



# OUR **FUND RANGES**

OCTOBER 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](http://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



## OCTOBER 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	2.70	1.69	-0.38	-0.78	0.42	3.46	0.66	0.90	1.10	-0.09	-0.10	-1.20	-1.17	-2.16	-2.93				

\* 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	1.00	4.75	-0.03	19.91	36.57	121.39
UK Smaller Companies	-1.40	3.17	-7.11	28.60	54.89	206.25
US	3.54	10.68	7.44	46.97	96.46	262.10
US Smaller Companies	1.62	8.55	2.05	44.24	99.60	287.20
Europe	0.51	9.06	2.15	26.86	55.60	111.12
Japan	6.17	10.24	-1.12	26.14	74.14	129.87
Pacific ex Japan	-0.14	3.81	5.64	26.87	59.89	119.66
Emerging Markets	-0.83	3.82	6.54	23.21	43.94	73.40
<b>Property</b>						
Property	6.47	8.25	14.50	24.58	51.39	110.48
<b>Bonds</b>						
UK Government	6.29	8.00	13.74	8.38	35.04	68.16
UK Corporate	3.07	5.48	9.02	9.79	26.68	73.32
Global	2.49	7.28	9.12	10.63	30.66	56.31

**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 30 September 2009 to 30 September 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](http://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 <a href="http://www.blackrock.com">www.blackrock.com</a> .	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 <a href="http://www.blackrock.com">www.blackrock.com</a> .	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 <a href="http://www.bnymellonim.com">www.bnymellonim.com</a> .	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 <a href="http://www.bnymellonim.com">www.bnymellonim.com</a> .	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 <a href="http://www.janushenderson.com">www.janushenderson.com</a> .	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 <a href="http://www.jupiteram.co.uk">www.jupiteram.co.uk</a> .	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 <a href="http://www.merian.com">www.merian.com</a> .	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 <a href="http://www.merian.com">www.merian.com</a> .	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 <a href="http://www.merian.com">www.merian.com</a> .	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 <a href="http://www.columbiathreadneedle.com">www.columbiathreadneedle.com</a> .	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
<b>Type A</b>	Cash deposit	Only applicable to ISA and CIA	-2.00%	1.00%	4.00%	-1.50%	1.50%	4.50%
<b>Type B</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%
<b>Type C</b>	Fixed interest	Mainly fixed interest	-1.50%	1.50%	4.50%	-1.00%	2.00%	5.00%
<b>Type D</b>	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%
<b>Type E</b>	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%
<b>Type F</b>	Equity	Mainly equities	1.50%	4.50%	7.50%	2.00%	5.00%	8.00%
<b>Type G</b>	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.













# PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

Fund Name	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					
<b>SELFSELECT (CONTINUED)</b>																					
<b>GLOBAL BONDS (continued)</b>																					
Dimensional Global Short-Dated Bond (Gross) -U	0.43	4	3.46	4	1.92	4	8.88	4			3.46	4	-1.05	3	-0.44	3	3.53	4	3.18	2	
Dimensional Global Short-Dated Bond -U	0.44	4	3.40	4	1.83	4	8.04	4	25.84	4	3.40	4	-1.02	3	-0.51	3	3.13	4	2.88	2	
Invesco Perpetual Global Bond †	1.93	2	7.26	2	7.95	3	21.34	2	44.19	3	7.26	2	-1.70	4	0.48	2	12.61	2	1.70	2	
Invesco Perpetual Global Bond -U	2.06	2	7.81	2	7.54	3	24.15	2	48.59	3	7.81	2	-1.21	4	0.98	2	13.06	2	2.17	2	
Invesco Perpetual Global Bond -U2	2.07	2	7.86	2	7.70	3	24.43	2			7.86	2	-1.16	4	1.02	2	13.11	2	2.14	2	
iShares Overseas Corporate Bond Index (UK)	4.56	1	15.51	1	15.98	1	51.07	1			15.51	1	1.10	1	-0.68	3	26.53	1	2.94	1	
iShares Overseas Corporate Bond Index (UK) -U	4.59	1	15.56	1	16.20	1	51.35	1			15.56	1	1.18	1	-0.62	3	26.50	1	2.96	1	
iShares Overseas Corporate Bond Index (UK) -U2	4.63	1	15.65	1	16.36	1	51.91	1			15.65	1	1.24	1	-0.61	3	26.65	1	3.08	1	
iShares Overseas Government Bond Index (UK)	4.16	1	15.06	1	8.52	2	44.77	1			15.06	1	0.72	1	-6.35	4	29.15	1	3.29	1	
iShares Overseas Government Bond Index (UK) -U	4.24	1	15.16	1	8.69	2	45.17	1			15.16	1	0.80	1	-6.37	4	29.24	1	3.35	1	
iShares Overseas Government Bond Index (UK) -U2	4.25	1	15.19	1	8.87	2	45.51	1			15.19	1	0.88	1	-6.32	4	29.25	1	3.41	1	
Janus Henderson Institutional Overseas Bond	4.67	1	15.06	1	6.28	3	36.48	2	37.25	4	15.06	1	-0.46	3	-7.20	4	27.24	2	0.92	3	
Janus Henderson Institutional Overseas Bond -U	4.76	1	15.51	1	7.54	3	39.73	2	44.25	4	15.51	1	-0.15	3	-6.76	4	28.03	1	1.49	3	
JPM Global (ex-UK) Bond -U	2.68	2	9.64	2	7.40	3	18.81	3	42.93	3	9.64	2	-0.17	3	-1.87	3	7.01	3	3.39	1	
L&G Global Inflation Linked Bond Index -U	1.89	3	6.17	3	4.18	4	10.22	4			6.17	3	-0.04	3	-1.84	3	6.49	4	-0.65	3	
M&G European Corporate Bond (Share Class A)	-0.14	4	4.60	3	8.25	2	25.58	2	41.74	3	4.60	3	-0.22	2	3.71	1	24.63	2	-6.91	4	
M&G European Corporate Bond (Share Class I) -U	-0.02	4	5.13	3	9.86	2	28.47	2	46.89	3	5.13	3	0.28	2	4.21	1	25.13	2	-6.54	4	
M&G European High Yield Bond (Share Class X)	0.13	4	4.97	3	16.29	1	33.82	1	68.85	2	4.97	3	1.56	1	9.10	1	21.31	2	-5.14	4	
M&G Global Government Bond (Share Class A) †	3.19	2	13.44	1	9.99	1	49.84	1	67.14	2	13.44	1	-1.20	3	-1.86	3	32.82	1	2.56	2	
M&G Global Government Bond (Share Class I) -U	3.32	2	14.01	1	11.62	1	53.25	1	72.63	2	14.01	1	-0.70	3	-1.40	3	33.36	1	2.95	2	
M&G Global Macro Bond (Hdg) (Share Class IH) -U	-0.45	2	4.29	1	2.31	1	36.86	1	71.57	1	4.29	1	-3.89	2	2.08	3	3.90	2	1.60	2	
M&G Global Macro Bond (Share Class A)	2.95	2	11.98	2	10.89	1	40.63	1	79.13	1	11.98	2	-0.94	2	-0.30	3	21.46	2	2.83	2	
M&G Global Macro Bond (Share Class I) -U	3.10	2	12.64	1	12.82	1	40.63	1	79.13	1	12.64	1	-0.26	2	-0.09	3	22.07	2	2.11	2	
Marlborough Global Bond	3.34	1	10.46	2	11.28	1	34.20	1	88.10	1	10.46	2	-0.19	2	0.93	2	18.67	2	1.62	2	
Marlborough Global Bond -U	3.54	1	10.94	2	13.22	1	38.72	1	97.94	1	10.94	2	0.42	2	1.63	2	19.52	2	2.52	2	
Merian Global Strategic Bond †	2.44	2	10.52	1	7.94	2	9.43	4	22.89	4	10.52	1	-2.76	4	0.44	2	5.77	4	-4.15	4	
Merian Global Strategic Bond -U	2.60	2	11.09	1	9.47	2	11.89	4	28.47	4	11.09	1	-2.31	4	0.88	2	6.17	4	-3.73	4	
Merian Global Strategic Bond -U2	2.55	2	11.18	1	9.67	2	12.18	4			11.18	1	-2.26	4	0.93	2	6.22	4	-3.70	4	
Royal London Global Index Linked -U	3.39	1	9.54	2	7.27	3	23.95	3			9.54	2	0.34	2	-2.40	3	12.20	3	2.99	1	
Royal London International Government Bond -U	2.40	2	9.05	2	5.05	4	14.90	3			9.05	2	-1.42	4	-2.58	4	6.09	4	3.10	1	
Templeton Global Total Return Bond	-3.22	4	4.82	4	10.87	4	27.10	4	79.96	4	4.82	4	-2.45	4	8.43	1	17.65	4	-2.54	4	
Templeton Global Total Return Bond (Hedged)	-6.72	4	-3.12	4	0.34	4	-7.37	4	31.79	4	-3.12	4	-6.91	4	10.37	4	11.75	4	-8.97	4	
Templeton Global Total Return Bond (Hedged) -U	-6.56	4	-2.54	4	2.33	4	-4.44	4			-2.54	4	-5.88	4	11.56	1	1.36	4	-7.87	4	
Templeton Global Total Return Bond -U	-3.12	4	5.40	4	12.65	4	29.85	4	84.41	4	5.40	4	-1.92	4	8.98	1	18.06	4	-2.36	4	
Threadneedle European Bond	2.70	2	10.42	2	8.78	1	29.39	2	45.83	2	10.42	2	0.07	2	-1.54	3	21.65	2	-2.23	4	
Threadneedle European Bond -U	2.84	2	10.99	2	10.50	1	32.83	2	50.99	2	10.99	2	0.58	2	-1.01	3	22.31	2	-1.71	4	
Threadneedle Global Bond	4.74	1	15.99	1	6.01	2	36.56	1	36.46	3	15.99	1	-0.33	2	-8.31	4	25.65	1	2.52	1	
Threadneedle Global Bond -U	4.96	1	16.89	1	8.50	2	41.97	1	44.11	3	16.89	1	0.43	2	-7.58	4	26.63	1	3.33	1	
TM UBS (UK) Global Fixed Income -U	0.84	4	4.34	4	1.50	4	6.50	4			4.34	4	-2.08	4	0.66	3	3.80	4	1.08	3	
Sector Average	2.25		8.01		8.07		23.57		44.18		8.01		-0.24		0.30		14.51		-0.16		
<b>GLOBAL EMERGING MARKETS</b>																					
ASI Emerging Markets Bond	0.51	4	7.91	4	5.85	4	14.24	4			7.91	4	-6.46	4	4.87	1	18.57	4	-8.98	3	
ASI Emerging Markets Bond -U	0.62	4	8.45	4	7.70	4	17.42	4			8.45	4	-5.78	4	5.39	1	19.17	4	-8.51	3	
First State Emerging Markets Bond	1.07	4	7.27	4	4.08	4	16.53	4			7.27	4	-4.68	2	1.78	4	14.37	4	-2.11	2	
First State Emerging Markets Bond -U	1.24	4	8.01	4	5.77	4	19.58	4			8.01	4	-4.11	2	2.12	4	14.91	4	-1.62	2	
Invesco Emerging Markets Blended Debt	1.56	3	9.85	4	10.58	3	33.40	2			9.85	4	-2.77	2	3.53	2	31.00	3	-7.91	2	
Invesco Emerging Markets Blended Debt -U	1.51	3	9.85	4	10.61	3	33.90	2			9.85	4	-2.78	2	3.57	2	31.33	3	-7.82	2	
Invesco Emerging Markets Blended Debt -U	1.70	3	10.68	4	13.11	3	38.76	2			10.68	4	-2.03	2	4.32	2	32.17	3	-7.19	2	
Invesco Emerging Markets Local Currency Debt †	2.33	2	15.32	2	15.39	2	21.48	3	31.46	2	15.32	2	-5.83	3	6.30	3	31.14	3	-17.95	4	
Invesco Emerging Markets Local Currency Debt -U	2.56	2	16.22	2	15.39	2	25.72	3	42.59	2	16.22	2	-5.12	3	4.64	2	31.95	3	-17.43	4	
L&G Emerg Markets Gov Bd (Local Currency) Ind -U	2.38	2	16.66	1	13.88	3					16.66	1	-5.61	3	3.42	3					
L&G Emerging Markets Government Bd (US\$) Index -U	0.92	4	13.88	3	10.39	3	56.14	2			13.88	3	-2.49	2	-0.59	4	36.76	1	3.42	1	
L&G Emerging Markets Government Bd (US\$) Index -U	0.92	4	13.84	3	10.37	3	56.05	2			13.84	3	-2.53	2	-0.54	4	36.74	1	3.40	1	
M&G Emerging Markets Bond (Class IH) -U	0.05	1	10.00	1	12.18	1					10.00	1	-5.40	1	7.80	1	14.52	2	5.83	3	
M&G Emerging Markets Bond (Share Class I) -U	3.69	1	19.01	1	24.06	1	67.93	1	124.06	1	19.01	1	-1.17	1	5.48	1	34.01	2	1.01	1	
M&G Emerging Markets Bond (Share Class X)	3.55	1	18.27	1	21.72	1	63.43	1	115.65	1	18.27	1	-1.81	1	4.82	1	33.46	2	0.60	1	
Threadneedle Emerging Market Bond -U	2.87	1	14.35	3	16.34	2	57.41	1	96.80	1	14.35	3	-0.59	1	2.35	3	37.02	1	-1.25	2	
Threadneedle Emerging Markets Bond	2.64	1	13.38	3	13.27	2	50.41	1	84.33	1	13.38	3	-1.46	1	1.39	3	35.76	1	-2.19	2	
Sector Average	2.22		14.51		13.35		35.95		67.13		14.51		-3.85		2.94		29.25		-7.20		
<b>GLOBAL EMERGING MARKETS</b>																					
7IM Emerging Markets Equity Value -U	-3.81	4	-3.07	4	2.76	4					-3.07	4	-5.93	4	12.70	4	37.10	3	3.10	3	
Allianz Emerging Markets Equity †	-2.19	4	-1.78	4	18.20	3	42.03	2	38.92	4	-1.78	4	1.94	2	18.06	2	34.49	4	-10.66	1	
Allianz Emerging Markets Equity -U	-1.97	4	-0.91	4	21.37	3	48.43	2	50.78	4	-0.91	4	2.84	2	19.10	2	35.70	4	-9.88	1	
Artemis Global Emerging Markets -U	-2.72	4	3.80	4	32.67	1															



Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

**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	10 Yrs	Qtr	2019	Qtr						2018	Qtr	2017	Qtr	2016	Qtr	2015	Qtr
Threadneedle Global Emerging Markets Equity -U	0.61	1	10.96	1	18.43	4	35.42	4	77.32	3	10.96	1	-4.17	4	11.37	4	34.08	4	-14.72	3	1.20	F			
UBS Emerging Markets Equity Income -U	-1.07	3	3.54	4	28.14	2	37.54	4			3.54	4	2.97	1	20.19	2	28.37	4	-16.39	3	3.90	F	A		R
UBS Global Emerging Markets Equity -U	-1.36	3	6.42	3	35.17	1	77.65	1	87.19	2	6.42	3	2.21	2	24.27	1	41.90	2	-7.38	1	1.40	F	A		R
Vanguard Global Emerging Markets -U	-0.34	2	7.00	2	36.56	1					7.00	2	4.00	1	22.72	1						F			R
<b>Sector Average</b>	-0.91		7.67		25.73		47.66		79.04		7.67		-0.92		17.86		38.03		-14.92						

**GLOBAL EQUITY INCOME**

Artemis Global Income ‡	1.17	4	-6.54	4	17.57	4	44.63	3			-6.54	4	10.13	1	14.23	1	19.26	4	3.15	1	3.25	F	B		R
Artemis Global Income -U	1.36	4	-5.83	4	20.26	4	50.15	3			-5.83	4	10.95	1	15.10	1	20.17	4	3.90	1	3.23	F	B		R
ASI Global Income Equity -U	4.75	1	10.93	2	25.89	3	59.73	3	167.78		10.93	2	3.71	4	9.43	4	22.79	3	3.33	1	1.93	F			
ASI World Income Equity	1.06	4	9.29	2	17.90	4	30.11	4	79.71		9.29	2	-2.72	4	10.89	3	33.49	1	-17.33	4	3.90	F			
ASI World Income Equity -U	1.17	4	9.82	2	19.56	4	33.33	4			9.82	2	-2.31	4	11.44	3	34.22	1	-16.92	4	3.80	F			
Aviva Investors Global Equity Income	2.24	3	8.67	2	37.83	1	72.89	1	159.54	3	8.67	2	11.69	1	13.57	2	23.83	3	1.29	2	2.79	F			
Aviva Investors Global Equity Income -U	2.30	3	8.94	2	40.03	1	78.31	1	175.78	3	8.94	2	12.34	1	14.42	2	24.76	3	2.06	2	2.79	F			
Baillie Gifford Global Income Growth	3.40	1	10.55	2	35.06	1	76.12	1	168.57	1	10.55	2	9.11	1	12.48	2	28.78	2	0.81	2	2.46	F			
Baillie Gifford Global Income Growth -U	3.69	2	11.47	2	39.13	1	83.80	1			11.47	2	10.13	1	13.34	2	29.94	2	1.67	2	2.79	F			
BlackRock Global Income ‡	2.87	2	8.37	2	22.45	3	62.31	2			8.37	2	3.28	4	9.40	4	31.07	1	1.13	2	3.06	F			
BlackRock Global Income -U	3.06	2	9.21	2	25.29	3	68.56	2			9.21	2	4.07	4	10.24	4	32.01	1	1.91	2	3.04	F			
BNY Mellon Global Income	2.80	2	12.47	1	32.80	1	86.17	1	202.43	1	12.47	1	10.14	1	7.20	4	36.81	1	2.47	1	3.38	F	N		R
BNY Mellon Global Income -U	3.01	2	13.40	1	36.09	1	93.93	1	220.56	1	13.40	1	11.05	1	8.07	4	37.94	1	3.31	1	3.29	F	N		R
Fidelity Global Dividend	3.98	1	15.72	1	32.17	1	79.69	1			15.72	1	7.61	2	6.14	4	30.68	1	4.03	1	2.74	F	B		R
Fidelity Global Dividend (Mthly Inc) -U	4.22	1	16.59	1	35.23	1					16.59	1	8.45	2	6.94	4					3.21	F	B		R
Fidelity Global Dividend -U	4.19	1	16.57	1	35.15	1	86.63	1			16.57	1	8.45	2	6.91	4	31.66	1	4.88	1	2.71	F	B		R
Fidelity Global Enhanced Income	3.36	2	13.91	1	28.30	2	73.16	1			13.91	1	6.41	3	5.85	4	30.92	1	3.10	1	5.08	F			
Fidelity Global Enhanced Income (Mthly Inc) -U	3.52	2	14.63	1	30.63	2					14.63	1	7.00	3	6.49	4					5.02	F			
Fidelity Global Enhanced Income -U	3.55	2	14.61	1	30.62	2	78.67	1			14.61	1	6.98	3	6.52	4	31.87	1	3.94	1	5.02	F			
Invesco Perpetual Global Equity Income ‡	2.83	2	2.45	3	27.68	2	54.45	3	180.99	1	2.45	3	5.32	3	18.34	1	19.29	4	1.40	2	3.46	F			
Invesco Perpetual Global Equity Income -U	3.03	2	3.23	3	30.59	2	60.35	3	195.95	1	3.23	3	6.11	3	19.23	1	20.19	4	2.16	2	3.44	F			
Invesco Perpetual Global Equity Income -U2	3.05	2	3.28	3	30.79	2	60.77	3			3.28	3	6.16	3	19.30	1	20.25	4	2.22	2	3.44	F			
Janus Henderson Global Equity Income ‡	2.11	3	3.63	3	23.16	3	56.48	2	162.62	2	3.63	3	5.03	3	13.16	2	25.16	3	1.51	2	3.20	F			
Janus Henderson Global Equity Income -U	2.33	3	4.58	3	26.46	3	63.53	2	174.45	2	4.58	3	5.91	3	14.18	2	26.34	3	2.35	2	3.30	F			
JPM Global Equity Income (GBP Hedged) ‡	1.29	1	4.43	2	28.78	1	40.00	1	117.40		4.43	2	9.10	1	13.03	2	9.61	3	-0.82	2	2.91	F			
JPM Global Equity Income (GBP Hedged) -U	1.53	1	5.36	2	31.92	1	46.24	1			5.36	2	9.99	1	13.84	2	10.86	3	0.00	2	2.90	F			
Lazard Global Equity Income ‡	2.62	2	4.48	3	22.60	3	33.99	4	107.22	4	4.48	3	5.25	3	11.49	3	25.71	2	-13.06	4	3.70	F			
Lazard Global Equity Income -U	2.82	2	5.26	3	25.36	3	39.16	4	118.07	4	5.26	3	6.05	3	12.30	3	26.67	2	-12.37	4		F			R
Legg Mason IF Clearbridge Global Equity Income	0.60	1	-1.54	4	15.05	4	39.16	4	125.01	4	-1.54	4	0.45	4	16.31	1	24.13	3	-3.17	4	3.30	F			
Legg Mason IF Clearbridge Global Equity Income -U	0.65	4	-1.27	4	15.97	4	41.19	4			-1.27	4	0.75	4	16.58	1	24.73	3	-2.39	4	3.30	F			
Legg Mason IF Martin Currie Global Equity Income ‡	4.94	1	12.49	1	33.68	2	56.98	3			12.49	1	7.00	3	11.05	3	23.69	3	-5.06	4	3.50	F			
Legg Mason IF Martin Currie Global Equity Income -U	5.02	1	12.79	1	34.73	2	60.14	3			12.79	1	7.29	3	11.34	3	24.33	3	-4.40	4	3.50	F			
Legg Mason IF RARE Global Infrastructure Income -U	4.95	1	28.68	1	37.80	1					28.68	1	-4.65	4	12.30	3					4.10	F	+		R
LF Miton Global Infrastructure Income -U	7.53	1	24.18	1							24.18	1	-1.69	4							2.91	F			
Liontrust Global Income ‡	0.84	4	2.46	3	18.39	4	36.47	4	122.27	3	2.46	3	5.47	3	9.55	3	24.83	3	-7.66	4	5.79	F			
Liontrust Global Income -U	1.02	4	3.23	3	21.08	4	41.67	4	138.30	3	3.23	3	6.27	3	10.37	3	25.76	3	-6.96	4	5.75	F			
Neptune Global Income (C Share) -U	4.77	1	15.70	1	42.24	1	55.62	3			15.70	1	12.38	1	9.40	4	10.99	4	-1.43	3		F			
Overstone Global Equity Income -U	1.69	3	5.70	3	34.12	2	68.27	2			5.70	3	7.96	2	17.53	1	23.82	3	1.33	2		F			
Premier Global Infrastructure Income	3.54	2	17.51	1	12.46	4	40.46	4	58.02	4	17.51	1	10.28	2	6.67	4	30.87	1	-4.57	4	5.13	F			
Premier Global Infrastructure Income -U	3.74	2	18.41	1	15.02	4	45.70	4	67.81	4	18.41	1	9.61	4	7.48	4	31.87	1	-3.94	4	5.11	F			
Sarasin Global Higher Dividend ‡	4.37	1	8.93	2	30.53	2	71.41	1	161.78	2	8.93	2	7.85	2	11.11	3	27.68	2	2.85	1	3.52	F			
Sarasin Global Higher Dividend -U	4.60	1	9.83	2	33.54	2	78.05	1	176.27	2	9.83	2	8.60	2	11.95	3	28.68	2	3.62	1	3.51	F			
Schroder Global Equity Income ‡	1.20	4	0.46	4	30.45	2	62.55	2	160.43	2	0.46	4	9.06	1	19.07	1	25.46	2	-0.68	3	3.55	F			
Schroder Global Equity Income -U	1.37	4	1.21	4	33.40	2	68.77	2	176.30	2	1.21	4	9.92	1	19.92	1	26.41	2	0.08	3	3.54	F			
Schroder Global Equity Income -U2	1.41	4	1.27	4	33.70	2	69.38	2	173.82	2	1.27	4	9.96	1	20.06	1	26.49	2	0.16	3	3.52	F			
TB Evenlode Global Income -U	4.65	1	19.42	1							19.42	1									2.30	F	AA		
TB Saracen Global Income & Growth -U	-1.60	4	-1.53	4	22.04	3	48.29	3			-1.53	4	4.03	4	19.13	1	26.33	3	-3.82	4	3.40	F			
Threadneedle Global Equity Income	2.09	3	6.87	2	22.86	3	57.85	2	160.18	3	6.87	2	4.59	3	9.92	3	29.52	1	-0.80	3	3.80	F			

# PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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					
<b>SELFSELECT (CONTINUED)</b>																									
<b>JAPANESE SMALLER COMPANIES</b>																									
Baillie Gifford Japanese Smaller Companies	2.06	4	-7.62	1	41.57	1	141.62	1	351.03	1	-7.62	1	31.94	1	16.15	4	53.25	2	11.37	1		F			
Baillie Gifford Japanese Smaller Companies -U	2.31	4	-6.77	1	45.46	1	152.75	1	392.96	1	-6.77	1	33.12	1	17.21	4	54.57	2	12.41	1	0.19	F			
Invesco Perpetual Japanese Smaller Companies †	3.08	2	-9.71	2	24.78	2	94.02	2	158.52	4	-9.71	2	15.69	2	19.46	2	62.08	1	-4.06	4		F			
Invesco Perpetual Japanese Smaller Companies -U	3.28	2	-9.03	2	27.63	2	101.44	2	172.23	4	-9.03	2	16.56	2	20.37	2	63.28	1	-3.33	4		F			
Invesco Perpetual Japanese Smaller Companies -U2	3.29	2	-8.98	2	27.81	2	101.95	2			-8.98	2	16.61	2	20.42	2	63.37	1	-3.29	4		F			
M&G Japan Smaller Companies (Share Class I) -U	3.72	1	-12.23	4	15.16	4	71.49	4	211.79	2	-12.23	4	5.76	4	24.05	1	40.16	4	6.24	2	0.98	F			
M&G Japan Smaller Companies (Share Class X) †	3.56	1	-12.85	4	12.65	4	65.23	4	194.17	2	-12.85	4	4.97	4	23.13	1	39.11	4	5.44	2	0.17	F			
Sector Average	3.10		-9.31		29.65		106.53		224.14		-9.31		18.27		20.87		52.93		4.16						
<b>MIXED INVESTMENT 0-35% SHARES</b>																									
7IM AAP Income <sup>5</sup>	0.71	4	3.71	3	7.55	2	17.14	3	46.23	3	3.71	3	-0.35	4	4.07	1	11.82	2	-2.59	4	3.30	D			R
7IM AAP Income -U	0.93	4	4.59	3	10.31	2	22.18	3	56.66	3	4.59	3	0.49	4	4.95	1	12.76	2	-1.77	4	3.30	D			R
7IM AAP Moderately Cautious	1.41	3	2.40	4	3.98	4	12.44	4	36.60	3	2.40	4	-0.03	3	1.57	3	9.38	3	-1.14	4	1.70	D			R
7IM AAP Moderately Cautious -U	1.60	3	3.15	4	6.26	4	16.58	4	47.16	3	3.15	4	0.69	3	2.31	3	10.16	3	-0.41	4	1.70	D			R
7IM Cautious -U	2.10	2	4.84	2	7.93	3					4.84	2	1.04	3	1.88	4	8.64	3			1.40	D			
7IM Income Portfolio -U	1.27	3	1.53	4	9.77	2	23.50	2	51.80		1.53	4	4.02	1	3.94	2	13.35	1	-0.74	4	2.35	D			
7IM Moderately Cautious <sup>5</sup>	1.31	3	1.94	4	4.00	4	12.09	4	42.06	3	1.94	4	-0.61	4	2.65	3	8.48	3	-0.64	4	1.70	D			R
7IM Moderately Cautious -U <sup>5</sup>	1.42	3	2.26	4	5.24	4	14.36	4	48.04	3	2.26	4	-0.14	4	3.05	3	8.94	3	-0.24	4	1.60	D			R
7IM Personal Injury	1.83	2	4.16	2	6.07	3	14.26	4			4.16	2	0.27	3	1.55	3	8.69	3	-0.89	4	1.70	D			R
7IM Personal Injury -U	1.81	2	4.17	2	6.07	3	14.34	4			4.17	2	0.26	3	1.56	3	8.77	3	-0.89	4	1.70	D			R
7IM Personal Injury -U2	1.99	2	4.92	2	8.39	3	18.41	4			4.92	2	0.99	3	2.29	3	9.43	3	-0.17	4	1.60	D			R
Architas MA Active Modern Income (Class S) -U2 <sup>5</sup>	3.42	1	6.99	1	11.04	2	27.83	2	63.11	2	3.42	1	10.04	2	10.04	2	12.57	1	2.30	2	2.41	D			R
ASI Diversified Core Cautious -U	0.81	4	4.17	3	5.46	4					4.17	3	-2.16	4	3.47	2	14.66	1			2.00	D			
AXA Defensive Distribution (Gross)	1.87	2	5.07	2	6.44	3	21.75	2	58.93	1	5.07	2	0.29	3	1.01	4	13.83	1	0.50	3	1.32	D			A
AXA Defensive Distribution (Gross) -U	2.10	2	5.89	2	8.91	3	26.42	2	70.17	1	5.89	2	1.05	3	1.78	4	14.65	1	1.24	3	1.31	D			A
Barclays Wealth Global Markets 1 <sup>5</sup>	0.75	4	2.97	3	8.31	3	12.22	4			2.97	3	1.12	2	4.02	1	5.27	4	-1.57	4	0.79	D			
Barclays Wealth Global Markets 1-U <sup>5</sup>	0.72	4	3.29	3	9.23	3	14.21	4			3.29	3	1.42	2	4.27	1	5.81	4	-1.18	4	0.80	D			
BlackRock Consensus 35 <sup>5</sup> †	2.96	1	8.22	1	11.19	1	36.93	1			8.22	1	1.43	2	1.29	4	20.00	1	2.62	1	1.27	D			
BlackRock Consensus 35 -U <sup>5</sup>	3.03	1	8.71	1	12.55	1	39.48	1			8.71	1	1.77	2	1.73	4	20.45	1	2.89	1	1.66	D			
Fidelity Multi Asset Allocator Defensive	2.56	1	8.26	1	5.85	3	19.89	2			8.26	1	-0.25	3	-1.98	4	10.27	2	2.71	1		D			R
Fidelity Multi Asset Income -U2	2.10	2	7.49	1	11.62	1	26.09	2	76.58	1	7.49	1	0.89	3	2.92	3	11.57	2	1.25	3		D			R
Fidelity Multi Asset Income -U2 (CTNB)	2.16	2	7.85	1	13.61	1	30.45	2	83.95	1	7.85	1	1.67	3	3.61	3	12.54	2	2.03	3	4.16	D			R
Fidelity Multi Asset Open Defensive <sup>5</sup>	♦																					D			
Fidelity Multi Asset Open Defensive -U2	1.80	3	6.64	1	10.91	2	25.58	2			6.64	1	0.66	3	3.32	2	12.03	2	1.06	3		D			
Fidelity Multi-Asset Income <sup>5</sup> †	1.91	2	7.02	1	11.30	1	26.52	2	79.33	1	7.02	1	0.89	3	3.07	3	11.96	2	1.54	3	2.77	D			R
FP Russell Investments Multi Asset Growth Fund I -U	1.58	3	4.89	2	7.25	4					4.89	2	0.52	4	1.72	4					1.44	D			
HC Wolsley Cautious -U	♦																					D			
IFSL Avellamy 3 -U2	♦																					D			
IFSL Brooks Macdonald Defensive Income -U <sup>5</sup>	1.87	3	4.89	2	11.39	2	21.97	3	69.94	2	4.89	2	1.73	2	4.39	1	7.84	4	1.54	2	2.95	D			
IFSL Sinfonia Income <sup>5</sup> †	3.00	1	6.86	1	5.00	4	21.84	1	47.95	2	6.86	1	-0.28	3	-1.46	4	13.92	1	1.85	1	1.56	D			
IFSL Sinfonia Income -U <sup>5</sup>	3.19	1	7.50	1	7.71	4	27.53	1	59.48	2	7.50	1	0.59	3	-0.39	4	15.11	1	2.86	1	1.19	D			
Investec Diversified Income (A Share Class) †	-0.17	4	2.49	4	7.04	3	15.41	3	48.74	3	2.49	4	1.75	1	2.64	2	8.35	3	-0.48	4	2.64	D			R
Investec Diversified Income (A Share Class) -U	-0.02	4	3.10	4	8.91	3	18.85	3	58.51	3	3.10	4	2.36	1	3.19	2	8.93	3	0.18	4	3.23	D			R
Janus Henderson Multi-Manager Diversified <sup>5</sup>	1.29	4	4.18	3	7.68	3	14.90	4			4.18	3	0.72	2	2.63	2	6.73	4	-0.02	3	3.00	F			
Janus Henderson Multi-Manager Diversified <sup>5</sup> -U	1.38	4	4.65	3	8.72	3	16.18	4	63.44		4.65	3	1.00	2	2.85	2	6.93	4	-0.06	3	3.10	F			
Janus Henderson Multi-Manager Diversified <sup>5</sup> -U <sup>5</sup>	1.36	4	4.65	3	9.44	3	18.10	4	66.48		4.65	3	1.24	2	3.30	2	7.38	4	0.49	3	2.90	F			
Jupiter Distribution -U	1.66	3	5.47	2	7.67	4	24.04	2	74.96	1	5.47	2	-1.96	4	4.13	2	9.14	3	5.55	1	3.10	D			R
Jupiter Distribution †	1.47	3	4.68	2	5.37	4	19.79	2	66.02	1	4.68	2	-2.64	4	3.39	2	8.44	3	4.84	1	2.70	D			R
Jupiter Merlin Conservative Portfolio <sup>5</sup>	2.44	1	6.85	1	13.32	1	25.42	1			6.85	1	2.08	1	3.89	1	9.75	2	0.84	2	2.90	D			R
Jupiter Merlin Conservative Portfolio -U <sup>5</sup>	2.64	1	7.65	1	15.90	1	30.19	1			7.65	1	2.86	1	4.67	1	10.57	2	1.59	2	2.90	D			R
LF Canlife Managed 0% - 35% -U	1.98	2	4.01	3							4.01	3	1.96	2							1.88	D			
LF Canlife Portfolio III -U	2.95	1	6.15	2	10.81	2	29.55	1			6.15	2	2.61	1	1.74	4	13.07	2	3.39	1	1.93	D			
LF Miton Defensive Multi Asset †	2.35	1	3.03	3	7.25	3	19.40	2	28.40	4	3.03	3	0.48	3	3.60	1	7.86	3	3.22	1	1.14	D			R
LF Miton Defensive Multi Asset -U	2.55	1	3.80	3	9.68	3	23.96	2	38.44	4	3.80	3	1.24	3	4.37	1	8.68	3	3.99	1	1.91	D			R
Libero Cautious -U	1.23	4	2.84	4	3.36	4	19.77	3			2.84	4	0.42	4	0.08	4	12.37	2	3.12	1	0.33	D			
Margets Sentinel Defensive <sup>5</sup>	0.42	4	1.04	4	2.10	4	5.23	4	30.25	4	1.04	4	-1.94	4	3.05	2	1.46	4	1.59	2		C			



# PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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						
<b>SELFSELECT (CONTINUED)</b>																										
<b>MIXED INVESTMENT 20-60% SHARES (continued)</b>																										
Schroder Monthly Distribution -U <sup>5</sup>	0.18	4	1.04	4	15.08	2	30.59	2			1.04	4	4.69	1	8.79	1	15.10	1	-1.41	4	5.25	E				
T.Bailey Dynamic <sup>2</sup> †	-0.13	4	-0.34	4	10.63	2	25.86	2	65.77	2	-0.34	4	2.57	2	8.22	1	9.82	3	3.59	1	1.20	E				
T.Bailey Dynamic -U <sup>5</sup>	0.08	4	0.57	4	13.66	2	31.66	2	80.24	2	0.57	4	3.50	2	9.19	1	10.83	3	4.52	1	1.20	E				
TB Doherty Cautious Managed <sup>5</sup>	1.38	3	0.09	4	3.71	4	15.91	4	50.41	4	0.09	4	0.76	4	3.02	4	14.71	1	-2.56	4	0.11	E				
TB Doherty Cautious Managed -U <sup>5</sup>	1.51	3	0.42	4	5.26	4	18.81	4	55.61	4	0.42	4	1.26	4	3.52	4	15.27	1	-2.07	4	0.62	E				
TB Doherty Distribution -U <sup>5</sup>	1.72	3	1.49	4	6.46	4					1.49	4	0.58	4	4.30	4					3.69	E				
TC Share Centre Multi Manager Cautious -U	1.75	3	3.21	3	11.17	3	29.14	2	79.07	3	3.21	3	2.20	3	5.39	3	11.44	3	4.24	1	4.10	E				
The MI Hawksmoor Vanbrugh Fund -U <sup>5</sup>	1.74	3	2.91	3	15.54	2	34.57	1	99.32	1	2.91	3	2.96	2	9.04	1	15.14	1	1.15	2	1.47	E				
Threadneedle Global Multi Asset Income -U <sup>5</sup>	1.63	3	4.79	2	17.73	1	40.49	1			4.79	2	3.87	2	8.16	1	13.52	2	5.12	1	3.20	E				
Threadneedle Global Multi-Asset Income -U2 <sup>5</sup>	1.70	3	5.03	2	18.56	1					5.03	2	4.11	2	8.42	1					3.20	E				
Threadneedle Managed Equity & Bond <sup>5</sup>	2.40	2	5.94	1	13.01	2	33.44	1	79.33	2	5.94	1	2.20	3	4.38	3	15.51	1	2.22	1	0.92	D	B		R	
Threadneedle Managed Equity & Bond -U <sup>5</sup>	2.39	2	6.09	1	13.66	2	34.73	1	82.87	2	6.09	1	2.40	3	4.62	3	15.74	1	2.42	1	1.13	D	B		R	
Threadneedle Managed Equity & Bond -U2 <sup>5</sup>	2.48	2	6.40	1	14.63	2	36.64	1	83.62	2	6.40	1	2.73	3	4.88	3	16.11	1	2.65	1	1.41	D	B		R	
TM UBS (UK) Global Balanced -U <sup>5</sup>	1.70	3	4.63	2	16.08	2	33.11	2			4.63	2	3.29	2	7.41	2	14.34	2	0.29	3	0.70	D	B		R	
TM UBS (UK) UK Balanced -U	2.09	2	5.01	2	15.79	2	33.68	2			5.01	2	3.47	2	6.56	2	14.01	2	1.27	3	1.70	E				
UBS Multi-Asset Income (Gross) -U <sup>5</sup>	1.50	3	5.15	2	8.60	4	13.96	4			5.15	2	-0.43	4	3.73	4	7.14	4	-2.06	4	4.10	D		+	R	
Vanguard LifeStrategy 40% Equity -U <sup>5</sup>	3.32	1	8.84	1	18.37	1	42.05	1			8.84	1	4.28	1	4.30	1	16.66	1	2.87	1	1.40	D	G		R	
Vanguard Target Retirement 2015 -U	2.46	2	7.08	1	18.36	1					7.08	1	4.50	1	5.77	3					1.16	D				
Valore Cautious -U	1.98	2	5.14	2							5.14	2	3.37	2							0.90	D				
VT Garroway Multi Asset Balanced	0.64	4	-1.14	4	-1.80	4	4.16	4	45.36	4	-1.14	4	1.55	3	0.87	4	4.99	4	1.04	2	1.64	E				
VT Garroway Multi Asset Balanced -U	0.87	4	-3.25	4	0.91	4	8.92	4	53.91	4	-3.25	4	2.48	3	1.78	4	5.86	4	1.96	2	2.61	E				
VT Greystone Cautious Managed -U <sup>5</sup>	2.88	1	4.07	2	22.75	2	44.41	2	118.62	1	4.07	2	5.76	2	11.53	1	18.43	2	-0.67	3	1.66	E				
VT Seneca Diversified Income -U	0.26	4	6.56	1	19.75	3	31.93	2	79.05	2	1.82	4	3.85	3	7.08	2	14.14	2	1.29	1	4.98	E				
VT Seneca Diversified Income -U	0.43	4	7.17	1	21.67	1	38.41	1	85.91	2	7.17	1	0.74	4	12.69	1	10.45	3	3.00	1	4.96	E				
VT Tattol Blended Balanced -U	2.53	1	4.26	2							4.26	2									1.09	E				
VT Tattol Blended Cautious -U	2.57	1	5.65	1							5.65	1									1.09	E				
VT Tattol Oak Cautious Growth <sup>5</sup>	2.49	1	4.98	1	10.41	3	26.91	2	65.98	3	4.98	1	1.40	3	3.72	4	13.48	2	1.29	2	0.66	E				
VT Tattol Oak Cautious Growth -U <sup>5</sup>	2.69	1	5.78	1	12.68	3	31.11	2	76.89	3	5.78	1	2.09	3	4.33	4	14.34	2	1.76	2	1.21	E				
VT Tattol Oak Distribution -U	1.62	3	2.29	4	4.70	4	15.56	4			2.29	4	-0.84	4	3.22	4	10.27	3	0.79	3	1.95	E				
Sector Average	1.84		3.90		13.32		27.50		68.39		3.90		2.87		6.02		12.10		0.36							
<b>MIXED INVESTMENT 40-85% SHARES</b>																										
7IM AAP Moderately Adventurous	1.78	2	1.93	3	14.73	3	28.91	3	72.34	4	1.93	3	4.00	3	8.23	3	15.29	2	-2.54	4	0.70	E			R	
7IM AAP Moderately Adventurous -U	1.97	2	2.68	3	17.24	3	33.85	3	87.19	4	2.68	3	4.75	3	9.01	3	16.15	2	-1.70	4	1.50	E			R	
7IM Moderately Adventurous <sup>5</sup>	1.75	3	0.30	4	12.81	4	26.82	4	76.84	4	0.30	4	3.15	4	9.04	2	14.70	3	-1.99	4	0.30	E			R	
7IM Moderately Adventurous -U <sup>5</sup>	1.88	3	0.81	4	14.52	4	30.04	4	85.87	4	0.81	4	3.66	4	9.59	2	15.28	3	-1.50	4	0.80	E			R	
Acumen Progressive Portfolio -U <sup>5</sup>	1.78	3	3.34	3	17.87	3	37.29	3			3.34	3	4.61	3	9.03	3	14.84	3	1.43	2	0.60	E			R	
Architas MA Active Progressive (Class S) -U2 <sup>5</sup>	3.54	1	4.66	2	23.62	2	50.24	1	109.80	2	4.66	2	8.90	1	8.46	3	19.22	1	1.94	2	1.79	F	+		R	
ASI Diversified-Core Adventurous -U	1.41	4	-0.29	4	19.51	3					-0.29	4	3.56	4	15.74	1	20.82	1			2.20	F				
ASI Global Balanced Growth	2.79	1	3.72	2	21.44	2	41.07	2	110.02	1	3.72	2	5.34	2	11.15	1	17.79	2	-1.38	3	1.27	F				
ASI Global Balanced Growth -U	2.89	1	4.07	2	22.75	2	44.41	2	118.62	1	4.07	2	5.76	2	11.53	1	18.43	2	-0.67	3	1.66	F				
ASI Multi-Asset	1.96	2	6.24	1	22.78	3	36.82	2	97.87	2	6.24	1	6.80	1	8.21	3	16.84	2	-4.63	4	1.10	F				
ASI Multi-Asset -U	2.08	2	6.87	1	25.28	1	41.65	2	111.01	2	6.87	1	7.50	1	9.05	3	17.75	2	-3.97	4	1.90	F				
ASI Multi-Manager Balanced Managed Portfolio <sup>5</sup>	2.78	1	4.87	2	18.01	2	34.49	2	82.90	3	4.87	2	3.62	3	8.59	2	14.53	3	-0.50	3	0.30	F				
ASI Multi-Manager Balanced Managed Portfolio -U <sup>5</sup>	2.89	1	5.45	2	21.05	2	40.84	2	95.50	3	5.45	2	4.67	3	9.68	2	15.68	3	0.58	3	1.30	F				
Aviva Investors Multi-Manager 40-85% Shares -U <sup>5</sup>	2.38	2	4.64	2	19.33	2	40.57	2	100.08	2	4.64	2	4.42	3	9.21	2	18.16	1	-0.30	3	0.10	F				
Aviva Investors Multi-Manager 40-85% Shares -U <sup>5</sup>	2.35	2	4.86	2	20.97	2	44.68	2	112.83	2	4.86	2	4.90	3	9.98	2	19.06	1	0.45	3	0.30	F				
AXA Framlington Managed Balanced †	1.87	2	6.46	1	21.89	2	41.75	2	119.09	1	6.46	1	5.66	2	8.35	3	16.37	2	-0.07	3	0.64	F		+	R	
AXA Framlington Managed Balanced -U	2.03	2	7.16	1	24.21	2	46.22	2	128.64	1	7.16	1	6.32	2	9.03	3	17.07	2	0.55	3	1.30	F		+	R	
Baillie Gifford Managed -U	0.31	4	1.83	4	13.75	3	31.93	2	171.23	1	3.64	3	13.21	1	19.00	1	22.23	2	2.29	1	1.47	F		+	R	
Barclays Wealth Global Markets 4 <sup>5</sup>	2.04	2	5.06	1	33.68	1	67.13	2			5.06	1	7.29	1	12.70	1	14.96	3	5.63	4	0.40	F		+	R	
Barclays Wealth Global Markets 4 -U <sup>5</sup>	2.07	2	6.23	1	29.16	1	41.93	2			6.23	1	7.56	1	13.04	1	15.60	3	-4.94	4	0.40	F				
BlackRock Balanced Growth Portfolio †	1.87	2	4.03	2	24.71	1	39.34	2	89.64	3	4.03	2	7.78	1	11.23	1	11.73	4	0.00	3	2.43	F				
BlackRock Balanced Growth Portfolio -U	2.05	2	4.80	2	27.28	1	43.91	2	98.11	3	4.80	2	8.53	1	11.90	1	12.38	4	0.62	3	2.41	F				
BlackRock Balanced Growth Portfolio -U2	2.03	2	4.90	2	27.52	1	44.49	2			4.90	2	8.53	1	12.01	1	12.41	4								

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

**SELFSELECT** (CONTINUED)

**MIXED INVESTMENT 40-85% SHARES** (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					
Margetts Sentinel Universal <sup>1</sup>	1.05	4	2.60	3	16.96	3	38.46	2	88.97	3	2.60	3	3.81	3	9.81	2	14.42	3	3.46	1	1.64	E			
Margetts Sentinel Universal- <sup>1</sup>	1.23	4	3.23	3	19.08	3	42.64	2	97.96	3	3.23	3	4.43	3	10.46	2	15.14	3	4.04	1	2.19	E			
Marlborough Balanced <sup>2</sup> †	1.81	2	3.60	2	18.36	2	39.72	2	83.46	3	3.60	2	4.56	3	9.26	2	18.05	2	0.00	2	0.39	F			
Marlborough Balanced- <sup>1</sup>	2.01	2	4.39	2	21.04	2	44.81	2	91.77	3	4.39	2	5.35	3	10.08	2	18.71	2	0.78	2	1.15	F			
MGTS Future Money Dynamic Growth- <sup>1</sup>	1.94	2	4.05	3	18.84	3	37.05	3	96.82	3	4.05	3	4.74	3	9.04	3	16.60	2	-1.09	4	1.08	F			
MGTS iBOSS 4- <sup>1</sup>	2.00	2	4.46	2	16.38	4					4.46	2	3.35	4	7.79	3					0.78	E			
MI Hawkmoor Distribution- <sup>1</sup>	1.17	4	1.07	4	17.98	3	39.91	3			1.07	4	4.69	3	11.51	1	17.36	2	1.04	2	3.44	E			
Neptune Global- <sup>1</sup>	3.73	1	6.33	1	34.24	1	50.72	1	114.70	2	6.33	1	12.35	1	12.37	1	14.61	3	-2.03	4	0.10	F		A	R
Orbis OEIC Global Balanced- <sup>1</sup>	1.75	3	-4.92	4	11.95	4	50.85	1			-4.92	4	6.36	2	10.70	2	38.45	1	-2.67	4		X			
Premier Diversified Growth	1.22	4	-0.56	4	26.59	1	48.54	1			-0.56	4	8.73	1	17.08	1	17.35	2	-0.01	3	1.28	E			
Premier Diversified Growth- <sup>1</sup>	1.35	4	-0.06	4	28.34	1	51.29	1			-0.06	4	9.28	1	17.51	1	17.66	2	0.19	3	1.80	F		+	
Premier Liberation No VI (Share Class B) <sup>5</sup>	0.92	4	0.27	4	17.05	3	40.12	2	105.97	2	0.27	4	4.97	3	11.22	1	21.16	1	-1.21	4	1.17	F			
Premier Liberation No VI (Share Class C) <sup>1</sup>	0.96	4	0.43	4	17.58	3	41.66	2	115.93	2	0.43	4	5.13	3	11.37	1	21.47	1	-0.82	4	1.31	F			
Premier Multi-Asset Growth & Income <sup>5</sup>	0.77	4	1.05	4	16.45	3	41.61	1	117.17	1	1.05	4	3.98	3	10.82	1	17.00	2	3.93	1	2.69	F		B	R
Premier Multi-Asset Growth & Income <sup>5</sup>	0.77	4	1.06	4	16.48	3	41.65	1	118.39	1	1.06	4	3.98	3	10.85	1	17.00	2	3.94	1	2.64	E		B	R
Premier Multi-Asset Growth & Income <sup>5</sup>	0.91	4	1.63	4	18.89	3	46.76	1	128.07	1	1.63	4	4.76	3	11.67	1	17.89	2	4.71	1	2.67	E		B	R
Quilter Investors Cirilium Moderate Portfolio <sup>2</sup> †	1.26		-0.07		15.05		34.41		107.41		-0.07		3.10		11.66		18.86		-1.71		0.87	E			
Quilter Investors Cirilium Moderate Portfolio- <sup>1</sup>	1.05		0.14		17.04		38.54		121.33		0.14		3.89		12.51		19.69		-1.11		1.58	E			
Quilter Investors Foundation 4- <sup>1</sup>	1.51	3	3.45	3	19.39	3	36.50	3			3.45	3	2.48	4	12.62	1	18.81	1	-3.78	4	1.48	E			
Quilter Investors Managed <sup>2</sup> †	1.69	3	1.50	4	14.71	4	30.42	4	104.40	2	1.50	4	4.39	3	8.25	3	11.41	4	2.05	1	1.52	E			
Quilter Investors Managed- <sup>1</sup>	1.78	3	1.89	4	16.08	4	33.04	4	113.48	2	1.89	4	4.82	3	8.69	3	11.86	4	2.47	1	1.95	E			
Royal London GMAP Adventurous- <sup>1</sup>	1.78	3	3.53	3	23.78	2					3.54	3	7.02	2	12.71	1					1.74	E		+	
Royal London GMAP Growth- <sup>1</sup>	1.92	2	3.99	3	20.62	2					3.99	3	6.15	2	9.26	3					1.83	E		+	
Royal London Sustainable World Trust <sup>1</sup>	4.96	1	14.22	1	46.00	1	87.92	1	223.23	1	14.22	1	13.46	1	12.66	1	22.57	1	5.01	1	0.24	F		B	AA
Royal London Sustainable World Trust- <sup>1</sup>	4.57	1	14.47	1	48.55	1	94.21	1	238.55	1	14.47	1	14.31	1	13.53	1	23.49	1	5.87	1	1.03	F		B	AA
Sarasin FoF Global Diversified Growth- <sup>1</sup>	2.51	2	4.57	2	21.10	2					4.57	2	3.66	4	11.71	1	12.37	4			1.60	E			
Schroder Managed Balanced <sup>2</sup> †	1.25	4	1.52	4	15.52	3	30.58	3	84.17	3	1.52	4	3.91	3	9.51	2	16.81	2	-3.23	4	2.03	E			R
Schroder Managed Balanced- <sup>1</sup>	1.50	4	2.46	4	18.72	3	36.44	3	101.12	3	2.46	4	4.76	3	10.60	2	17.69	2	-2.35	4	2.03	E			R
Schroder MM Diversity Balanced <sup>2</sup> †	1.44	3	1.78	3	9.54	4	22.61	4	77.46	4	1.78	3	0.13	4	7.49	3	11.82	4	0.09	3	0.26	F			
Schroder MM Diversity Balanced- <sup>1</sup>	1.60	3	1.80	3	9.60	4	22.69	4	77.55	4	1.80	3	0.20	4	7.45	3	11.77	4	0.16	3	0.27	F			
Schroder MM Diversity Balanced- <sup>1</sup>	1.46	3	2.32	3	11.20	4	25.71	4	86.63	4	2.32	3	0.65	4	7.98	3	12.34	4	0.63	3	0.66	F			
TB Doherty Active Managed- <sup>1</sup>	1.25	4	0.73	4	6.40	4	22.29	4	60.61	4	-2.73	4	3.87	3	5.30	3	12.25	1	-3.61	4		F			
TB Doherty Active Managed- <sup>1</sup>	1.40	4	-2.23	4	8.01	4	25.40	4	66.29	4	-2.23	4	4.39	3	5.83	4	19.85	1	-3.13	4	0.14	E			
TB Doherty Active Managed- <sup>1</sup>	1.16	4	-1.40	4	6.07	4	23.46	4	56.57	4	-1.40	4	2.85	4	4.60	4	19.00	1	-2.19	4	0.01	E			
TB Doherty Balanced Managed <sup>2</sup>	1.30	4	-0.90	4	7.68	4	26.41	4	61.97	4	-0.90	4	3.36	4	5.13	4	19.62	1	-1.70	4	0.54	E			
TC Share Centre Multi Manager Balanced- <sup>1</sup>	2.52	2	2.93	3	17.25	3	42.43	2	95.28	3	2.93	3	5.79	2	7.68	3	17.42	2	3.46	1	3.00	F			
Threadneedle Managed Equity Focused <sup>2</sup>	1.70	3	3.88	2	18.51	3	40.63	2	104.49	2	3.88	2	4.67	3	8.99	2	15.41	3	2.82	1	0.76	F		B	R
Threadneedle Managed Equity Focused- <sup>1</sup>	1.76	3	4.11	2	19.27	3	42.06	2	108.89	2	4.11	2	4.84	3	9.28	2	15.65	3	2.99	1	0.98	F		B	R
Threadneedle Managed Equity Focused- <sup>1</sup>	1.83	3	4.40	2	20.28	3	44.02	2	109.43	2	4.40	2	5.16	3	9.56	2	16.01	3	3.21	1	1.26	F		B	R
TM UBS (UK) Global Growth- <sup>1</sup>	1.93	3	4.45	2	21.73	2	42.76	2			4.45	2	5.83	2	10.12	2	17.96	2	-0.58	4	0.60	F			
TM UBS (UK) Global Growth- <sup>1</sup>	2.24	2	4.76	2	20.39	3	42.14	2			4.76	2	5.43	3	9.00	3	16.71	2	1.16	2	1.50	F			
TM UBS (UK) UK Income Focus- <sup>1</sup>	1.99	2	3.25	3	13.61	3	32.96	4			3.25	3	3.64	4	6.16	4	15.26	3	1.54	2	3.50	F			
UBS Global Allocation (UK)- <sup>1</sup>	1.65	3	4.27	2	21.82	2	36.29	3	95.65	3	4.27	2	5.81	2	10.42	2	15.48	3	-3.12	4	2.00	F		+	
Vanguard Global Balanced- <sup>1</sup>	5.07	1	10.50	1	30.29	1					10.50	1	7.14	2	10.05	2					1.47	C		G	R
Vanguard LifeStrategy 60% Equity- <sup>1</sup>	3.13	1	7.84	1	23.96	2	52.34	1			7.84	1	6.79	2	7.64	4	20.31	1	2.15	1	1.47	C		G	R
Vanguard LifeStrategy 80% Equity- <sup>1</sup>	2.95	1	6.85	1	29.61	1	62.70	1			6.85	1	9.25	1	11.02	1	23.98	1	1.25	2	1.60	F		G	R
Vanguard Target Retirement 2020- <sup>1</sup>	2.76	1	7.31	1	21.94	2					7.31	1	6.02	2	7.18	4					1.30	F			
Vanguard Target Retirement 2025- <sup>1</sup>	3.01	1	7.53	1	24.27	2					7.53	1	6.93	2	8.08	3					1.14	F			
Vanguard Target Retirement 2030- <sup>1</sup>	2.97	1	7.32	1	25.73	1					7.32	1	7.55	1	8.93	3					1.22	F			
Vanguard Target Retirement 2035- <sup>1</sup>	2.95	1	7.13	1	27.21	1					7.13	1	8.19	1	9.92	2					1.16	F			
Vanguard Target Retirement 2040- <sup>1</sup>	2.92	1	6.88	1	28.41	1					6.88	1	7.77	1	10.45	2					1.32	F			
Vanguard Target Retirement 2045- <sup>1</sup>	2.88	1	6.77	1	29.15	1					6.77	1	9.14	1	10.83	2					1.25	F			
Vanguard Target Retirement 2050- <sup>1</sup>	2.89	1	6.76	1	29.18	1					6.76	1	9.14	1</											

# PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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					
<b>SELFSELECT (CONTINUED)</b>																									
<b>NORTH AMERICA (continued)</b>																									
Janus Henderson Institutional N. American Index Opportunities -U	4.77	2	9.47	2	50.50	3	105.78	3	298.18	3	9.47	2	19.86	3	14.70	3	35.55	2	0.87	4	1.30	F			
Janus Henderson US Growth ‡	5.51	1	12.97	1	56.11	1	86.87	3	261.51	2	12.97	1	26.14	1	9.55	4	21.46	4	-1.45	4	0.10	F		+	
Janus Henderson US Growth -U	5.73	1	13.99	1	60.15	1	95.03	3	291.30	2	13.99	1	27.19	1	10.46	4	22.50	4	-0.59	4		F		+	
JPM US Equity Income (GBP Hdg) -U	2.32	1	4.60	1	35.20	3	48.97	3			4.60	1	11.41	4	16.02	3	14.39	3	-3.68	3	2.15	F	G	A	R
JPM US Equity Income ‡	5.66	1	12.12	1	45.89	3	96.82	3	301.45	1	12.12	1	15.42	4	12.74	3	32.74	3	1.64	3	2.06	F	G	A	R
JPM US Equity Income -U	5.92	1	12.98	1	49.26	3	104.50	3	327.74	1	12.98	1	16.32	4	13.58	3	33.86	3	2.35	3	2.06	F	G	A	R
JPM US Select ‡	3.44	3	5.98	3	47.11	2	97.61	3	282.66	2	5.98	3	21.29	1	14.44	2	33.00	2	1.00	3		F	S		R
JPM US Select -U	3.58	3	6.52	3	49.85	2	104.45	3	311.22	2	6.52	3	22.02	1	15.29	2	33.96	2	1.85	3	0.48	F	S		R
Jupiter North American Income	3.78	3	10.15	1	38.23	4	84.19	4	240.14	3	10.15	1	10.44	4	13.63	3	36.78	1	-2.58	4	2.00	F			
Jupiter North American Income -U	3.98	3	10.98	1	41.33	4	91.19	4	261.40	3	10.98	1	11.24	4	14.48	3	37.81	1	-1.84	4	2.10	F			
L&G US Index Trust	4.80	2	8.95	2	49.34	2	106.53	1	301.69	1	8.95	2	20.05	2	14.18	2	32.98	2	3.99	2	0.90	F	G		R
L&G US Index Trust -U	4.91	2	9.40	2	51.93	2	113.17	1	326.04	1	9.40	2	20.76	2	15.01	2	33.97	2	4.73	2	1.60	F	G		R
Legg Mason IF Clearbridge US Equity ‡	4.68	2	3.92	4	28.33	4	59.59	4	168.27	4	3.92	4	9.84	4	12.43	4	34.02	2	-7.20	4	0.10	F			
Legg Mason IF Clearbridge US Equity Income	6.45	1	17.59	1	49.04	2	97.62	3			17.59	1	13.09	4	12.07	4	35.28	1	-1.98	4	1.60	F		A	
Legg Mason IF Clearbridge US Equity Income -U	6.55	1	18.06	1	50.80	2	103.21	3			18.06	1	13.56	4	12.48	4	36.18	1	-1.05	4	1.70	F		A	
Legg Mason IF Clearbridge US Equity -U	4.70	2	4.20	4	29.26	4	62.87	4	177.40	4	4.20	4	10.05	4	12.71	4	34.77	2	-6.50	4	0.40	F			
Legg Mason IF Martin Currie North American ‡	3.92	3	14.43	1	60.50	1	110.73	1	259.30	3	14.43	1	25.12	1	12.10	4	29.25	4	1.59	3	0.40	F			
Legg Mason IF Martin Currie North American -U	3.98	3	14.73	1	61.72	1	114.20	1	280.60	3	14.73	1	25.41	1	12.40	4	29.92	4	1.95	3	0.60	F			
LF Milton US Opportunities -U	2.91	4	6.83	3	46.13	3	114.52	1			6.83	3	18.48	3	15.45	2	34.41	2	9.21	1	0.04	F			R
Liontrust UK Opportunities ‡	3.05	4	6.59	3	56.85	1	85.17	4	195.73	4	6.59	3	25.92	1	16.87	1	18.56	4	-0.42	4		F			
Liontrust UK Opportunities -U	-2.20	4	3.11	1							3.11	1	15.53	2								F			
Loomis Sayles US Equity Leaders (HDG) -U	1.18	4	11.20	1	54.51	1	145.94	1			11.20	1	20.71	2	15.11	2	43.86	1	10.64	1		F	S	A	
Loomis Sayles US Equity Leaders -U	4.13	2	10.26	1	57.14	1	111.62	1	260.49	3	10.26	2	20.27	1	18.50	1	36.00	1	-0.99	4	1.66	F		A	
M&G North American Dividend (Share Class A)	4.30	2	11.05	1	60.66	1	119.62	1	281.07	3	11.05	1	21.18	1	19.38	1	37.02	1	-0.24	4	0.80	F		A	
M&G North American Dividend (Share Class I) -U	4.13	2	10.26	1	57.14	1	111.62	1	260.58	3	10.26	2	20.27	1	18.50	1	36.01	1	-0.99	4	1.66	F		A	
M&G North American Value (Share Class I) -U	3.28	3	-0.70	4	34.23	4	80.23	4	248.90	4	-0.70	4	14.98	4	17.56	1	33.20	3	0.79	4	0.69	F			
Merian North American Equity ‡	3.36	3	2.35	4	43.63	3	104.00	2	348.57	1	2.35	4	18.49	3	18.47	1	34.96	1	5.20	1		F	S	+	R
Merian North American Equity -U	3.58	3	3.12	4	46.93	3	111.78	2	374.15	1	3.12	4	19.38	3	19.36	1	35.98	1	6.00	1	0.08	F	S	+	R
Merian North American Equity -U2	3.62	3	3.21	4	47.29	3	112.61	2	369.38	1	3.21	4	19.46	3	19.45	1	36.07	1	6.08	1	0.16	F	S	+	R
Morgan Stanley US Advantage -U	-0.25	4	10.03	1	64.87	1					10.03	1	33.07	1	12.60	4						F	S	AA	R
Neptune US Income -U	3.25	3	6.01	4	43.29	3	102.00	3			6.01	4	20.41	2	12.25	4	39.28	1	1.22	4	2.20	F			
Neptune US Opportunities -U	3.66	4	7.51	3	60.91	1	93.25	4	213.90	4	7.51	3	26.98	1	23.97	1	19.59	4	0.43	4	0.15	F			
Royal London US Growth Trust	3.25	4	5.88	4	37.76	4	87.52	4	238.35	4	5.88	4	12.74	4	15.41	2	32.59	3	2.66	3		F			
Santander United States Equities -U	3.67	3	3.99	4	42.93	3	97.17	3	301.12	2	3.99	4	20.61	2	13.95	3	34.31	2	2.71	2		F			
Schroder US Equity Income Maximiser -U (RE-REG)	4.28	3	7.39	3							7.39	3	16.82	3							5.02	F			
Schroder US Equity Income Maximiser -U2	4.28	3	7.45	3							7.45	3	16.90	3							5.02	F			
Schroder US Mid Cap	5.08	1	6.87	3	33.20	4	98.04	2	263.86	2	6.87	3	11.86	4	11.42	4	34.00	2	10.95	1		F	B		R
Schroder US Mid Cap -U	5.29	1	7.70	3	36.27	4	105.69	2	284.82	2	7.70	3	12.69	4	12.28	4	35.03	2	11.78	1		F	B		R
Schroder US Mid Cap -U2	5.30	1	7.81	3	36.63	4	106.51	2			7.81	3	12.79	4	12.36	4	35.09	2	11.88	1	0.06	F	B		R
T. Rowe Price (Onshore) US Large Cap Growth Eq -U	1.53	4	6.60	3							6.60	3										F	B		R
The Boston Company US Opportunities -U	-3.17	4	-10.79	4	25.63	4	61.20	4	185.03	4	-10.79	4	19.64	3	17.71	1	25.65	4	2.12	3	0.27	F			
Threadneedle American ‡	4.35	2	7.06	2	53.35	1	103.67	2	312.86	1	7.06	2	22.11	1	17.30	1	29.10	4	2.87	2		F			
Threadneedle American Extended Alpha <sup>4</sup>	3.48	3	6.65	3	55.71	1	108.57	1	310.61	1	6.65	3	22.90	1	18.80	1	29.42	4	3.50	2		F			
Threadneedle American Extended Alpha -U <sup>4</sup>	3.68	3	7.74	3	60.40	1	118.07	1	332.62	1	7.74	3	24.38	1	19.70	1	30.39	4	4.27	2		F			
Threadneedle American Select ‡	3.40	3	6.49	3	50.35	2	97.52	2	261.33	2	6.49	3	19.45	2	18.20	1	29.85	3	1.17	3		F		A	
Threadneedle American Select -U	3.61	3	7.35	3	54.00	2	105.64	2	282.35	2	7.35	3	20.41	2	19.14	1	30.90	3	2.01	3	0.30	F		A	
Threadneedle American -U	4.57	2	7.92	2	57.08	1	112.05	2	336.87	1	7.92	2	23.09	1	18.24	1	30.14	4	3.73	2	0.50	F			
Threadneedle US Equity Income -U	6.03	1	12.08	1	48.32	3	101.85	3			12.08	1	17.15	3	12.97	4	31.83	3	3.23	2	2.70	F			
UBS US Equity -U ‡	3.09	4	6.97	3	40.88	4	92.09	4	251.59	4	6.97	3	13.51	4	16.02	3	32.91	3	2.59	3	0.30	F			
UBS US Growth -U	2.02	4	7.21	3	68.12	1	128.76	1	386.22	1	7.21	3	34.48	1	16.61	1	30.53	4	4.24	2		F		A	
Vanguard US Equity Index -U	4.36	2	8.42	2	49.56	2	111.85	2	325.28	1	8.42	2	20.50	2	14.48	3	33.58	3	6.04	1	1.26	F	G		R
VT Tyndall North American (Hdg) -U	-4.56	4	-6.46	4							-6.46	4	19.08	1								F			R
VT Tyndall North American -U	-1.24	4	0.86	4							0.86	4	23.83	1								F			R
<b>Sector Average</b>	<b>3.92</b>	<b>2.76</b>	<b>47.7</b>																						

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

**SELFSELECT** (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																					
<b>UK DIRECT PROPERTY (continued)</b>																																									
Standard Life UK Real Estate Income Feeder	-0.44		-0.81		11.76		14.33		62.60		-0.81		6.23		6.07		-5.26		7.98		3.43																				
Standard Life UK Real Estate Income Feeder -U2	-0.36		-0.43		12.99		16.83				-0.43		6.56		6.49		-4.83		8.65		3.32																				
Threadneedle UK Property Auth Trust (Feeder)	-0.17		-3.84		9.98		15.37		41.20		-5.84		5.28		10.94		-4.65		10.02		4.40																				
Threadneedle UK Property Auth Trust (Feeder) -U ‡	-0.02		-3.22		12.15		19.15		52.81		-5.22		5.96		11.67		-3.97		10.64		4.30																				
<b>Sector Average</b>	-0.03		0.83		13.98		26.52		80.81		0.83		5.60		7.04		1.34		9.54																						
<b>SHORT TERM MONEY MARKET</b>																																									
BlackRock Cash -U2	0.12	3	0.57	3							0.57	3	0.30	3							0.43																				
BlackRock Cash ‡	0.05	3	0.29	3	0.33	3	0.46	3	1.01	2	0.29	3	0.04	3	0.00	3	0.08	1	0.04	1	0.13																				
Fidelity Cash OEIC -U	0.16	2	0.70	1	1.27	1	1.53	2	2.38	3	0.70	1	0.39	2	0.18	2	0.14	3	0.11	2	0.95																				
L&G Cash Trust -U	0.16	1	0.68	2	1.27	2	1.70	1	3.18	1	0.68	2	0.40	1	0.19	1	0.21	2	0.22	1	0.70																				
L&G Cash Trust ‡	0.13	1	0.57	2	0.97	2	0.80	1	4.40	1	0.57	2	0.30	1	0.10	1	0.02	2	-0.15	1																					
Royal London Short Term Money Market -U	0.18	1	0.74	1	1.40	1	1.79	1	2.53	1	0.74	1	0.45	1	0.21	1	0.39	1	0.00	3	0.68																				
<b>Sector Average</b>	0.13		0.56		0.88		1.14		1.74		0.56		0.23		0.08		0.16		0.11																						
<b>SPECIALIST</b>																																									
Acumen Strategic Portfolio -U	1.50		1.24								1.24		7.70																												
Architas Diversified Real Assets (Class A) -U2	1.90		4.48		8.71		22.01				4.48		1.11		2.90		9.12		2.86		3.06																				
ASI Diversified Growth -U ‡	0.83		0.38		12.01		24.37				0.38		2.51		8.85		7.51		3.28		4.20																				
ASI Eastern European Equity ‡	1.90		23.81		24.98		45.48		49.09		23.81		10.33		12.57		35.35		-14.00		1.20																				
ASI Eastern European Equity -U	2.73		23.67		23.70		49.76				23.67		-9.65		36.39		33.41		-13.41		2.10																				
ASI Latin American Equity	-2.00		18.46		28.02		35.92				18.46		-11.85		22.60		63.73		-35.15		0.70																				
ASI Latin American Equity -U	-1.89		19.06		30.61		40.74				19.06		-11.19		23.53		64.93		-34.67		1.50																				
ASI Multi-Manager Ethical Portfolio ‡	2.09		4.51		22.25		55.43		117.91		4.51		6.20		10.15		29.73		-2.00																						
ASI Multi-Manager Ethical Portfolio -U ‡	2.21		5.09		25.41		62.68		133.10		5.09		7.26		11.27		31.03		-1.01		0.10																				
AXA Framlington Biotech ‡	-9.29		-17.91		3.66		29.21		270.43		-17.91		13.45		11.31		10.01		13.31																						
AXA Framlington Biotech -U	-9.05		-17.04		6.83		35.91		297.35		-17.04		14.57		12.40		11.09		14.52																						
AXA Framlington FinTech ‡	0.48		10.96		53.20		74.32		119.61		10.96		5.95		30.32		13.02		0.68		1.14																				
AXA Framlington FinTech -U	0.67		11.82		56.74		81.01		130.63		11.82		6.73		31.33		13.86		1.47		1.68																				
AXA Framlington Health ‡	0.92		-2.80		17.19		58.03		253.14		-2.80		18.04		2.13		27.26		12.05																						
AXA Framlington Health -U	1.13		-2.05		19.89		64.08		273.07		-2.05		18.90		2.94		21.23		12.90		0.24																				
Barings German Growth Trust	-4.24		-6.47		17.82		54.07		138.97		-6.47		-3.95		31.15		23.45		6.47		0.70																				
Barings German Growth Trust -U	-4.04		-5.76		20.54		60.86		151.04		-5.76		-3.21		32.14		24.39		7.28		1.30																				
Barings Global Agriculture	2.61		6.63		25.91		45.48		91.68		6.63		9.02		8.30		33.17		-13.24																						
Barings Global Agriculture -U	2.83		7.44		28.81		51.20				7.44		9.87		9.12		34.18		-12.52		0.80																				
Barings Korea Trust	-4.40		-19.26		-8.65		6.28		46.80		-19.26		10.32		2.56		22.05		-4.67																						
Barings Korea Trust -U	-4.19		-18.66		-6.98		10.35		54.26		-18.66		11.16		3.32		22.94		-3.92																						
Barings Korea Trust ‡	-4.18		-18.63		-6.59		10.31				-18.63		11.14		3.29		22.97		-3.96		0.20																				
BlackRock Dynamic Diversified Growth ‡	-0.21		9.92		17.67		7.69		37.66		9.92		1.67		5.03		1.79		-2.85		0.50																				
BlackRock Dynamic Diversified Growth -U	0.00		2.20		11.95		10.66		42.88		2.20		3.67		5.66		1.34		-2.45		1.12																				
BlackRock Gold & General	9.69		51.56		-1.60		57.10		-4.23		51.56		-22.48		-16.25		115.16		-25.80																						
BlackRock Gold & General -U	9.85		52.66		0.59		63.07		1.94		52.66		-21.93		-15.60		116.82		-25.23		0.01																				
BlackRock Market Advantage -U	0.95		4.77		10.34						4.77		2.21		3.04		8.11				0.25																				
BlackRock Natural Resources Growth & Income ‡	-3.20		-6.36		13.79		19.17				-6.36		10.24		10.24		46.11		-28.32																						
BlackRock Natural Resources Growth & Income -U	-2.95		-5.58		16.44		22.88				-5.58		11.03		11.08		47.05		-28.24		5.30																				
BMO Diversified Monthly Income	-0.28		-1.30		3.34		3.30				-1.30		1.01		3.65		2.71		-2.67																						
Fidelity Emerging Europe Middle East & Africa	-1.92		10.60		24.47		40.14		88.84		-1.92		10.60		-2.69		13.80		-4.57																						
Fidelity Emerging Europe Middle East & Africa -U	-1.85		11.18		22.47		43.72				11.18		-2.28		13.88		21.21		-4.59																						
Fidelity Emerging Europe Middle East & Africa -U2	-1.80		11.44		25.21		45.40		96.89		11.44		-2.00		14.65		21.45		-4.38																						
FP Foresight UK Infrastructure Income -U	3.15		16.15								16.15																														
FP Russell Investments Real Assets ‡	2.58		6.78		6.90		13.97				6.78		-0.82		0.94		12.00		-4.81		0.59																				
FP Russell Investments Real Assets -U ‡	2.78		7.59		9.34		18.34				7.59		-0.07		1.70		12.84		-4.09		1.35																				
Invesco Perpetual Emerging European ‡	-1.16		10.91		47.48		68.09		81.27		10.91		5.06		26.57		34.47		-15.24		2.26																				
Invesco Perpetual Emerging European -U	-0.95		12.03		51.30		75.12		91.49		12.03		5.88		27.55		35.49		-14.58		2.91																				
Invesco Perpetual Emerging European -U2	-0.94		12.11		51.57		75.65				12.11		5.94		27.62		35.60		-14.54		2.95																				
Invesco Perpetual Global Financial Capital -U	2.16		-0.32		21.39		19.58				-0.32		-1.70		23.88		-4.06		2.68		5.54																				
Invesco Perpetual Global Financial Capital -U2	2.35		0.42		24.11		24.09				0.42		-0.97		24.80		-3.35		3.45		5.84																				
Invesco Perpetual Latin American ‡	-3.73		7.57		12.81		6.35		16.70		7.57		-5.90		11.45		48.59		-36.55		0.54																				
Invesco Perpetual Latin American -U	-3.55		8.38		15.37		10.40		22.91		8.38		-5.19		12.27		49.71		-36.08		1.55																				
Invesco Perpetual Latin American -U2	-3.54		8.43		15.54		10.69				8.43		-5.14		12.33		49.79		-36.04		1.60																				
Investec Diversified Growth ‡	-0.36		3.00		4.19		8.37		58.33		3.00		-6.23		7.87		4.22		-0.20		0.57																				
Investec Diversified Growth -U	-0.20		3.62		6.10		11.70		68.55		3.62		-5.66		8.53		4.85		0.41		1.38																				
Investec Enhanced Natural Resources ‡	0.88		2.01		10.45		20.80		18.40		2.01		6.89		1.30		46.16		-25.17		1.38																				
Investec Enhanced Natural Resources -U ‡	1.15		3.77		22.06		44.95		36.21		3.77		4.61		12.44		14.28		3.91		4.50																				
Investec Global Energy ‡	-1.60		-7.09		-1.49		-25.24		-10.97		-7.09		10.54		-4.09		32.10		-42.55		1.86																				
Investec Global Energy -U	-1.41		-6.37		0.76		-22.38		-4.03		-6.37		11.37		-3.37		33.09		-42.12		2.69																				
Investec Global Gold ‡	11.48		58.66		10.96		81.46		15.87		58.66		-16.15		-16.59		12																								

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

# PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

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						
<b>STERLING CORPORATE BOND</b>																									
ASI (AAM) Sterling Short Dated Corporate Bond -U	0.91	4	3.33	4	10.39	2	25.15	4	82.60	2	3.33	4	0.48	2	0.12	2	12.11	3	1.13	4	1.70	C			
ASI (SUI) Corporate Bond	3.18	3	10.55	1	11.64	2	28.00	4			10.55	1	-0.27	4	0.48	2	12.61	3	1.82	4	2.72	C			
ASI (SUI) Corporate Bond -U	2.29	4	6.10	4	2.71	4	16.09	4	43.06	4	6.10	4	-0.50	4	-2.72	4	8.80	4	3.89	1	1.54	C			
ASI AAA Bond	2.22	4	6.10	4	2.71	4	16.09	4	43.06	4	6.10	4	-0.50	4	-2.72	4	8.80	4	3.89	1	1.54	C			
ASI AAA Bond -U	2.23	4	6.51	4	3.87	4	18.20	4	46.82	4	6.51	4	-0.13	4	-2.35	4	9.14	4	4.26	1	1.91	C			
ASI Corporate Bond ‡	3.47	1	9.59	2	8.29	3	26.29	2	78.18	2	9.59	2	-0.83	4	-0.35	3	13.95	2	2.34	3	2.20	C			
ASI Corporate Bond -U	3.59	1	10.10	2	9.87	3	29.14	2	85.95	2	10.10	2	-0.34	4	0.14	3	14.40	2	2.74	3	2.70	C			
ASI Ethical Corporate Bond ▲	3.49	1	9.76	2	8.46	3	25.18	3	68.96	3	9.76	2	-0.71	4	-0.49	3	12.20	3	2.87	2	2.18	C			
ASI Ethical Corporate Bond -U ▲	3.58	1	10.18	2	9.66	3	27.45	3	73.43	3	10.18	2	-0.34	4	-0.13	3	12.57	3	3.24	2	2.55	C			
ASI Investment Grade Corporate Bond	3.50	2	10.41	1	8.60	3	24.91	3	69.24	3	10.41	1	-0.86	4	-0.79	4	13.22	2	1.58	4	2.49	C			
ASI Investment Grade Corporate Bond -U	3.56	2	10.80	1	9.77	3	27.06	3	73.74	3	10.80	1	-0.51	4	-0.42	4	13.57	2	1.92	4	2.86	C			
ASI Short Duration Credit	1.03	4	3.40	4	5.79	4	9.89	4	47.97	4	3.40	4	0.15	1	2.16	1	5.34	4	-1.39	4	1.45	C			
ASI Short Duration Credit -U	1.12	4	3.77	4	6.95	4	11.83	4	51.78	4	3.77	4	0.53	1	2.52	1	5.70	4	-1.07	4	1.82	C			
Aviva Investors Corporate Bond	3.17	3	8.92	3	7.51	4	24.66	3	75.13	3	8.92	3	-0.20	3	-1.10	4	12.24	3	3.32	2	2.48	C			
Aviva Investors Corporate Bond -U	3.23	3	9.10	3	8.05	4	25.66	3	77.70	3	9.10	3	-0.04	3	-0.93	4	12.40	3	3.48	2	2.58	C			
Aviva Investors Monthly Income Plus	3.46	2	9.62	2	8.72	3	26.68	2	84.79	2	9.62	2	-0.19	2	-0.63	3	12.79	2	3.30	2	2.88	C			R
Aviva Investors Monthly Income Plus -U	3.53	2	9.89	2	9.96	3	29.15	2	88.04	2	9.89	2	0.23	2	-0.17	3	13.25	2	3.72	2	3.47	C			R
AXA Sterling Corporate Bond (Gross) ‡	2.93	3	8.66	3	11.00	1	28.99	1	82.70	2	8.66	3	-0.14	2	2.30	1	13.74	2	2.17	3	2.70	C			
AXA Sterling Corporate Bond (Gross) -U	2.99	3	9.11	3	12.60	1	32.03	1	91.41	2	9.11	3	0.40	2	2.79	1	14.33	2	2.56	3	3.20	C			
AXA Sterling Credit Short Duration Bond (Gross)	0.67	4	2.14	4	2.49	4	6.89	4			2.14	4	-0.09	2	0.43	2	3.65	4	0.63	4	1.01	C			
AXA Sterling Credit Short Duration Bond (Gross) -U	0.81	4	2.65	4	3.94	4	9.25	4			2.65	4	0.33	2	0.92	2	4.01	4	1.06	4	1.46	C			R
Baillie Gifford Investment Grade Bond	3.53	1	10.14	1	8.14	2	25.13	2	80.27	1	10.14	1	-0.73	2	-1.09	3	12.57	2	2.79	2	2.30	C			
Baillie Gifford Investment Grade Bond -U	3.75	1	11.02	1	10.66	2	29.49	2	91.87	1	11.02	1	0.02	3	0.34	3	13.17	2	3.40	2	3.10	C			
BlackRock Corporate Bond ‡	2.25	3	8.13	3	10.98	1	28.37	1	93.58	1	8.13	3	0.68	1	1.94	1	11.89	3	3.38	2	2.89	C	S		R
BlackRock Corporate Bond 1-10 Yr	2.14	4	7.15	4	9.39	3	23.28	4			7.15	4	0.34	2	1.74	1	9.60	4	2.82	3	2.58	C		AA	R
BlackRock Corporate Bond -U	2.36	3	8.65	3	12.62	1	31.62	1	101.82	1	8.65	3	1.21	1	2.41	1	12.49	3	3.90	2	2.90	C	S		R
BlackRock Corporate Bond -U2	2.41	3	8.72	3	12.87	1	32.07	1			8.72	3	1.30	1	2.49	1	12.52	3	3.98	2	2.91	C	S		R
BMO Corporate Bond	2.54	3	7.44	3	7.19	3	21.77	3	74.86	2	7.44	3	-0.66	3	0.43	2	10.87	3	2.46	3	2.40	C			
BMO Corporate Bond -U	2.74	3	8.35	3	9.92	3	26.63	3	83.74	2	8.35	3	0.19	3	1.26	2	11.65	3	3.17	3	3.20	C			
BMO Responsible Sterling Corporate Bond ▲	3.31	2	8.92	3	6.95	3	23.66	3	65.23	3	8.92	3	-0.62	3	-1.21	4	12.32	2	2.95	2	2.10	C			
BMO Responsible Sterling Corporate Bond -U ▲	3.50	2	9.60	3	9.04	3	27.20	3	71.78	3	9.60	3	0.04	3	-0.55	4	12.85	2	3.37	2	2.70	C			
BNY Mellon Corporate Bond	3.08	3	8.74	3	8.71	2	26.86	2	75.42	2	8.74	3	-1.14	4	-1.19	4	14.87	1	1.99	2	2.18	C			
BNY Mellon Corporate Bond -U	3.23	3	9.35	3	10.54	2	30.23	2	82.13	2	9.35	3	-0.62	4	1.72	1	15.39	1	2.09	4	2.75	C			
Close Bond Income Portfolio	2.27	3	6.29	4	9.58	2	22.69	3			6.29	4	-0.21	2	3.32	1	9.26	4	2.48	3	2.54	C			
Close Bond Income Portfolio -U	2.34	3	6.77	4	11.23	2	25.50	3			6.77	4	0.31	2	3.85	1	9.59	4	2.95	3	3.02	C			
EdenTree Amity Short Dated Bond -U ▲	1.31	4	3.22	4							3.22	4	0.03	3							C			R	
Fidelity MoneyBuilder Income	3.18	2	8.99	3	7.43	3	25.08	3	71.36	3	8.99	3	-0.46	3	-0.98	4	12.13	3	3.83	2	3.08	C	S		R
Fidelity MoneyBuilder Income -U	3.30	2	9.43	3	8.76	3	27.45	3	77.77	3	9.43	3	-0.01	3	-0.61	4	12.51	3	4.16	2	3.50	C	S		R
Fidelity MoneyBuilder Income -U2	3.26	2	9.42	3	8.74	3	27.42	3	75.39	3	9.42	3	-0.08	3	-0.55	4	12.46	3	4.20	2	3.49	C	S		R
Fidelity Short Dated Corporate Bond -U	0.95	4	3.74	4							3.74	4	0.71	1							C				
Fidelity Short Dated Corporate Bond -U2	3.43	2	9.66	1	7.98	2	26.53	2	71.92	3	9.66	1	-0.72	3	-0.82	3	14.83	1	2.05	3	4.20	C			
HSBC Corporate Bond	3.58	2	10.48	1	10.28	2	30.78	2	79.55	3	10.48	1	0.00	3	-0.17	3	15.52	1	2.65	3	3.30	C			
HSBC Corporate Bond -U	1.84	4	6.11	4	7.97	3	18.42	4	64.54	4	6.11	4	0.15	1	1.59	1	8.15	4	1.41	4	2.99	C	G		R
Invesco Perpetual Corporate Bond	1.97	4	6.65	4	9.59	3	21.16	4	69.56	4	6.65	4	0.65	1	2.09	1	8.59	4	1.81	4	3.48	C	G		R
Invesco Perpetual Corporate Bond -U2	1.98	4	6.70	4	9.75	3	21.42	4			6.70	4	0.71	1	2.14	1	8.63	4	1.84	4	3.53	C	G		R
iShares Corporate Bond Index (UK) ‡	3.51	2	9.93	2	9.36	3	29.76	2			9.93	2	0.33	2	-0.84	4	14.25	2	3.86	2	2.33	C	B		R
iShares Corporate Bond Index (UK) -U ‡	3.54	2	10.04	2	9.53	3	30.05	2			10.04	2	0.33	2	-0.79	4	14.27	2	3.90	2	2.38	C	B		R
iShares Corporate Bond Index (UK) -U2	3.54	2	10.07	2	9.71	3	30.36	2			10.07	2	0.41	2	-0.73	4	14.27	2	3.98	2	2.43	C	B		R
Janus Henderson All Stocks Credit ‡	3.33	2	9.35	2	8.10	3	26.14	2			9.35	2	0.00	2	-1.14	4	13.51	2	2.81	2	2.50	C			
Janus Henderson All Stocks Credit -U	3.41	2	9.74	2	9.33	3	28.90	2	72.98	3	9.74	2	0.35	2	-0.47	4	14.15	2	3.29	2	2.50	C			
Janus Henderson Institutional Long Dated Credit	8.47	1	19.59	1	13.91	1	47.17	1	106.09	1	19.59	1	0.77	1	-4.31	4	25.62	1	1.17	2	2.70	C			
Janus Henderson Institutional Long Dated Credit -U	7.08	1	18.43	1	13.35	1	48.59	1	114.70	1	18.43	1	-0.42	4	-3.89	4	26.18	1	3.90	2	3.00	C			
Janus Henderson Sterling Bond ‡	3.19	2	9.50	2	9.10	2	26.02	2	92.07	1	9.50	2	-0.35	2	-0.02	2	13.70	2	1.59	3	2.00	C			
Janus Henderson Sterling Bond -U	3.29	2	10.12	2	10.98	2	29.70	2	97.60	1	10.12	2	0.23	2	0.55	2	14.35	2	2.20	3	2.60	C			
JPM Sterling Corporate Bond	3.51	1	9.49	2	7.86	3	27.12	2	73.57	3	9.49	2	-0.55	3	-0.94	4	14.12	1	3.27	2	1.74	C			
JPM Sterling Corporate Bond -U	3.68	1	10.02	2	9.44	3	30.14	2	78.96	3	10.02	2	0.00	3	-0.53	4	14.66	1	3.71	2	2.23	C			
Jupiter Corporate Bond ‡	2.97	3	9.48	2	8.75	2	22.17	3	62.83	4	9.48	2	-0.86	4	0.19	2	8.59	4	3.45	2	2.10	C			
Jupiter Corporate Bond -U	3.13	3	10.14	2	10.67	2	25.51	3	74.01</																









# PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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						
<b>SELFSELECT (CONTINUED)</b>																										
<b>UK ALL COMPANIES (continued)</b>																										
Threadneedle UK Institutional -U	3.54	1	-0.67	3	17.73	3	37.79	2	124.39	2	-0.67	3	5.02	3	12.85	2	15.68	2	1.17	2	2.90	F				
Threadneedle UK Mid 250	-0.77	4	-4.87	4	16.39	3	40.99	1	163.97	1	-4.87	4	2.78	4	19.04	1	1.65	4	19.17	1	0.30	F		+	U	
Threadneedle UK Mid 250 -U	-0.57	4	-4.15	4	19.04	3	46.39	1	178.17	1	-4.15	4	3.55	4	19.94	1	2.42	4	20.06	1	1.20	F		+	U	
Threadneedle UK Select ‡	-0.05	4	-1.57	3	22.34	4	29.20	3	117.40	2	-1.57	3	2.07	4	11.81	2	8.68	3	5.82	2	1.80	F				
Threadneedle UK Select -U	0.14	4	-0.83	3	14.96	4	34.31	3	129.63	2	-0.83	3	2.85	4	12.70	2	9.55	3	6.82	2	2.70	F				
Threadneedle UK Sustainable Equity -U ▲	2.45	1	2.47	2	19.51	3					2.47	2	3.98	3	12.17	3					2.00	F		+		
Threadneedle UK -U	1.66	2	1.11	2	17.41	3	41.52	2	148.77	2	1.11	2	3.39	4	12.31	3	16.39	1	3.57	2	2.90	F	B		R	
TM Cavendish Opportunities -U	1.40	2	-4.69	4	19.67	3	36.87	3			-4.69	4	3.95	3	20.80	1	4.15	4	9.81	1	1.47	F		AAA		
TM CRUX UK -U	2.66	1	8.27	1	25.55	1	52.57	1			8.27	1	4.24	3	11.25	3	21.29	1	0.19	3	1.70	F				
TM Sanditon UK -U	10.16	1	-1.44	3	3.60	4					-1.44	3	3.36	4	1.69	4	11.66	3				F				
TM UBS (UK) UK Equity -U	2.48	1	3.21	2	21.66	3	44.25	2			3.21	2	6.70	2	10.48	4	15.32	2	2.82	2	3.20	F				
UBS UK Opportunities -U	0.58	3	-4.86	4	21.07	3	34.24	3	94.93	4	-4.86	4	4.78	3	21.45	1	18.41	1	-6.36	4	3.80	F				
Unicorn Outstanding British Companies	3.40	4	-5.47	4	10.72	4	46.08	1	193.40	1	-5.47	4	12.33	1	5.49	4	16.94	1	12.83	1	0.11	F				
Unicorn Outstanding British Companies -U	-3.19	4	-5.87	4	13.13	4	51.41	1	211.84	1	-5.87	4	13.12	1	6.25	4	17.75	1	13.66	1	0.88	F				
Unicorn UK Growth -U	-1.27	4	-8.72	4	35.04	1	58.08	1	220.12	1	-8.72	4	12.93	1	31.00	1	10.45	3	5.99	2	1.56	F		+		
Vanguard FTSE 100 Index -U	1.44	2	3.61	1							3.61	1	6.01	2								F			R	
Vanguard FTSE UK All Share Index Unit Trust -U	1.26	2	2.59	2	21.78	2	38.72	2			2.59	2	6.17	2	11.80	3	16.70	1	-2.38	3	3.07	F	S		R	
VT Castlebay UK Equity -U	3.46	1	5.12	1	33.12	1					5.12	1	13.75	1	11.33	4	0.00	2				F				
VT Garraway UK Equity Market	-2.04	4	-0.39	3	7.82	4	22.90	4			-0.39	3	5.61	2	2.49	4	11.06	3	2.63	2	4.02	F				
VT Garraway UK Equity Market -U	-1.81	4	0.54	3	11.01	4	29.06	4			0.54	3	6.67	2	3.51	4	12.14	3	3.67	2	3.99	F				
VT VANNECK EQUITY -U	1.38	2	8.87	1	27.89	1	45.98	1			8.87	1	7.15	2	9.62	4	20.45	1	-5.23	4		F				
Sector Average	1.06		0.19		20.33		35.58		117.68		0.19		5.66		13.67		11.93		0.66							
<b>UK EQUITY &amp; BOND INCOME</b>																										
HSBC Monthly Income	1.70	3	3.29	2	9.90	4	22.13	4	80.01	3	3.29	2	0.70	4	5.66	4	11.92	3	-0.71	3	4.19	F				
HSBC Monthly Income -U	1.89	3	3.92	2	11.91	4	25.71	4	87.25	3	3.92	2	1.27	4	6.34	4	12.46	3	-0.12	3	4.19	F				
M&G UK Income Distribution	1.42	4	4.14	1	13.83	3	31.31	3	115.90	1	4.14	1	2.23	4	6.91	3	14.54	2	0.71	3	3.22	F				
M&G UK Income Distribution -U	1.55	4	4.77	1	15.91	3	34.96	3	125.75	1	4.77	1	2.87	4	7.54	3	15.08	2	1.18	3	3.84	F				
Royal London UK Income with Growth Trust	2.92	1	3.81	3	10.33	4	24.01	4	93.79	3	3.81	3	1.41	4	4.80	4	10.91	4	1.35	2	5.83	F		+		
Threadneedle Managed Equity Income -U	2.81	2	3.12	3	14.20	3	34.80	3	121.00	2	3.12	3	2.80	4	7.73	3	14.80	2	2.81	2	4.19	F			R	
Threadneedle Monthly Extra Income	4.10	1	3.53	2	16.34	2	38.14	1	143.52	1	3.53	2	4.01	2	8.04	2	14.64	2	3.58	1	4.20	F		+		
Threadneedle Monthly Extra Income -U	4.28	1	4.16	2	18.48	2	42.26	1	153.69	1	4.16	2	4.66	2	8.69	2	18.28	2	4.89	1	4.20	F		+		
Sector Average	2.27		3.66		17.70		35.87		99.51		3.66		4.91		8.23		13.35		1.83							
<b>UK EQUITY INCOME</b>																										
Aberdeen UK Equity Income ‡	5.47	1	2.24	1	24.10	1	12.68	4	137.08	2	2.24	1	-3.45	4	25.72	1	-12.05	4	3.23	4	1.90	F				
Allianz UK Equity Income ‡	3.63	1	2.24	1	24.13	1	33.29	2	115.97	3	2.24	1	5.31	1	15.29	1	7.93	3	-0.50	4	4.44	F				
Allianz UK Equity Income -U	3.77	1	2.85	1	26.03	1	36.17	2	120.58	3	2.85	1	5.78	1	15.85	1	8.34	3	-0.27	4	4.34	F				
Artemis Income	3.37	1	3.86	1	20.80	1	34.74	1	128.64	1	3.86	1	4.03	2	11.79	2	11.16	2	0.35	3	4.37	F				
Artemis Income -U	3.56	1	4.65	1	23.55	1	39.90	1	146.21	1	4.65	1	4.81	2	12.63	2	12.00	2	1.11	3	4.34	F	B		R	
ASI UK High Income Equity	1.34	2	-7.55	4	8.36	4	18.00	4	83.71	4	-7.55	4	5.68	1	10.90	2	4.92	4	3.80	2	5.05	F				
ASI UK High Income Equity -U	1.41	2	-7.19	4	9.72	4	21.02	4	91.56	4	-7.19	4	6.14	1	11.38	2	5.50	4	4.55	2	5.03	F				
ASI UK Income Equity ‡	2.10	1	6.87	1	17.25	1	24.79	3	105.39	3	6.87	1	2.92	3	6.60	4	14.61	1	-7.14	4	4.10	F		+		
ASI UK Income Equity -U	2.21	1	7.41	1	19.63	1	29.26	3	119.17	3	7.41	1	3.69	3	7.41	4	15.48	1	-6.43	4	4.00	F		+		
ASI UK Income Unconstrained Equity	-2.41	4	-12.08	4	2.70	4	16.09	4	126.58	2	-12.08	4	6.64	1	9.53	3	4.31	4	8.36	1	4.46	F	B		R	
ASI UK Income Unconstrained Equity -U	-2.30	4	-11.70	4	3.81	4	18.89	4	135.99	2	-11.70	4	6.95	1	9.92	3	4.89	4	9.18	1	4.45	F	B		R	
Aviva Investors UK Equity Income -U	0.89	3	2.96	1	18.94	2	42.41	1			2.96	1	4.48	2	10.57	3	12.80	2	6.15	2	4.56	F			R	
Aviva Investors UK Listed Equity Income	0.84	3	2.76	1	18.27	2	41.09	1	139.83	1	2.76	1	4.29	2	10.37	3	12.58	2	5.96	2	4.78	F			R	
AXA Framlington Blue Chip Equity Income -U	0.17	3	3.56	1	15.72	2	29.68	3	125.06	2	3.56	1	1.66	4	9.92	3	11.17	2	0.80	3	4.62	F				
AXA Framlington Monthly Income ‡	1.75	2	0.17	3	16.01	2	35.81	2			-0.17	3	2.88	4	14.72	1	12.19	2			4.09	F				
AXA Framlington Monthly Income -U	1.95	2	0.59	2	20.46	1	37.17	1	132.17	2	0.59	2	3.63	3	15.55	1	10.96	2	2.63	3	5.07	F				
AXA Framlington UK Equity Income	-0.04	3	2.78	1	13.22	2	24.89	3	113.85	2	2.78	1	0.92	4	9.15	3	10.31	2	0.00	3	4.53	F				
BlackRock UK Income ‡	1.86	2	2.49	1	16.18	2	37.46	1	103.34	3	2.49	1	3.22	2	9.82	3	11.33	2	6.27	1	4.20	F			R	
BlackRock UK Income -U	2.06	2	3.28	1	18.78	2	42.63	1	116.86	3	3.28	1	3.97	2	10.62	3	12.14	2	7.08	1	4.17	F			R	
BlackRock UK Income -U2	1.98	2	3.34	1	19.02	2					3.34	1	4.08	2	10.66	3	12.10	2			4.18	F			R	
BMO Responsible UK Income ▲ ‡	1.95	1	3.97	1	17.35	1	37.63	1	131.72	1	3.97	1	3.15	2	9.42	3	7.93	3	8.67	1	4.10	F		A		
BMO Responsible UK Income -U ▲	2.18	1	4.87	1	20.38	1	43.52	1			4.87	1	4.02	2	10.36	3	8.85									

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

**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					
Royal London UK Equity Income -U	2.48	1	3.19	1	19.32	2	44.89	1	189.47	1	3.19	1	4.92	2	10.21	3	17.08	1	3.71	2	4.67	F	S		R
Schroder Income Maximiser †	-1.43	4	-6.97	4	18.60	1	30.11	2	111.28	2	-6.97	4	11.41	1	14.43	1	14.49	1	-4.18	4	3.50	F	B		R
Schroder Income Maximiser †-U	-1.16	4	-3.36	4	16.35	2	24.62	3	88.63	4	-5.36	4	8.39	1	13.42	1	12.03	2	-4.39	4	6.86	F	F		R
Schroder Income Maximiser -U2	-0.99	4	-4.78	4	18.49	2	28.47	3	98.08	4	-4.78	4	9.08	1	14.07	1	12.71	2	-3.80	4	6.86	F	F		R
Schroder Income -U2	-0.97	4	-4.73	4	18.71	2	28.86	3			-4.73	4	9.16	1	14.15	1	12.77	2	-3.74	4	6.86	F	F		R
Schroder Income -U	-1.26	4	-6.30	4	21.31	1	35.12	2	124.57	2	-6.30	4	12.29	1	15.30	1	15.36	1	-3.45	4	3.47	F	B		R
Schroder Income -U2	-1.23	4	-6.24	4	21.57	1	35.62	2			-6.24	4	12.38	1	15.38	1	15.46	1	-3.38	4	3.47	F	B		R
Schroder UK Alpha Income	-0.03	3	-1.27	3	7.29	4	20.24	4	118.71	2	-1.27	3	-1.23	4	10.02	3	8.76	3	3.04	2	5.31	F	F		R
Schroder UK Alpha Income -U	0.18	3	-0.49	3	9.78	4	25.04	4			-0.49	3	-0.49	4	10.87	3	9.64	3	3.88	2	5.08	F	F		R
Schroder UK Alpha Income -U2	0.18	3	-0.41	3	10.04	4	25.50	4			-0.41	3	-0.42	4	10.96	3	9.70	3	3.96	2	5.07	F	F		R
Slater Income -U	0.47	3	-2.67	3	10.93	4	27.55	3			-2.67	3	2.48	3	11.21	2	-0.54	4	15.61	1	4.27	F	F		R
Threadneedle UK Equity Alpha Income	4.43	1	-0.77	3	11.09	3	25.04	3	133.63	1	-0.77	3	2.90	3	8.80	3	11.59	2	0.86	3	4.80	F	F		R
Threadneedle UK Equity Alpha Income -U	4.62	1	-0.04	3	13.98	3	29.83	3	146.24	1	-0.04	3	3.67	3	9.62	3	12.44	2	1.65	3	4.70	F	F		R
Threadneedle UK Equity Income †	3.28	1	-0.15	2	14.19	2	34.86	1	144.68	1	-0.15	2	3.77	2	10.20	2	15.38	1	2.35	2	4.40	F	S		R
Threadneedle UK Equity Income †-U	3.48	1	0.62	2	16.90	2	40.25	1	158.36	1	0.62	2	4.58	2	11.08	2	16.29	1	3.18	2	4.30	F	S		R
Threadneedle UK Equity Income -U	3.49	1	0.63	2	16.92	2	40.30	1	158.47	1	0.63	2	4.59	2	11.10	2	16.31	1	3.17	2	4.40	F	S		R
Threadneedle UK Monthly Income	1.73	2	-0.02	2	6.51	4	22.75	3	116.96	2	-0.02	2	1.70	3	4.74	4	10.73	2	4.08	2	5.30	F	F		R
Threadneedle UK Monthly Income -U	1.92	2	0.75	2	8.93	4	27.44	3	128.62	2	0.75	2	2.46	3	5.53	4	11.56	2	4.86	2	5.30	F	F		R
Troy Trojan Income	3.82	1	7.36	1	15.06	2	43.74	1	148.84	1	7.36	1	2.67	3	4.39	4	14.97	1	8.66	1	4.10	F	F		R
Troy Trojan Income -U	3.95	1	7.90	1	16.80	2	47.39	1	161.49	1	7.90	1	3.19	3	4.91	4	15.56	1	9.20	1	4.17	F	S		R
UBS UK Equity Income -U †	0.54	3	-6.12	4	17.33	2	34.50	2	98.71	4	-6.12	4	3.09	3	21.23	1	22.40	1	-6.34	4	4.80	F	F		R
Unicorn UK Ethical Income ▲	-3.73	4	-6.61	2	19.16	1					-0.61	2	-0.59	4	18.07	1					4.41	F		+	R
Unicorn UK Ethical Income -U ▲	-2.95	4	0.13	2	19.29	1					0.13	2	0.16	4	18.94	1					4.96	F		+	R
Unicorn UK Income	-0.22	4	2.25	1	17.71	1	31.62	2	204.98	1	2.25	1	-3.76	4	19.62	1	0.85	4	10.87	1	4.44	F		+	R
Unicorn UK Income -U	-0.01	4	3.05	1	20.45	1	36.73	2			3.05	1	-3.03	4	20.54	1	1.61	4	11.72	1	4.11	F		+	R
Vanguard FTSE UK Equity Income Index -U	0.95	3	0.62	2	12.25	3	23.78	4	111.51	3	0.62	2	3.19	3	8.11	4	12.75	2	-2.21	4	4.40	F		+	R
<b>Sector Average</b>	<b>1.13</b>	<b>-0.46</b>	<b>14.14</b>	<b>14.14</b>	<b>29.69</b>	<b>112.18</b>					<b>-0.46</b>	<b>3.52</b>	<b>10.77</b>	<b>11.07</b>	<b>2.30</b>										

**UK GILTS**

Allianz Gilt Yield †	5.78	2	13.54	2	8.56	2	31.96	2	61.25	2	13.54	2	0.43	3	-4.79	2	14.69	1	5.99	4		C	B	+	R
Allianz Gilt Yield -U	5.84	2	13.78	2	9.31	2	33.44	2	64.64	2	13.78	2	0.68	3	-4.58	2	14.93	1	6.21	4		C	B	+	R
ASI UK Government Bond	5.17	2	12.88	2	5.67	3	26.51	3	51.43	4	12.38	2	0.23	4	-5.76	3	12.05	4	6.85	3	0.23	C			R
ASI UK Government Bond -U	5.26	4	13.27	2	7.34	3	29.38	3	56.09	4	13.27	2	0.16	4	-5.38	3	12.42	4	7.22	3	0.60	C			R
Franklin UK Gilt -U	6.24	1	12.74	3							12.74	3	0.64	2							1.26	C			R
HSBC Gilt & Fixed Interest †	5.44	3	11.71	4	5.85	3	26.13	4	48.61	4	11.71	4	0.13	2	-5.37	3	12.30	3	6.11	4	1.80	C			R
HSBC Gilt & Fixed Interest -U	5.54	3	12.09	4	7.15	3	28.59	4	52.58	4	12.09	4	0.62	2	-4.99	3	12.73	3	6.46	4	2.30	C			R
HSBC UK Gilt Index	5.80	2	12.71	3	7.76	2	31.05	2			12.71	3	0.43	3	-4.80	2	13.30	3	7.35	2	2.50	C			R
HSBC UK Gilt Index -U	5.84	2	12.79	3	8.08	2	31.50	2			12.79	3	0.58	3	-4.73	2	13.27	3	7.42	2	2.50	C			R
iShares UK Gilts All Stocks Index (UK) †	5.88	2	12.83	2	8.33	2	32.37	2	64.01	2	12.83	2	0.73	1	-4.68	2	13.53	2	7.63	2	1.25	C	S		R
iShares UK Gilts All Stocks Index (UK) -U	5.91	2	12.89	2	8.49	2	32.65	2	64.62	2	12.89	2	0.79	1	-4.65	2	13.54	2	7.68	2	1.30	C	S		R
iShares UK Gilts All Stocks Index (UK) -U2	5.91	2	12.94	2	8.68	2	32.99	2			12.94	2	0.86	1	-4.59	2	13.58	2	7.74	2	1.34	C	S		R
Janus Henderson Institutional Long Dated Gilt	10.60	1	21.94	1	11.37	1	54.59	1	105.11	1	21.94	1	0.50	1	-9.11	4	24.31	1	11.66	1	1.30	C			R
Janus Henderson Institutional Long Dated Gilt -U	10.46	1	22.16	1	12.32	1	57.05	1	113.89	1	22.16	1	0.86	1	-8.83	4	24.67	1	12.15	1	1.60	C			R
Janus Henderson Institutional UK Gilt	7.39	2	14.19	2	7.35	3	28.29	4	53.84	3	14.19	2	-0.47	4	-5.56	3	12.76	3	5.99	4	0.80	C			R
Janus Henderson Institutional UK Gilt -U	6.79	2	13.91	2	7.83	3	29.92	4	59.28	3	13.91	2	-0.11	4	-5.24	3	13.13	3	6.50	4	1.20	C			R
L&G All Stocks Gilt Index Trust (I class)	5.62	3	12.43	3	7.84	3	31.25	2	61.08	3	12.43	3	0.64	2	-4.69	2	13.25	3	7.47	2	1.30	C	S		R
M&G Gilt & Fixed Interest Inc (Share Class A) †	4.98	4	10.97	4	5.18	4	28.33	3	56.54	3	10.97	4	-0.03	3	-5.19	3	13.53	2	7.46	2	0.44	C			R
M&G Gilt & Fixed Interest Income (Share Class I) -U	5.05	4	11.25	4	5.97	4	29.80	3	59.16	3	11.25	4	0.22	3	-4.96	3	13.76	2	7.68	2	0.68	C			R
Quilter Investors Gilt Index †	6.06	2	13.04	2	6.87	4	29.42	3	56.66	4	13.04	2	0.17	4	-5.62	4	13.15	3	7.04	3	0.69	C			R
Quilter Investors Gilt Index -U	0.70	4	1.91	4	1.04	4	4.52	4			1.91	4	-0.11	4	-0.74	1	1.87	4	1.54	4	0.79	C			R
Royal London Short Duration Gilt -U	5.45	3	12.00	3	6.83	2	27.04	3	53.43	3	12.00	3	0.10	3	-4.71	1	12.13	4	6.06	4	0.58	C	B	+	R
Royal London UK Government Bond	5.58	3	12.39	3	8.02	2	29.44	3	57.37	3	12.39	3	0.52	3	-4.38	1	12.57	4	6.44	4	0.95	C	B	+	R
Royal London UK Government Bond -U	5.70	3	11.88	4	7.04	4	29.25	4	53.58	4	11.88	4	0.78	1	-5.07	3	13.11	3	6.76	3	2.23	C			R
Schroder Gilt & Fixed Interest †	5.94	2	12.68	3	6.65	3	28.35	2	53.76	3	12.68	3	0.34	2	-5.68	3	12.86	2							





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

# PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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 Ø	-0.79		9.71		35.67		58.31		107.50		9.71		7.12		15.45		26.75		-7.94		F	Equity - China	
Aberdeen Standard SICAV 1 Chinese Equity -U Ø	-0.59		10.54		38.75		64.20		118.12		10.54		7.92		16.31		27.59		-7.25		F	Equity - China	
Aberdeen Standard SICAV 1 Emg Mkts Corporate Bond -U Ø	1.89		9.23								9.23		-2.55								C	Fixed Int - Emerging Markets	
Aberdeen Standard SICAV 1 Emg Mkts Smaller Companies Ø	1.82		8.86		3.09		19.27		114.97		8.86		-10.15		5.40		36.59		-15.30		F	Equity - Emerging Markets	
Aberdeen Standard SICAV 1 Emg Mkts Smaller Companies -U Ø	1.98		9.52		4.97		22.91		123.87		9.52		-9.60		6.03		37.41		-14.79		F	Equity - Emerging Markets	
Aberdeen Standard SICAV 1 Emg Mkts Total Return Bond -U Ø	2.55		9.54								9.54		-4.83								C	Fixed Int - Emerging Markets	
Aberdeen Standard SICAV 1 Indian Equity Ø	1.88		12.34		24.61		68.64		175.44		12.34		1.82		8.94		27.43		6.20		F	Equity - India	
Aberdeen Standard SICAV 1 Indian Equity -U Ø	2.07		13.19		27.47		75.13		189.92		13.19		2.59		9.77		28.39		7.01		F	Equity - India	
Aberdeen Standard SICAV 1 Select Euro High Yield Bond Ø	0.15		1.54		11.84				36.70		1.54		0.76		9.32		25.09		-2.29		C	Fixed Int - EUR High Yield	
Aberdeen Standard SICAV 1 Select Euro High Yield Bond -U Ø	0.29		2.10		13.70		40.51		91.36		2.10		1.31		9.92		25.78		-1.75		C	Fixed Int - EUR High Yield	
Aberdeen Standard SICAV 1 World Credit Bond Ø	2.02		8.91		7.54						8.91		-1.84		0.59						C	Fixed Int - Global	
Aberdeen Standard SICAV 1 World Credit Bond -U Ø	2.13		9.39		9.14						9.39		-1.27		1.05						C	Fixed Int - Global	
Absolute Insight Emerging Market Debt -U Ø	-0.08		0.98		-2.38		-1.72				0.98		-4.69		1.44		2.63		-1.91		C	Absolute Return	
AHFM Defined Returns -U Ø	0.81		6.82		28.29		44.75				6.82		6.19		13.10		11.71		1.01		D	Hedge/Stru Prod - Mixed	
Alquity Africa <sup>4</sup> ▲ Ø	-3.52		1.09		-3.56		-19.13				1.09		-2.83		-1.82		11.06		-24.50		F	Equity - Africa	
Alquity Africa -U ▲ Ø	-3.31		1.96		-1.18		-16.85				1.96		-2.02		-1.08		11.91		-24.81		F	Equity - Africa	
Alquity Asia <sup>4</sup> ▲ Ø	-1.07		5.90		4.21		36.85				5.90		-5.27		3.87		28.65		2.08		F	Equity - Asia Pacific ex Japan	
Alquity Asia -U2 ▲ Ø	-0.79		7.09		10.44						7.09		-2.55		5.82		29.96				F	Equity - Asia Pacific ex Japan	
Alquity Future World -U ▲ Ø	-1.32		11.20		10.54						11.20		-5.78		5.51						x	Equity - Emerging Markets	
Alquity Indian Subcontinent -U ▲ Ø	-5.78		1.94		18.08						1.94		-9.85		28.48		34.67				F	Equity - India	
Alquity Latin America -U ▲ Ø	-1.08		18.11		0.75		19.70				18.11		-21.42		8.54		41.11		-15.80		F	Equity - Latin America	
Ardevora Global Equity -U Ø	2.15		10.61		48.08		109.85				10.61		16.52		14.89		30.14		8.89		F	Equity - International	
Aubrey Global Emerging Markets Opportunities -U Ø	1.20		15.42		35.93						15.42		-5.52		24.65						F	Equity - Emerging Markets	
Aviva Investors Global Convertibles (Hedged) Ø	0.21		-1.11		7.68		11.30		49.84		-1.11		3.00		5.72		2.52		0.82		C	Convertible	
Aviva Investors Global Convertibles (Hedged) -U Ø	0.32		-0.60		9.35		14.49				-0.60		3.43		6.36		3.19		1.48		C	Convertible	
Barings Asean Frontiers Ø	-0.74		11.36		23.64		48.37		146.96		11.36		4.95		5.79		44.16		-16.76		F	Equity - Asia Pacific ex Japan	R
Barings Asean Frontiers -U Ø	-0.56		12.14		26.05		52.02		157.43		12.14		5.69		6.35		44.84		-16.73		F	Equity - Asia Pacific ex Japan	R
Barings Eastern Europe Ø †	-1.38		18.30		37.28		50.65				18.30		-4.63		21.67		41.16		-22.25		F	Equity - Emerging Europe	
Barings Eastern Europe -U2 Ø	6.03		24.27		43.21						24.27		-11.51		30.23						F	Equity - Emerging Europe	
Barings Global Emerging Markets -U Ø	0.20		9.97		36.41		71.63		79.91		9.97		0.06		23.96		40.79		-10.64		F	Equity - Emerging Markets	
Barings Global Resources Ø	-0.69		-7.24		9.74		11.02				-7.24		5.16		12.50		33.50		-24.22		E	Commodity & Energy	
Barings Global Resources -U Ø	-0.39		-6.28		12.73		15.55		-2.58		-6.28		6.14		13.32		34.56		-23.82		E	Commodity & Energy	
BGF Asian Growth Leaders -U Ø	1.14		6.71		19.27		75.58				6.71		-4.00		16.43		44.19		2.09		F	Equity - Asia Pacific ex Japan	
BGF European Equity Income GBP Hdg -U Ø	5.85		9.53		23.03		34.95				9.53		-0.53		12.92		-1.86		11.76		F	Equity - Europe inc UK	
BGF FinTech -U Ø	-1.17		2.42								2.42										F	Equity - Financial	
BGF Future of Transport -U Ø	-4.17		-13.66								-13.66										F	Equity - Other Specialist	
BGF Sustainable Energy -U Ø	2.72		12.74		28.94		65.53		52.45		12.74		-0.26		14.66		37.57		-6.68		F	Commodity & Energy	
Brown Advisory Latin American -U Ø	-6.90		8.75		1.95						8.75		-23.72		22.89		56.81				x	Equity - Latin America	
Brown Advisory US Smaller Companies -U Ø	-2.17		7.84		46.67						7.84		22.73		10.82		41.85				F	Equity - Small Cap USA	
BSF Fixed Income Strategies GBP Hdg -U Ø	0.66		1.35		4.37						1.35		0.32		2.66		2.44				C	Hedge/Stru Prod - Fixed Int	
BSF Macro Opportunities -U Ø	◆																				E	IA Targeted Absolute Return	
BSF Managed Index Portfolio Defensive GBP Hdg -U <sup>2</sup> Ø	2.53		7.70		8.79						7.70		1.78		-0.76		9.06				D	Mixed Asset - Cautious	
BSF Managed Index Portfolio Growth GBP Hdg -U <sup>2</sup> Ø	2.89		6.00		25.02						6.00		8.02		9.19		12.70				E	Mixed Asset - Aggressive	
BSF Managed Index Portfolio Moderate GBP Hdg -U <sup>2</sup> Ø	2.67		6.63		18.29						6.63		5.54		5.11		11.31				E	Mixed Asset - Balanced	
Capital Group Japan Equity (HGD) -U Ø	2.14		-10.94		28.54		25.31				-10.94		11.07		29.94		-4.36		1.94		F	Equity - Japan	
Capital Group Japan Equity -U Ø	5.06		-1.21		27.39		74.03		151.35		-1.21		12.88		14.23		35.36		0.93		F	Equity - Japan	
Carmignac Portfolio Commodities -U <sup>4</sup> Ø	-2.95		-14.32		8.41		7.46				-14.32		13.73		11.25		31.49		-24.61		E	Commodity & Energy	
Carmignac Portfolio Emergents -U <sup>4</sup> ▲ Ø	0.82		9.74		11.37		33.65				9.74		-11.37		14.51		28.14		-6.35		F	Equity - Emerging Markets	
Carmignac Portfolio Emerging Discovery -U Ø	-3.92		6.79		16.62		47.90				6.79		-0.78		10.07		36.38		-7.01		F	Equity - Emerging Markets	
Carmignac Portfolio Emerging Patrimoine GPB Hgd -U <sup>4</sup> ▲ Ø	5.59		11.69		6.90		17.51				11.69		-10.08		6.43		14.85		-4.28		D	Mixed Asset - Balanced	
Carmignac Portfolio Emerging Patrimoine -U <sup>4</sup> ▲ Ø	4.27		10.11		6.94		30.42				10.11		-9.84		7.72		34.22		-9.13		D	Mixed Asset - Balanced	
Carmignac Portfolio Euro Entrepreneurs GPB Hgd -U <sup>4</sup> Ø	-0.50		3.40		34.42		52.92				3.40		3.02		26.19		3.43		9.99		F	Equity - Small Cap Europe	
Carmignac Portfolio Patrimoine GPB Hgd -U <sup>4</sup> Ø	0.84		0.87		1.37		8.43				0.87		-3.26		3.88		4.97		1.89		E	Mixed Asset - Balanced	
Carmignac Portfolio Patrimoine -U <sup>4</sup> Ø	-0.52		-0.80		1.07		19.46				-0.80		-3.08		5.12		22.34		-3.38		E	Mixed Asset - Balanced	
Carmignac Portfolio Unconstrained Global Bond Hgd -U <sup>4</sup> Ø	3.54		10.07		10.77		28.97				10.07		-2.07		2.75		8.50		7.31		C	Fixed Int - Global	
Carmignac Portfolio Unconstrained Global Bond -U Ø	2.12		8.21		9.20		38.94				8.21		-2.37		3.36		26.39		0.67		C	Fixed Int - Global	
Davy Defensive Equity Income -U Ø	3.04		8.99		19.66						8.99		4.30		5.26						F	Equity - International	
Davy Discovery Equity -U Ø	-0.02		0.58		33.09						0.58		14.45		15.61						F	Equity - International	
Davy ESG Equity -U ▲ Ø	5.21		11.20		43.65						11.20		16.64		10.75						F	Equity - Ethical	
Davy Global Brands Equity -U Ø	5.59		13.60		36.60						13.60		9.31		10.01						F	Equity - International	
Davy Global Equity Income -U Ø	3.83		11.03		29.95		64.68		155.65		11.03		7.22		9.17		29.40		-2.07		F	Equity - International	
Davy UK GPS Balanced Growth -U Ø	1.87		4.51		15.56						4.51		4.86		5.45						D	Mixed Asset - Balanced	
Davy UK GPS Cautious Growth -U Ø	1.88		4.98		9.36						4.98		2.21		1.92								



Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	Cumulative						Annual						Fund Type	Offshore sector	Rayner Spencer Mills								
	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
GAM Star Technology -U Ø	5.63		11.13		77.75		127.56				11.13		30.20		22.85		33.23		-3.91		F	Equity - Tech Media & Telecom	
Garraway Financial Trends -U Ø	6.41		14.90		-11.11		16.36				14.90		-15.91		-8.00		9.41		19.65		E	Hedge/Stru Prod - Mixed	
Garraway Wealth <sup>1,2</sup> Ø †	0.25		-0.78		1.06		8.90		23.84		-0.78		0.60		1.25		5.02		2.61		E	Mixed Asset - Balanced	
Garraway Wealth -U <sup>2</sup> Ø	0.38		-0.28		2.59		11.61				-0.28		1.09		1.76		5.53		3.09		E	Mixed Asset - Balanced	
GS Asia Portfolio -U Ø	1.21		7.39		32.21						7.39		2.97		19.56						F	Equity - Asia Pacific ex Japan	
GS Emerging Markets Equity Portfolio -U Ø	1.18		10.37		30.42		71.33		102.09		10.37		-3.31		22.21		39.80		-6.03		F	Equity - Emerging Markets	R
GS Europe CORE Equity Portfolio -U Ø	0.61		0.65		28.35		64.78		116.10		0.65		3.35		23.39		25.65		2.17		F	Equity - Europe inc UK	
GS Global Equity Partners Portfolio -U Ø	4.78		11.24		42.44		79.85		181.22		11.24		11.85		14.48		23.03		2.63		F	Equity - International	
GS Global Multi-Asset Balanced Portfolio -U Ø	1.74		4.00		16.63		31.83				4.00		2.61		9.29		14.41		-1.21		D	Mixed Asset - Balanced	R
GS Global Multi-Asset Conservative Portfolio -U Ø	1.67		5.70		11.10		23.07				5.70		0.24		4.85		10.49		0.26		D	Mixed Asset - Cautious	R
GS Global Multi-Asset Growth Portfolio -U Ø	1.56		2.38		21.02		40.27				2.38		4.74		12.85		16.78		-0.74		E	Mixed Asset - Aggressive	R
GS Global Small Cap Core Equity Portfolio -U Ø	2.10		0.53		36.70		90.70		265.56		0.53		15.54		17.68		32.85		5.00		F	Equity - International	
GS India Equity Portfolio -U Ø	0.50		12.14		22.80		83.71		195.46		12.14		-5.19		15.50		27.64		17.20		F	Equity - India	R
GS Japan Equity Portfolio -U Ø	7.10		2.34		27.86		78.44		134.00		2.34		14.85		8.78		31.96		5.76		F	Equity - Japan	
Guinness Asian Equity Income -U Ø	1.19		2.13		25.89		75.85				2.13		6.66		15.57		35.41		3.15		F	Equity - Asia Pacific ex Japan	
Guinness Global Energy Ø	-3.42		-20.25		-6.37		-24.73		1.04		-20.25		19.99		-2.15		34.51		-40.23		F	Commodity & Energy	
Guinness Global Energy -U Ø	-3.23		-19.65		-4.24		-21.85		6.98		-19.65		20.89		-1.42		35.52		-39.78		E	Commodity & Energy	
Guinness Global Equity Income Ø	4.41		10.85		31.78		70.52				10.85		12.03		6.12		31.74		-1.78		F	Equity - International	R
Guinness Global Equity Income -U Ø	4.61		11.68		34.77		77.03				11.68		12.87		6.91		32.74		-1.04		F	Equity - International	R
Guinness Global Equity Income -U2 Ø	4.68		11.96		35.78		79.07				11.96		13.15		7.18		33.07		-0.90		F	Equity - International	R
Guinness Global Innovators -U Ø	5.22		8.35		46.32		89.08		314.16		8.35		8.84		24.08		31.88		-2.01		F	Equity - International	
GVQ Opportunities -U Ø	2.34		-3.54		9.93						-3.54		2.85		10.80						F	Equity - UK	
GVQ UK Focus Ø	2.48		-1.93		8.96		29.97		192.35		-1.93		1.80		9.14		13.47		5.12		F	Equity - UK	
GVQ UK Focus -U Ø	2.61		-1.42		11.46		34.30		210.97		-1.42		2.30		10.53		14.05		5.65		F	Equity - UK	
HSBC GIF Brazil Equity Ø	-4.17		29.81		29.00		18.23				29.81		-15.06		16.98		77.76		-48.44		F	Equity - Latin America	
HSBC GIF Brazil Equity -U Ø	-3.95		30.97		32.43		23.55				30.97		-14.32		18.01		79.33		-47.98		F	Equity - Latin America	
HSBC GIF Global Emerging Markets Equity Ø	-0.79		2.38		21.07		42.04				2.38		0.36		17.84		38.82		-15.49		F	Equity - Emerging Markets	
HSBC GIF Global Emerging Markets Equity -U Ø	-0.60		3.16		23.82		47.44				3.16		1.11		18.71		39.87		-14.87		F	Equity - Emerging Markets	
HSBC GIF Global Emerging Markets Local Debt Ø	0.81		11.13		5.75		21.95				11.13		-6.31		1.57		29.78		-11.15		C	Fixed Int - Emerging Markets	
HSBC GIF Global Emerging Markets Local Debt -U Ø	0.96		11.83		7.75		25.87				11.83		-5.71		2.19		30.64		-10.58		C	Fixed Int - Emerging Markets	
HSBC GIF India Equity Ø	-4.58		9.83		20.71		41.48				9.83		-4.68		15.30		20.24		-2.52		F	Equity - India	
HSBC GIF Indian Equity -U Ø	-4.39		10.66		23.45		46.90				10.66		-3.96		16.17		21.15		-1.78		F	Equity - India	
HSBC GIF Russia Equity Ø	0.00		17.63		52.69		79.15				17.63		9.03		19.05		53.00		-23.32		F	Equity - Europe Single Country	
HSBC GIF Russia Equity -U Ø	0.22		18.68		56.75		143.97				18.68		9.98		20.10		54.35		0.84		F	Equity - Europe Single Country	
Irish US Equity -U Ø	3.95		1.32		16.15						1.32		0.28		14.32		26.33				F	Equity - USA	
JOHCM Asia ex Japan -U <sup>4</sup> Ø	3.38		8.57		6.65		46.48				8.57		-9.18		8.17		34.27				F	Equity - Asia Pacific ex Japan	
JOHCM Continental European <sup>4</sup> Ø	1.21		0.27		22.21		49.86		123.20		0.27		1.14		20.51		17.47		4.38		F	Equity - Europe ex UK	R
JOHCM Continental European GBP Hdg -U Ø	2.69		1.96		23.48						1.96		2.15		18.56		0.29				F	Equity - Europe ex UK	R
JOHCM Continental European -U <sup>4</sup> Ø	1.34		0.87		24.48		54.46				0.87		1.77		21.26		18.00		5.16		F	Equity - Europe ex UK	R
JOHCM Emerging Markets Ø	-0.36		0.44		9.44		34.82				0.44		-5.59		15.41		41.46		-12.92		F	Equity - Emerging Markets	
JOHCM Emerging Markets -U <sup>4</sup> Ø	-0.22		1.03		11.87		39.79				1.03		-4.87		16.40		42.79		-12.49		F	Equity - Emerging Markets	
JOHCM Global Emerging Markets Opportunities Ø	-1.27		5.21		23.77		56.68				5.21		0.46		17.11		37.25		-7.77		F	Equity - Emerging Markets	R
JOHCM Global Emerging Markets Opportunities -U Ø	-1.13		5.95		26.47						5.95		1.25		17.90		38.30				F	Equity - Emerging Markets	R
JOHCM Global Opportunities <sup>4</sup> Ø	3.62		9.86		30.03		89.16				9.86		10.22		7.38		34.44		8.21		F	Equity - International	R
JOHCM Global Opportunities -U <sup>4</sup> Ø	3.86		10.67		32.94		95.36				10.67		11.12		8.10		34.71		9.09		F	Equity - International	R
JOHCM Global Select -U <sup>4</sup> Ø	1.89		9.56		37.64		70.20		229.70		9.56		16.15		8.17		32.58		-6.73		F	Equity - International	R
JOHCM Japan Dividend Growth -U <sup>4</sup> Ø	5.86		-2.46		17.56		47.28				-2.46		6.86		12.79		26.71		-1.12		F	Equity - Japan	
JOHCM Japan -U <sup>4</sup> Ø	7.69		-3.89		21.80		52.27		111.36		-3.89		8.73		16.56		23.61		1.13		F	Equity - Japan	R
JOHCM UK Growth <sup>4</sup> Ø	-4.54		-9.27		9.34		7.78		78.27		-9.27		5.57		14.16		3.76		-5.00		F	Equity - UK	
JOHCM UK Growth -U <sup>4</sup> Ø	-4.45		-8.84		10.97		10.47		86.70		-8.84		6.08		14.76		4.30		-4.55		F	Equity - UK	
JPM Emerging Markets Opportunities -U Ø	-0.42		8.62		41.59		65.58				8.62		2.69		26.94		36.77		-14.49		F	Equity - Emerging Markets	
JPM Global Convertibles A (Dist) - GBP Hedged Ø	-2.47		-2.95		6.05		8.86		41.43		-2.95		2.00		7.13		1.60		1.04		C	Convertible	
JPM Global Convertibles C (Dist) - GBP Hedged -U Ø	-2.28		-2.36		7.90		12.26		51.06		-2.36		2.63		7.67		2.26		1.75		C	Convertible	
JPM Income Opportunity A (Dist) - GBP Hedged <sup>4</sup> Ø	-0.18		-0.46		2.02		4.71		22.13		-0.46		0.18		2.31		4.75		-2.02		C	Fixed Int - Global	
JPM Income Opportunity C (Dist) - GBP Hedged -U <sup>4</sup> Ø	-0.03		0.11		3.54		6.95		27.38		0.11		0.61		2.80		5.00		-1.63		C	Fixed Int - Global	
Jupiter Global Convertibles -U Ø	0.03		-0.24		8.10		17.95				-0.24		0.85		7.44		5.57		3.36		C	Convertible	
Kames Absolute Return Bond Global -U Ø	-0.25		0.00		1.39						0.00		0.28		1.11		1.68				C	Absolute Return	
Kames Absolute Return Bond -U Ø	0.37		0.71		2.33		5.01				0.71		0.57		1.03		2.14		0.47		C	Absolute Return	U
Kames Global Equity Market Neutral -U Ø	-1.36		-1.65		-2.07						-1.65		-2.35		1.97						F	Hedge/Stru Prod - Equity	
Kames Short Dated High Yield Global Bond -U Ø	0.90		3.30								3.30		0.71								C	Fixed Int - Global High Yield	
Kestrel Global Portfolio -U Ø	1.37		5.94		15.03		22.10				5.94		2.10		6.38		4.70		1.38		E	Mixed Asset - Flexible	
Kotak India Midcap -U Ø	-1.47		12.60		15.64																		

# PLATFORM FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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	Qtl	2017	Qtl	2016	Qtl	2015	Qtl
Merian UK Specialist Equity -U ‡	0.26	-2.68	13.79							-2.68	1.14	15.60								F	Absolute Return	R
Merian UK Specialist Equity -U Ø	0.39	-2.19	15.51							-2.19	1.60	16.23								F	Absolute Return	R
Merian US Equity Income -U ‡	3.12	1.61	32.96	71.26						1.61	14.11	14.68	31.55	-2.08						F	Equity - USA	
Merian US Equity Income -U2 Ø	3.14	1.75	33.50	72.07						1.75	14.46	14.63	31.61	-2.07						F	Equity - USA	
Merian World Equity -U ‡	2.17	-0.96	38.13	87.25						-0.96	15.93	20.30	29.85	4.40						F	Equity - International	
Merian World Equity -U2 Ø	2.25	-0.67	38.93	89.42						-0.67	16.31	20.26	30.28	4.66						F	Equity - International	
Merian Pacific Equity -U2 Ø	-0.93	-0.05	15.19	44.97						-0.05	0.46	14.72	35.47	-7.10						F	Equity - Asia Pacific ex Japan	
Mirabaud Global Equity High Income -U Ø	3.30	11.01	38.49	69.00						11.01	14.94	8.53	22.03	0.00						F	Equity - International	
Mirabaud Global High Yield Bonds -U Ø	0.03	1.94	8.02	13.69						1.94	-1.42	7.49	7.38	-1.98						C	Fixed Int - Global High Yield	
Mirabaud Global Strategic Bond -U Ø	0.42	2.33	4.31	9.25						2.33	-1.88	3.89	6.14	-1.33						C	Fixed Int - Global	
Montanaro European Income -U Ø	-0.87	1.63	30.90	87.28						1.63	8.13	19.12	28.76	11.12						F	Equity - Small Cap Europe	R
Montanaro UK Income -U Ø	2.63	1.60								1.60										F	Equity - UK	
Montanaro UK Income -U Ø	2.70	1.72	25.51	59.80	204.46					1.72	3.73	18.95	7.50	18.44						F	Equity - UK	
Nedgroup Investments Balanced MultiFund -U5 Ø	1.23	5.16	15.66	28.22						5.16	3.37	6.41	11.88	-0.91						E	Mixed Asset - Balanced	
Nedgroup Investments Global Cautious -U Ø	-1.31	-2.06	-0.79							-2.06	0.58	0.72	7.40							D	Mixed Asset - Cautious	
Nedgroup Investments Global Equity -U Ø	4.51	10.30	43.96							10.30	11.95	16.58	29.86							F	Equity - International	
Nedgroup Investments Global Flexible -U Ø	-0.51	0.31	14.89							0.31	3.04	11.15	7.90							E	Mixed Asset - Flexible	
Nedgroup Investments Growth MultiFund -U5 Ø	1.44	4.90	24.93	45.05						4.90	6.65	11.67	19.15	-2.56						F	Mixed Asset - Aggressive	
Nedgroup Investments Income MultiFund -U5 Ø	0.78	5.25	9.22	15.78						5.25	-0.06	3.83	5.17	0.79						D	Fixed Int - Global	
Neuberger Berman Emerging Mkt Debt Bld (Unhdg) -U Ø	◆																			C	Fixed Int - Emerging Markets	
Neuberger Berman Emerging Mkt Debt Bld -U Ø	◆																			C	Fixed Int - Emerging Markets	
Neuberger Berman Emerging Mkt Debt Hard Cur -U Ø	0.10	7.65								7.65										C	Fixed Int - Emerging Markets	
New Capital China Equity -U Ø	-4.10	-4.27	7.12							-4.27	-9.06	23.05								F	Equity - Greater China	
New Capital Dynamic European Equity -U Ø	3.08	2.39	26.24							2.39	6.49	15.77	1.13							F	Equity - Europe inc UK	
New Capital Global Value Credit -U Ø	1.29	5.95	8.08	12.92	48.92					5.95	-1.53	3.59	6.96	-2.32						C	Fixed Int - Global	
New Capital US Growth (GBP Ord) -U Ø	-0.96	-7.09	37.98	49.37						-7.09	22.15	21.58	2.42	5.70						F	Equity - USA	
New Capital Wealthy Nations Bond -U Ø	3.65	11.29	9.61	24.00	75.86					11.29	-3.07	1.61	11.16	1.76						C	Fixed Int - Global	
Odey Allegra Developed Markets -U4 Ø	3.14	-9.62	16.48	62.80						-9.62	10.47	16.66	20.26	16.22						F	Equity - International	
Odey Odyssey -U4 Ø	-3.61	-2.75	-29.49	-40.93						-2.75	-12.61	-17.04	-16.64	0.50						E	Hedge/Stru Prod - Mixed	
Odey Opportunity -U Ø	2.43	1.15	15.55							1.15	4.40	9.43								E	Mixed Asset - Flexible	
Optimal Multi Asset Balanced -U Ø	1.72	0.52	1.88							0.52	-0.91	2.29	15.82							E	Mixed Asset - Balanced	
Optimal Multi Asset Defensive -U Ø	1.21	-1.00	-0.78							-1.00	-1.20	1.45	7.20							D	Mixed Asset - Cautious	
Optimal Multi Asset Opportunities -U Ø	2.12	0.60	6.39							0.60	0.05	5.70	15.62							E	Mixed Asset - Flexible	
Pacific Multi Asset Accumulator Conservative -U Ø	1.04	2.31								2.31	0.40									D	Mixed Asset - Cautious	
Pacific Multi Asset Accumulator Core -U Ø		2.18								2.11										E	Mixed Asset - Balanced	
Pacific Multi Asset Accumulator Defensive -U Ø	0.93	2.04								2.04	1.93									E	Mixed Asset - Cautious	
Pacific Multi Asset Accumulator Plus -U Ø	1.44	1.72								1.72										E	Mixed Asset - Aggressive	
Pacific North of South EM All Cap Equity -U Ø	-0.94	2.34								2.34										F	Equity - Emerging Markets	
Pictet Clean Energy A -U Ø	3.70	10.52	24.70	42.02	44.66					10.52	-0.01	12.85	26.79	-10.18						F	Commodity & Energy	
Pictet Clean Energy -U A -U Ø	3.92	11.44	27.76	47.87	56.90					11.44	0.79	13.74	27.82	-9.45						F	Commodity & Energy	
Pictet Emerging Local Currency Debt Ø	2.08	14.51	8.83	25.31	40.48					14.51	-5.49	0.55	33.54	-13.77						C	Fixed Int - Emerging Markets	R
Pictet Emerging Local Currency Debt -U Ø	2.21	15.17	10.72	29.01	49.25					15.17	-4.94	1.13	34.34	-13.26						C	Fixed Int - Emerging Markets	R
Pictet Euroland Index -U Ø	1.54	4.05	29.51	51.80	76.14					4.05	0.38	24.00	20.68	-2.87						F	Equity - Europe ex UK	
Pictet Euroland Index -U Ø	1.64	4.40	30.89	54.47	82.40					4.40	0.76	24.42	21.13	-2.57						F	Equity - Europe ex UK	
Pictet Global Megatrend Selection Ø	3.08	6.61	36.44	79.93	194.62					6.61	12.12	14.15	27.97	3.06						F	Equity - International	
Pictet Global Megatrend Selection -U Ø	3.31	7.49	39.78	87.33	219.52					7.49	13.01	15.06	29.00	3.89						F	Equity - International	
Pictet Indian Equities -U Ø	4.12	17.92	29.56	90.70	114.94					17.92	-2.98	13.24	31.34	12.07						F	Equity - India	
Pictet Japan Index -U Ø	6.08	0.27	24.49	69.27	112.82					0.27	12.47	10.40	31.38	3.49						F	Equity - Japan	
Pictet Japan Index -U Ø	6.18	0.73	25.41	70.94	117.35					0.73	12.80	10.38	31.57	3.60						F	Equity - Japan	
Pictet Japanese Equity Opportunities Ø	7.40	0.89	28.03	75.55						0.89	10.30	15.05	34.55	1.91						F	Equity - Japan	
Pictet Japanese Equity Opportunities -U Ø	7.58	1.51	30.37	80.91						1.51	10.97	15.74	35.36	2.52						F	Equity - Japan	
Pictet Pacific (Ex Japan) Index -U Ø	-2.25	8.28	27.51	57.82	115.32					8.28	6.59	10.47	39.68	-11.39						F	Equity - Asia Pacific ex Japan	
Pictet Pacific (Ex Japan) Index -U Ø	-2.15	8.70	28.59	59.58	120.69					8.70	6.97	10.59	39.58	-11.09						F	Equity - Asia Pacific ex Japan	
Pictet Premium Brands Ø	2.55	7.30	43.27	61.35	188.64					7.30	15.62	15.49	8.39	3.90						F	Equity - Other Specialist	
Pictet Premium Brands -U Ø	2.77	8.18	46.74	67.95	212.95					8.18	16.53	16.40	9.28	4.74						F	Equity - Other Specialist	
Pictet Russian Equities -U Ø	-0.99	16.19	53.66	100.71	88.77					16.19	6.61	24.05	67.97	-22.24						F	Equity - Europe Single Country	
Pictet SmartCity Ø	2.65	14.71	27.93	55.76						14.71	7.34	3.91	29.40	-5.91						F	Equity - International	
Pictet SmartCity -U Ø	2.83	15.42	30.27	60.54						15.42	7.99	4.51	30.19	-5.34						F	Equity - International	
Pictet Timber Ø	4.71	-9.59	20.55	50.26	121.35					-9.59	11.40	19.69	26.35	-1.34						F	Commodity & Energy	
Pictet Timber -U Ø	4.93	-8.85	23.49	56.41	139.98					-8.85	12.28	20.65	27.37	-0.56						F	Commodity & Energy	
Pictet USA Index -U Ø	4.77	8.82	48.29	106.32	301.95					8.82	20.13	13.43	32.50	5.00						F	Equity - USA	
Pictet USA Index -U Ø	4.83	9.43	49.92	110.63	312.08					9.43	20.35	13.84	33.25	5.36						F	Equity - USA	
Pictet Water Ø	4.35	15.18	33.20	85.61	191.80					15.18	5.48	9.63	36.51	2.07						F	Commodity & Energy	
Pictet Water -U Ø	4.58	16.11	36.43	93.20	216.40					16.11	6.32	10.51	37.63	2.89						F	Commodity & Energy	
PIMCO Capital Securities -U Ø	2.09	7.34	17.37	37.15						7.34	-0.60	10.01	4.77	3.41						C	Fixed Int - Global	
PIMCO Dynamic Multi-Asset -U Ø	0.09																					

Percentage growth and quartile ranks calculated to 30 September Annual performance % over one year to end September

Rayner  
Spencer  
Mills

SELFSELECT offshore

	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 Core -U Ø	2.44		4.73		15.79						4.73		3.17		7.16							E	Mixed Asset - Cautious
SEI Defensive -U Ø	1.06		2.73		2.83						2.73		-0.10		0.20							B	Mixed Asset - Cautious
SEI Growth -U Ø	2.30		3.30		22.20						3.30		5.13		12.52							F	Mixed Asset - Aggressive
SEI Moderate -U Ø	2.50		5.50		11.33						5.50		2.36		3.09							D	Mixed Asset - Cautious
Smith & Williamson Short Dated Corporate Bond Ø	0.41		2.52		0.29		5.35		23.47		2.52		-1.43		-0.76		3.52		1.48			C	Fixed Int - Global
Smith & Williamson Short Dated Corporate Bond -U Ø	0.51		2.89		1.36		7.22		27.89		2.89		-1.08		-0.41		3.88		1.83			C	Fixed Int - Global
T. Rowe Price (Offshore) US Large Cap Gwth Eq -U Ø	2.26		7.06		77.20		157.64		430.93		7.06		32.74		24.69		29.09		12.63			F	Equity - USA
T. Rowe Price US Smaller Companies Equity -U Ø	5.07		14.61		58.71		130.77		399.26		14.61		20.68		14.74		34.18		8.36			F	Equity - Small Cap USA
Templeton Global Bond (HEDGED) -U Ø	-3.63		0.17		8.96		-1.05		34.83		0.17		-3.37		12.56		-0.46		-8.76			C	Fixed Int - Global
Templeton Global Bond (UNHEDGED) -U Ø	0.21		8.44		20.06		34.86		81.60		8.44		0.89		9.74		15.60		-2.83			C	Fixed Int - Global
Templeton Global Bond Hedged Ø	-3.74		-0.40		7.20		-3.51		30.94		-0.40		-3.87		11.96		-0.81		-9.25			C	Fixed Int - Global
Templeton Global Bond Unhedged Ø	0.01		7.78		18.34		31.95		75.69		7.78		0.47		9.28		15.19		-3.20			C	Fixed Int - Global
Threadneedle Lux Credit Opportunities Ø	0.08		0.64		2.68		5.66		30.00		0.64		0.04		1.98		2.90		0.00			x	Absolute Return
Threadneedle Lux Credit Opportunities -U Ø	0.23		1.18		4.63		8.88				1.18		0.76		2.63		3.44		0.59			x	Absolute Return
Threadneedle Lux European Corporate Bond Ø	0.21		4.54		7.68		27.20		45.85		4.54		0.55		2.44		24.70		-5.27			C	Fixed Int - EUR Corporate Bond
Threadneedle Lux European Corporate Bond -U Ø	0.35		5.03		9.44		30.45		50.24		5.03		1.17		2.99		25.29		-4.86			C	Fixed Int - EUR Corporate Bond
Threadneedle Lux European High Yield Bond Ø ‡	-0.25		3.55		15.11		37.03		79.09		3.55		2.04		8.93		24.56		-4.43			C	Fixed Int - EUR High Yield
Threadneedle Lux European High Yield Bond -U Ø	-0.10		4.15		17.34		41.62		87.68		4.15		2.72		9.68		25.42		-3.77			C	Fixed Int - EUR High Yield
Threadneedle Lux Pan European Equities Ø	-0.77		1.11								1.11											F	Equity - Europe inc UK
Threadneedle Lux Pan European Equities -U Ø	-0.57		1.98								1.98											F	Equity - Europe inc UK
Tilney Adventurous Portfolio Ø	♦																					F	Mixed Asset - Aggressive
Tilney Adventurous Portfolio -U Ø	1.75		5.34								5.34		7.43									F	Mixed Asset - Aggressive
Tilney Balanced Portfolio Ø	2.02		4.26		12.41		26.18		70.59		4.26		3.23		4.44		9.57		2.44			E	Mixed Asset - Balanced
Tilney Balanced Portfolio -U Ø	2.22		5.02		14.88		30.75		77.96		5.02		4.04		5.14		10.38		3.10			E	Mixed Asset - Balanced
Tilney Conservative Portfolio -U Ø	1.22		4.00		12.14						4.00		3.81		3.87		7.73					E	Mixed Asset - Cautious
Tilney Defensive Portfolio Ø	♦																					E	Mixed Asset - Cautious
Tilney Defensive Portfolio -U Ø	1.35		3.39								3.39		2.40									E	Mixed Asset - Cautious
Tilney Growth Portfolio Ø	♦																					E	Mixed Asset - Aggressive
Tilney Growth Portfolio -U Ø	1.73		4.93								4.93		6.13									E	Mixed Asset - Aggressive
Tilney Income Portfolio Ø	1.93		3.49		10.47		21.28		62.91		3.49		2.68		3.96		7.69		1.95			E	Mixed Asset - Cautious
Tilney Income Portfolio -U Ø	2.10		4.08		12.55		25.01		68.96		4.08		3.33		4.66		8.32		2.54			E	Mixed Asset - Cautious
Tilney Maximum Growth Portfolio -U Ø	2.00		5.37		28.62						5.37		10.32		10.66		20.23					F	Equity - International
TwentyFour Corporate Bond -U Ø	3.12		8.61		12.18						8.61		0.26		3.02		10.34					C	Fixed Int - GBP Corporate Bond
Vanguard Emerging Markets Stock Index -U Ø	-1.15		3.90		24.65		46.23		75.30		3.90		1.48		18.23		35.81		-13.62			F	Equity - Emerging Markets
Vanguard Global Bond Index -U Ø	2.32		8.81		6.61		17.57		46.36		8.81		-0.68		-1.36		6.57		3.48			F	Fixed Int - Global
Vanguard Global Short Term Bond Index Hdg -U Ø	0.58		3.46		2.81		7.06				3.46		-0.54		-0.09		2.19		1.90			C	Fixed Int - Global
Vanguard Global Small Cap Index -U Ø	2.36		-0.16		30.73		82.63				-0.16		13.22		15.65		33.11		4.95			F	Equity - International
Vanguard Japan Stock Index -U Ø	6.45		0.69		25.73		71.20		117.18		0.69		13.13		10.38		30.38		4.44			F	Equity - Japan
Vanguard Pacific ex Japan Stock Index -U Ø	-2.11		8.78		28.85		59.91		122.47		8.78		7.16		10.55		39.75		-11.19			F	Equity - Asia Pacific ex Japan
Vanguard SRI European Stock -U Ø	1.83		4.30		26.46		46.69				4.30		2.40		18.41		18.36		-2.00			F	Equity - Europe inc UK
Vanguard SRI Global Stock -U Ø	3.91		7.14		39.05		81.69				7.14		13.84		14.01		28.91		1.36			F	Equity - Ethical
Vanguard UK Government Bond Index -U Ø	7.02		14.84		10.80		36.52		77.74		14.84		0.57		-4.06		13.51		8.54			F	Fixed Int - GBP Government
Vanguard UK Investment Grade Bond Index -U Ø	2.98		9.39		9.59		30.56		88.07		9.39		0.67		-0.48		14.37		4.17			F	Fixed Int - GBP Corporate Bond
Vanguard UK Short Term Investment Grade Bd Indx -U Ø	1.04		3.30		4.81		11.71				3.30		0.69		0.77		4.49		2.00			C	Fixed Int - GBP Short/ Medium Maturity
Vanguard US Government Bond Index GBP Hdg -U Ø	1.99		8.29								8.29											C	Fixed Int - USD Government
Vanguard US Government Bond Index GBP Hdg -U Ø	1.98		8.28		1.93		10.07				8.28		-3.11		-2.85		3.86		3.97			C	Fixed Int - USD Government
Vanguard US Government Bond Index Invr GBP -U Ø	5.75		16.54								16.54											C	Fixed Int - USD Government
Veritas Asian Ø	2.77		11.00		37.33		102.47		162.72		11.00		6.42		16.26		41.18		4.43			F	Equity - Asia Pacific ex Japan
Veritas Asian -U Ø	2.90		11.56		39.40		106.69		174.64		11.56		6.95		16.83		41.60		4.71			F	Equity - Asia Pacific ex Japan
Veritas Global Equity Income -U Ø	2.86		6.53		30.50		53.50		142.03		6.53		7.21		14.26		34.80		-12.74			F	Equity - International
Waverton Absolute Return -U Ø	-0.20		-2.35		-4.49		-0.71				-2.35		-1.01		-1.19		1.75		2.18			x	Mixed Asset - Flexible
Waverton European Capital Growth Ø	0.41		0.51		21.48		63.98		143.98		0.51		4.84		15.28		30.96		3.08			x	Equity - Europe ex UK
Waverton European Capital Growth -U Ø	0.61		1.64								1.64		5.69									x	Equity - Europe ex UK
Waverton Real Assets -U Ø	♦																					x	Mixed Asset - Flexible
Wells Fargo Emerging Markets Equity Income -U Ø	-0.18		4.90								4.90											F	Equity - Emerging Markets
Wells Fargo US High Yield Bond -U Ø	4.68		11.96								11.96											C	Fixed Int - USD High Yield
Wells Fargo US Short-Term High Yield Bond -U Ø	4.39		11.11								11.11											C	Fixed Int - USD High Yield
Winton Absolute Return Futures -U Ø	4.73		3.43								3.43		3.93									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](http://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](http://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 [www.oldmutualwealth.co.uk/funds/fund-information](http://www.oldmutualwealth.co.uk/funds/fund-information)

♣ 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](http://www.oldmutualwealth.co.uk/funds-news).

Ø Please note that this fund is domiciled outside of the UK. This means that rules and regulations made under the Financial Services & Markets Act 2000 of the United Kingdom for the protection of investors do not apply to the fund and that the Financial

# LIFE FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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
<b>ASIA PACIFIC EXCLUDING JAPAN EQUITIES</b>																					
Barings Eastern Trust	1.32	1	6.59	2	24.60	2	65.92	1	100.36	2	6.59	2	-0.59	4	17.59	1	33.00	3	0.12	1	1.22
BNY Mellon Asian Income	0.00	2	9.94	1	20.41	4	46.88	3	148.14	1	9.94	1	4.76	3	4.54	4	38.10	1	-11.67	4	1.26
BNY Mellon Oriental	2.76	1	5.57	2	12.02	4	28.43	4	61.81	4	5.57	2	-3.40	4	9.85	4	34.23	2	-14.58	4	1.08
Fidelity Asia	0.40	1	6.21	2	26.35	2	67.59	1	115.75	2	6.21	2	4.49	3	13.86	3	36.90	2	-3.11	1	1.33
HSBC Pacific Index	-0.29	3	3.49	3	21.12	3	44.55	4	86.06	4	3.49	3	6.16	1	10.25	4	40.06	1	-14.79	4	0.28
Janus Henderson Asia Pacific Capital Growth	1.00	1	4.78	2	22.05	3	48.94	3	87.24	4	4.78	2	4.21	3	11.78	3	34.20	2	-9.07	2	1.31
Janus Henderson Asian Dividend Income Unit Trust	1.03	1	7.84	1	24.89	2	51.86	2	113.15	2	7.84	1	5.26	2	10.02	4	35.63	2	-10.35	3	1.11
L&G Pacific Index Trust	0.29	2	3.58	3	21.57	3	45.81	3	96.82	3	3.58	3	6.11	1	10.61	4	38.77	1	-13.57	4	0.20
Legg Mason IF Martin Currie Asia Pacific	0.30	2	4.49	2	20.99	4	52.06	2	89.33	4	4.49	2	3.03	4	12.38	3	35.48	2	-7.23	2	1.12
Merian Asia Pacific	-0.61	3	0.41	4	22.81	3	56.55	2			0.41	4	0.93	4	21.18	1	40.49	1	-9.27	2	1.31
Merian Asia Equity Income	-1.71	4	-1.24	4	9.74	4	29.30	4			-1.24	4	1.65	4	9.31	4	31.07	4	-10.10	3	1.23
Merian Pacific Equity	-0.72	3	0.00	4	8.07	4	29.76	4			0.00	4	-1.30	4	9.50	4	31.58	4	-8.75	2	1.34
Quilter Investors Asia Pac (ex Japan) Lge-Cap Equity (Invesco Perpetual)	-0.19	2	1.71	4	23.83	3	57.18	2	113.76	2	1.71	4	2.66	4	18.59	1	43.40	1	-11.48	3	1.33
Schroder Asian Alpha Plus	-1.56	4	2.94	4	24.89	2	54.84	2			2.94	4	3.83	3	16.84	1	31.80	3	-5.93	2	1.33
Schroder Asian Income	-0.50	3	4.51	2	20.84	4	50.25	3			4.51	2	5.04	2	10.09	4	34.14	3	-7.31	2	1.31
Schroder Asian Income Maximiser	-0.36	3	4.67	2	19.80	4	45.38	3			4.67	2	4.49	3	9.54	4	33.59	3	-9.16	2	1.34
Sector Average	-0.28		4.92		24.70		52.70		104.48		4.92		5.35		12.81		32.44		-7.55		
<b>ASIA PACIFIC INCLUDING JAPAN EQUITIES</b>																					
ASI Asia Pacific and Japan Equity	1.36	2	7.08	1	19.53	4	38.21	4	95.05	4	7.08	1	3.45	4	7.90	4	31.77	2	-12.25	4	1.13
Invesco Perpetual Pacific	2.77	1	1.18	4	23.93	2	52.07	2	112.58	2	1.18	4	6.15	3	15.39	1	33.68	2	-8.21	3	1.29
Sector Average	1.45		2.88		23.70		52.19		103.11		2.88		6.25		13.16		30.82		-5.95		
<b>COMMODITY/ENERGY</b>																					
BlackRock Natural Resources Growth & Inc	-2.16	3	-5.54	4	9.81	2	11.58	2			-5.54	4	8.79	3	6.86	2	43.85	4	-29.37	2	1.24
Investec Enhanced Natural Resources <sup>1</sup>	1.20	2	1.65	2	7.82	2	16.52	2			1.65	2	6.82	3	-0.70	2	47.25	4	-26.61	2	1.26
Investec Global Energy	-1.53	3	-6.91	4	-1.20	3	-26.17	4	-15.53	3	-6.91	4	10.23	2	-3.72	3	31.51	4	-43.17	3	1.24
Investec Global Gold	10.89	1	54.77	1	8.42	2	63.74	1	-0.23	1	54.77	1	-15.65	3	-16.96	4	112.63	2	-28.97	2	1.25
Marlborough ETF Commodity <sup>2</sup>	-2.07	3	-10.50	4	-0.49	3	-16.23	4	-35.84	4	-10.50	4	10.47	2	0.65	2	13.00	4	-25.51	1	1.50
Quilter Investors Natural Resources Equity (Janus Henderson)	-1.00	2	-3.16	3	16.96	2	5.77	3	-15.25	3	-3.16	3	9.35	3	10.45	2	65.69	2	-45.42	4	1.30
Quilter Investors Precious Metals Equity (BlackRock)	8.94	2	49.40	1	-3.28	4	48.57	2	-10.89	2	49.40	1	-22.52	4	-16.44	4	108.52	2	-26.33	2	1.39
TB Guinness Global Energy	0.57	2	-10.28	4	15.52	2	-19.20	4			-10.28	4	25.28	1	2.78	2	36.00	4	-48.57	4	1.27
Sector Average	1.66		11.89		11.34		21.76		3.48		11.89		-0.17		-0.33		68.89		-35.25		
<b>DISTRIBUTION FUNDS</b>																					
Aviva Distribution (SDB <sup>3</sup> )	2.21	2	5.63	1	7.72	3	20.95	3	70.44	3	5.63	1	0.91	4	1.06	4	10.12	2	1.96	1	1.01
M&G Episode Income (SDB <sup>3</sup> )	3.38	1	5.13	1	18.63	1	29.92	1	86.39	1	5.13	1	2.65	2	9.93	1	11.90	2	-2.13	4	1.07
Sector Average	1.43		2.41		8.76		18.92		61.08		2.41		1.69		4.43		9.39		-0.04		
<b>EUROPE EXCLUDING UK EQUITIES</b>																					
Artemis European Growth	-0.28	4	-2.37	4	14.00	4	32.35	4	87.44	3	-2.37	4	-1.95	4	19.09	2	18.53	2	-2.06	4	1.19
ASI Europe ex UK Equity	2.54	1	6.71	1	32.63	1	55.99	1	92.74	3	6.71	1	12.09	1	10.88	4	23.27	1	-4.59	4	0.94
AXA Framlington European	1.93	1	2.96	2	16.39	4	38.49	4	91.46	3	2.96	2	-0.31	4	13.39	4	18.32	2	0.57	3	1.17
Barings Europe Select Trust	0.63	3	0.55	3	22.56	2	71.70	1	160.77	1	0.55	3	5.69	1	15.33	4	26.75	1	10.53	1	1.10
Barings European Growth	1.70	1	0.48	3	24.08	2	43.01	3	83.54	3	0.48	3	2.42	2	20.57	1	13.39	4	1.64	3	1.16
BlackRock Continental European	0.15	3	3.86	2	26.28	2	55.76	1	110.74	1	3.86	2	5.95	1	14.76	4	15.87	3	6.45	1	1.23
BlackRock Continental European Income	3.40	1	6.87	1	21.53	3	52.28	2			6.87	1	1.13	3	12.44	4	17.87	2	6.31	1	1.23
BlackRock European Dynamic	0.47	3	1.77	3	27.93	1	59.17	1	131.35	1	1.77	3	5.16	1	19.54	2	16.70	2	6.61	1	1.23
BNY Mellon Continental European	2.43	1	3.61	2	20.85	3	46.08	2	78.29	4	3.61	2	4.84	1	11.25	4	19.79	1	0.90	3	0.99
EdenTree Amly European ▲	0.22	3	0.64	3	17.67	3	37.60	4	85.03	3	0.64	3	-1.36	4	19.24	2	17.42	2	0.41	3	1.26
Fidelity European	1.84	1	5.60	1	30.01	1	55.16	1	103.53	2	5.60	1	8.07	1	13.91	1	19.18	2	1.14	3	1.31
Fidelity European Opportunities	-0.74	4	-1.33	4	12.99	4	38.38	4	67.50	4	-1.33	4	1.41	3	12.92	4	18.01	2	3.79	2	1.33
FP Argonaut European Alpha	0.50	3	-4.00	4	7.92	4	22.19	4			-4.00	4	4.04	1	8.05	4	4.41	4	8.43	1	1.44
HSBC European Growth	1.60	2	0.95	3	11.62	4	34.62	4	59.83	4	0.95	3	-2.33	4	13.22	4	13.61	4	6.16	1	1.18
HSBC European Index	1.54	2	2.43	2	20.68	3	37.53	4	69.88	4	2.43	2	1.72	3	15.83	3	18.03	2	-3.45	4	0.13
Invesco Perpetual European Equity	0.36	3	-3.32	4	16.66	4	34.78	4	84.31	3	-3.32	4	-0.07	4	20.76	1	17.76	2	-1.89	4	1.26
Invesco Perpetual European Equity Income	0.25	3	-3.15	4	16.55	4	31.50	4	88.56	3	-3.15	4	-0.06	4	20.41	1	14.52	3	-1.48	4	1.27
Invesco Perpetual European Opportunities	0.00	4	-8.51	4	1.69	4	19.67	4	101.60	2	-8.51	4	-1.81	4	13.20	4	10.18	4	6.82	1	1.28
iShares Continental European Equity Index (UK)	2.35	1	4.72	1	25.64	2	45.46	3	79.46	4	4.72	1	2.45	2	17.11	3	18.81	2	-2.55	4	1.15
Janus Henderson European Select <sup>1</sup>	2.08	1	3.43	2	20.25	3	40.02	3	112.31	1	3.43	2	1.14	3	14.95	4	14.62	3	1.58	3	1.26
Janus Henderson European Focused Opportunities	2.52	1	3.69	2	19.07	3	38.08	4	94.07	2	3.69	2	1.04	3	13.64	4	14.85	3	0.97	3	1.23
Janus Henderson European Smaller Companies	-2.04	4	-3.12	4	30.32	1	76.42	1	150.06	1	-3.12	4	2.51	2	31.22	1	23.54	1	9.58	1	1.27
JPM Europe	1.13	2	1.72	3	20.93	3	43.47	3	87.77	3	1.72	3	2.32	2	16.19	3	17.67	2	0.83	3	1.23
JPM Europe Dynamic (ex UK)	1.08	2	-1.16	4	17.21	4	39.16	3	105.06	2	-1.16	4	1.75	3	16.56	3	16.81	2	1.64	3	1.26
Jupiter European	1.64	1	1.71	3	35.57	1	78.16	1	182.86	1	1.71	3	17.21	1	13.71	4	14.79	3	14.49	1	1.39
Jupiter European Special Situations	1.60	2	1.79	3	14.02	4	34.88	4	80.41	4	1.79	3	-1.35	4	13.54	4	15.94	3	2.03	2	1.19
Lazard European Alpha	1.14	2	0.85	3	17.08	4	39.61	3													

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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					
<b>GLOBAL EMERGING MARKETS EQUITIES (continued)</b>																									
AXA Framlington Emerging Markets	2.32	1	11.66	1	17.61	3	40.26	2	61.46	3	11.66	1	-3.40	3	9.03	4	33.77	3	-10.85	2	1.19	F			
Barings Global Emerging Markets	0.92	1	8.12	2	25.27	2	52.63	2	51.52	3	8.12	2	-0.76	3	16.75	2	42.16	1	-14.29	3	1.51	F			AA
BlackRock Emerging Markets	0.35	1	10.57	1	26.98	2	42.74	2	63.78	2	10.57	1	2.20	1	12.36	3	42.41	1	-21.06	4	1.27	F			AA
Fidelity Emerging Markets	1.18	1	10.25	1	20.32	3					10.25	1	-3.62	3	13.23	3					1.35	F	S		
Invesco Perpetual Global Emerging Markets	-0.72	3	2.57	4	14.55	4	36.38	3	72.57	2	2.57	4	-0.72	3	12.49	3	36.93	2	-13.06	2	1.33	F			+
Invesco Perpetual Hong Kong & China	1.51	1	2.92	3	29.66	1	61.62	1	126.96	1	2.92	3	6.78	1	17.98	1	28.26	4	-2.81	1	1.27	F			+
iShares Emerging Markets Equity Index (UK)	0.08	2	6.30	3	19.64	3	35.47	3			6.30	3	1.12	2	11.30	4	36.83	2	-17.25	3	0.23	F			
Janus Henderson Emerging Markets Opportunities	-3.83	4	0.91	4	5.74	4	25.72	4	44.93	3	0.91	4	-2.96	3	7.97	4	31.35	4	-9.48	2	1.28	F			
Jupiter China	-2.88	4	-1.70	4	6.22	4	26.28	4	38.96	4	-1.70	4	-3.76	3	12.28	3	25.89	4	-5.57	1	1.42	F			
Jupiter India Fund	0.12	2	7.20	2	-4.62	4	34.49	3	62.27	3	7.20	2	-17.43	4	7.74	4	27.94	4	10.21	1	1.44	F	B		
Lazard Emerging Markets	-0.77	3	5.04	3	10.06	4	22.37	4	53.54	3	5.04	3	-4.41	4	9.61	4	45.64	1	-23.66	4	1.19	F	S		
Liontrust China	0.17	2	0.80	4	15.22	4	39.45	3	62.73	2	0.80	4	0.00	2	14.30	3	33.01	3	-9.01	2	1.59	F			
Merian Global Emerging Markets	0.55	1	7.53	2	16.07	3	33.13	3			7.53	2	-4.32	4	12.82	3	38.85	2	-17.39	3	1.19	F			
Quilter Investors China Equity (Janus Henderson)	0.00	2	2.82	4	24.04	2	67.22	1	115.73	1	2.82	4	2.76	1	17.40	1	37.89	2	-2.24	1	1.33	F	B	S	+
Quilter Investors Emerging Markets Equity Growth (JPM)	1.77	1	14.59	1	30.49	1	55.73	1	80.11	2	14.59	1	-0.29	2	14.21	3	42.63	1	-16.32	3	1.40	F	S		AA
Schroder Global Emerging Markets	1.01	1	5.44	3	23.29	2	42.10	2	64.91	2	5.44	3	1.69	2	14.98	2	35.27	3	-14.80	3	1.35	F			
Templeton Global Emerging Markets	0.89	1	6.35	3	27.85	1	31.55	4	16.48	4	6.35	3	0.52	2	19.59	1	47.55	1	-30.26	4	1.19	F			
Sector Average	-0.72		6.65		21.52		40.77		60.50		6.65		-0.89		14.96		35.58		-14.56						
<b>GLOBAL EQUITIES</b>																									
Artemis Global Growth	1.49	4	0.25	4	23.50	4	55.35	3	169.58	1	0.25	4	8.54	3	13.50	2	19.67	4	5.11	1	1.19	F	S		
Artemis Global Income	2.59	2	-4.31	4	15.34	4	38.97	4			-4.31	4	9.29	2	10.30	4	18.05	4	2.07	2	1.15	F	B		
ASI Global Equity	2.28	3	6.55	2	20.26	4	33.36	4	89.07	4	6.55	2	3.86	4	8.67	4	31.53	1	-15.68	4	1.13	F	B		
ASI Global Ethical Equity ▲	1.67	4	5.90	2	22.56	4	34.07	4	77.33	4	5.90	2	6.27	4	8.91	4	29.24	1	-15.36	4	1.11	F	B		
AXA Framlington Global Thematics	3.07	1	6.42	2	33.12	1	61.06	2	132.77	3	6.42	2	12.17	1	11.52	3	23.70	3	-2.19	4	1.17	F			
Barings Global Leaders	2.54	2	1.31	4	24.35	3	52.14	3	105.43	4	1.31	4	10.73	2	10.85	3	23.08	3	0.60	3	1.51	F			
BlackRock Consensus 100 <sup>2</sup>	3.17	1	5.40	2	27.23	3	53.85	3			5.40	2	8.46	3	11.30	3	24.52	2	-2.89	4	0.44	F			+
BlackRock Global Equity	2.64	2	7.47	1	19.10	4	45.75	4	87.99	4	7.47	1	2.13	4	8.51	4	24.30	2	-1.55	3	1.25	F			
BlackRock Global Income	2.72	2	7.23	1	17.58	4	51.39	3			7.23	1	2.67	4	6.79	4	28.34	1	0.33	2	1.25	F			
BMO MM Navigator Boutiques <sup>2</sup>	2.52	2	2.47	3	20.28	4	43.67	4	93.74	4	2.47	3	5.37	4	11.41	3	17.03	4	2.06	2	2.20	F			N
BNY Mellon Global Equity	3.34	1	6.52	2	24.75	3	58.40	2	132.63	3	6.52	2	10.81	2	5.69	4	24.20	2	2.23	1	0.95	F			
EdenTree Amity International ▲	2.12	3	2.17	4	17.77	4	30.93	4	82.22	4	2.17	4	4.94	4	9.84	4	26.09	2	-11.83	4	1.21	F			
F&C Investment Trust	3.70	1	0.35	4	40.35	1	81.42	1	186.78	1	0.35	4	18.60	1	17.92	1	22.59	3	5.44	1	0.80	F			
Fidelity Global Special Situations	3.39	1	3.53	3	30.86	2	70.18	1	143.81	2	3.53	3	10.48	2	14.40	2	26.28	2	2.98	1	1.31	F	S		A
Fidelity Open World <sup>2</sup>	2.59	2	5.32	2	26.21	3					5.32	2	7.07	3	11.92	3	21.84	3			1.65	F			
First State Global Listed Infrastructure	6.11	1	23.11	1	28.71	2	73.04	1	157.71	1	23.11	1	-2.62	4	7.36	4	32.34	1	1.59	2	1.15	F	B		
Fundsmith Equity	2.40	3	11.93	1	44.74	1	116.85	1			11.93	1	16.09	1	11.39	3	34.92	1	11.04	1	1.18	F	G		AAA
Invesco Perpetual Global Equity	2.67	2	-2.10	4	18.10	4	37.04	4	105.50	4	-2.10	4	3.51	4	16.55	1	19.90	4	-3.22	4	1.25	F			
Invesco Perpetual Global Equity Income	3.10	1	2.51	3	22.85	4	46.66	4	146.43	2	2.51	3	5.01	4	14.12	2	18.90	4	0.40	2	1.25	F			
Invesco Perpetual Global Opportunities	4.38	1	0.47	4	22.46	4	50.08	3	140.05	2	0.47	4	1.53	4	20.05	1	22.36	3	0.16	2	1.28	F			
Invesco Perpetual Global Smaller Companies	2.09	3	0.73	4	21.14	4	51.44	3	146.64	2	0.73	4	3.86	4	15.79	1	24.28	2	0.59	2	1.28	F			
Investec Global Franchise	3.72	1	10.41	1	31.74	2	78.99	1			10.41	1	11.55	1	6.95	4	29.01	1	5.32	1	1.20	F			
Investec Global Strategic Equity	1.70	4	1.99	4	27.78	3	54.17	3	142.93	2	1.99	4	9.80	2	14.10	2	22.26	3	-1.32	3	1.20	F	S		
Janus Henderson Global Equity	1.65	4	3.06	3	30.92	2	71.93	1	201.22	1	3.06	3	11.65	1	13.78	2	23.85	2	6.03	1	1.65	F			
Janus Henderson Global Equity (B Share Class)	1.75	3	3.35	3							3.35	3									1.26	F			
Janus Henderson Global Equity Income	2.38	3	3.64	3	19.60	4	48.97	3	140.30	2	3.64	3	4.96	4	9.94	4	23.51	3	0.85	2	1.29	F			
Janus Henderson Global Sustainable Equity ▲	4.30	1	8.99	1	35.60	1	67.82	1			8.99	1	11.26	2	11.82	3	22.60	3	0.94	2	1.25	F			A
JPM Global Equity Income (GBP Hedged)	1.54	4	4.01	3	24.18	3	34.64	4	103.08	4	4.01	3	7.72	3	10.83	3	10.02	4	-1.45	3	1.25	F			
JPM Global Unconstrained Equity	2.38	3	7.51	1	27.46	3					7.51	1	6.99	3	10.81	3	21.51	3			1.25	F			
JPM Multi-Manager Growth	0.63	4	2.69	3	27.57	3	53.54	3	142.29	2	2.69	3	9.09	3	13.87	2	18.27	4	1.76	2	0.56	F			+
Jupiter Ecology ▲	3.12	1	5.00	2	16.84	4	41.02	4	85.89	4	5.00	2	0.48	4	10.75	4	22.69	3	-1.63	3	1.30	F	N		
Jupiter Merlin Worldwide Portfolio <sup>2</sup>	2.89	2	5.96	2	23.16	4	48.15	3	96.72	4	5.96	2	8.31	3	7.31	4	19.65	4	0.54	2	2.16	F			
L&G International Index Trust	2.92	2	4.37	3	26.75	2	57.53	2			4.37	3	10.12	2	10.28	4	26.86	2	-2.03	3	0.41	F	S		
Lazard Global Equity Income	2.87	2	4.81	2	19.82	4	30.23	4	92.30	4	4.81	2	5.18	4	8.69	4	26.14	2	-13.83	4	1.20	F			
Legg Mason IF Martin Currie Global Eq Income	4.96	1	10.43	1	27.29	3	48.32	3			10.43	1	6.31	4	8.42	4	23.68	3	-5.79	4	1.06	F			
Liontrust Global Equity	3.01	2	1.86	4	30.40	2	44.																		



Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	Cumulative										TER	Fund Type	OBSR Fund Rating	Citywire Rating										
	3 Mths		1 Yr		3 Yrs		5 Yrs		10 Yrs															
	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl														
<b>NORTH AMERICA EQUITIES (continued)</b>																								
<b>Quilter Investors US Equity Growth (JPM)</b>	2.65	4	5.28	3	50.59	1	88.27	1	207.95	3	5.28	3	24.19	1	15.18	1	25.83	3	-0.64	4	1.11	F		
<b>Quilter Investors US Equity Small/Mid-Cap (Schroder)</b>	5.84	1	7.02	3	26.90	4	75.59	3			7.02	3	8.97	4	8.82	4	28.11	2	8.01	1	1.28	F	B	
Schroder US Smaller Companies	5.50	1	5.62	3	30.48	4	76.20	3	184.62	3	5.62	3	10.97	4	11.32	3	26.71	3	6.57	1	1.29	F	B	
Threadneedle American	4.76	1	7.24	2	41.93	2	80.68	3			7.24	2	16.64	2	13.46	2	24.68	3	2.11	2	1.14	F		
Threadneedle American Select	4.03	2	6.60	3							6.60	3	14.60	3							1.14	F		A
Threadneedle American Smaller Companies	3.67	3	4.37	4	28.02	4	66.01	4			4.37	4	11.23	4	10.27	4	23.16	4	5.29	1	1.00	F		+
UBS US Equity	♦																				0.68	F		
<b>Sector Average</b>	3.46		6.32		39.43		80.46		203.65		6.32		16.47		12.60		26.68		2.17					
<b>PROTECTED/GUARANTEED</b>																								
Investec Multi Asset Protector <sup>1</sup>	1.11	2	3.02	1	9.88	2					3.02	1	0.57	4	6.05	2					1.54	E		
<b>Sector Average</b>	0.76		0.75		8.28		15.04		28.86		0.75		3.04		4.30		6.59		-0.32					
<b>SPECIALIST</b>																								
Absolute Insight (AP) <sup>2</sup>	0.10		-2.39		-4.01		-6.48				-2.39		-2.33		0.68		-2.39		-0.19		1.51	D		
ASI Target Return Bond	0.63		0.53		1.06		-2.92		4.38		0.53		0.42		0.11		-0.42		-3.54		0.76	C		
AXA Framlington Biotech	-6.53		-13.56		0.87		24.06		190.73		-13.56		9.42		6.65		9.94		11.87		1.31	F		
AXA Framlington FinTech	2.22		10.07		42.50		59.78		96.81		10.74		5.03		22.51		13.02		-0.79		1.31	F		AA
AXA Framlington Global Technology	3.60		10.07		63.97		133.73		287.33		10.07		26.49		17.77		32.75		7.38		1.14	F		+
AXA Framlington Health	2.40		-1.12		12.63		46.22		183.02		-1.12		12.98		0.82		18.71		9.35		1.13	F		
Barings Eastern Europe	0.23		20.54		36.41		49.03		28.88		20.54		-5.46		19.71		43.12		-23.67		1.57	F		
Barings German Growth Trust	-2.59		-5.39		13.84		43.76		106.61		-5.39		-1.97		22.74		21.41		4.02		1.12	F		
Barings Korea Trust	-4.81		-18.09		-11.19		0.59		29.52		-18.09		8.96		-0.50		23.17		-8.04		1.20	F		
Barings Multi Asset <sup>2</sup>	1.33		1.33		9.07		16.71				1.33		2.15		5.37		9.27		-2.07		1.29	D		
BlackRock Absolute Return Bond <sup>1</sup>	0.10		-0.21		-0.31		-0.41				-0.21		-1.42		1.34		0.83		-0.92		0.78	E		
BlackRock Dynamic Diversified Growth	0.00		1.20		7.95		5.45				1.20		2.55		4.02		0.92		-3.21		1.02	D		
BlackRock European Absolute Alpha <sup>1</sup>	-0.72		2.65		3.85		11.60		29.81		2.65		2.03		-0.84		0.76		6.65		1.54	E	N	
BlackRock UK Absolute Alpha <sup>1</sup>	0.37		3.29		2.90		11.01		11.23		3.29		-2.30		1.97		0.95		6.87		1.50	E	B	
BNY Mellon Global Absolute Return <sup>2</sup>	1.89		2.67		6.52		7.16				2.67		0.48		3.26		4.55		-3.78		1.31	E	B	
BNY Mellon Real Return A	1.47		7.53		3.93		13.00				7.53		0.87		-4.18		9.52		-0.73		1.22	E	S	
Fidelity Emerging Europe Middle East & Africa	-0.32		9.73		18.34		32.21		67.16		9.73		-1.52		9.51		20.56		-7.34		1.44	F		
Fidelity Euro Bond	1.20		5.84		5.75		21.34				5.84		0.84		-0.92		19.42		-3.92		0.82	C		
First State Greater China Growth	2.59		7.76		30.79		65.89		150.47		7.76		8.15		12.23		32.76		-4.46		1.40	C	G	AA
FP 8AM Multi-Strategy Portfolio II <sup>2</sup>	0.41		0.14		8.75		18.60		39.00		0.14		2.50		5.96		6.58		2.33		2.50	E		
FP Apollo Multi Asset Cautious <sup>2</sup>	0.00		-1.77		11.60		15.36				-1.77		1.72		11.70		3.88		-0.50		1.85	E		
Fulcrum Alternative Beta Plus Daily	1.97		2.60		-8.20		-13.03		-16.53		2.60		-3.93		-6.87		1.35		-6.51		2.01	E		
Garraway Wealth <sup>1,2</sup>	0.37		-0.74		0.75		6.20				-0.74		0.56		0.93		3.18		2.17		2.21	E		
Invesco Perpetual Emerging European	1.06		11.68		44.31		64.12		72.46		11.68		4.20		24.01		37.03		-17.00		1.50	F		
Invesco Perpetual Latin American	-3.54		9.38		10.02		1.21		9.75		9.38		-7.67		8.95		51.73		-39.37		1.33	F		
Investec UK Total Return ¶	2.20		-1.23		10.53		14.92		43.41		-1.23		0.39		11.47		2.05		1.89		1.01	D		
Janus Henderson Global Financials	3.64		8.01		34.44		49.90		79.88		8.01		8.29		14.95		15.67		-3.61		1.27	F		+
Janus Henderson Global Technology	4.10		7.90		56.24		111.55		246.54		7.90		19.99		20.67		32.54		2.16		1.31	F		
Janus Henderson Multi-Asset Absolute Return <sup>2</sup>	-0.56		0.47		1.05		3.83		14.88		0.47		-0.57		1.15		3.36		-0.59		1.34	E		
Janus Henderson UK Absolute Return <sup>1</sup>	0.85		0.91		0.39		8.76		33.64		0.91		0.23		1.08		4.17		4.01		1.51	E	B	
JPM Emerging Europe Equity	2.21		19.69		33.15		41.27		36.05		19.69		-5.31		17.49		38.03		-23.13		1.25	F	B	+
Jupiter Absolute Return <sup>1</sup>	-1.86		-3.65		-10.28		-0.63				-3.65		-5.28		-1.70		5.58		4.91		1.16	E	N	
Jupiter Emerging European Opportunities	3.22		21.77		43.15		56.42		30.35		21.77		-0.50		18.15		40.29		-22.11		1.62	F		
Jupiter Financial Opportunities	3.59		7.45		36.58		63.39		60.34		7.45		12.85		12.64		14.76		4.25		1.38	F		A
Jupiter International Financials <sup>1</sup>	1.45		1.68		32.36		59.86				1.68		12.12		16.11		16.17		3.96		1.35	F		
Kames Diversified Growth	0.26		-1.89		7.03		17.85				-1.89		2.46		6.47		6.70		3.20		0.77	C		
Kotak India Midcap	-0.38		11.60		10.07						11.60		-8.38		7.66				1.66		1.66	F		
Liontrust Russia	1.26		18.16		52.61		66.90				18.16		6.40		21.39		50.60		-27.38		1.58	F	N	A
M&G Global Convertibles (Share Class A)	2.82		4.46		5.19		26.91		53.94		4.46		-0.38		1.09		18.36		1.93		1.10	C		
M&G Global Macro Bond (Share Class A)	2.56		9.51		7.50		26.35		48.73		9.51		-0.86		-0.99		16.28		1.08		1.01	C	S	
Merian China Equity	-2.22		1.81		20.46		57.74				1.81		3.35		14.48		30.82		0.10		1.38	F		
Merian Global Equity Absolute Return <sup>1</sup>	-5.20		-12.52		-5.97		-2.72				-12.52		-1.21		8.81		-1.10		4.61		1.38	E		
Merian Gold and Silver	14.31		31.57		-15.47						31.57		-18.34		-21.32				1.36		1.36	F		
Merian Local Currency Emerging Market Debt	2.19		12.62		6.21		16.46				12.62		-6.76		1.14		26.94		-13.62		1.47	C		
Merian UK Opportunities	1.29		-1.93		-9.25		-15.56				-1.93		-6.28		-1.26		-6.58		-0.39		1.21	F		
MGTS AFH Tactical Core <sup>2</sup>	1.55		-1.08		4.25		12.08				-1.08		1.91		3.42		10.39		-2.61		1.24	E		
<b>Quilter Investors Asia Pacific (ex Japan) Equity (Fidelity)</b>	3.03		12.88		27.77		44.19		99.04		12.88		3.24		9.63		32.49		-14.83		1.37	F	B	AA
Sarasin Food & Agriculture Opportunities <sup>1</sup>	2.06		4.39		29.92		56.91		94.08		4.39		12.28		10.85		30.31		-7.32		1.35	F		A
Schroder Absolute Return Bond	0.06		0.93		1.24		-3.89		11.10		0.93		-1.70		2.05		0.31		-5.36		0.83	C		+
Stewart Investors Asia Pacific Leaders ▲	1.05		3.94		17.19		44.23		114.00		3.94		10.14											

# LIFE FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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				
<b>STERLING STRATEGIC BOND (continued)</b>																								
Janus Henderson Fixed Interest Monthly Income	2.19	1	7.97	1	11.43	1	20.77	1			7.97	1	-1.88	4	5.18	2	5.65	3	2.58	1	1.04	C	S	+
Janus Henderson Preference & Bond	2.05	1	7.52	1	9.60	2	18.98	2	62.28	2	7.52	1	-1.68	4	3.68	2	6.10	2	2.32	1	1.04	C	S	+
Janus Henderson Strategic Bond	2.03	1	7.48	1	7.37	2	15.66	2	52.69	3	7.48	1	-1.98	4	1.91	3	5.32	3	2.28	1	1.04	C	S	+
JPM Unconstrained Bond	0.29	4	0.19	4	0.48	4	3.65	4			0.19	4	-0.66	2	0.96	4	3.66	4	-0.49	4	0.89	C	S	+
Jupiter Strategic Bond	1.79	2	6.55	2	7.28	3	13.29	3			6.55	2	-1.75	4	2.48	3	4.94	3	0.63	3	1.17	C	S	
Kames Strategic Bond	2.14	1	5.18	2	7.32	2	10.03	4	41.32	4	5.18	2	0.14	1	1.88	3	4.47	4	-1.86	4	0.94	C	S	
L&G Dynamic Bond	1.41	2	3.79	3	-0.36	4	-1.44	4	25.50	4	3.79	3	-4.28	4	0.29	4	-2.00	4	0.94	2	1.06	C	S	
Legg Mason IF Western Asset Retirement Income Bond	1.12	3	4.33	2	4.17	4	9.50	4	25.26	4	4.33	2	-0.77	3	0.62	4	5.54	3	-0.41	4	0.45	C	S	
M&G Optimal Income (Share Class A)	0.52	4	1.95	4	5.70	3	10.15	4	51.40	3	1.95	4	-0.53	2	4.23	2	5.22	3	-0.96	4	1.02	C	S	
M&G UK Inflation Linked Corporate Bond	0.39	4	1.08	4	3.00	4	1.28	4			1.08	4	-0.39	2	2.30	3	2.04	4	-3.64	4	0.88	C	S	
Man GLG Strategic Bond	2.24	1	4.06	2	3.54	4	2.83	4			4.06	2	-5.95	4	5.81	1	1.40	4	-2.05	4	1.10	C	S	
Merian Monthly Income Bond	1.90	2	6.25	2	5.91	3	8.74	4	46.46	4	6.25	2	-2.39	4	2.13	3	6.64	2	-3.72	4	0.76	C	S	
Quilter Investors Sterling Diversified Bond (Fidelity)	0.89	3	5.56	2	3.37	4	12.80	3	47.14	4	5.56	2	-1.82	4	-0.26	4	5.76	3	3.18	1	0.86	C	B	
Quilter Investors Strategic Bond <sup>2</sup>	1.86	2	5.89	2	4.60	4	7.88	4			5.89	2	-1.90	4	0.69	4	5.69	3	-2.42	4	0.79	C	S	
Schroder Strategic Credit	0.53	4	2.14	4	5.90	3	11.40	3	35.20	4	2.14	4	0.20	1	3.47	2	4.42	4	0.73	3	0.84	C	S	
Threadneedle Strategic Bond	1.13	3	3.65	3	5.46	4	11.36	3	45.08	4	3.65	3	-0.44	2	2.20	3	6.09	2	-0.48	4	0.99	C	S	
Sector Average	1.34		4.58		7.32		14.26		55.57		4.58		-0.69		3.33		5.69		0.74					
<b>UK ALL COMPANIES</b>																								
Allianz UK Mid-Cap	2.23	1	-8.20	4	7.36	4	30.80	2	113.11	2	-8.20	4	7.08	1	9.21	3	9.10	3	11.68	1	1.25	F		
Artemis Capital	0.82	3	-2.48	3	17.85	2	29.39	2	118.56	1	-2.48	3	5.04	2	15.04	1	5.73	4	3.85	2	1.18	F		
Artemis UK Select	1.70	2	-3.94	4	16.32	3	24.36	3	112.74	2	-3.94	4	4.42	3	15.97	1	-0.99	4	7.98	1	1.18	F		
ASI UK Equity	0.77	3	5.42	1	18.78	2	26.94	3	92.02	3	5.42	1	4.90	2	7.41	4	14.34	2	-6.53	4	0.92	F		+
AXA Framlington UK Growth (Acc)	2.97	1	7.35	1	16.83	2	29.76	2	96.58	3	7.35	1	3.94	3	4.70	4	12.02	2	-0.85	3	1.15	F		+
AXA Framlington UK Select Opportunities	1.80	2	3.57	1	14.34	3	24.39	3	113.31	2	3.57	1	2.59	4	7.62	4	7.98	4	0.74	2	1.14	F	N	
BlackRock UK	2.33	1	2.37	1	23.12	1	41.96	1	89.18	3	2.37	1	10.15	1	9.18	3	11.33	3	3.57	2	1.23	F	B	AA
BlackRock UK Special Sits	1.32	2	-0.46	3			-0.46	3	7.58	1	-0.46	3	7.58	1							1.23	F		+
BMO Responsible UK Equity ▲	2.13	1	2.96	1	22.36	1	40.29	1	121.71	1	2.96	1	7.51	1	10.54	2	12.19	2	2.20	2	1.24	F		A
BMO Select UK Equity	1.06	3	2.20	2	8.54	4	23.69	3	64.45	4	2.20	2	5.31	2	0.85	4	16.60	1	-2.27	3	1.38	F		
BNY Mellon UK Equity	1.38	2	5.07	1	14.94	3	41.86	1	103.96	2	5.07	1	5.54	2	3.65	4	12.97	2	9.25	1	0.85	F		
BNY Mellon UK Opportunities	2.45	1	6.46	1	12.73	3	41.10	1	117.25	1	6.46	1	4.35	3	1.48	4	14.64	1	9.18	1	1.10	F		
EdenTree Amity UK ▲	1.16	3	-0.44	3	9.76	4	24.97	3	98.95	2	-0.44	3	2.89	4	7.15	4	6.54	4	6.88	1	1.24	F		
EdenTree UK Equity Growth	0.07	4	-3.01	3	20.72	1	33.80	2	141.66	1	-3.01	3	7.90	1	15.36	1	2.78	4	7.83	1	1.23	F		+
Fidelity Special Situations	0.24	4	-3.01	3	15.56	3	34.44	2	92.27	3	-3.01	3	4.98	2	13.49	1	11.48	3	4.36	2	1.30	F	S	+
Fidelity UK Opportunities																					0.93	F		
Fidelity UK Select	0.95	3	4.98	1	17.37	2	39.31	1	110.29	2	4.98	1	4.17	3	7.33	4	10.42	3	7.49	1	1.31	F		A
Franklin UK Managers Focus	2.45	1	0.31	3	14.75	3	37.98	1	138.14	1	0.31	3	5.64	2	8.96	3	8.63	3	10.70	1	1.17	F		AA
Franklin UK Mid Cap	4.98	1	5.91	1	29.23	1	47.17	1	177.40	1	5.91	1	6.46	1	14.61	1	1.73	4	11.95	1	1.16	F	S	A
Franklin UK Opportunities	2.83	1	3.41	1	10.69	4	29.53	2	90.81	3	3.41	1	3.67	3	3.25	4	16.01	1	0.87	2	1.19	F		A
GLG UK Income	-0.31	4	-1.18	3	27.63	1	42.77	1	120.37	1	-1.18	3	7.50	1	20.15	1	5.97	4	5.56	2	1.16	F	B	A
HSBC FTSE 100 Index	1.22	2	2.47	1	17.36	2	28.35	3	80.00	4	2.47	1	5.88	2	8.17	4	18.42	1	-7.65	4	0.21	F	N	
HSBC FTSE 250 Index	3.29	1	0.37	3	15.90	3	35.38	2	120.85	1	0.37	3	4.95	2	10.04	3	8.18	4	7.98	1	0.22	F	N	
HSBC FTSE All Share Index	1.50	2	2.24	2	17.60	2	30.80	2	88.70	3	2.24	2	5.70	2	8.83	3	16.53	1	-4.56	4	0.13	F	N	
HSBC UK Freestyle	0.93	3	-0.07	3	7.36	4	18.50	4	75.90	4	-0.07	3	2.70	4	4.60	4	11.87	2	-1.33	3	1.18	F		
HSBC UK Growth & Income	1.21	2	0.79	2	8.88	4	18.89	4	68.66	4	0.79	2	2.60	4	5.29	4	10.14	3	-0.86	3	1.16	F		
Invesco Perpetual High Income	-0.40	4	-10.50	4	-6.67	4	5.20	4	81.16	4	-10.50	4	1.71	4	2.53	4	6.99	4	5.36	2	1.20	F	B	
Invesco Perpetual Income	-0.06	4	-8.26	4	5.23	4	5.42	4	79.25	4	-8.26	4	0.54	4	2.74	4	6.03	4	4.91	2	1.19	F	B	
Invesco Perpetual Income & Growth	3.43	1	2.55	1	10.83	4	26.49	3	109.16	2	2.55	1	3.28	3	4.64	4	10.24	3	3.53	2	1.25	F		
Invesco Perpetual UK Focus	3.89	1	-3.18	4	13.02	3	19.23	4	111.25	2	-3.18	4	0.48	4	16.18	1	11.79	2	-5.63	4	1.25	F		
Invesco Perpetual UK Growth	2.35	1	-2.44	3	12.65	3	20.07	4	105.29	2	-2.44	3	1.04	4	14.28	1	10.22	3	-3.30	3	1.24	F	S	
Invesco Perpetual UK Strategic Income	-0.33	4	-13.80	4	-12.07	4	-2.75	4			-13.80	4	-1.66	4	3.74	4	4.92	4	5.40	2	1.25	F	B	
Investec UK Special Situations	3.92	1	1.92	2	15.22	3	19.53	4	79.18	4	1.92	2	1.33	4	11.56	2	9.66	3	-5.40	4	1.19	F	S	
Janus Henderson UK Alpha	-1.38	4	-4.61	4	14.29	3	37.59	1	69.75	4	-4.61	4	5.43	2	13.65	1	12.81	2	6.71	1	1.25	F		+
Janus Henderson UK Equity Income & Growth	-1.14	4	-7.97	4	-0.12	4	7.51	4	107.13	2	-7.97	4	1.28	4	7.16	4	8.21	3	-0.53	2	1.25	F		
JPM UK Dynamic	-0.07	4	-4.90	4	14.04	3	32.37	2	107.71	2	-4.90	4	8.27	1	10.76	2	7.59	4	7.88	1	1.22	F	B	+
JPM UK Equity Growth	0.36	3	1.44	2	16.20	3	37.44	1			1.44	2	6.21	1	7.85	4	11.83	2	5.77	1	1.25	F		+
JPM UK Strategic Equity Income	-0.11	4	-3.06	3	14.82	3	24.14	3	85.51	4	-3.06	3	3.56	3	14.38	1	6.87	4	1.17	2				



Percentage growth and quartile ranks calculated to 30 September Annual performance % over one year to end September

	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				
<b>UK EQUITY INCOME (continued)</b>																								
Premier Monthly Income	3.38	1	-1.41	3	6.53	4	21.15	4	99.70	3	-1.41	3	-1.93	4	10.18	2	9.14	4	4.19	1	1.22	F		
Premier Optimum Income	3.34	1	-1.80	3	7.75	4	23.48	4			-1.80	3	-2.26	4	12.26	1	9.91	4	4.26	1	1.27	F		
Quilter Investors UK Equity Large-Cap Income (Artemis)	3.87	1	3.68	1	16.55	2	29.64	2	108.67	2	3.68	1	4.26	3	7.82	3	10.37	3	0.78	3	1.25	F	B	
Quilter Investors UK Equity Large-Cap Value (BNY Mellon)	1.64	2	4.79	1	11.14	3	37.06	1	101.70	2	4.79	1	5.93	2	0.12	4	20.82	1	2.07	2	0.88	F		
Schroder Income Maximiser	-0.78	4	-6.12	4	13.23	3	21.34	4	77.64	4	-6.12	4	9.03	1	10.62	2	14.66	2	-6.54	4	1.29	F		
Threadneedle UK Equity Income	3.42	1	0.40	2	12.36	3	31.76	2	122.93	1	0.40	2	4.07	3	7.54	3	15.16	2	1.83	2	1.10	F	S	
UBS UK Equity Income	♦																				1.00	F		
Sector Average	1.17		-0.82		12.32		27.63		101.10		-0.82		4.29		8.59		12.97		0.58					
<b>UK GILTS</b>																								
Allianz Gilt Yield	4.62	2	10.27	1	4.98	2	21.24	2	39.78	3	10.27	1	-0.31	3	-4.50	3	10.65	2	4.37	4	0.55	C	B	+
HSBC Gilt & Fixed Interest	4.38	3	8.97	4	3.61	4	18.26	4	33.65	4	8.97	4	-0.26	3	-4.68	3	8.84	4	4.87	3	0.67	C		
iShares UK Gilts All Stocks Index (UK)	4.76	2	9.70	2	5.04	2	21.60	2			9.70	2	0.09	2	-4.33	2	9.59	4	5.63	2	0.17	C	S	
M&G Gilt & Fixed Interest Inc (Share Class A)	4.00	4	8.48	4	2.74	4	18.88	4	36.15	4	8.48	4	-0.60	4	-4.72	3	9.80	3	5.28	2	0.40	C		
Quilter Investors Gilt Index	4.90	1	10.14	1	4.34	3	20.51	3	40.70	2	10.14	1	-0.40	3	-4.88	3	9.70	3	5.28	3	0.55	C		
Schroder Gilt & Fixed Interest	4.61	2	9.00	4	3.74	3	19.52	3	35.64	4	9.00	4	-0.07	2	-4.77	3	9.68	3	5.05	3	0.58	C		+
Sector Average	4.63		9.86		4.98		22.23		43.57		9.86		-0.06		-4.38		10.33		5.52					
<b>UK INDEX - LINKED GILTS</b>																								
L&G All Stk Lt Gilt IdxTst	6.81	2	15.04	3	9.52	2	41.19	3	85.22	4	15.04	3	0.66	2	-5.42	1	19.63	4	7.76	3	0.16	C	N	
M&G Index-Linked Bond (Share Class A)	5.96	4	13.17	4	7.51	4	39.10	4	83.82	4	13.17	4	0.65	2	-5.62	2	19.65	4	8.14	3	0.42	C		
Sector Average	6.95		16.53		10.70		45.56		100.91		16.53		0.62		-5.59		21.21		8.48					
<b>UK PROPERTY SECURITIES</b>																								
ASI UK Real Estate Share	6.42	2	10.20	2	25.65	2	48.83	2	144.44	1	10.20	2	6.60	1	6.96	2	-1.03	1	19.68	3	0.92	F		+
Sector Average	5.27		7.84		19.18		38.01		109.74		7.84		5.15		5.09		-3.06		19.46					
<b>UK SMALLER COMPANIES</b>																								
Artemis UK Smaller Companies	1.43	1	-3.06	1	26.76	2	47.91	2	165.36	3	-3.06	1	5.77	3	23.64	2	7.02	3	9.03	3	1.18	F	S	AA
AXA Framlington UK Smaller Companies	-0.80	3	-6.18	3	20.99	3	49.84	2	194.06	2	-6.18	3	6.46	3	21.14	3	5.31	3	17.61	1	1.14	F		AAA
BlackRock UK Smaller Companies	-1.61	4	-6.31	3	24.47	2	52.06	2	180.93	3	-6.31	3	9.96	1	20.83	3	9.65	1	11.42	2	1.23	F		AA
Invesco Perpetual UK Smaller Companies Equity	1.48	1	1.63	1	31.58	1	65.81	1	187.56	2	1.63	1	6.75	3	21.28	3	9.48	2	15.11	1	1.25	F		A
Investec UK Smaller Companies	-1.75	4	-5.12	2	21.16	3	30.38	4			-5.12	2	10.37	1	15.70	4	0.75	4	6.82	4	1.19	F		AAA
Janus Henderson UK & Irish Smaller Companies	-0.46	2	-7.29	3	6.55	4	10.03	4	74.71	4	-7.29	3	1.27	4	13.49	4	-0.17	4	3.44	4	1.23	F		+
Lazard UK Smaller Companies	0.61	2	-8.24	4	10.48	4	22.83	4	113.35	4	-8.24	4	4.67	4	15.03	4	1.87	4	9.13	3	1.19	F		AA
Liontrust UK Smaller Companies	-1.04	3	-6.02	3	29.17	1	68.10	1	267.42	1	-6.02	3	16.18	1	18.30	4	18.72	1	9.61	3	1.19	F	B	AAA
M&G Smaller Companies (A)	1.59	1	0.98	1	23.72	3	36.70	4	137.41	4	0.98	1	3.95	4	20.21	3	0.12	4	10.35	2	1.10	F		AA
Marlborough Special Situations	-1.50	3	-9.15	4	17.28	4	46.08	3	195.88	2	-9.15	4	9.30	2	18.11	4	10.03	1	13.20	2	1.18	F		AAA
Merian UK Smaller Companies	-1.51	3	-8.45	4	22.83	3	52.62	2	188.31	2	-8.45	4	6.45	3	26.03	1	10.82	1	12.13	2	1.24	F	G	AA
Schroder UK Smaller Companies	-1.69	4	-10.73	4	14.90	4	38.70	3	174.09	3	-10.73	4	4.53	4	23.12	2	4.96	3	15.01	1	1.29	F		+
Sector Average	-0.31		-5.65		23.06		45.66		165.95		-5.65		7.57		21.26		6.60		11.04					
<b>UNCLASSIFIED</b>																								
Quilter Investors Cirilium Adventurous Portfolio <sup>2</sup>	0.31		-3.17								-3.17		6.20								1.42	F		
Quilter Investors Cirilium Balanced Portfolio <sup>2</sup>	0.12		0.12		10.17		24.22		69.53		0.12		1.55		8.35		12.41		0.30		1.42	E		
Quilter Investors Cirilium Conservative Portfolio <sup>2</sup>	0.08		0.50		4.92		17.16				0.50		-0.25		4.65		10.37		1.18		1.32	D		
Quilter Investors Cirilium Dynamic Portfolio <sup>2</sup>	0.65		-2.27		12.78		29.13		95.46		-2.27		3.95		11.02		15.79		-1.12		1.42	F		
Quilter Investors Cirilium Moderate Portfolio <sup>2</sup>	1.04		-0.16		12.23		27.68		84.50		-0.16		2.55		9.61		15.13		-1.18		1.44	E		
Quilter Investors Creation Adventurous Portfolio <sup>2</sup>	2.23		2.12								2.12		4.11								1.41	F		
Quilter Investors Creation Balanced Portfolio <sup>2</sup>	1.22		2.55		7.19		11.61		47.61		2.55		-0.38		4.93		7.75		-3.36		1.46	E		
Quilter Investors Creation Conservative Portfolio <sup>2</sup>	1.00		2.42		4.97		10.55		43.17		2.42		-1.62		4.17		7.12		-1.69		1.46	D		
Quilter Investors Creation Dynamic Portfolio <sup>2</sup>	1.88		2.89		12.55		18.77		59.86		2.89		2.49		6.73		9.86		-3.95		1.41	E		
Quilter Investors Creation Moderate Portfolio <sup>2</sup>	1.53		2.47		9.85		15.09		54.30		2.47		1.09		6.04		9.03		-3.90		1.46	E		
Quilter Investors Generation CPI+ 3 Portfolio <sup>2</sup>	0.72		2.00		3.12		6.64				2.00		-1.70		2.84		8.67		-4.84		1.37	E		
Quilter Investors Generation CPI+ 4 Portfolio <sup>2</sup>	0.86		0.95		4.66		7.74				0.95		-0.43		4.12		6.58		-3.41		1.34	E		
Quilter Investors Generation CPI+ 5 Portfolio <sup>2</sup>	1.49		1.39		7.27						1.39		0.94		4.81						1.31	F		
Sector Average	1.22		4.36		13.98		26.85		78.76		4.36		4.23		4.78		8.18		2.88					

## 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 30 September Annual performance % over one year to end September

	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				
EAB Merian Global Equity Income (IRL)	1.80	3	0.64	4	26.14	3					0.64	4	7.99	3	16.06	1	27.82	1			1.00	F		+
EAB Property	0.28	2	1.78	1	16.42	2	20.96	3	64.64	3	1.78	1	7.03	2	6.87	2	-5.67	4	10.15	3	1.12	G		A
EAB Quilter Investors Diversified Portfolio <sup>2</sup>	1.47	3	2.23	3	8.18	3	7.89	4	41.85	4	2.23	3	0.19	4	5.62	2	8.52	3	-8.09	4	1.00	E		
EAB Quilter Investors Ethical Equity ▲	3.53	1	5.42	2	15.20	4	47.57	4	106.36	4	5.42	2	2.15	4	6.98	4	32.54	1	-3.35	4	1.25	F		+
EAB Quilter Investors Global Dynamic Equity <sup>2</sup>	2.69	2	4.85	2	24.19	3	35.72	4	79.49	4	4.85	2	6.40	4	11.31	3	20.85	3	-9.56	4	1.25	F		
EAB Quilter Investors Global Property Securities	5.71	3	10.68	3	15.07	4	34.84	4	93.16	3	10.68	3	4.18	4	-0.20	2	10.84	3	5.73	3	1.25	F		
EAB Quilter Investors Strategic Bond <sup>2</sup>	1.70	2	5.65	2	4.09	4</																		

# SINGLE PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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				
<b>ASIA PACIFIC EXCLUDING JAPAN EQUITIES</b>																								
Barings Eastern Trust	1.62	1	8.64	1	32.13	2	89.15	1	142.34	2	8.64	1	-0.50	4	22.23	1	41.29	2	1.32	1	1.26	F		
BNY Mellon Asian Income	-0.08	2	12.35	1	24.27	4	56.51	4	190.85	1	12.35	1	5.65	3	4.69	4	41.31	2	-10.87	3	1.20	F		
BNY Mellon Oriental	3.62	1	7.49	2	16.18	4	38.42	4	84.81	4	7.49	2	-3.92	4	12.49	4	39.41	3	-14.54	4	1.08	F		
Fidelity Asia	0.72	1	8.39	1	35.17	2	92.38	1	164.07	1	8.39	1	6.09	3	17.54	2	46.90	1	-3.11	1	1.33	F	B	A
HSBC Pacific Index	0.09	2	4.70	3	27.00	3	57.76	3	117.54	4	4.70	3	8.00	1	12.32	4	44.69	1	-14.15	4	0.28	F		
Janus Henderson Asia Pacific Capital Growth	1.45	1	6.51	2	29.62	3	66.76	2	121.89	3	6.51	2	5.84	3	14.99	3	42.84	2	-9.93	3	1.31	F		+
Janus Henderson Asian Dividend Income Unit Trust	0.85	1	9.20	1	28.19	3	60.58	3	135.45	3	9.20	1	5.97	3	10.78	4	38.55	3	-9.59	2	1.11	F		
L&G Pacific Index Trust	0.11	2	4.45	3	26.62	3	57.72	3	125.04	3	4.45	3	7.65	1	12.61	4	43.97	1	-13.48	4	0.20	F	B	
Legg Mason IF Martin Currie Asia Pacific	0.58	1	6.17	2	27.52	3	70.30	2	126.40	3	6.17	2	4.09	4	15.39	3	43.46	1	-6.91	2	1.12	F		+
Merian Asia Pacific	-0.50	3	1.18	4	30.32	2	77.33	2			1.18	4	1.68	4	26.66	1	47.38	1	-7.67	2	1.31	F		+
Merian Asia Equity Income	-1.45	4	-0.46	4	15.93	4	45.70	4			-0.46	4	3.11	4	12.96	4	38.88	3	-9.50	2	1.23	F		+
Merian Pacific Equity	-0.52	3	0.79	4	14.47	4	44.34	4			0.79	4	0.64	4	12.86	4	38.87	3	-9.20	2	1.34	F		+
Quilter Investors Asia Pac (ex Japan) Lge-Cap Equity (Invesco Perpetual)	0.00	2	2.73	4	31.33	2	77.04	2	160.03	1	2.73	4	3.63	4	23.37	1	52.13	1	-11.39	3	1.33	F	B	A
Schroder Asian Alpha Plus	-1.84	4	4.26	3	33.01	2	74.48	2			4.26	3	5.13	4	21.35	1	40.48	3	-6.62	2	1.33	F	S	+
Schroder Asian Income	-0.78	3	5.59	2	25.37	4	62.97	3			5.59	2	6.13	2	11.88	4	38.94	3	-6.45	2	1.31	F	S	+
Schroder Asian Income Maximiser	-0.64	3	5.47	2	23.66	4	56.31	4			5.47	2	5.84	3	10.78	4	37.43	4	-8.02	2	1.34	F		+
Sector Average	-0.55		5.04		27.03		60.04		123.60		5.04		5.66		14.46		38.28		-8.89					
<b>ASIA PACIFIC INCLUDING JAPAN EQUITIES</b>																								
ASI Asia Pacific and Japan Equity	1.73	2	9.44	1	26.41	3	52.17	4	134.04	2	9.44	1	5.06	4	9.95	4	37.26	2	-12.30	4	1.13	F	B	
Invesco Perpetual Pacific	3.63	1	2.05	4	31.65	1	70.14	2	157.98	1	2.05	4	8.15	2	19.28	1	42.57	1	-9.35	3	1.29	F		+
Sector Average	1.62		2.73		25.12		59.34		117.04		2.73		7.17		13.65		35.90		-6.29					
<b>COMMODITY/ENERGY</b>																								
BlackRock Natural Resources Growth & Inc	-2.42	3	-5.45	4	15.21	2	22.67	2			-5.45	4	11.19	2	9.59	2	49.45	4	-28.75	2	1.24	F		+
Investec Enhanced Natural Resources <sup>1</sup>	1.67	2	3.30	2	12.76	2	23.98	2			3.30	2	7.72	3	1.34	2	48.62	4	-26.02	2	1.26	F		
Investec Global Energy	-1.37	3	-6.18	4	1.14	4	-23.47	4	-7.16	4	-6.18	4	11.11	2	-2.98	3	32.83	4	-43.04	3	1.24	F		
Investec Global Gold	13.53	1	63.19	1	14.36	2	87.41	1	25.25	1	63.19	1	-15.08	3	-17.47	4	128.66	1	-28.34	2	1.25	F		
Marlborough ETF Commodity <sup>2</sup>	-1.64	3	-9.76	4	1.98	3	-12.61	4	-28.97	4	-9.76	4	11.59	2	1.27	2	14.03	4	-24.85	1	1.50	F		
Quilter Investors Natural Resources Equity (Janus Henderson)	-0.79	2	-2.33	3	19.92	2	10.38	4	-7.24	4	-2.33	3	10.25	3	11.37	2	67.04	2	-44.90	4	1.30	F		
Quilter Investors Precious Metals Equity (BlackRock)	10.96	1	53.19	1	-1.51	4	58.73	2	1.33	3	53.19	1	-21.87	4	-17.71	4	116.87	1	-25.69	2	1.39	F	B	+
TB Guinness Global Energy	0.73	2	-9.99	4	20.32	2	-14.36	4			-9.99	4	28.81	1	3.77	2	37.25	4	-48.14	4	1.27	F		A
Sector Average	2.33		14.85		11.41		24.44		4.83		14.85		-1.29		-1.73		71.43		-34.84					
<b>EUROPE EXCLUDING UK EQUITIES</b>																								
Artemis European Growth	-0.11	4	-2.96	4	17.85	4	42.19	4	113.29	3	-2.96	4	-1.91	4	23.81	2	22.86	2	-1.79	4	1.19	F		+
ASI Europe ex UK Equity	3.25	1	8.88	1	43.40	1	75.62	1	127.76	2	8.88	1	15.95	1	13.60	4	28.19	1	-4.46	4	0.94	F		+
AXA Framlington European	2.54	1	3.80	3	21.27	4	50.66	4	126.22	2	3.80	3	0.26	4	16.52	4	22.49	2	1.42	3	1.17	F		+
Barings Europe Select Trust	0.89	3	1.13	3	29.99	2	97.61	1	230.05	1	1.13	3	7.71	1	19.33	4	33.96	1	13.48	1	1.10	F	G	+
Barings European Growth	1.88	2	0.18	4	30.46	2	26.03	3	113.56	3	0.18	4	3.57	2	25.73	1	16.82	4	2.37	3	1.16	F		
BlackRock Continental European	0.43	3	5.19	2	34.79	2	75.51	1	157.37	1	5.19	2	8.09	1	18.54	4	20.11	2	8.41	1	1.24	F		
BlackRock Continental European Income	4.35	1	8.22	1	25.82	3	63.46	2			8.22	1	1.41	3	14.65	4	20.98	2	7.38	1	1.23	F	B	
BlackRock European Dynamic	0.73	3	2.52	3	36.77	1	80.16	1	194.98	1	2.52	3	7.12	1	24.54	1	21.34	2	8.56	1	1.23	F	B	+
BNY Mellon Continental European	2.96	1	4.88	2	27.47	3	61.47	2	108.25	4	4.88	2	6.62	1	13.99	4	24.44	1	1.80	3	0.99	F		
EdenTree Amity European ▲	0.17	4	0.20	4	22.51	4	49.04	4	115.48	3	0.20	4	-1.21	4	23.76	2	21.42	2	0.20	3	1.26	F		
Fidelity European	2.45	1	7.39	1	39.28	1	73.39	1	143.46	2	7.39	1	10.67	1	17.20	4	23.73	1	0.61	3	1.31	F	B	A
Fidelity European Opportunities	-0.65	4	-1.27	4	17.63	4	51.96	4	94.78	4	-1.27	4	2.53	3	16.20	4	22.84	2	5.16	2	1.33	F		
FP Argonaut European Alpha	0.73	3	-4.60	4	10.80	4	30.45	4	80.49	4	-4.60	4	5.70	1	9.89	4	6.29	4	10.76	1	1.44	F		
HSBC European Growth	1.79	2	1.36	3	14.92	4	45.66	4	104.49	4	1.36	3	-2.46	4	16.24	4	17.22	4	8.13	1	1.18	F		
HSBC European Index	2.55	1	5.56	2	32.05	2	57.85	3	107.48	4	5.56	2	3.68	2	20.66	3	22.56	2	-2.46	4	1.13	F		
Invesco Perpetual European Equity	0.68	3	-3.90	4	21.27	4	45.55	4	114.17	3	-3.90	4	0.43	4	25.65	1	21.86	2	-1.52	4	1.26	F		
Invesco Perpetual European Equity Income	0.47	3	-3.99	4	19.63	4	38.16	4	113.53	3	-3.99	4	-0.05	4	24.66	1	17.26	4	-1.51	4	1.27	F		
Invesco Perpetual European Opportunities	0.36	4	9.38	4	3.61	2	27.00	4	145.23	1	9.38	4	-1.64	4	16.24	4	12.81	4	8.65	1	1.28	F		
iShares Continental European Equity Index (UK)	3.10	1	6.31	1	32.68	2	58.86	3	108.80	3	6.31	1	3.23	2	20.89	3	22.47	2	2.24	4	0.15	F	B	
Janus Henderson European Focus <sup>1</sup>	2.75	1	4.72	2	26.99	3	54.25	3	161.62	1	4.72	2	2.25	3	18.60	4	18.23	3	2.74	2	1.26	F	B	
Janus Henderson European Selected Opportunities	3.28	1	5.02	2	25.39	3	51.27	4	130.81	2	5.02	2	2.04	3	17.01	4	18.43	3	1.86	3	1.23	F	B	
Janus Henderson European Smaller Companies	-2.33	4	-3.42	4	40.01	1	104.40	1	215.73	1	-3.42	4	3.87	2	39.58	1	29.83	1	12.45	1	1.27	F		
JPM Europe	1.59	2	2.26	3	27.05	3	57.29	3	121.03	3	2.26	3	3.40	2	20.15	3	21.78	2	1.66	3	1.23	F		
JPM Europe Dynamic (ex UK)	1.55	2	-1.01	4	22.80	4	52.96	3	145.98	1	-1.01	4	2.77	3	20.71	3	21.10	2	2.86	2	1.26	F	B	+
Jupiter European	2.22	1	2.93	3	47.43	1	106.94	1	267.38	1	2.93	3	22.26	1	17.15	4	18.89	3	18.07					





# SINGLE PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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
<b>NORTH AMERICA EQUITIES (continued)</b>																								
Quilter Investors US Equity Small/Mid-Cap (Schroder)	7.28	1	9.14	3	35.71	4	103.30	3			9.14	3	11.34	4	11.67	4	35.34	2	10.69	1	1.28	F	B	
Schroder US Smaller Companies	6.86	1	7.49	3	40.26	4	103.96	3	271.47	4	7.49	3	13.81	4	14.65	3	33.51	3	8.93	1	1.29	F	B	
Threadneedle American	5.94	1	9.65	2	55.94	2	111.29	2			9.65	2	21.76	2	16.80	1	31.24	3	3.24	3	1.14	F		
Threadneedle American Select	5.31	1	9.44	2							9.44	2	18.87	3							1.14	F		A
Threadneedle American Smaller Companies	4.62	3	5.98	4	37.49	4	91.28	4			5.98	4	14.49	4	13.32	3	28.81	4	8.00	1	1.00	F		+
UBS US Equity	4.28																				0.68	F		
Sector Average	4.28		8.02		46.98		98.78		263.47		8.02		19.22		14.13		31.21		3.07					
<b>PROTECTED/GUARANTEED</b>																								
Investec Multi Asset Protector <sup>1</sup>	1.66	1	5.07	2	14.74	2					5.07	2	1.66	3	7.42	1					1.54	E		
Sector Average	1.01		2.34		6.48		12.50		29.02		2.34		1.76		2.25		4.86		0.76					
<b>SPECIALIST</b>																								
Absolute Insight (AP) <sup>2</sup>	0.44		-1.39		-0.96		-1.99				-1.39		-1.29		1.75		-1.72		0.69		1.51	D		
ASI Target Return Bond	1.17		1.66		4.31		0.98		15.57		1.66		1.49		1.10		0.40		-3.59		0.76	C		
AXA Framlington Biotech	-7.47		-15.44		3.11		33.96		281.72		-15.44		12.54		8.35		12.98		14.99		1.31	F		
AXA Framlington FinTech	2.88		13.40		55.09		80.38		133.33		13.40		6.84		28.01		16.44		-0.11		1.18	F		AA
AXA Framlington Global Technology	4.56		13.17		85.99		188.91		447.24		13.17		34.17		22.50		41.47		9.80		1.14	F		+
AXA Framlington Health	3.15		-0.47		17.82		63.22		267.71		-0.47		17.08		1.10		23.51		12.17		1.13	F		
Barings Eastern Europe	0.45		21.56		39.87		55.36		38.33		21.56		-4.68		20.71		44.30		-23.03		1.57	F		
Barings German Growth Trust	-3.02		-6.60		17.84		58.01		151.50		-6.60		-1.84		28.54		26.86		5.70		1.12	F		
Barings Korea Trust	-4.62		-19.09		-10.07		6.18		47.55		-19.09		11.64		-0.44		27.93		-7.71		1.20	F		
Barings Multi Asset <sup>2</sup>	1.61		2.01		12.27		22.90				2.01		3.19		6.65		11.18		-1.54		1.29	D		
BlackRock Absolute Return Bond <sup>1</sup>	0.36		0.64		2.42		4.16				0.64		-0.82		2.60		2.09		-0.38		0.78	E		
BlackRock Dynamic Diversified Growth	0.22		2.25		10.97		9.81				2.25		3.41		4.96		1.74		-2.73		1.02	D		
BlackRock European Absolute Alpha <sup>1</sup>	-0.61		4.34		6.86		18.24		44.91		4.34		3.08		-0.66		1.86		8.64		1.54	E	N	
BlackRock UK Absolute Alpha <sup>1</sup>	0.70		4.70		5.73		16.61		21.54		4.70		-1.75		2.78		2.17		7.94		1.50	E	B	
BNY Mellon Global Absolute Return <sup>2</sup>	2.35		4.55		10.53		12.99				4.55		1.39		4.27		5.45		-3.06		1.31	E	B	
BNY Mellon Real Return A	1.90		8.88		6.79		18.80				8.88		1.76		-3.62		11.07		0.16		1.22	E	S	
Fidelity Emerging Europe Middle East & Africa	-0.14		12.18		23.95		44.11		97.45		12.18		-1.22		11.86		24.41		-6.55		1.44	F		
Fidelity Euro Bond	1.79		8.33		10.20		32.93				8.33		2.02		-0.29		25.86		-4.16		0.82	C		
First State Greater China Growth	3.27		10.19		40.58		88.91		215.02		10.19		10.67		15.28		41.28		-4.89		1.40	F	G	AA
FP 8AM Multi-Strategy Portfolio II <sup>2</sup>	0.62		0.85		12.06		25.19		54.73		0.85		3.75		7.10		7.79		3.65		2.50	E		
FP Apollo Multi Asset Cautious <sup>2</sup>	0.22		-0.66		15.62		21.46				-0.66		2.81		13.22		4.86		0.18		1.85	E		
Fulcrum Alternative Beta Plus Daily	2.22		3.54		-5.94		-9.30		-8.87		3.54		-3.22		-6.13		2.29		-5.73		2.01	C		
Garraway Wealth <sup>1,2</sup>	0.64		0.00		2.88		11.30				0.00		1.30		1.56		4.65		3.38		2.21	E		
Invesco Perpetual Emerging European	0.73		14.00		49.76		73.54		91.99		14.00		5.10		25.00		37.98		-16.02		1.50	F		
Invesco Perpetual Latin American	-3.31		10.28		12.84		5.57		20.77		10.28		-6.91		9.91		53.06		-38.87		1.33	F		
Investec UK Total Return ¶	2.60		-0.99		13.47		19.82		60.55		-0.99		0.96		13.52		2.96		2.56		1.01	D		
Janus Henderson Global Financials	4.55		10.36		45.26		66.96		114.86		10.36		11.03		18.55		19.48		-3.80		1.27	F		+
Janus Henderson Global Technology	5.13		10.38		75.09		155.54		374.28		10.38		25.80		26.10		41.19		3.37		1.31	F		
Janus Henderson Multi-Asset Absolute Return <sup>2</sup>	-0.37		1.35		3.59		8.31		25.67		1.35		0.22		1.99		4.30		0.24		1.34	E		
Janus Henderson UK Absolute Return <sup>1</sup>	1.04		-0.13		2.83		14.78		50.97		-0.13		0.97		1.98		5.78		5.51		1.51	E		+
JPM Emerging Europe Equity	2.41		20.62		36.51		47.24		49.68		20.62		-4.48		18.47		39.23		-22.53		1.25	F	B	+
Jupiter Absolute Return <sup>1</sup>	-1.61		-2.73		-8.31		4.95				-2.73		-4.55		-1.25		7.41		6.57		1.16	F	N	
Jupiter Emerging European Opportunities	3.45		22.88		46.74		63.09		42.80		22.88		0.42		18.92		41.49		-21.45		1.62	F		
Jupiter Financial Opportunities	4.52		9.69		48.40		85.49		86.60		9.69		16.84		15.79		18.39		5.58		1.38	F		A
Jupiter International Financials <sup>1</sup>	1.90		2.96		42.50		79.77				2.96		15.78		19.53		19.61		5.48		1.35	F		
Kames Diversified Growth	0.54		-1.14		10.10		24.23				-1.14		3.31		7.81		8.37		4.12		0.77	C		
Kotak India Midcap	1.64		12.89		17.73						12.89		-7.43		12.65						1.66	F		
Liontrust Russia	1.64		22.86		68.38		87.42				22.86		8.49		26.32		51.63		-26.59		1.58	F	N	A
M&G Global Convertibles (Share Class A)	3.75		6.52		9.27		40.43		86.43		6.52		0.45		-2.13		24.39		3.32		1.10	C		
M&G Global Macro Bond (Share Class A)	3.30		12.89		12.31		39.72		79.25		12.89		-0.11		-0.40		21.64		2.27		1.01	C	S	
Merian China Equity	-2.48		2.95		29.79		81.24				2.95		6.17		18.74		36.27		6.47		1.38	F		
Merian Global Equity Absolute Return <sup>1</sup>	-4.96		-11.69		-3.09		2.68				-11.69		-0.68		10.49		-0.28		2.25		1.38	E		
Merian Gold and Silver	17.90		39.86		-6.27						39.86		-17.12		-19.15						1.36	F		
Merian Local Currency Emerging Market Debt	3.06		17.47		11.04		25.88				17.47		-7.82		2.55		35.03		-16.04		1.47	C		
Merian UK Opportunities	1.51		-1.16		-7.84		-14.31				-1.16		-5.47		-1.37		-7.36		0.36		1.21	F		
MGTIS AFH Tactical Core <sup>2</sup>	2.07		-0.61		6.67		17.51				-0.61		2.82		4.38		13.18		-2.67		1.24	E		
Quilter Investors Asia Pacific (ex Japan) Equity (Fidelity)	3.91		16.64		36.66		58.82		139.02		16.64		4.70		11.91		35.25		-14.08		1.37	F	B	AA
Sarasin Food & Agriculture Opportunities <sup>1</sup>	2.63		6.10		39.33		77.12		132.75		6.10		15.95		13.26		36.19		-6.66		1.35	F	A	
Schroder Absolute Return Bond	0.27		2.03		4.44		-0.35		25.11		2.03		-1.14		3.54		1.28		-5.79		0.83	C		+
Stewart Investors Asia Pacific Leaders ▲	1.45		5.70		23.60		60.61		163.71		5.70		13.45		3.07		30.69		-0.57		1.18	F	S	
Threadneedle Latin American	-0.64		17.83		20.23		11.04		17.40	</														

# SINGLE PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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
<b>STERLING STRATEGIC BOND (continued)</b>																								
Invesco Perpetual Monthly Income Plus	1.29	3	4.15	4	12.69	3	21.86	3	104.52	2	4.15	4	-0.10	3	8.31	4	6.48	4	1.55	3	1.06	C	S	
Invesco Perpetual Tactical Bond	1.14	3	1.54	4	4.20	4	7.99	4			1.54	4	-0.53	3	3.17	4	3.93	4	-0.29	4	1.08	C	S	
Janus Henderson Fixed Interest Monthly Income	2.91	1	10.86	1	17.60	1	32.27	1			10.86	1	-1.31	4	7.49	2	8.02	3	4.13	1	1.04	C	S	+
Janus Henderson Preference & Bond	2.78	1	10.45	1	15.23	2	30.05	1	99.87	3	10.45	1	-1.20	4	5.59	2	8.68	2	3.84	1	1.04	C	S	+
Janus Henderson Strategic Bond	2.75	1	10.42	1	12.34	3	25.60	2	85.29	3	10.42	1	-1.57	4	3.36	4	7.70	3	3.81	2	1.04	C	S	+
JPM Unconstrained Bond	0.58	4	1.24	4	3.38	4	9.50	4			1.24	4	0.08	3	2.03	4	5.63	4	0.27	4	0.89	C	S	+
Jupiter Strategic Bond	2.43	2	9.23	1	12.14	3	22.28	3			9.23	1	-1.42	4	4.15	3	7.14	3	1.78	3	1.17	C	S	
Kames Strategic Bond	2.79	1	7.44	2	12.20	3	17.97	4	68.25	4	7.44	2	1.17	1	3.22	4	6.63	4	1.93	4	0.94	C	S	
L&G Dynamic Bond	2.01	2	5.75	2	2.31	4	2.86	4	45.29	4	5.75	2	-4.50	4	1.30	4	-1.52	4	2.08	3	1.06	C	S	
Legg Mason IF Western Asset Retirement Income Bond	1.61	2	6.30	2	8.11	4	17.35	4	45.25	4	6.30	2	0.06	3	1.65	4	7.97	3	0.53	4	0.45	C	S	
M&G Optimal Income (Share Class A)	0.86	4	3.34	4	10.17	3	18.15	4	83.74	3	3.34	4	0.31	3	6.28	2	7.62	3	-0.35	4	1.02	C	S	
M&G UK Inflation Linked Corporate Bond	0.76	4	2.39	4	6.77	4	6.49	4			2.39	4	0.43	3	3.83	3	3.51	4	-3.64	4	0.88	C	S	
Man GLG Strategic Bond	2.99	1	5.97	2	7.19	4	8.64	4			5.97	2	-6.49	4	8.17	1	2.74	4	-1.35	4	1.10	C	S	AAA
Merian Monthly Income Bond	2.54	2	8.67	1	10.34	3	16.15	4	75.77	4	8.67	1	-2.06	4	3.67	3	9.42	2	-3.79	4	0.76	C	S	
Quilter Investors Sterling Diversified Bond (Fidelity)	1.31	3	7.89	2	7.09	4	21.68	3	77.42	4	7.89	2	-1.33	4	0.59	4	8.20	3	5.01	1	0.86	C	S	B
Quilter Investors Strategic Bond <sup>2</sup>	2.54	2	8.35	2	8.75	4	15.12	4			8.35	2	-1.47	4	1.87	4	8.08	3	-2.06	4	0.79	C	S	
Schroder Strategic Credit	0.86	4	3.59	4	10.48	3	19.93	3	59.87	4	3.59	4	1.21	1	5.38	3	6.56	4	1.87	3	0.84	C	S	
Threadneedle Strategic Bond	1.60	3	5.41	3	9.77	4	19.74	4	74.33	4	5.41	3	0.43	2	3.70	3	8.65	2	0.39	4	0.99	C	S	
Sector Average	1.76		5.90		9.83		19.33		76.12		5.90		-0.49		4.22		7.28		1.28					
<b>UK ALL COMPANIES</b>																								
Allianz UK Mid-Cap	2.69	1	-9.55	4	10.70	4	44.50	2	168.35	1	-9.55	4	9.66	1	11.62	3	13.59	3	14.91	1	1.25	F		
Artemis Capital	1.22	3	-3.24	4	21.63	2	37.51	3	151.96	1	-3.24	4	6.58	2	17.94	1	7.64	4	5.03	2	1.18	F		
Artemis UK Select	2.36	1	-4.94	4	20.75	3	32.41	3	153.55	1	-4.94	4	6.00	3	19.83	1	-0.63	4	10.35	1	1.18	F		
ASI UK Equity	1.09	3	7.15	1	24.62	2	36.01	3	124.23	3	7.15	1	6.69	2	9.01	4	17.60	2	-7.20	4	0.92	F		+
AXA Framlington UK Growth (Acc)	3.83	1	9.44	1	21.72	2	38.67	2	131.71	2	9.44	1	5.08	3	5.85	4	14.47	2	-0.48	3	1.15	F		+
AXA Framlington UK Select Opportunities	2.20	1	4.78	1	18.44	3	32.44	3	157.38	1	4.78	1	3.85	4	8.85	4	10.04	4	1.61	2	1.14	F		N
BlackRock UK	2.86	1	3.18	2	30.03	1	55.56	2	121.14	3	3.18	2	13.40	1	11.13	3	14.01	3	4.93	2	1.23	F		B
BlackRock UK Special Sits	1.52	2	1.95	2							1.52	2	10.31	1							1.23	F		A
BMO Responsible UK Equity ▲	2.90	1	3.99	1	29.06	1	52.66	1	159.15	1	3.99	1	9.88	1	12.95	2	14.61	2	3.20	2	1.24	F		+
BMO Select UK Equity	1.58	2	3.21	2	11.55	4	31.33	3	84.36	4	3.21	2	6.65	2	1.34	4	19.91	1	-1.81	3	1.38	F		+
BNY Mellon UK Equity	1.70	2	6.21	1	18.24	3	52.02	1	134.08	2	6.21	1	6.95	2	4.09	4	15.86	2	10.98	1	0.85	F		+
BNY Mellon UK Opportunities	2.82	1	8.24	1	16.52	4	53.91	1	160.23	1	8.24	1	5.91	3	1.64	4	18.48	1	11.48	1	1.10	F		+
EdenTree Amity UK ▲	1.57	2	-0.10	3	12.98	4	32.92	3	135.74	2	-0.10	3	4.14	4	8.60	4	8.20	4	8.73	1	1.24	F		+
EdenTree UK Equity Growth	0.24	4	-3.40	4	26.76	1	44.64	2	203.11	1	-3.40	4	10.40	1	18.86	1	4.20	4	9.51	1	1.23	F		+
Fidelity Special Situations	0.53	3	-3.54	4	20.21	3	45.68	2	127.99	3	-3.54	4	6.81	2	16.67	1	14.51	2	5.83	2	1.30	F		S
Fidelity UK Opportunities																					0.93	F		+
Fidelity UK Select	1.38	3	6.47	1	22.77	2	52.21	1	153.30	1	6.47	1	5.75	3	9.04	4	13.29	3	9.44	1	1.31	F		A
Franklin UK Managers Focus	3.31	1	0.04	3	19.28	3	49.25	1	193.04	1	0.04	3	7.48	2	10.93	3	10.98	3	12.75	1	1.17	F		AA
Franklin UK Mid Cap	6.29	1	7.25	1	37.01	1	61.87	1	252.83	1	7.25	1	8.37	1	17.88	1	2.74	4	14.99	1	1.16	F		S
Franklin UK Opportunities	3.75	1	4.37	1	13.35	4	37.21	3	115.21	3	4.37	1	4.87	3	3.56	4	19.42	1	1.36	2	1.19	F		A
GLG UK Income	-0.07	4	-0.81	3	33.58	1	54.36	1	158.81	1	-0.81	3	9.45	1	23.05	1	7.36	4	7.63	1	1.16	F		B
HSBC FTSE 100 Index	1.76	2	3.14	2	21.06	3	35.54	3	104.62	4	3.14	2	7.27	2	9.41	4	20.92	1	-7.41	4	0.21	F		N
HSBC FTSE 250 Index	4.33	1	0.54	3	20.02	3	46.26	1	171.61	1	0.54	3	6.46	2	12.13	2	10.78	4	10.01	1	0.72	F		N
HSBC FTSE All Share Index	2.08	2	2.67	2	21.22	3	38.07	3	114.77	3	2.67	2	7.09	2	10.25	3	19.15	1	-4.41	4	0.13	F		S
HSBC UK Freestyle	1.07	3	0.79	3	9.95	4	23.96	4	92.06	4	0.79	3	3.32	4	5.59	4	13.13	3	-0.35	3	1.18	F		+
HSBC UK Growth & Income	1.44	3	1.05	3	11.05	4	23.83	4	84.44	4	1.05	3	3.42	4	6.26	4	11.90	3	-0.35	3	1.16	F		+
Invesco Perpetual High Income	-0.19	4	-10.26	4	-5.46	4	9.46	4	102.43	4	-10.26	4	2.02	4	3.27	4	8.44	4	6.77	1	1.20	F		B
Invesco Perpetual Income	0.16	4	-8.11	4	-4.23	4	9.12	4	100.57	4	-8.11	4	0.74	4	3.45	4	7.60	4	5.90	2	1.19	F		B
Invesco Perpetual Income & Growth	3.66	1	3.42	1	13.07	4	31.92	3	134.77	2	3.42	1	3.67	4	5.47	4	7.60	4	4.21	2	1.25	F		+
Invesco Perpetual UK Focus	4.09	1	3.30	1	18.99	3	25.77	4	151.96	1	3.30	1	0.92	4	19.88	1	13.54	3	-5.31	4	1.25	F		+
Invesco Perpetual UK Growth	3.12	1	-2.90	4	15.86	4	26.03	4	139.33	2	-2.90	4	1.63	4	17.40	1	12.80	3	3.53	3	1.24	F		S
Invesco Perpetual UK Strategic Income	-0.10	4	-13.05	4	-9.74	4	2.41	4			-13.05	4	-0.85	4	4.49	4	5.91	4	-7.14	1	1.25	F		S
Investec UK Special Situations	4.99	1	2.71	2	19.83	3	25.88	4	107.47	4	2.71	2	2.30	4	14.05	2	12.06	3	-6.26	4	1.19	F		S
Janus Henderson UK Alpha	-1.89	4	-5.55	4	18.04	3	46.55	1	88.85	4	-5.55	4	7.12	2	16.66	1	15.25	2	7.73	1	1.25	F		+
Janus Henderson UK Equity Income & Growth	-0.92	4	-7.46	4	1.53	4	10.89	4	137.14	2	-7.46	4	1.42	4	8.18	4	9.76	4	-0.49	3	1.25	F		+
JPM UK Dynamic	-0.20	4	-5.90	4	18.04	3	41.53	2	145.98	2	-5.90	4	10.77	1	13.24									

# SINGLE PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	Cumulative							Annual							TER	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	
<b>UK EQUITY INCOME (continued)</b>																									
Lazard Multicap UK Income	1.28	3	1.08	3	16.84	3	32.91	3	135.12	2	1.08	3	4.41	3	10.70	3	12.72	3	0.91	3	0.97	F		AA	
Liontrust Income	-0.80	4	5.08	1	25.67	1	47.71	1	121.21	3	5.08	1	8.04	1	10.70	3	18.57	1	-0.87	4	1.26	F		A	
Marlborough Multi Cap Income	-0.58	4	-1.24	3	14.68	3	32.61	3			-1.24	3	5.00	3	10.59	3	1.56	4	13.86	1	1.17	F			
Merian UK Equity Income	1.38	3	-2.34	3	10.12	4	22.60	4			-2.34	3	2.45	4	10.06	3	8.23	4	2.87	2	1.21	F			
Premier Income	3.61	1	-0.42	3	9.27	4	27.33	4	119.06	3	-0.42	3	-1.56	4	11.48	2	10.55	4	5.40	1	1.17	F			
Premier Monthly Income	3.58	1	-0.64	3	9.07	4	26.61	4	121.19	3	-0.64	3	-1.59	4	11.55	2	10.46	4	5.09	1	1.22	F			
Premier Optimum Income	3.39	1	-0.97	3	10.34	4	28.78	4			-0.97	3	-1.60	4	13.23	1	11.62	4	4.56	1	1.27	F			
Quilter Investors UK Equity Large-Cap Income (Artemis)	4.10	1	3.56	2	18.61	2	34.87	3	133.39	2	3.56	2	5.29	3	8.78	3	12.21	3	1.34	3	1.25	F		B	
Quilter Investors UK Equity Large-Cap Value (BNY Mellon)	1.79	2	5.80	1	12.72	4	44.10	1	123.75	3	5.80	1	6.75	2	-0.20	4	24.37	1	2.79	2	0.88	F			
Schroder Income Maximiser	-0.69	4	-5.00	4	17.59	2	29.14	4	103.72	4	-5.00	4	10.45	1	12.07	2	16.08	2	-5.39	4	1.29	F		S	
Threadneedle UK Equity Income	4.15	1	0.38	3	14.76	3	38.39	3	157.50	1	0.38	3	5.39	3	8.48	3	18.48	1	1.78	3	1.10	F			
UBS UK Equity Income	♦																					F			
<b>Sector Average</b>	<b>1.38</b>		<b>-0.38</b>		<b>14.41</b>		<b>31.59</b>		<b>116.44</b>		<b>-0.38</b>		<b>4.67</b>		<b>9.72</b>		<b>14.55</b>		<b>0.40</b>						
<b>UK GILTS</b>																									
Allianz Gilt Yield	5.98	2	13.97	2	9.34	2	32.97	3	66.12	3	13.97	2	0.54	3	-4.58	3	14.33	2	6.37	4	0.55	C		B	+
HSBC Gilt & Fixed Interest	5.72	4	12.37	4	7.53	4	29.09	3	57.10	4	12.37	4	0.65	3	-4.93	4	12.30	3	6.90	3	0.67	C			
iShares UK Gilts All Stocks Index (UK)	6.07	2	13.29	2	9.27	2	33.49	2			13.29	2	0.97	2	-4.48	3	13.00	3	8.11	2	0.17	C		S	
M&G Gilt & Fixed Interest Inc (Share Class A)	5.22	4	11.56	4	6.43	4	29.80	3	60.79	3	11.56	4	0.34	4	-4.92	3	13.21	3	7.73	3	0.40	C			
Quilter Investors Gilt Index	6.38	1	13.79	2	8.52	3	32.19	3	67.44	3	13.79	2	0.59	3	-5.20	4	13.18	3	7.63	3	0.55	C			
Schroder Gilt & Fixed Interest	6.00	2	12.38	4	7.74	3	30.81	3	60.18	3	12.38	4	0.89	2	-4.97	4	13.04	3	7.40	3	0.58	C			+
<b>Sector Average</b>	<b>6.11</b>		<b>13.13</b>		<b>7.18</b>		<b>30.06</b>		<b>64.03</b>		<b>13.13</b>		<b>-0.03</b>		<b>-5.23</b>		<b>13.09</b>		<b>7.31</b>						
<b>UK INDEX - LINKED GILTS</b>																									
L&G All Stk II Gilt LdxTst	8.61	2	19.99	3	15.12	2	59.90	4	134.45	4	19.99	3	1.74	3	-5.70	2	25.57	4	10.61	4	0.16	C		N	
M&G Index-Linked Bond (Share Class A)	7.60	3	17.66	4	12.51	4	57.04	4	132.32	4	17.66	4	1.67	3	-5.95	2	25.49	4	11.22	3	0.42	C			
<b>Sector Average</b>	<b>7.90</b>		<b>19.11</b>		<b>12.08</b>		<b>55.39</b>		<b>126.52</b>		<b>19.11</b>		<b>0.84</b>		<b>-6.68</b>		<b>25.59</b>		<b>10.39</b>						
<b>UK PROPERTY SECURITIES</b>																									
ASI UK Real Estate Share	7.70	1	12.83	1	32.70	1	64.13	1	186.91	1	12.83	1	8.59	1	8.31	3	-0.63	2	24.47	4	0.92	F			+
<b>Sector Average</b>	<b>4.64</b>		<b>7.23</b>		<b>18.38</b>		<b>42.58</b>		<b>129.39</b>		<b>7.23</b>		<b>5.13</b>		<b>5.01</b>		<b>-1.61</b>		<b>22.40</b>						
<b>UK SMALLER COMPANIES</b>																									
Artemis UK Smaller Companies	2.02	1	-3.41	2	34.62	2	63.83	3	233.54	4	-3.41	2	7.57	3	29.57	1	9.12	3	11.53	4	1.18	F		S	AA
AXA Framlington UK Smaller Companies	-0.75	3	-7.04	3	28.03	3	68.04	2	290.61	2	-7.04	3	8.74	3	26.65	2	7.50	3	22.10	1	1.14	F			AAA
BlackRock UK Smaller Companies	-1.84	4	-7.26	3	32.13	2	70.18	2	260.81	3	-7.26	3	12.98	1	26.11	3	12.34	1	14.65	3	1.23	F			AA
Invesco Perpetual UK Smaller Companies Equity	1.87	1	2.38	1	41.49	1	88.30	1	271.30	2	2.38	1	9.00	3	26.79	2	12.19	2	18.62	2	1.25	F			A
Investec UK Smaller Companies	-1.90	4	-5.83	3	27.54	3	41.94	4			-5.83	3	13.36	1	19.47	4	2.13	4	8.97	4	1.19	F			AAA
Janus Henderson UK & Irish Smaller Companies	-0.33	3	-8.66	4	9.12	4	14.59	4	104.57	4	-8.66	4	2.15	4	16.95	4	0.21	4	4.79	4	1.23	F			+
Lazard UK Smaller Companies	0.83	2	-9.26	4	14.83	4	34.66	4	171.60	4	-9.26	4	6.36	4	18.98	4	5.22	4	11.46	4	1.19	F			AA
Liontrust UK Smaller Companies	-1.04	3	-6.58	3	39.11	1	94.11	1	410.00	1	-6.58	3	21.00	1	23.07	4	23.88	1	12.64	3	1.19	F		B	AAA
M&G Smaller Companies (A)	1.75	2	-1.33	1	29.68	3	52.35	4	203.79	4	-1.33	1	5.13	4	25.01	3	3.81	4	13.17	3	1.10	F			AA
Marlborough Special Situations	-1.59	4	-10.62	4	23.07	4	62.26	3	288.71	2	-10.62	4	12.26	1	22.65	4	12.86	1	16.82	2	1.18	F			AAA
Merian UK Smaller Companies	-1.63	4	-9.91	4	30.09	3	71.31	2	276.42	2	-9.91	4	8.61	3	32.95	1	13.98	1	15.53	3	1.24	F		G	AA
Schroder UK Smaller Companies	-1.85	4	-12.58	4	19.98	4	52.27	4	250.76	3	-12.58	4	6.29	4	29.13	2	6.61	3	19.04	1	1.29	F			+
<b>Sector Average</b>	<b>-0.11</b>		<b>-6.10</b>		<b>28.35</b>		<b>58.32</b>		<b>219.72</b>		<b>-6.10</b>		<b>9.25</b>		<b>25.11</b>		<b>7.70</b>		<b>14.53</b>						
<b>UNCLASSIFIED</b>																									
Quilter Investors Cirilium Adventurous Portfolio <sup>2</sup>	0.57		-2.57								-2.57		8.37								1.42	F			
Quilter Investors Cirilium Balanced Portfolio <sup>2</sup>	0.39		0.92		14.06		33.31		97.26		0.92		2.43		10.34		15.70		1.02		1.42	E			
Quilter Investors Cirilium Conservative Portfolio <sup>2</sup>	0.35		1.43		8.85		26.48				1.43		0.58		6.70		13.65		2.24		1.32	D			
Quilter Investors Cirilium Dynamic Portfolio <sup>2</sup>	1.11		-2.03		17.90		40.66		137.05		-2.03		5.67		13.88		19.99		-0.57		1.42	F			
Quilter Investors Cirilium Moderate Portfolio <sup>2</sup>	1.55		0.46		16.97		38.15		119.95		0.46		3.96		12.01		18.99		-0.74		1.44	E			
Quilter Investors Creation Adventurous Portfolio <sup>2</sup>	2.91		3.40								3.40		5.47								1.41	F			
Quilter Investors Creation Balanced Portfolio <sup>2</sup>	1.62		3.68		10.25		17.29		67.18		3.68		0.25		6.07		9.53		-2.87		1.46	E			
Quilter Investors Creation Conservative Portfolio <sup>2</sup>	1.13		3.33		7.75		16.38		62.44		3.33		-0.89		5.21		8.87		-0.79		1.46	D			
Quilter Investors Creation Dynamic Portfolio <sup>2</sup>	2.55		4.07		16.97		26.04		83.79		4.07		3.84		8.24		12.20		-3.96		1.41	E			
Quilter Investors Creation Moderate Portfolio <sup>2</sup>	2.09		3.69		13.55		21.54		76.11		3.69		1.91		7.46		11.36		-3.88		1.46	E			
Quilter Investors Generation CPI+ 3 Portfolio <sup>2</sup>	0.89		2.98		5.69		10.86				2.98		-0.90		3.57		9.07		-3.83		1.37	E			
Quilter Investors Generation CPI+ 4 Portfolio <sup>2</sup>	0.99		1.84		7.08		12.80				1.84		0.08		5.07		7.81		-2.29		1.34	E			
Quilter Investors Generation CPI+ 5 Portfolio <sup>2</sup>	1.78		2.39		10.28						2.39		1.56		6.06						1.31	F			
<b>Sector Average</b>	<b>1.39</b>		<b>4.60</b>		<b>15.18</b>		<b>32.77</b>		<b>108.73</b>		<b>4.60</b>		<b>4.10</b>		<b>5.78</b>		<b>12.59</b>		<b>2.38</b>						

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

# INITIAL PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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				
<b>ASIA PACIFIC EXCLUDING JAPAN EQUITIES</b>																								
Barrings Eastern Trust	1.43	1	7.82	1	29.18	2	82.17	1	124.74	2	7.82	1	-1.25	4	21.32	1	40.24	2	0.56	1	1.26	F		
BNY Mellon Asian Income	-0.28	2	11.54	1	21.49	4	50.69	4	169.85	1	11.54	1	4.85	3	3.88	4	40.22	2	-11.54	3	1.22	F		
BNY Mellon Oriental	3.41	1	6.65	2	13.58	4	33.33	4	71.43	4	6.65	2	-4.60	4	11.64	4	38.39	3	-15.17	4	1.08	F		
Fidelity Asia	0.53	1	7.57	1	32.14	2	85.27	1	144.92	1	7.57	1	5.30	3	16.66	2	45.79	1	-3.84	1	1.33	F	B	A
HSBC Pacific Index	-0.10	2	3.91	3	24.09	3	51.92	3	101.70	4	3.91	3	7.17	1	11.43	4	43.60	1	-14.75	4	0.28	F		
Janus Henderson Asia Pacific Capital Growth	1.26	1	5.71	2	26.74	3	60.61	2	105.80	3	5.71	2	5.05	3	14.13	3	41.76	2	-10.60	3	1.31	F		+
Janus Henderson Asian Dividend Income Unit Trust	0.66	1	8.40	1	25.32	3	54.65	3	118.40	3	8.40	1	5.14	3	9.95	4	37.52	3	-10.27	2	1.11	F		
L&G Pacific Index Trust	-0.07	2	3.67	3	23.81	3	51.90	3	108.77	3	3.67	3	6.84	1	11.78	4	42.89	1	-14.14	4	2.08	F	B	
Legg Mason IF Martin Currie Asia Pacific	0.42	1	5.41	2	24.63	3	64.18	2	110.38	3	5.41	2	3.25	4	14.52	3	42.49	1	-7.55	2	1.12	F		+
Merian Asia Pacific	-0.66	3	0.44	4	27.46	2	70.69	2			0.44	4	0.89	4	25.77	1	46.13	1	-8.36	2	1.31	F		+
Merian Asian Equity Income	-1.63	4	-1.20	4	13.20	4	40.29	4			-1.20	4	2.29	4	12.02	4	37.72	3	-10.01	2	1.23	F		+
Merian Pacific Equity	-0.70	3	0.06	4	11.95	4	39.02	4			0.06	4	-0.12	4	12.01	4	37.73	3	-9.84	2	1.34	F		+
Quilter Investors Asia Pac (ex Japan) Lge-Cap Equity (Invesco Perpetual)	-0.19	2	1.96	4	28.41	2	70.52	2	141.21	1	1.96	4	2.85	4	22.45	1	51.00	1	-12.06	3	1.33	F	B	A
Schroder Asian Alpha Plus	-2.00	4	3.48	3	29.99	2	67.93	2			3.48	3	4.35	4	20.37	1	39.40	3	-7.32	2	1.33	F	S	+
Schroder Asian Income	-1.02	3	4.74	2	22.47	4	56.94	3			4.74	2	5.39	2	10.95	4	37.93	3	-7.10	2	1.31	F	S	+
Schroder Asian Income Maximiser	-0.77	3	4.72	2	20.91	4	50.59	4			4.72	2	5.08	3	9.89	4	36.55	4	-8.79	2	1.34	F		+
Sector Average	-0.55		5.04		27.03		60.04		123.60		5.04		5.66		14.46		38.28		-8.89					
<b>ASIA PACIFIC INCLUDING JAPAN EQUITIES</b>																								
ASI Asia Pacific and Japan Equity	1.58	2	8.63	1	23.64	3	46.55	4	117.15	2	8.63	1	4.28	4	9.14	4	36.24	2	-12.99	4	1.13	F	B	
Invesco Perpetual Pacific	3.42	1	1.28	4	28.72	1	63.86	2	139.26	1	1.28	4	7.34	2	18.39	1	41.49	1	-10.03	3	1.29	F		+
Sector Average	1.62		2.73		25.12		59.34		117.04		2.73		7.17		13.65		35.90		-6.29					
<b>COMMODITY/ENERGY</b>																								
BlackRock Natural Resources Growth & Inc	-2.52	3	-6.12	4	12.79	2	18.14	2			-6.12	4	10.26	2	8.96	2	48.21	4	-29.32	2	1.24	F		+
Investec Enhanced Natural Resources <sup>1</sup>	1.36	2	2.32	2	10.23	2	19.16	2			2.32	2	7.00	3	0.68	2	47.40	4	-26.66	2	1.26	F		
Investec Global Energy	-1.59	3	-6.95	4	-1.10	4	-26.28	4	-13.91	4	-6.95	4	10.37	2	-3.70	3	31.71	4	-43.41	3	1.24	F		
Investec Global Gold	13.40	1	62.02	1	11.89	2	80.50	1	16.17	1	62.02	1	-15.64	3	-18.14	4	126.98	1	-28.93	2	1.25	F		
Marlborough ETF Commodity <sup>2</sup>	-2.01	3	-10.47	4	-0.32	3	-15.94	4	-34.13	4	-10.47	4	10.64	2	0.63	2	12.99	4	-25.37	1	1.50	F		
Quilter Investors Natural Resources Equity (Janus Henderson)	-0.98	2	-3.06	3	17.19	2	6.27	4	-14.00	4	-3.06	3	9.40	3	10.50	2	65.81	2	-45.31	4	1.30	F		
Quilter Investors Precious Metals Equity (BlackRock)	10.78	1	52.04	1	-3.70	4	52.87	2	-6.01	3	52.04	1	-22.45	4	-18.32	4	115.23	1	-26.25	2	1.39	F	B	
TB Guinness Global Energy	0.54	2	-10.71	4	17.59	2	-17.56	4			-10.71	4	28.04	1	2.85	2	36.29	4	-48.56	4	1.27	F		A
Sector Average	2.33		14.85		11.41		24.44		4.83		14.85		-1.29		-1.73		71.43		-34.84					
<b>EUROPE EXCLUDING UK EQUITIES</b>																								
Artemis European Growth	-0.27	4	-3.68	4	15.24	4	36.95	4	97.88	3	-3.68	4	-2.61	4	22.85	2	21.92	2	-2.53	4	1.19	F		
ASI Europe ex UK Equity	3.11	1	8.10	1	40.22	1	69.16	1	111.24	2	8.10	1	14.99	1	12.81	4	27.23	1	-5.18	4	0.94	F		+
AXA Framlington European	2.35	1	3.02	3	18.58	4	45.10	4	109.78	2	3.02	3	0.49	4	15.67	4	21.56	2	0.66	3	1.17	F		+
Barrings Europe Select Trust	0.70	3	0.37	3	27.09	2	90.32	1	206.11	1	0.37	3	6.91	1	18.44	4	32.96	1	12.63	1	1.10	F	G	+
Barrings European Growth	1.68	2	-0.57	4	27.54	2	50.26	3	98.06	3	-0.57	4	2.80	2	24.78	1	15.96	4	1.60	3	1.16	F		
BlackRock Continental European	0.23	3	4.39	2	31.74	2	69.02	1	138.64	1	4.39	2	7.29	1	17.62	4	19.23	2	7.61	1	1.24	F		
BlackRock Continental European Income	4.17	1	7.43	1	23.01	3	57.36	2			7.43	1	0.61	3	13.80	4	19.96	2	6.64	1	1.23	F	B	
BlackRock European Dynamic	0.56	3	1.75	3	33.72	1	73.53	1	173.57	1	1.75	3	6.32	1	23.60	1	20.40	2	7.79	1	1.23	F	B	+
BNY Mellon Continental European	2.75	1	4.08	2	24.60	3	55.50	2	93.14	4	4.08	2	5.81	1	13.14	4	23.53	1	1.03	3	0.93	F		
EdenTree Amity European ▲	-0.04	4	-0.60	4	19.81	4	43.49	4	99.77	3	-0.60	4	-1.92	4	22.89	2	20.41	2	-0.54	3	1.26	F		
Fidelity European	2.25	1	6.58	1	36.17	1	66.98	1	125.80	2	6.58	1	9.84	1	16.32	4	22.80	1	-0.15	3	1.31	F	B	A
Fidelity European Opportunities	-0.83	4	-2.00	4	15.02	4	46.35	4	80.65	4	-2.00	4	1.76	3	15.34	4	21.92	2	4.37	2	1.33	F		
FP Argonaut European Alpha	0.52	3	-5.35	4	8.37	4	25.54	4			-5.35	4	4.86	1	9.18	4	5.40	4	9.91	1	1.44	F		
HSBC European Growth	1.59	2	0.58	3	12.35	4	40.28	4	67.41	4	0.58	3	-3.18	4	15.36	4	16.33	4	7.33	1	1.18	F		
HSBC European Index	2.29	1	4.69	2	29.05	2	51.87	3	92.25	4	4.69	2	2.96	2	19.73	3	21.51	2	-3.15	4	1.13	F		
Invesco Perpetual European Equity	0.47	3	-4.62	4	18.56	4	40.17	4	98.63	3	-4.62	4	-0.32	4	24.71	1	20.96	2	-2.26	4	1.26	F		
Invesco Perpetual European Equity Income	0.30	3	-4.76	4	16.91	4	33.02	4	97.88	3	-4.76	4	-0.79	4	23.73	1	16.36	4	-2.22	4	1.27	F		
Invesco Perpetual European Opportunities	0.18	4	-10.08	4	1.31	4	22.34	1	127.37	1	-10.08	4	-2.32	4	15.35	4	11.99	4	7.83	1	1.28	F		
iShares Continental European Equity Index (UK)	2.89	1	5.50	1	29.72	2	52.98	3	93.64	3	5.50	1	2.47	2	19.99	3	21.56	2	-2.99	4	0.15	F	B	
Janus Henderson European Focus <sup>1</sup>	2.54	1	3.90	2	24.13	3	48.53	3	142.48	1	3.90	2	1.46	3	17.75	4	17.34	3	1.97	2	1.26	F	B	
Janus Henderson European Selected Opportunities	3.07	1	4.22	2	22.58	3	45.67	4	114.07	2	4.22	2	1.28	3	16.13	4	17.54	3	1.10	3	1.23	F	B	
Janus Henderson European Smaller Companies	-2.52	4	-4.15	4	36.89	1	96.86	1	192.84	1	-4.15	4	3.09	2	38.53	1	28.85	1	11.61	1	1.27	F	B	
JPM Europe	1.41	2	1.50	3	24.18	3	51.47	3	104.91	3	1.50	3	2.62	2	19.23	3	20.91	2	0.88	3	1.23	F		
JPM Europe Dynamic (ex UK)	1.35	2	-1.79	4	20.07	4	47.28	3	127.77	1	-1.79	4	2.02	3	19.83	3	20.12	2	2.10	2	1.26	F	B	+
Jupiter European	2.02	1	2.14	3	44.14	1	99.30	1	240.73	1	2.14	3	21.38	1	16.26	4	18.00	3	17.18	1	1.39</			



# INITIAL PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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				
<b>GLOBAL EMERGING MARKETS EQUITIES (continued)</b>																								
Invesco Perpetual Global Emerging Markets	-1.07	3	3.01	4	16.88	4	43.55	3	84.49	2	3.01	4	-1.19	3	14.83	3	42.87	2	-14.03	2	1.33	F		+
Invesco Perpetual Hong Kong & China	1.86	1	3.35	4	35.94	1	76.36	1	162.08	1	3.35	4	8.14	1	21.63	1	34.54	4	-3.57	1	1.27	F		+
iShares Emerging Markets Equity Index (UK)	0.23	2	7.86	2	22.74	3	42.22	3			7.86	2	0.66	2	13.05	4	39.71	2	-17.06	3	0.23	F		
Janus Henderson Emerging Markets Opportunities	-4.63	4	1.09	4	6.09	4	30.41	4	51.05	4	1.09	4	-3.87	3	9.18	4	36.12	4	-9.70	2	1.28	F		
Jupiter China	-3.66	4	-2.19	4	6.36	4	33.26	4	54.44	4	-2.19	4	-5.07	4	14.56	3	30.59	4	-4.06	1	1.42	F		
Jupiter India Fund	0.25	2	7.65	2	-4.89	4	43.83	3	79.35	3	7.65	2	-18.87	4	8.90	4	34.29	4	-4.61	1	1.44	F	B	
Lazard Emerging Markets	-0.91	3	6.00	3	10.82	4	25.76	4	60.32	3	6.00	3	-5.81	4	11.00	4	48.95	1	-23.81	4	1.19	F	S	
Liontrust China	0.28	2	0.80	4	17.74	4	47.56	2	78.82	3	0.80	4	-0.23	3	17.08	2	37.12	3	-8.60	2	1.59	F		
Merian Global Emerging Markets	0.64	1	9.31	2	19.00	3	41.89	3			9.31	2	-5.64	4	15.37	3	43.86	1	-17.12	3	1.19	F		
Quilter Investors China Equity (Janus Henderson)	-0.03	2	2.97	4	28.36	2	83.32	1	142.14	1	2.97	4	2.95	1	21.09	1	46.75	1	-2.68	1	1.33	F	B	+
Quilter Investors Emerging Markets Equity Growth (JPM)	2.12	1	18.04	1	37.34	1	66.91	1	97.94	2	18.04	1	-0.56	3	17.00	2	45.13	1	-16.26	3	1.40	F	S	AA
Schroder Global Emerging Markets	1.30	1	6.57	3	27.94	2	51.46	2	77.17	3	6.57	3	1.74	2	18.00	2	40.72	2	-15.88	3	1.35	F		
Templeton Global Emerging Markets	1.21	1	7.73	2	30.15	2	34.26	4	19.92	4	7.73	2	0.94	2	19.69	1	47.70	1	-30.16	4	1.19	F		
Sector Average	-0.70		7.37		23.62		46.97		77.68		7.37		-0.54		15.76		38.06		-13.89					
<b>GLOBAL EQUITIES</b>																								
Artemis Global Growth	1.84	4	-0.08	4	27.83	3	67.65	2	209.36	1	-0.08	4	10.44	2	15.85	2	23.65	3	6.06	1	1.19	F	S	
Artemis Global Income	2.71	3	-6.12	4	15.79	4	43.00	4			-6.12	4	10.40	2	11.71	4	20.60	4	2.40	1	1.15	F	B	
ASI Global Equity	2.73	3	7.96	1	24.39	4	40.09	4	107.75	4	7.96	1	4.76	4	9.98	4	33.30	1	-15.51	4	1.13	F	B	
ASI Global Ethical Equity ▲	2.06	3	7.25	2	27.52	3	41.16	4	91.11	4	7.25	2	7.70	3	10.40	4	32.07	1	-16.18	4	1.11	F	B	
AXA Framlington Global Thematics	3.72	1	7.73	2	41.00	1	76.88	2	166.75	2	7.73	2	15.23	1	13.59	3	28.92	2	-2.69	3	1.17	F		
Barrings Global Leaders	3.10	2	1.53	4	29.92	3	64.76	3	124.69	4	1.53	4	13.39	2	12.86	3	27.78	2	-0.75	3	1.51	F		
BlackRock Consensus 100 <sup>2</sup>	3.77	1	6.20	2	32.43	2	65.28	3			6.20	2	10.32	2	13.03	3	28.29	2	-2.71	3	0.44	F		+
BlackRock Global Equity	3.29	2	8.88	1	22.52	4	55.79	3	107.66	4	8.88	1	2.56	4	9.72	4	29.64	2	-1.91	3	1.25	F		
BlackRock Global Income	3.16	2	8.81	1	20.02	4	60.16	3			8.81	2	2.76	4	7.35	4	33.23	1	0.16	2	1.25	F		
BMO MM Navigator Boutiques <sup>2</sup>	3.09	2	2.90	4	24.66	4	53.97	3	119.94	4	2.90	4	6.67	4	13.57	3	20.46	4	2.54	1	2.20	F	N	
BNY Mellon Global Equity	4.01	1	7.89	2	30.29	3	73.06	2	167.18	2	7.89	2	13.50	2	6.39	4	29.26	2	2.76	1	0.95	F		
EdenTree Amity International ▲	2.45	3	2.33	4	20.50	4	35.91	4	96.84	4	2.33	4	5.86	4	11.24	4	29.80	2	-13.11	4	1.21	F		
F&C Investment Trust	4.15	1	-0.01	4	44.91	1	92.89	1	215.20	1	-0.01	4	20.81	1	19.96	1	26.11	3	5.55	1	0.80	F		
Fidelity Global Special Situations	4.14	1	4.18	3	38.04	2	89.10	1	185.47	1	4.18	3	13.07	2	17.18	1	32.03	1	3.76	1	1.31	F	S	A
Fidelity Open World <sup>2</sup>	3.25	2	6.56	2	32.42	2					6.56	2	8.93	3	14.08	2	26.43	3			1.65	F		
First State Global Listed Infrastructure	6.99	1	28.17	1	33.03	2	87.99	1	190.93	1	28.17	1	-3.89	4	8.00	4	39.35	1	1.41	2	1.19	F	B	
Fundsmith Equity	2.86	2	14.59	1	56.01	1	153.36	1			14.59	2	20.00	1	13.45	3	43.18	1	13.42	1	1.18	F	G	AAA
Invesco Perpetual Global Equity	2.93	2	-3.09	4	20.79	4	43.27	4	131.32	4	-3.09	4	4.19	4	19.63	1	23.72	3	-4.13	4	1.25	F		
Invesco Perpetual Global Equity Income	3.24	2	2.11	4	24.88	3	51.69	3	171.23	1	2.11	4	5.51	4	15.91	1	22.11	4	-0.52	2	1.25	F		
Invesco Perpetual Global Opportunities	5.12	1	-0.05	4	26.40	4	60.42	3	172.02	2	-0.05	4	1.74	4	24.29	1	27.10	2	-0.14	2	1.28	F		
Invesco Perpetual Global Smaller Companies	2.52	3	0.57	4	25.30	4	63.20	3	186.99	1	0.57	4	4.75	4	18.95	1	29.44	2	0.63	2	1.28	F		
Investec Global Franchise	4.59	1	12.99	1	39.25	1	100.81	1			12.99	1	14.40	1	7.73	4	35.56	1	6.38	1	1.20	F		
Investec Global Strategic Equity	2.10	3	2.24	4	33.93	2	67.39	2	178.72	2	2.24	4	12.22	2	16.74	1	27.02	2	-1.60	3	1.20	F	S	
Janus Henderson Global Equity	1.92	4	3.58	3	38.21	2	91.77	1	273.05	1	3.58	3	14.53	1	16.50	1	28.92	2	7.63	1	1.65	F		
Janus Henderson Global Equity (B Share Class)	2.05	3	3.97	3							3.97	3									1.26	F		
Janus Henderson Global Equity Income	2.70	3	3.48	3	20.87	4	54.18	3	154.05	3	3.48	3	5.50	4	10.72	4	27.47	2	0.07	2	1.29	F		
Janus Henderson Global Sustainable Equity ▲	5.16	1	10.73	1	44.01	1	85.74	1			10.73	1	14.07	1	14.01	2	27.45	2	1.19	2	1.25	F		A
JPM Global Equity Income (GBP Hedged)	1.76	4	4.23	3	26.32	4	37.75	4	111.22	4	4.23	3	9.10	3	11.09	4	11.43	4	-2.14	3	1.25	F		
JPM Global Unconstrained Equity	3.05	2	9.24	1	33.87	2					9.24	1	8.52	3	12.92	3	25.44	3			1.25	F		
JPM Multi-Manager Growth	0.82	4	2.98	4	32.82	2	64.48	3	174.68	2	2.98	4	10.97	2	16.23	2	20.37	4	2.88	1	0.56	F		+
Jupiter Ecology ▲	3.82	1	5.71	2	20.00	4	49.61	4	104.47	4	5.71	2	0.61	4	12.83	3	27.19	2	-1.98	3	1.30	F	N	
Jupiter Merlin Worldwide Portfolio <sup>2</sup>	3.56	2	7.38	2	28.41	3	59.79	3	121.58	4	7.38	2	10.34	2	8.38	4	23.74	3	0.56	2	2.16	F		
L&G International Index Trust	3.75	1	7.42	2	36.77	2	77.95	2			7.42	2	12.80	2	12.88	3	32.26	1	-1.63	3	0.41	F	S	
Lazard Global Equity Income	3.16	2	4.81	3	21.00	4	31.03	4	99.79	4	4.81	3	5.17	4	9.76	4	26.37	3	-14.31	4	1.20	F		
Legg Mason IF Martin Currie Global Eq Income	5.82	1	12.79	1	31.11	3	55.13	3			12.79	1	6.52	4	9.12	4	25.40	3	-5.65	4	1.06	F		
Liontrust Global Equity	3.72	1	2.35	4	37.73	2	55.23	3	104.26	4	2.35	4	14.99	1	17.02	1	14.81	4	-1.83	3	1.41	F		
Liontrust Global Income	0.10	4	1.08	4	14.68	4	33.29	4	110.56	4	1.08	4	6.08	4	6.94	4	26.24	3	-7.93	4	1.20	F		
M&G Global Dividend	1.75	4	1.24	4	29.08	3	51.41	4	158.65	2	1.24	4	12.70	2	13.13	3	35.83	1	-13.64	4	1.11	F	S	
M&G Global Select ▲	5.10	1	9.68	1	37.59	2	76.91	2	145.59	3	9.68	1	12.48	2	11.52	4	25.11	3	2.78	1	1.15	F		
M&G Global Themes (X)	6.19	1	13.89	1	32.92	2	66.49	2	100.06	4	13.89	1	5.62	4	10.50	4	39.89</							



# INITIAL PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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				
<b>NORTH AMERICA EQUITIES (continued)</b>																								
Schroder US Smaller Companies	6.65	1	6.69	3	37.12	4	96.43	3	244.54	4	6.69	3	12.95	4	13.79	3	32.51	3	8.11	1	1.29	F	B	
Threadneedle American	5.72	1	8.83	2	52.39	2	2103.56	2			8.83	2	20.88	2	15.84	1	30.34	3	2.48	3	1.14	F		
Threadneedle American Select	5.16	1	8.71	2							8.71	2	17.92	3							1.14	F	A	
Threadneedle American Smaller Companies	4.44	3	5.18	4	34.33	4	84.24	4			5.18	4	13.63	4	12.40	3	27.99	4	7.16	1	1.00	F	+	
UBS US Equity	♦																				0.68	F		
<b>Sector Average</b>	<b>4.28</b>		<b>8.02</b>		<b>46.98</b>		<b>98.78</b>		<b>263.47</b>		<b>8.02</b>		<b>19.22</b>		<b>14.13</b>		<b>31.21</b>		<b>3.07</b>					
<b>PROTECTED/GUARANTEED</b>																								
Investec Multi Asset Protector <sup>1</sup>	1.44	1	4.25	2	12.12	2					4.25	2	0.93	3	6.55	1					1.54	E		
<b>Sector Average</b>	<b>1.01</b>		<b>2.34</b>		<b>6.48</b>		<b>12.50</b>		<b>29.02</b>		<b>2.34</b>		<b>1.76</b>		<b>2.25</b>		<b>4.86</b>		<b>0.76</b>					
<b>SPECIALIST</b>																								
Absolute Insight (AP) <sup>2</sup>	0.20		-2.05		-3.18		-5.63				-2.05		-2.10		0.96		-2.44		-0.09		1.51	D		
ASI Target Return Bond	0.84		0.84		1.91		-2.74		7.23		0.84		0.74		0.32		-0.32		-4.27		0.76	C		
AXA Framlington Biotech	-7.65		-16.05		0.84		28.99		254.25		-16.05		11.66		7.58		12.11		14.10		1.31	F		
AXA Framlington FinTech	2.67		12.53		51.63		73.71		116.39		12.53		6.05		27.06		15.55		-0.86		1.18	F	AA	
AXA Framlington Global Technology	4.35		12.30		81.85		178.26		407.42		12.30		33.17		21.60		40.35		9.02		1.14	F	+	
AXA Framlington Health	2.95		-1.22		15.19		57.19		241.01		-1.22		16.21		0.35		22.58		11.32		1.13	F		
Barings Eastern Europe	0.25		20.64		36.75		49.59		28.29		20.64		-5.39		19.81		43.22		-23.62		1.57	F		
Barings German Growth Trust	-3.21		-7.31		15.20		52.16		133.24		-7.31		-2.58		27.58		25.91		4.90		1.12	F		
Barings Korea Trust	-4.78		-19.70		-12.05		2.26		36.87		-19.70		10.81		-1.17		26.93		-8.40		1.20	F		
Barings Multi Asset <sup>2</sup>	1.36		1.20		9.79		18.38				1.20		2.47		5.87		10.35		-2.29		1.29	D		
BlackRock Absolute Return Bond <sup>1</sup>	0.10		-0.10		0.10		0.30				-0.10		-1.59		1.82		1.44		-1.22		0.78	E		
BlackRock Dynamic Diversified Growth	0.00		1.51		8.51		5.76				1.51		2.67		4.12		1.00		-3.49		1.02	D		
BlackRock European Absolute Alpha <sup>1</sup>	-0.77		3.54		4.46		13.88		34.31		3.54		2.30		-1.38		1.07		7.87		1.54	E	N	
BlackRock UK Absolute Alpha <sup>1</sup>	0.45		3.88		3.31		12.28		12.61		3.88		-2.52		2.02		1.40		7.19		1.50	E	B	
BNY Mellon Global Absolute Return <sup>2</sup>	2.23		3.86		8.15		8.89				3.86		0.66		3.43		4.73		-3.85		1.31	E	B	
BNY Mellon Real Return A	1.75		8.02		4.41		14.40				8.02		0.94		-4.24		10.26		-0.63		1.22	E	S	
Fidelity Emerging Europe Middle East & Africa	-0.33		11.37		21.22		38.77		83.12		11.37		-1.98		11.04		23.40		-7.24		1.44	F		
Fidelity Euro Bond	1.62		7.50		7.75		28.00				7.50		1.27		-1.02		24.71		-4.74		0.82	C		
First State Greater China Growth	3.09		9.37		37.38		81.87		192.02		9.37		9.81		14.38		40.21		-5.58		1.40	F	G	
FP 8AM Multi-Strategy Portfolio II <sup>2</sup>	0.39		0.06		9.53		20.51		43.39		0.06		2.90		6.38		6.97		2.85		2.50	E		
FP Apollo Multi Asset Cautious <sup>2</sup>	0.00		-1.41		13.11		16.99				-1.41		2.03		12.44		4.05		0.59		1.85	E		
Fulcrum Alternative Beta Plus Daily	2.04		2.78		-8.02		-12.56		-15.44		2.78		-3.95		-6.83		1.54		-6.39		2.01	C		
Garraway Wealth <sup>1,2</sup>	0.27		-0.90		0.46		7.18				-0.90		0.63		0.73		3.78		2.82		2.21	E		
Invesco Perpetual Emerging European	0.46		13.11		46.50		66.97		78.20		13.11		4.34		24.12		36.90		-16.74		1.50	F		
Invesco Perpetual Latin American	-3.49		9.46		10.34		1.67		12.03		9.46		-7.62		9.12		51.89		-39.34		1.33	F		
Investec UK Total Return ¶	2.37		-1.81		10.91		15.35		48.86		-1.81		0.21		12.72		2.15		1.82		1.01	D		
Janus Henderson Global Financials	4.35		9.51		42.03		60.83		99.10		9.51		10.20		17.69		18.50		-4.44		1.27	F	+	
Janus Henderson Global Technology	4.92		9.54		71.16		146.10		339.71		9.54		24.86		25.15		40.12		2.61		1.31	F		
Janus Henderson Multi-Asset Absolute Return <sup>2</sup>	-0.52		0.61		1.32		4.34		16.55		0.61		-0.52		1.23		3.45		-0.45		1.34	E		
Janus Henderson UK Absolute Return <sup>1</sup>	0.81		-0.94		0.51		10.55		39.96		-0.94		0.22		1.24		5.00		4.75		1.51	E	B	
JPM Emerging Europe Equity	2.23		19.75		33.50		41.88		38.87		19.75		-5.20		17.60		38.18		-23.09		1.25	F	+	
Jupiter Absolute Return <sup>1</sup>	-1.81		-3.47		-10.31		1.04				-3.47		-5.17		-2.03		6.58		5.71		1.16	E	N	
Jupiter Emerging European Opportunities	3.16		21.93		43.55		56.90		32.46		21.93		-0.36		18.16		40.16		-22.02		1.62	F		
Jupiter Financial Opportunities	4.32		8.85		45.11		78.66		73.06		8.85		15.96		14.96		17.49		4.79		1.38	F	A	
Jupiter International Financials <sup>1</sup>	1.71		2.20		39.32		73.05				2.20		14.91		18.62		18.70		4.64		1.35	F		
Kames Diversified Growth	0.43		-1.85		7.67		19.73				-1.85		2.50		7.02		7.55		3.39		0.77	C		
Kotak India Midcap	-0.36		12.04		15.09						12.04		-8.07		11.74						1.66	F		
Liontrust Russia	1.35		21.84		64.42		80.24				21.84		7.76		25.24		50.47		-27.15		1.58	F	N	
M&G Global Convertibles (Share Class A)	3.55		5.74		6.82		35.14		72.84		5.74		-0.39		1.41		23.44		2.49		1.10	C		
M&G Global Macro Bond (Share Class A)	3.10		12.05		9.77		34.42		66.19		12.05		-0.90		-1.14		20.67		1.48		1.01	C	S	
Merian China Equity	-2.69		2.17		26.80		74.51				2.17		5.37		17.78		35.25		1.76		1.38	F		
Merian Global Equity Absolute Return <sup>1</sup>	-5.12		-12.42		-5.22		-1.15				-12.42		-1.37		9.73		-1.09		5.44		1.38	E		
Merian Gold and Silver	17.63		38.82		-8.34						38.82		-17.79		-19.69						1.36	F		
Merian Local Currency Emerging Market Debt	2.84		16.56		8.48		21.13				16.56		-8.54		1.76		33.93		-16.63		1.47	C		
Merian UK Opportunities	1.43		-1.84		-9.82		-17.33				-1.84		-6.15		-2.11		-7.97		-0.39		1.21	F		
MGTS AFH Tactical Core <sup>2</sup>	1.91		-1.37		4.34		13.20				-1.37		2.10		3.62		12.28		-3.38		1.24	E		
<b>Quilter Investors Asia Pacific (ex Japan) Equity (Fidelity)</b>	<b>3.71</b>		<b>15.77</b>		<b>33.63</b>		<b>52.95</b>		<b>121.82</b>		<b>15.77</b>		<b>3.89</b>		<b>11.10</b>		<b>34.14</b>		<b>-14.67</b>		<b>1.37</b>	F	B	
Sarasin Food & Agriculture Opportunities <sup>1</sup>	2.39		5.28		36.26		70.53		115.86		5.28		15.04		12.50		35.07		-7.35		1.35	F		
Schroder Absolute Return Bond	0.10		1.28		2.12		-3.99		16.06		1.28		-1.86		2.74		0.57		-6.52		0.83	C	+	
Stewart Investors Asia Pacific Leaders ▲	1.26		4.91		20.84		54.67		144.62		4.91		12.60		2.29		29.71		-1.32		1.18	F	S	
Threadneedle Latin American	-0.84		16.96		17.54		6.94		8.89		16.96		-10.00		11.67		53.05		-40.55		1.21	F		
Threadneedle UK Absolute Alpha <sup>1</sup>	0.53		-0.79		0.09		2.91				-0.79		-1.30		2.21		-1.82		4.73		1.41	F		

# INITIAL PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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					
<b>STERLING STRATEGIC BOND (continued)</b>																									
Invesco Perpetual Tactical Bond	0.98	3	0.75	4	1.90	4	4.04	4			0.75	4	-1.26	3	2.44	4	3.14	4	-1.01	4	1.08	C			
Janus Henderson Fixed Interest Monthly Income	2.75	1	10.08	1	14.99	1	27.43	1			10.08	1	-2.09	4	6.69	2	7.17	3	3.41	1	1.04	C	S	+	
Janus Henderson Preference & Bond	2.58	1	9.61	1	12.65	2	25.24	1	85.36	3	9.61	1	-1.93	4	4.80	2	7.87	2	3.06	1	1.04	C	S	+	
Janus Henderson Strategic Bond	2.55	1	9.59	1	9.82	3	20.95	2	71.85	3	9.59	1	-2.30	4	2.58	4	6.90	3	3.02	2	1.04	C	S	+	
JPM Unconstrained Bond	0.37	4	0.46	4	1.02	4	5.40	4			0.46	4	-0.73	3	1.29	4	4.84	4	-0.48	4	0.89	C		+	
Jupiter Strategic Bond	2.26	2	8.45	1	9.59	3	17.65	3			8.45	1	-2.18	4	3.30	3	6.43	3	0.87	3	1.17	C	S		
Kames Strategic Bond	2.58	1	6.63	2	9.78	3	13.59	4	56.12	4	6.63	2	0.45	1	2.50	4	5.69	4	-2.11	4	0.94	C			
L&G Dynamic Bond	1.74	2	4.97	2	0.00	4	-0.98	4	34.75	4	4.97	2	-5.17	4	0.46	4	-2.25	4	1.30	3	1.06	C			
Legg Mason IF Western Asset Retirement Income Bond	1.42	2	5.56	2	5.78	4	13.03	4	34.74	4	5.56	2	-0.70	3	0.92	4	7.18	3	-0.30	4	0.45	C			
M&G Optimal Income (Share Class A)	0.69	4	2.58	4	7.75	3	13.72	4	70.24	3	2.58	4	-0.45	3	5.52	2	6.74	3	-1.12	4	1.02	C	S		
M&G UK Inflation Linked Corporate Bond	0.47	4	1.62	4	4.30	4	2.50	4			1.62	4	-0.38	3	3.03	3	2.81	4	-4.42	4	0.88	C			
Man GLG Strategic Bond	2.73	1	5.10	2	4.70	4	4.50	4			5.10	2	-7.15	4	7.29	1	1.96	4	-2.11	4	1.10	C			AAA
Merian Monthly Income Bond	2.35	2	7.89	1	7.89	3	11.84	4	63.00	4	7.89	1	-2.78	4	2.86	3	8.56	2	-4.52	4	0.76	C			
Quilter Investors Sterling Diversified Bond (Fidelity)	1.15	3	7.06	2	4.69	4	17.23	3	64.53	4	7.06	2	-2.04	4	-0.17	4	7.41	3	4.24	1	0.86	C	B		
Quilter Investors Strategic Bond <sup>2</sup>	2.29	2	7.55	2	6.32	4	10.86	4			7.55	2	-2.27	4	1.15	4	7.21	3	-2.74	4	0.79	C			
Schroder Strategic Credit	0.75	4	2.83	4	8.11	3	15.48	3	48.22	4	2.83	4	0.47	1	4.64	3	5.69	4	1.06	3	0.84	C			
Threadneedle Strategic Bond	1.39	3	4.57	3	7.35	4	15.33	4	61.60	4	4.57	3	-0.28	2	2.94	3	7.77	2	-0.31	4	0.99	C			
Sector Average	1.76		5.90		9.83		19.33		76.12		5.90		-0.49		4.22		7.28		1.28						
<b>UK ALL COMPANIES</b>																									
Allianz UK Mid-Cap	2.49	1	-10.25	4	8.21	4	39.20	2	148.82	1	-10.25	4	8.83	1	10.79	3	12.78	3	14.06	1	1.25	F			
Artemis Capital	1.00	3	-4.04	4	18.84	2	32.39	3	133.74	1	-4.04	4	5.87	2	16.99	1	6.85	4	4.26	2	1.18	F			
Artemis UK Select	2.17	1	-5.64	4	18.06	3	27.48	3	135.05	1	-5.64	4	5.23	3	18.90	1	-1.40	4	9.50	1	1.18	F			
ASI UK Equity	0.86	3	6.30	1	21.86	2	31.01	3	107.94	3	6.30	1	5.94	2	8.21	4	16.64	2	-7.83	4	0.92	F		+	
AXA Framlington UK Growth (Acc)	3.57	1	8.57	1	18.95	2	33.47	2	114.81	2	8.57	1	4.30	3	5.05	4	13.56	2	-1.20	3	1.15	F		+	
AXA Framlington UK Select Opportunities	2.01	1	3.98	1	15.80	3	27.55	3	138.69	1	3.98	1	3.08	4	8.04	4	9.22	4	0.85	2	1.14	F	N		
BlackRock UK	2.64	1	2.40	2	27.11	1	49.75	1	105.00	3	2.40	2	12.53	1	10.31	3	13.18	3	4.10	2	1.23	F	B		AA
BlackRock UK Special Sits	1.45	2	1.27	2							1.27	2	9.40	1							1.23	F			
BMO Responsible UK Equity ▲	2.68	1	3.12	1	26.22	1	47.03	1	140.03	1	3.12	1	9.08	1	12.21	2	13.62	2	2.53	2	1.24	F			A
BMO Select UK Equity	1.38	2	2.43	2	9.03	4	26.44	3	70.84	4	2.43	2	5.86	2	0.55	4	19.08	1	-2.62	3	1.38	F			
BNY Mellon UK Equity	1.48	2	5.38	1	15.56	3	46.34	1	117.02	2	5.38	1	6.12	2	3.33	4	14.98	2	10.14	1	0.85	F			
BNY Mellon UK Opportunities	2.63	1	7.43	1	13.93	4	48.24	1	141.32	1	7.43	1	5.13	3	0.88	4	17.57	1	10.67	1	1.10	F			
EdenTree Amity UK ▲	1.37	2	-0.88	3	10.46	4	27.99	3	118.60	2	-0.88	3	3.35	4	7.83	4	7.40	4	7.89	1	1.24	F			
EdenTree UK Equity Growth	0.03	4	-4.15	4	23.95	1	39.25	2	181.08	1	-4.15	4	9.60	1	17.99	1	3.39	4	8.66	1	1.23	F		+	
Fidelity Special Situations	0.35	3	-4.28	4	17.59	3	40.31	2	111.31	3	-4.28	4	6.06	2	15.83	1	13.59	2	5.05	2	1.30	F	S		+
Fidelity UK Opportunities																					0.93	F			
Fidelity UK Select	1.18	3	5.67	1	20.03	2	46.58	1	134.95	1	5.67	1	4.95	3	8.23	4	12.44	3	8.61	1	1.31	F			A
Franklin UK Managers Focus	3.02	1	-0.79	3	16.49	3	43.71	1	171.70	1	-0.79	3	6.71	2	10.04	3	10.23	3	11.91	1	1.17	F			AA
Franklin UK Mid Cap	6.05	1	6.47	1	33.94	1	55.89	1	227.24	1	6.47	1	7.52	1	17.00	1	1.96	4	14.15	1	1.16	F	S		A
Franklin UK Opportunities	3.57	1	3.57	1	10.89	4	32.15	3	99.72	3	3.57	1	4.10	3	2.85	4	18.43	1	0.62	2	1.19	F			A
GLG UK Income	-0.27	4	-1.61	3	30.55	1	48.58	1	140.20	1	-1.61	3	8.63	1	22.14	1	6.56	4	6.81	1	1.16	F	B		A
HSBC FTSE 100 Index	1.47	2	2.35	2	18.29	3	30.39	3	89.47	4	2.35	2	6.45	2	8.57	4	20.07	1	-8.19	4	0.21	F	N		
HSBC FTSE 250 Index	4.14	1	-0.18	3	17.35	3	40.92	1	151.78	1	-0.18	3	5.68	2	11.24	2	9.97	4	9.20	1	0.22	F	N		
HSBC FTSE All Share Index	1.89	2	1.89	2	18.54	3	32.98	3	99.06	3	1.89	2	6.33	2	9.41	3	18.27	1	-5.15	4	0.13	F	S		
HSBC UK Freestyle	0.92	3	0.00	3	7.46	4	19.27	4	78.15	4	0.00	3	2.60	4	4.74	4	12.38	3	-1.24	3	1.18	F			
HSBC UK Growth & Income	1.17	3	0.23	3	8.46	4	19.23	4	70.95	4	0.23	3	2.68	4	5.39	4	11.15	3	-1.10	3	1.16	F			
Invesco Perpetual High Income	-0.38	4	-10.94	4	-7.57	4	5.42	4	87.74	4	-10.94	4	1.25	4	2.50	4	7.63	4	5.97	1	1.20	F			
Invesco Perpetual Income	-0.04	4	-8.80	4	-6.37	4	5.09	4	86.01	4	-8.80	4	0.01	4	2.68	4	6.79	4	5.10	2	1.19	F	B		
Invesco Perpetual Income & Growth	3.40	1	2.59	1	10.53	4	26.99	3	117.68	2	2.59	1	2.92	4	4.68	4	11.09	3	3.42	2	1.25	F			
Invesco Perpetual UK Focus	3.92	1	-4.02	4	14.41	3	21.14	4	133.65	1	-4.02	4	0.18	4	18.98	1	12.68	3	-6.03	4	1.25	F			
Invesco Perpetual UK Growth	2.93	1	-3.62	4	13.29	4	21.38	4	121.99	2	-3.62	4	0.87	4	16.53	1	11.95	3	-4.29	3	1.24	F	S		
Invesco Perpetual UK Strategic Income	-0.32	4	-13.80	4	-11.92	4	-1.48	4			-13.80	4	-1.64	4	1.88	4	5.07	4	6.46	1	1.25	F	B		
Invesco UK Special Situations	4.78	1	1.95	2	17.20	3	21.21	4	92.40	4	1.95	2	1.57	4	13.18	2	11.21	3	7.00	4	1.19	F	S		
Janus Henderson UK Alpha	-2.09	4	-6.23	4	15.42	3	41.16	1	75.13	4	-6.23	4	6.32	2	15.77	1	14.36	2	6.95	1	1.25	F			+
Janus Henderson UK Equity Income & Growth	-1.12	4	-8.15	4	-0.74	4	6.79	4	119.92	2	-8.15	4	0.66	4	7.37	4	8.94	4	-1.24	3	1.25	F			
JPM UK Dynamic	-0.38	4	-6.58	4	15.41	3	36.34	2	128.16	2	-6.58	4	9.93	1	12.3										

# INITIAL PRICE PENSION FUNDS

Percentage growth and quartile ranks calculated to 30 September

Annual performance % over one year to end September

	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		
<b>UK EQUITY INCOME (continued)</b>																										
Liontrust Income	-0.98	4	4.32	1	22.88	1	42.24	1	105.13	3	4.32	1	7.23	1	9.85	3	17.63	1	-1.59	4	1.26	F		A		
Marlborough Multi Cap Income	-0.74	4	-1.93	3	12.15	3	27.65	3			-1.93	3	4.17	3	9.78	3	0.80	4	12.93	1	1.17	F				
Merian UK Equity Income	1.24	3	-3.08	3	7.69	4	18.08	4			-3.08	3	1.68	4	9.26	3	7.33	4	2.16	2	1.21	F				
Premier Income	3.39	1	-1.16	3	6.84	4	22.63	4	103.15	3	-1.16	3	-2.29	4	10.63	2	9.71	4	4.62	1	1.17	F				
Premier Monthly Income	3.38	1	-1.44	3	6.64	4	21.89	4	105.16	3	-1.44	3	-2.32	4	10.77	2	9.62	4	4.27	1	1.22	F				
Premier Optimum Income	3.21	1	-1.71	3	7.95	4	24.08	4			-1.71	3	-2.29	4	12.43	1	10.74	4	3.77	1	1.27	F				
Quilter Investors UK Equity Large-Cap Income (Artemis)	3.94	1	2.82	2	15.96	2	29.94	3	116.54	2	2.82	2	4.48	3	7.94	3	11.37	3	0.62	3	1.25	F		B		
Quilter Investors UK Equity Large-Cap Value (BNY Mellon)	1.60	2	5.00	1	10.23	4	38.86	1	107.42	3	5.00	1	5.97	2	-0.94	4	23.43	1	2.06	2	0.88	F				
Schroder Income Maximiser	-0.89	4	-5.68	4	14.99	2	24.46	4	88.91	4	-5.68	4	9.56	1	11.27	2	15.15	2	-6.01	4	1.29	F				
Threadneedle UK Equity Income	3.95	1	-0.40	3	12.17	3	33.28	3	138.74	1	-0.40	3	4.60	3	7.67	3	17.62	1	1.02	3	1.10	F		S		
UBS UK Equity Income	♦																				1.00	F				
Sector Average	1.38		-0.38		14.41		31.59		116.44		-0.38		4.67		9.72		14.55		0.40							
<b>UK GILTS</b>																										
Allianz Gilt Yield	5.78	2	13.11	2	6.90	2	28.06	3	54.06	3	13.11	2	-0.21	3	-5.30	3	13.46	2	5.58	4	0.55	C		B	+	
HSBC Gilt & Fixed Interest	5.44	4	11.42	4	5.04	4	24.30	3	45.61	4	11.42	4	0.00	3	-5.73	4	11.49	3	6.14	3	0.67	C				
iShares UK Gilts All Stocks Index (UK)	5.92	2	12.49	2	6.90	2	28.54	2			12.49	2	0.27	2	-5.22	3	12.08	3	7.29	2	0.17	C		S		
M&G Gilt & Fixed Interest Inc (Share Class A)	5.04	4	10.81	4	4.07	4	25.05	3	49.07	3	10.81	4	-0.46	4	-5.65	3	12.39	3	6.91	3	0.40	C				
Quilter Investors Gilt Index	6.21	1	12.90	2	6.06	3	27.23	3	55.25	3	12.90	2	-0.15	3	-5.92	4	12.36	3	6.77	3	0.55	C				
Schroder Gilt & Fixed Interest	5.79	2	11.50	4	5.32	3	25.99	3	48.55	3	11.50	4	0.18	2	-5.71	4	12.26	3	6.57	3	0.58	C			+	
Sector Average	6.11		13.13		7.18		30.06		64.03		13.13		-0.03		-5.23		13.09		7.31							
<b>UK INDEX - LINKED GILTS</b>																										
L&G All Stk IL Gilt IdxTst	8.38	2	19.08	3	12.55	2	53.99	4	117.40	4	19.08	3	0.97	3	-6.39	2	24.62	4	9.79	4	0.16	C		N		
M&G Index-Linked Bond (Share Class A)	7.42	3	16.83	4	9.99	4	51.24	4	115.30	4	16.83	4	0.85	3	-6.65	2	24.57	4	10.38	3	0.42	C				
Sector Average	7.90		19.11		12.08		55.39		126.52		19.11		0.84		-6.68		25.59		10.39							
<b>UK PROPERTY SECURITIES</b>																										
ASI UK Real Estate Share	7.50	1	12.08	1	29.84	1	58.15	1	165.68	1	12.08	1	7.75	1	7.51	3	-1.52	2	23.68	4	0.92	F			+	
Sector Average	4.64		7.23		18.38		42.58		129.39		7.23		5.13		5.01		-1.61		22.40							
<b>UK SMALLER COMPANIES</b>																										
Artemis UK Smaller Companies	1.84	1	-4.12	2	31.58	2	57.77	3	209.41	4	-4.12	2	6.74	3	28.57	1	8.34	3	10.67	4	1.18	F		S	AA	
AXA Framlington UK Smaller Companies	-0.95	3	-7.73	3	25.18	3	61.81	2	262.38	2	-7.73	3	7.91	3	25.71	2	6.68	3	21.17	1	1.14	F			AAA	
BlackRock UK Smaller Companies	-2.03	4	-7.97	3	29.21	2	63.90	2	234.61	3	-7.97	3	12.16	1	25.17	3	11.46	1	13.81	3	1.23	F			AA	
Invesco Perpetual UK Smaller Companies Equity	1.67	1	1.61	1	38.33	1	81.35	1	244.39	2	1.61	1	8.18	3	25.85	2	11.35	2	17.74	2	1.25	F			A	
Investec UK Smaller Companies	-2.12	4	-6.53	3	24.64	3	36.63	4			-6.53	3	12.47	1	18.57	4	1.40	4	8.10	4	1.19	F			AAA	
Janus Henderson UK & Irish Smaller Companies	-0.54	3	-9.35	4	6.68	4	10.36	4	89.73	4	-9.35	4	1.38	4	16.09	4	-0.54	4	4.01	4	1.23	F			+	
Lazard UK Smaller Companies	0.63	2	-9.93	4	12.27	4	29.69	4	151.87	4	-9.93	4	5.57	4	18.07	4	4.44	4	10.61	4	1.19	F			AA	
Liontrust UK Smaller Companies	-1.22	3	-7.27	3	36.01	1	86.96	1	372.89	1	-7.27	3	20.08	1	22.15	4	22.97	1	11.79	3	1.19	F		B	AAA	
M&G Smaller Companies (A)	1.56	2	-2.06	1	26.76	3	46.71	4	181.85	4	-2.06	1	4.34	4	24.04	3	3.05	4	12.32	3	1.10	F			AA	
Marlborough Special Situations	-1.77	4	-11.30	4	20.33	4	56.24	3	260.31	2	-11.30	4	11.42	1	21.75	4	12.03	1	15.91	2	1.18	F			AAA	
Merian UK Smaller Companies	-1.84	4	-10.61	4	27.20	3	64.91	2	248.79	2	-10.61	4	7.83	3	31.96	1	13.08	1	14.65	3	1.24	F			G	AA
Schroder UK Smaller Companies	-2.04	4	-13.24	4	17.30	4	46.64	4	225.34	3	-13.24	4	5.50	4	28.15	2	5.82	3	18.14	1	1.29	F			+	
Sector Average	-0.11		-6.10		28.35		58.32		219.72		-6.10		9.25		25.11		7.70		14.53							
<b>UNCLASSIFIED</b>																										
Quilter Investors Cirilium Adventurous Portfolio <sup>2</sup>	0.30		-3.32								-3.32		7.56								1.42	F				
Quilter Investors Cirilium Balanced Portfolio <sup>2</sup>	0.17		0.17		11.45		28.35		82.91		0.17		1.74		9.37		14.92		0.21		1.42	E				
Quilter Investors Cirilium Conservative Portfolio <sup>2</sup>	0.16		0.71		6.45		21.76				0.71		-0.16		5.87		12.76		1.44		1.32	D				
Quilter Investors Cirilium Dynamic Portfolio <sup>2</sup>	0.94		-2.80		15.23		35.41		119.73		-2.80		4.89		13.03		19.09		-1.32		1.42	F				
Quilter Investors Cirilium Moderate Portfolio <sup>2</sup>	1.34		-0.33		14.37		32.98		103.75		-0.33		3.21		11.18		18.05		-1.51		1.44	E				
Quilter Investors Creation Adventurous Portfolio <sup>2</sup>	2.81		2.71								2.71		4.61								1.41	F				
Quilter Investors Creation Balanced Portfolio <sup>2</sup>	1.35		2.81		7.71		12.92		55.06		2.81		-0.43		5.22		8.80		-3.65		1.46	E				
Quilter Investors Creation Conservative Portfolio <sup>2</sup>	0.93		2.55		5.32		12.03		50.54		2.55		-1.65		4.42		8.10		-1.59		1.46	D				
Quilter Investors Creation Dynamic Portfolio <sup>2</sup>	2.36		3.37		14.36		21.33		70.49		3.37		2.96		7.45		11.32		-4.70		1.41	E				
Quilter Investors Creation Moderate Portfolio <sup>2</sup>	1.90		2.92		11.05		17.17		63.32		2.92		1.22		6.60		10.52		-4.53		1.46	E				
Quilter Investors Generation CPI+ 3 Portfolio <sup>2</sup>	0.63		2.09		3.31		6.75				2.09		-1.61		2.85		8.16		-4.47		1.37	E				
Quilter Investors Generation CPI+ 4 Portfolio <sup>2</sup>	0.84		1.09		4.71		8.59				1.09		-0.75		4.36		7.00		-3.07		1.34	E				
Quilter Investors Generation CPI+ 5 Portfolio <sup>2</sup>	1.56		1.56		7.79						1.56		0.83		5.26						1.31	F				
Sector Average	1.39		4.60		15.18		32.77		108.73		4.60		4.10		5.78		12.59		2.38							

Please consult your financial adviser before making any investment decisions.

▲ Ethical profile.

† This fund invests in zero dividend preference shares.

♦ 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.oldmutualwealth.co.uk/funds-news

<sup>1</sup> 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.

<sup>2</sup> Multi-Manager Fund.

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

Investors should be aware that unit prices and the income from units may fall as well as rise and that past performance is not a guide to the future.

Please note the volatility of individual funds may be significantly higher or significantly lower than the volatility of the sectors into which the funds are classified.

Where a fund invests in securities designated in a different currency to the fund, or where an underlying fund is denominated in a different currency, investments may rise and fall purely as a result of exchange rate fluctuations.

Sector classifications are governed by Financial Express.

Fund unit prices include a charge payable to the fund. This amount, called the Total Expense Ratio (

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 30 September

Annual performance % over one year to end September

	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
<b>ASIA PACIFIC EXCLUDING JAPAN EQUITIES</b>																							
Professional L&G Pacific Index Trust	0.11	2	4.46	3	26.63	3	57.77	3	125.08	2	4.46	3	7.64	1	12.62	3	43.97	1	-13.46	4	0.20	F	B
Sector Average	-0.55		5.04		27.03		60.04		123.60		5.04		5.66		14.46		38.28		-8.89				
<b>EUROPE EXCLUDING UK EQUITIES</b>																							
Professional Henderson Eu Sel Opps	3.29	1	5.03	2	25.05	3	51.29	3	131.24	1	5.03	2	2.05	2	16.67	4	18.71	3	1.92	3	1.23	F	B
Professional iShares Continental European Equity Index (UK)	3.10	1	6.10	1	32.41	1	58.82	2	108.23	2	6.10	1	3.27	2	20.84	2	22.72	1	-2.26	4	0.02	F	B
Sector Average	0.97		1.99		26.01		55.22		114.21		1.99		2.45		20.59		19.43		3.14				
<b>FLEXIBLE INVESTMENT</b>																							
Professional Invesco Perpetual Managed	1.94	3	-2.50	4	17.52	3	40.79	3	142.21	1	-2.50	4	4.48	3	15.37	1	20.03	2	-0.19	2	0.69	F	
Sector Average	2.55		5.93		19.31		41.35		103.92		5.93		4.93		7.34		17.08		1.19				
<b>GLOBAL EQUITIES</b>																							
Professional Fidelity Open World (N)	2.98	2	0.58	4	48.37	1	100.31	1	235.39	1	0.58	4	21.93	1	20.98	1	25.50	3	7.58	1	1.26	F	
Professional Foreign & Colonial Inv Trust	0.62	4	2.24	4	17.79	4	37.79	4	128.51	4	2.24	4	6.92	4	7.75	4	27.21	2	-8.04	4	1.20	F	
Professional Liontrust Global Income	4.69	1	7.58	2	22.32	4	67.78	2	159.28	2	7.58	2	3.97	4	9.36	4	41.34	1	-2.96	4	0.76	F	+
Professional Quilter Investors Ethical Equity ▲	3.58	2	6.96	2	32.94	2	48.88	4	110.63	4	6.96	2	9.17	3	13.85	3	25.10	3	-10.48	4	0.82	F	
Professional Quilter Investors Global Dynamic Equity <sup>1</sup>	3.44	2	8.74	1	40.79	1	89.84	1	223.08	1	8.74	1	13.69	1	13.88	3	32.06	1	2.10	1	1.29	F	+
Sector Average	2.89		5.86		32.88		66.56		157.34		5.86		10.42		13.68		26.11		-0.60				
<b>JAPAN EQUITIES</b>																							
Professional iShares Japan Equity Index (UK)	7.83	1	2.45	1	26.37	2	75.67	2	127.86	2	2.45	1	12.31	2	9.84	4	34.61	2	3.27	3	0.16	F	G
Sector Average	5.84		-0.97		24.39		71.64		127.27		-0.97		11.81		12.34		32.82		3.88				
<b>MIXED INVESTMENT 20-60% SHARES</b>																							
Professional Quilter Investors Diversified Portfolio <sup>1</sup>	1.79	3	3.32	4	11.70	3	12.66	4	81.16		3.32	4	1.12	4	6.92	1	9.54	4	-7.92	4	0.91	E	
Sector Average	2.74		6.14		14.02		31.37		81.16		6.14		2.63		4.68		13.95		1.11				
<b>MIXED INVESTMENT 40-85% SHARES</b>																							
Professional Index Balanced <sup>1</sup>	3.70	1	6.62	2	28.19	1	57.13	1	141.38	1	6.62	2	9.15	1	10.15	1	23.07	1	-0.39	3	0.29	F	
Professional Quilter Investors Foundation 4	2.15	3	4.08	3	20.40	2	38.24	3	88.23	3	4.08	3	3.00	4	12.31	1	20.53	2	-4.74	4	0.62	E	
Professional Schroder Managed Balanced <sup>1</sup>	1.91	3	2.80	4	19.26	3	38.13	3	106.20	2	2.80	4	5.61	2	9.85	2	18.83	3	-2.53	4	0.55	E	
Sector Average	2.64		5.84		19.57		40.53		100.48		5.84		5.02		7.57		17.45		0.07				
<b>MONEY MARKET</b>																							
Professional Sterling Deposit	0.20	1	0.75	1	1.48	1	2.44	1	6.15	1	0.75	1	0.46	1	0.26	1	0.50	1	0.44	1	0.10	B	
Sector Average	0.28		0.64		0.82		1.69		3.00		0.64		0.15		0.03		0.80		0.06				
<b>NORTH AMERICA EQUITIES</b>																							
Professional iShares US Equity Index (UK)	6.14	1	11.16	1	51.46	2	109.02	2	298.55	1	11.16	1	19.95	2	13.60	3	35.66	1	1.73	3	0.22	F	
Sector Average	4.28		8.02		46.98		98.78		263.47		8.02		19.22		14.13		31.21		3.07				
<b>STERLING FIXED INTEREST</b>																							
Professional Fixed Interest <sup>1</sup>	4.03	3	10.11	3	10.68	2	30.16	2	88.25	1	10.11	3	0.15	2	0.36	1	11.91	4	5.09	3	0.42	C	
Sector Average	5.21		12.61		9.94		34.83		84.52		12.61		0.55		-2.90		16.53		5.24				
<b>STERLING LONG BOND</b>																							
Professional Fidelity Institutional Lng Bd	10.69	1	22.48	1	15.21	1	63.05	1	143.91	1	22.48	1	1.79	1	-7.59	3	24.91	2	13.30	2	0.35	C	A
Sector Average	8.25		18.92		12.80		53.22		119.57		18.92		0.65		-5.76		23.28		10.19				
<b>STERLING STRATEGIC BOND</b>																							
Professional Henderson Pref&Bd	2.74	1	10.42	1	15.15	1	29.82	1	99.70	1	10.42	1	-1.19	3	5.54	2	8.65	1	3.76	1	1.04	C	S
Sector Average	1.76		5.90		9.83		19.33		76.12		5.90		-0.49		4.22		7.28		1.28				
<b>UK ALL COMPANIES</b>																							
Professional Liontrust UK Growth	0.36	3	2.50	2	23.50	1	57.86	1	209.81	1	2.50	2	10.07	1	9.47	3	26.81	1	0.80	2	1.20	F	B
Professional Quilter Investors UK Equity Index	2.00	1	2.52	2	21.24	2	38.03	2	116.67	2	2.52	2	7.51	1	10.00	3	18.35	2	-3.81	3	0.31	F	
Professional UK Dynamic <sup>1</sup>	2.76	1	-2.22	3	23.76	1	47.75	1	165.73	1	-2.22	3	6.07	2	19.33	1	14.46	2	4.30	2	0.70	F	
Professional UK Equity <sup>1</sup>	2.52	1	-0.82	3	23.26	1	45.10	1	151.20	1	-0.82	3	6.49	2	16.70	1	15.53	2	1.89	2	0.60	F	
Sector Average	1.23		-0.26		16.98		32.27		112.25		-0.26		5.17		11.52		12.47		0.54				
<b>UK DIRECT PROPERTY</b>																							
Professional Aviva Inv UK PropFdr	-0.48	3	-0.95	3	12.15	3	12.49	4	61.25	4	-0.95	3	5.82	4	6.99	3	-2.18	3	2.54	4	1.69	G	
Sector Average	0.26		1.32		17.40		30.45		91.18		1.32		7.63		7.66		0.19		10.91				
<b>UK EQUITY INCOME</b>																							
Professional Fidelity MoneyBuilder Dividend	3.00	1	1.52	2	4.28	4	23.74	4	118.19	2	1.52	2	1.10	4	1.60	4	15.18	2	3.02	2	0.92	F	B
Sector Average	1.38		-0.38		14.41		31.59		116.44		-0.38		4.67		9.72		14.55		0.40				
<b>UK SMALLER COMPANIES</b>																							
Professional Liontrust UK Smaller Companies	-3.69	4	-6.57	3	39.13	1	94.34	1	412.12	1	-6.57	3	21.00	1	23.07	3	19.78	1	16.61	2	1.19	F	B
Sector Average	-0.11		-6.10		28.35		58.32		219.72		-6.10		9.25		25.11		7.70		14.53				

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<sup>1</sup> Multi-Manager Fund.

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Sector classifications are governed by Financial Express.

Fund unit prices include a charge payable to the fund. This amount, called the Total Expense Ratio (TER), is the annual cost an investor in a fund can expect to incur and is expressed as a percentage of the investment. This charge includes the fund manager's Annual Management Charge (AMC) as well as other charges and fees associated with running the fund. Most fund managers rebate part of their AMC to Old Mutual Wealth and we use part of this rebate to reduce the fund's charge. The TER figures quoted exclude any product charge which is reflected in the pricing of the fund.

Please also note that sector performances include funds with charges taken through the fund price and those with charges taken outside of the fund price.

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](http://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.

For ISA, the performance does not allow for tax reclaims that have been available at various times in the past.

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Unit prices may fall as well as rise.

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Please contact [ourfundranges@omwealth.com](mailto:ourfundranges@omwealth.com) for distribution enquiries.

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