Opportunities	-3.80	4	15.25	1	14.63	3	45.95	1	140.12	1	15.25	1	-7.79	4	7.86	4	8.81	3	17.01	1	1.10	F		
EdenTree Amity UK ▲	-0.46	2	8.31	2	12.71	4	30.47	3	121.58	2	8.31	2	-8.37	4	13.57	2	2.66	4	12.76	1	1.24	F		
EdenTree UK Equity Growth	-0.38	1	9.56	2	28.47	1	45.87	1	188.77	1	9.56	2	-6.49	4	25.41	1	-2.44	4	16.38	1	1.23	F		A
Fidelity Special Situations	-1.76	2	4.76	3	15.03	3	44.99	1	123.87	2	4.76	3	-5.29	3	15.94	2	11.80	1	12.74	1	1.30	F	S	A
Fidelity UK Opportunities																					0.93	F		
Fidelity UK Select	-3.36	4	12.87	1	20.82	2	48.26	1	136.67	1	12.87	1	-6.44	3	14.41	2	4.85	4	17.04	1	1.31	F		+
Franklin UK Managers Focus	0.84	1	7.16	3	21.20	2	46.60	1	169.04	1	7.16	3	-4.69	3	18.67	1	2.36	4	18.16	1	1.17	F		AA
Franklin UK Mid Cap	5.73	1	18.29	1	40.00	1	61.93	1	234.96	1	18.29	1	-6.20	3	26.18	1	-3.23	4	19.53	1	1.16	F	S	A
Franklin UK Opportunities	-1.16	2	10.46	1	12.73	4	34.60	2	103.37	3	10.46	1	-5.64	3	8.16	4	8.72	3	9.82	2	1.19	F		A
GLG UK Income	-0.54	2	6.55	3	32.42	1	56.71	1	148.33	1	6.55	3	-1.60	1	26.31	1	1.63	4	16.44	1	1.16	F		AA
HSBC FTSE 100 Index	-3.89	4	7.51	3	15.25	3	33.22	3	89.77	4	7.51	3	-2.82	2	10.31	4	13.19	1	2.12	4	0.21	F	B	N
HSBC FTSE 250 Index	1.64	1	10.06	1	20.56	2	43.48	1	163.18	1	10.06	1	-6.35	3	16.97	1	4.23	4	14.18	1	0.22	F	N	S
HSBC FTSE All Share Index	-2.48	3	8.62	2	17.26	2	36.66	2	101.92	3	8.62	2	-3.49	2	11.87	3	11.64	1	4.39	3	1.03	F		S
HSBC UK Freestyle	-2.97	4	7.41	3	7.33	4	22.57	4	80.40	4	7.41	3	-6.59	4	6.98	4	6.47	3	7.26	2	1.18	F		
HSBC UK Growth & Income	-2.59	4	7.66	2	7.93	4	21.86	4	73.49	4	7.66	2	-6.41	3	7.12	4	5.47	3	7.05	2	1.16	F		
In																								

INITIAL PRICE PENSION FUNDS

	Percentage growth and quartile ranks calculated to 31 October											Annual performance % over one year to end October											Fund Type	OBRS Fund Rating	Citywire Rating													
	Cumulative											Annual											TER															
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2019	Qtl	2018	Qtl	2017	Qtl	2016	Qtl	2015	Qtl																		
UK EQUITY INCOME (continued)																																						
AXA Framlington Monthly Income	0.00	2	4.40	3	16.68	2	31.72	3	116.43	3	4.40	3	-4.21	3	16.68	1	6.80	4	5.70	3	1.15	F																
BlackRock UK Income	-3.52	4	7.34	2	11.62	3	35.09	2	95.73	4	7.34	2	-5.60	4	10.16	3	5.96	4	14.22	1	1.97	F																
BMO Responsible UK Income ▲	-0.99	3	9.68	1	17.56	2	37.02	2	130.90	2	9.68	1	-4.36	4	12.08	2	2.97	4	13.19	1	1.19	F			A													
Fidelity MoneyBuilder Dividend	-0.33	2	6.23	3	3.78	4	22.41	4	105.60	3	6.23	3	-4.88	4	2.70	4	7.10	3	10.13	1	0.92	F	B															
FP Miton Income	-1.51	3	2.24	3	6.76	4	30.38	3	96.17	4	2.24	3	-3.39	3	8.08	4	7.32	3	13.80	1	1.27	F																
Franklin UK Equity Income	-2.14	4	9.21	2	14.69	2	41.22	1	133.99	1	9.21	2	-4.03	3	9.42	3	13.95	1	8.06	2	1.16	F	S		A													
HSBC Income	-2.61	4	7.47	2	6.89	4	19.09	4	78.57	4	7.47	2	-6.44	4	6.31	4	6.42	4	4.69	3	1.16	F																
JPM UK Higher Income	-2.99	4	3.29	3	9.67	4	24.24	4	94.22	4	3.29	3	-5.35	4	12.19	2	3.86	4	9.07	2	1.03	F																
Jupiter Income	-1.08	3	2.69	3	8.56	4	33.58	3	99.20	4	2.69	3	-2.12	2	8.00	4	18.28	1	4.03	4	1.31	F	B															
Lazard Multicap UK Income	-2.42	4	6.95	2	13.28	3	31.15	3	120.46	2	6.95	2	-5.74	4	12.37	2	6.46	4	8.74	2	0.97	F			A													
Liontrust Income	-3.67	4	9.75	1	20.90	1	44.88	1	105.89	3	9.75	1	-2.05	2	12.47	2	11.51	2	7.47	2	1.26	F			A													
Marlborough Multi Cap Income	-0.51	2	7.43	2	16.80	2	30.61	3			7.43	2	-6.87	4	16.75	1	-4.40	4	16.97	1	1.17	F																
Merian UK Equity Income	-0.66	2	5.19	3	7.23	4	22.13	4			5.19	3	-7.44	4	10.14	3	4.38	4	9.12	2	1.21	F																
Premier Income	4.18	1	7.77	2	10.68	3	29.12	3	112.08	3	7.77	2	-9.91	4	14.00	1	4.49	4	11.65	1	1.17	F																
Premier Monthly Income	4.03	1	7.48	2	10.35	3	28.22	3	114.43	3	7.48	2	-9.95	4	14.01	1	4.51	4	11.18	1	1.22	F																
Premier Optimum Income	3.81	1	6.87	2	12.29	3	30.27	3			6.87	2	-9.74	4	16.42	1	3.70	4	11.87	1	1.35	F																
Quilter Investors UK Equity Large-Cap Income (Artemis)	-0.97	3	9.80	1	16.60	2	33.38	3	120.59	2	9.80	1	-4.57	4	11.29	3	6.44	4	7.47	2	1.25	F	B															
Quilter Investors UK Equity Large-Cap Value (BNY Mellon)	-3.04	4	10.51	1	12.02	3	40.42	1	110.63	2	10.51	1	-3.22	3	4.73	4	15.68	1	8.37	2	1.00	F																
Schroder Income Maximiser	-2.27	4	-0.84	4	12.79	3	27.30	4	95.26	4	-0.84	4	2.62	1	10.84	3	11.46	2	1.26	4	1.29	F																
Threadneedle UK Equity Income	-0.68	2	7.42	2	14.12	3	37.04	2	144.60	1	7.42	2	-4.02	3	10.68	3	11.50	2	7.71	2	1.10	F	S															
UBS UK Equity Income	◆																				0.65	F																
Sector Average	-0.94		5.33		13.94		33.05		118.95		5.33		-2.89		11.39		9.81		6.34																			
UK GILTS																																						
Allianz Gilt Yield	1.42	3	8.69	2	9.42	2	23.13	3	49.58	3	8.69	2	0.32	3	0.35	2	8.33	3	3.88	3	0.55	C	B				+											
HSBC Gilt & Fixed Interest	1.06	4	7.22	4	6.96	4	19.06	4	41.63	4	7.22	4	0.48	3	-0.72	4	7.02	3	4.01	3	0.67	C																
iShares UK Gilt All Stocks Index (UK)	1.48	3	8.15	3	9.01	3	22.79	3			8.15	3	0.71	3	0.09	2	7.60	3	4.68	2	0.17	C	S															
M&G Gilt & Fixed Interest Inc (Share Class A)	0.70	4	6.64	4	6.10	4	20.13	3	45.13	3	6.64	4	0.00	4	-0.51	4	7.73	3	5.10	2	0.40	C																
Quilter Investors Gilt Index	1.37	4	8.21	3	8.21	3	21.38	3	50.46	3	8.21	3	0.37	3	-0.37	3	7.57	3	4.28	3	0.55	C																
Schroder Gilt & Fixed Interest	1.15	4	7.15	4	7.28	4	20.46	3	44.21	3	7.15	4	0.58	3	-0.47	4	7.58	3	4.38	2	0.58	C					+											
Sector Average	1.94		9.09		9.74		24.99		60.28		9.09		0.69		-0.10		9.10		4.40																			
UK INDEX - LINKED GILTS																																						
L&G All Stk I: Glt IdxTst	-3.32	4	4.49	4	5.17	4	36.09	4	91.02	4	4.49	4	3.67	3	-2.91	3	21.47	4	6.53	3	0.16	C		N														
M&G Index-Linked Bond (Share Class A)	-3.38	4	3.40	4	3.57	4	35.24	4	91.29	4	3.40	4	3.22	4	-2.96	3	21.53	4	7.45	2	0.42	C																
Sector Average	-1.88		7.03		7.63		41.07		105.52		7.03		3.76		-3.09		23.11		6.47																			
UK PROPERTY SECURITIES																																						
ASI UK Real Estate Share	7.89	3	20.70	1	42.76	1	62.38	1	187.72	1	20.70	1	1.87	3	16.10	2	-10.17	2	26.61	2	0.92	F																
Sector Average	7.47		11.60		26.09		42.51		134.34		11.60		3.16		9.53		-8.13		23.03																			
UK SMALLER COMPANIES																																						
Artemis UK Smaller Companies	3.86	1	2.47	4	34.23	2	63.89	3	220.33	3	2.47	4	-1.21	1	32.60	3	5.78	2	15.42	4	1.18	F	S		AA													
AXA Framlington UK Smaller Companies	0.04	3	7.20	2	31.30	3	70.19	2	282.90	2	7.20	2	-9.13	4	34.78	2	2.14	4	26.90	1	1.14	F			AAA													
BlackRock UK Smaller Companies	-0.80	4	6.76	2	37.36	2	69.90	2	251.56	2	6.76	2	-7.02	3	38.37	1	3.64	3	19.34	3	1.23	F			AA													
Invesco Perpetual UK Smaller Companies Equity	0.71	2	15.51	1	41.94	1	86.35	1	245.64	2	15.51	1	-7.51	3	32.86	3	8.00	1	21.56	2	1.25	F			A													
Investec UK Smaller Companies	-2.48	4	7.43	2	27.81	3	39.08	4			7.43	2	-6.29	2	26.95	4	-1.99	4	11.02	4	1.19	F			AAA													
Janus Henderson UK & Irish Smaller Companies	1.88	1	2.17	4	12.08	4	16.15	4	92.32	4	2.17	4	-11.74	4	24.29	4	-3.36	4	7.23	4	1.23	F			+													
Lazard UK Smaller Companies	1.52	2	1.96	4	16.04	4	35.73	4	161.04	4	1.96	4	-8.42	3	24.28	4	2.35	3	14.28	4	1.19	F			A													
Liontrust UK Smaller Companies	-2.16	4	9.82	1	40.47	1	96.31	1	335.64	1	9.82	1	-1.06	1	29.27	4	13.05	1	23.63	1	1.19	F	B		AAA													
M&G Smaller Companies (A)	0.99	2	9.75	1	29.77	3	48.72	4	174.58	4	9.75	1	-10.76	4	32.50	3	-1.17	4	15.95	3	1.03	F			AA													
Marlborough Special Situations	-1.02	4	1.93	4	26.22	3	59.73	3	281.33	2	1.93	4	-6.34	2	32.21	3	6.84	2	18.45	3	1.18	F			AAA													
Merian UK Smaller Companies	-2.09	4	2.00	4	30.80	3	71.08	2	256.00	2	2.00	4	-10.10	4	42.64	1	11.78	1	17.02	3	1.24	F			AA													
Schroder UK Smaller Companies	-0.02	3	-0.25	4	19.23	4	51.62	4	229.83	3	-0.25	4	-7.53	3	29.27	4	5.85	2	20.14	2	1.29	F			+													
Sector Average	0.55		6.00		32.76		63.22		223.66		6.00		-5.96		33.19		3.85		18.39																			
UNCLASSIFIED																																						
Quilter Investors Creation Adventurous Portfolio ²	-3.44		10.00				12.82		54.53		10.00		-7.07				6.14		-0.08		1.41	F																
Quilter Investors Creation Balanced Portfolio ²	-1.73		6.14		6.38						6.14		-5.05		5.56						1.46	E																
Quilter Investors Creation Conservative Portfolio ²	-1.13		4.47		4.71		11.90		49.84		4.47		-4.08		4.48		5.44		1.36		1.46	D																
Quilter Investors Creation Dynamic Portfolio ²	-3.06		9.71		11.21		21.20		71.33		9.71		-6.67		8.62		7.81		1.08		1.41	E																
Quilter Investors Creation Moderate Portfolio ²	-2.38		7.97		8.71		17.03		63.93		7.97		-6.14		7.27		7.05		0.57		1.46	E																
Quilter Investors Generation CPI+ 3 Portfolio ²	-1.59		3.92		2.48		6.40				3.92		-4.80		3.59		5.95		-2.01		1.37	E																
Quilter Investors Generation CPI+ 4 Portfolio ²	-2.14		3.39		3.03		8.19				3.39		-5.19		5.11		5.68		-0.64		1.34	E																
Quilter Investors Generation CPI+ 5 Portfolio ²	-2.49		5.19		5.49						5.19		-5.71		6.36		7.01				1.31	F																
Sector Average	0.57		5.32		14.30		32.58		111.13		5.32		2.88		5.49		10.63		4.85																			

Please consult your financial adviser before making any investment decisions.

You should note that past performance is not a guide to future performance.

PROFESSIONAL FUNDS

The OMW Professional Fund range is available under the following pension plans:

Personal Retirement Account, Executive Retirement Account, Trustee Retirement Account, Free Standing AVC Account and Personal Retirement Income Account

Percentage growth and quartile ranks calculated to 31 October

Annual performance % over one year to end October

	Cumulative								Annual											Fund Type	OBSR Fund Rating	Citywire Rating		
	3 Mths	Qtr	1 Yr	Qtr	3 Yrs	Qtr	5 Yrs	Qtr	10 Yrs	Qtr	2019	Qtr	2018	Qtr	2017	Qtr	2016	Qtr	2015				Qtr	TER
ASIA PACIFIC EXCLUDING JAPAN EQUITIES																								
Professional L&G Pacific Index Trust	-5.03	2	13.43	2	20.42	2	51.60	2	133.40	2	13.43	2	-7.09	1	14.26	3	37.43	2	-8.39	3	0.20	F	B	
Sector Average	-4.90		13.04		20.11		53.46		127.26		13.04		-8.22		15.77		34.41		-4.95					
EUROPE EXCLUDING UK EQUITIES																								
Professional Henderson Eu Sel Opps	-1.39	1	13.67	1	21.39	2	57.17	2	142.31	1	13.67	1	-6.95	2	14.77	4	17.16	3	10.51	2	1.23	F	B	
Professional iShares Continental European Equity Index (UK)	-2.11	2	13.41	1	25.24	1	62.56	1	115.78	2	13.41	1	-7.28	2	19.10	2	20.01	2	8.16	3	0.02	F	B	
Sector Average	-2.90		9.14		19.40		55.87		120.32		9.14		-7.42		18.17		18.93		9.77					
FLEXIBLE INVESTMENT																								
Professional Invesco Perpetual Managed	-1.90	3	4.41	4	12.70	4	43.17	3	146.73	1	4.41	4	-5.37	4	14.06	1	15.99	2	9.52	1	0.69	F		
Sector Average	-0.96		9.02		16.92		40.30		106.44		9.02		-0.98		8.31		13.82		5.43					
GLOBAL EQUITIES																								
Professional Fidelity Open World (NI)																							1.26	F
Professional Foreign & Colonial Inv Trust	-2.89	2	8.79	3	42.11	1	98.48	1	243.41	1	8.79	3	7.41	1	21.61	1	21.75	3	14.71	1	0.80	F		
Professional Liontrust Global Income	-2.63	2	7.46	4	11.29	4	38.06	4	127.99	4	7.46	4	-1.63	3	5.28	4	24.65	2	-0.48	4	1.20	F		
Professional Quilter Investors Ethical Equity ▲	-2.23	1	18.60	1	21.83	3	67.08	2	163.92	2	18.60	1	-9.43	4	13.42	3	30.42	1	5.15	3	0.76	F		+
Professional Quilter Investors Global Dynamic Equity ¹	-4.75	4	13.06	2	24.52	3	47.49	4	114.53	4	13.06	2	-2.87	4	13.40	3	21.34	3	-2.39	4	0.82	F		
Professional Quilter Investors Global Equity Growth (Fidelity)	-5.30	4	14.13	1	30.88	1	86.21	1	236.06	1	14.13	1	0.84	2	13.72	2	26.89	2	12.13	1	1.29	F		+
Sector Average	-3.09		11.07		26.38		63.87		161.14		11.07		0.29		13.46		21.89		6.38					
JAPAN EQUITIES																								
Professional iShares Japan Equity Index (UK)	0.83	2	9.11	1	16.06	2	76.98	1	139.53	2	9.11	1	-2.88	3	9.52	2	31.09	2	16.32	1	0.16	F	G	
Sector Average	0.57		5.86		14.62		71.48		139.90		5.86		-2.50		11.05		30.61		14.55					
MIXED INVESTMENT 20-60% SHARES																								
Professional Quilter Investors Diversified Portfolio ¹	-1.59	4	7.63	2	9.35	4	13.46	4			7.63	2	-5.41	4	7.41	2	6.84	4	-2.88	4	0.91	E		
Sector Average	-0.54		7.64		12.76		29.99		80.07		7.64		-1.24		6.08		11.04		3.81					
MIXED INVESTMENT 40-85% SHARES																								
Professional Index Balanced ¹	-2.53	3	10.58	1	23.77	1	56.18	1	141.96	1	10.58	1	0.26	1	11.64	1	18.04	1	6.90	1	0.29	F		
Professional Quilter Investors Foundation 4	-1.52	2	9.64	2	15.99	3	38.06	3			9.64	2	-5.40	4	11.83	1	17.88	1	0.97	4	0.63	E		
Professional Schroder Managed Balanced ¹	-2.62	4	7.95	3	15.05	3	39.34	3	110.12	2	7.95	3	-2.44	3	9.23	2	17.19	2	3.36	3	0.55	E		
Sector Average	-1.56		8.90		16.80		39.12		100.95		8.90		-1.32		8.69		13.88		4.60					
MONEY MARKET																								
Professional Sterling Deposit	0.17	1	0.75	1	1.51	1	2.47	1	6.15	1	0.17	1	0.49	1	0.26	1	0.47	1	0.47	1	0.10	B		
Sector Average	0.17		0.57		0.77		1.59		2.93		0.17		0.14		0.06		0.68		0.13					
NORTH AMERICA EQUITIES																								
Professional iShares US Equity Index (UK)	-4.75	2	14.93	1	39.84	2	102.19	1	309.03	1	14.93	1	7.84	3	12.83	3	30.41	2	10.87	2	0.22	F		
Sector Average	-5.21		12.40		36.61		90.78		267.80		12.40		7.64		12.91		27.09		9.88					
STERLING FIXED INTEREST																								
Professional Fixed Interest ¹	1.19	3	8.09	3	12.53	2	27.22	2	82.13	1	8.09	3	-0.06	4	4.17	1	8.51	3	4.19	2	0.42	C		
Sector Average	1.24		9.70		12.41		30.83		80.35		9.70		0.61		1.85		12.75		3.23					
STERLING LONG BOND																								
Professional Fidelity Institutional Lng Bd	3.00	3	14.81	2	18.51	2	51.51	2	131.56	1	14.81	2	2.15	1	1.06	3	16.49	3	9.75	1	0.35	C		+
Sector Average	2.80		13.96		17.19		46.07		114.46		13.96		1.38		1.44		17.07		6.46					
STERLING STRATEGIC BOND																								
Professional Henderson Pref&Bd	1.76	1	10.65	1	16.06	1	29.02	1	93.95	2	10.65	1	-2.12	3	7.16	2	6.81	2	4.08	1	1.04	C	S	+
Sector Average	0.92		6.51		10.28		19.24		73.30		6.51		-1.68		5.31		5.95		2.06					
UK ALL COMPANIES																								
Professional Liontrust UK Growth	-4.40	4	7.97	2	22.20	1	60.94	1	203.81	1	7.97	2	-0.29	1	13.51	2	18.25	1	11.37	1	1.20	F	B	AAA
Professional Quilter Investors UK Equity Index	-2.92	4	8.56	2	19.31	2	40.90	2	116.45	2	8.56	2	-2.35	1	12.54	3	11.68	1	5.75	2	0.31	F		
Professional UK Dynamic ¹	0.86	1	8.73	2	24.50	1	54.32	1	175.22	1	8.73	2	-5.47	3	21.13	1	10.29	2	12.39	1	0.70	F		
Professional UK Equity ¹	-0.29	1	8.71	2	23.19	1	50.52	1	157.28	1	8.71	2	-4.56	3	18.74	1	10.68	2	10.39	2	0.60	F		
Sector Average	-1.46		6.69		16.11		33.61		114.02		6.69		-4.38		13.72		7.74		6.89					
UK DIRECT PROPERTY																								
Professional Aviva Inv UK PropFdr	-0.29	3	-2.73	3	10.77	3	10.36	4	58.03	4	-0.29	3	5.56	3	7.88	3	-2.75	3	2.45	4	1.69	G		
Sector Average	-0.26		0.47		16.84		28.01		86.97		0.47		6.90		8.78		-0.58		10.21					
UK EQUITY INCOME																								
Professional Fidelity MoneyBuilder Dividend	-0.15	2	7.03	2	6.15	4	26.90	4	121.31	2	7.03	2	-4.15	3	3.47	4	7.92	3	10.78	1	0.92	F	B	
Sector Average	-0.94		5.33		13.94		33.05		118.95		5.33		-2.89		11.39		9.81		6.34					
UK SMALLER COMPANIES																								
Professional Liontrust UK Smaller Companies	-2.00	4	6.76	2	43.66	1	104.07	1	371.85	1	6.76	2	3.33	1	30.24	4	13.96	1	24.65	1	1.19	F	B	AAA
Sector Average	0.55		6.00		32.76		63.22		223.66		6.00		-5.96		33.19		3.85		18.39					

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▲ Ethical profile.

◆ Fund less than one year old, no performance information can be shown for regulatory reasons.

♣ All the fund performance statistics in our fund ranges are produced to the date detailed at the top of each page. However, this fund will close over the coming month. Visit the Old Mutual Wealth Fund news webpage for more information on fund events. www.oldermutualwealth.co.uk/funds-news

¹ Multi-Manager Fund.

Source for all performance information: Financial Express Limited, bid to bid, in sterling, with gross income reinvested back into the fund.

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The OBSR rating relates to the underlying Unit Trust/OEIC; the Citywire ratings relate to the fund manager individual managing the underlying Unit Trust/OEIC.

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For more comprehensive information about the way each fund works and its investment risks, please refer to the Key Investor Information Document or the Simplified/Full Prospectus issued in English by the fund provider.

To find out more about Key Investor Information Documents please visit our website www.oldmutualwealth.co.uk/KIID

The performance figures include all external fund management fees and (for Old Mutual Wealth Life Assurance funds) the life company's Annual Management Charge, but do not include any other product charges. All Old Mutual Wealth products are subject to their own charges as well as those reflected in the unit prices. Fund performance figures shown are not therefore an indication of the performance of any particular product.

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SK3467/219-1781/November 2019