

### Jun 2026

Fund Prices as at the last price available on 31 May 2026

Access to these funds is only available through the Isle of Man product range.

**This leaflet is for information only and should not be considered as a financial promotion.  
The information should not be relied upon for buying and selling decisions.**

**The information shown refers to the past. Past performance is not a reliable guide to future performance. The value of an investment and any income from it is not guaranteed and can go up and down depending on investment performance and currency exchange rates.**

**This document is not available for distribution to the public in Hong Kong**

## The Mirror Funds

Friends Provident International Limited (Friends Provident International) operates an range of funds known as mirror funds. The concept is simple: agreements have been set up with investment houses worldwide allowing us to link to specially selected underlying funds chosen on the basis of performance and investment expertise. For each fund link we arrange with the investment houses, Friends Provident International has set up its own mirror fund which invests solely in the underlying fund, apart from a proportionately small amount which is usually held as a cash balance.

These mirror funds are intended for medium to long-term investment and can only be accessed using Friends Provident International's unit-linked investment plans. These plans are also intended for medium to long-term investment and are not therefore designed for early surrender (see **Product information** on the last page). There may also be restrictions on the amount of withdrawals available from a plan and you should refer to the relevant Principal Brochure for more information.

Our policyholders invest their premiums into unit-linked investment plans. According to policyholders' chosen mirror funds, we invest these premiums collectively in the underlying fund assets. Friends Provident International is the absolute legal and beneficial owner of all the assets which relate to each mirror fund. Policyholders have no rights or entitlements to these underlying assets. The price of the mirror funds will be different from the underlying fund, but should move broadly in line with it.

Units in the mirror funds are normally bought and sold using the 'bid' (selling) price. However, some legacy products do contain a bid/offer spread — please refer to the individual product brochures for details.

Please note that there are fees for mirror funds that would in turn affect the return on your policy.

**Please refer to the corresponding prospectuses of the underlying funds, which will be made available by Friends Provident International's Isle of Man office. These prospectuses will help you to understand the mirror funds you choose and the corresponding underlying funds, their investment objectives and strategies, the risks that may affect your investment, whether your financial goals are matched, etc. Please do not rely on these documents alone. We recommend that you discuss fully both the suitability of the unit-linked investment plans and the specific risks associated with your investments within these plans with your Financial Adviser before making any investment decisions.**

## Risk Factors

Investment involves risk and each class of investment will involve its own individual level of risk:

- An investment in equity based funds entails risk, as individual stock prices can move up and down more dramatically than other forms of investment. Shares, when sold, may be worth less than their original cost and you may get back less than you paid in.
- Some funds invest in asset classes that are considered illiquid, in that sometimes they may not be so easy to sell. It should be recognised that an investment in a fund of this type may have liquidity constraints that may lead to delays in the sale of fund units.

- Where a fund invests in fixed interest securities the value can go up and down as interest rates change. For example, if interest rates rise, the value is likely to fall.
- Some funds invest in company bonds. High yielding bonds are usually lower grade. These carry an increased risk to both the income and capital value of the fund – for example, if the company issuing the bond has financial difficulties and stops trading.
- Some funds invest in a concentrated number of stocks and so are riskier than broader-based funds.
- Some funds invest in commodity markets and investment values can move up and down sharply depending on levels of speculation and supply and demand.
- Where a fund invests in emerging markets, investment values can move sharply down or up. These markets tend not to be so well regulated as developed markets and political unrest is more likely.
- Many funds can now use derivative instruments as an investment tool. A derivatives instrument normally forms a contract between two or more parties and, used in funds, derives its value based on the value of an underlying asset at a particular point in time. The main types of derivatives are futures, forwards, options and swaps, with these instruments generally being used to hedge (reduce) risk, but can also be used for speculative purposes (at increased risk). Losses can be greater than the money put into these instruments.
- Hedge funds and funds of hedge funds aim to produce returns superior to those of bonds and equities irrespective of market direction therefore profiting throughout the changing world economic cycles of Recession, Recovery, Boom and Slowdown. Because hedge funds have more flexibility in their investment strategies, often using derivatives instruments, they can carry the same risk as outlined above.
- Professional Investor funds are aimed at market professionals and consequently are subject to less regulation due to the experience of the intended recipient. The generally accepted definition of a professional investor is any person:
  - Whose ordinary business involves, whether for his own account or for the account of others, the acquisition or disposal of property of the same kind as the property of the fund; or
  - Whether individually or jointly with his spouse, has a net worth in excess of one million US Dollars or its equivalent in any other currency and that he consents to being treated as a Professional Investor. Friends Provident International Limited is classified as the Professional Investor and we operate internal funds to enable our policyholders to collectively access the underlying fund. Policyholders should fully understand the nature of these types of funds – professional fund status does not necessarily imply a high-risk fund.

Mirror fund prices may go up and down depending upon the underlying investment performance or, where investments held within a mirror fund are not denominated in the currency of that mirror fund, simply because of movements in currency exchange rates. Where we publish performance information, the figures are quoted net of annual fund charges. However, past performance should not be viewed as a reliable guide of future performance – the value of your investment cannot be guaranteed and you may get back less than you paid in.

### **Valuation frequency and availability of unit prices**

Valuations are carried out on all business days in the UK as appropriate for the individual mirror fund. Unit prices are issued daily at approximately 5 p.m. (UK time). Please note that some underlying funds do not price on a daily basis – any affected mirror funds have been clearly marked in accordance with the fund notes in the table below.

### **Mirror fund price roundings**

In pricing each mirror fund in the Friends Provident International mirror fund range, we may reasonably round any calculations by an adjustment of not more than 0.1%. All rounding adjustments will usually accrue to the benefit of the policyholders who invest in that mirror fund.

The maximum offer price and the minimum bid price are calculated each valuation day. The maximum offer price is rounded up to three decimal places and the minimum bid price is rounded down to three decimal places.

## Notes

- A: Closed to new investors.
- B: Not available for new investment from Hong Kong Onshore designated policyholders.
- C: Not available for new investment from Hong Kong Offshore designated policyholders.
- D: Not available for new investment from Singapore policyholders.
- F: The underlying fund of this mirror fund is authorised by the Hong Kong Securities and Futures Commission (SFC) under the Code on Unit Trusts and Mutual Funds, but not authorised or regulated under the SFC Code on Real Estate Investment Trusts. Such authorisation does not imply official approval or recommendation.
- G: The fund has a liquidity warning due to the nature of the underlying assets. For information on any restrictions currently in force, please refer to the Fund Updates section of our website.
- J: Vanguard is a trademark of the Vanguard Group, Inc. and has been licensed for use by Friends Provident International. The FPI Vanguard mirror fund is not sponsored, endorsed, sold, or promoted by the Vanguard Group, Inc. and the Vanguard Group, Inc. makes no representation regarding the advisability of investing in the fund.
- R: Fund only available to Singapore policyholders.
- U: This mirror fund has been in existence for less than 1 year. You can refer to the performance of the underlying fund by accessing the underlying fund fact sheet for an indication of performance and this fact sheet is available on request. Please note this is for information only and is not an exact indication of the likely performance of the mirror fund and as such, should not be relied upon. Fund charges may differ between the underlying fund and mirror fund.
- V: Fund is classified as a Non Mainstream Pooled Investment by the UK Financial Conduct Authority and is not available for new investment by customers based in the UK with effect from 1 January 2014.
- W: There is a performance fee on the underlying fund of this fund, which is charged by the underlying fund manager and taken into account within the published unit price of the mirror fund. Please refer to the relevant section of the underlying fund's Prospectus for further information.
- X: Fund falls under the requirements of the European Union (EU) Alternative Investment Fund Manager Directive (AIFMD). As such, it is not available for (new) investment by EU or EEA investors with effect from 22 July 2014.
- Y: The underlying fund of this mirror fund is aimed at professional / sophisticated / experienced investors, who understand the specialist nature of the fund and its risks. Friends Provident International Limited is classified as a professional investor and we operate the mirror fund to enable customers to collectively access the underlying fund. Investors should refer to the underlying fund's Prospectus for full information before investing.
- Z: Fund not available to policyholders resident in Japan.

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
<b>Greater China Equity</b>																	
H31 FSSA Greater China Growth	D	11/2024	USD	2.03	2.18	30.63	11.31	-1.71	4.15	27.08	8.01	-0.79	5.35	30.68	8.24	-0.66	6.61
<b>Asia-Pacific ex-Japan Equity</b>																	
H29 FSSA Asian Equity Plus	D	11/2024	USD	2.52	2.71	31.11	12.63	2.32	5.50	27.55	9.29	3.28	6.71	31.17	9.52	3.42	7.96
<b>Asia-Pacific Equity</b>																	
H52 JPMorgan Pacific Securities	D,V,X	11/2024	USD	6.90	7.42	43.39	18.28	3.45	6.43	39.50	14.77	4.42	6.39	43.46	15.01	4.55	6.73
<b>Australia &amp; New Zealand Equity</b>																	
H11 Barings Australia	D	11/2024	USD	13.27	14.27	9.69	7.71	1.46	6.20	6.71	4.51	2.41	6.11	9.73	4.74	2.54	6.87
<b>China Equity</b>																	
H01 abrdn SICAV I All China SustEq(USD)	D	11/2024	USD	3.54	3.81	15.42	7.06	-9.42	5.94	12.29	3.88	-8.57	5.63	15.47	4.10	-8.45	6.67
H15 Barings Hong Kong &China	D	11/2024	USD	80.29	86.34	15.67	9.15	-8.23	10.09	12.53	5.91	-7.37	10.00	15.72	6.13	-7.25	10.79
H30 FSSA China Growth	D	11/2024	USD	1.95	2.09	17.50	5.42	-6.36	4.07	14.31	2.29	-5.49	5.80	17.55	2.51	-5.36	6.32
H32 HSBC Chinese Equity	D	11/2024	USD	3.54	3.81	18.62	13.51	-5.16	2.76	15.40	10.14	-4.27	3.02	18.67	10.38	-4.15	3.55
X02 Janus Henderson Hzn China Opps USD	B,D	11/2024	USD	1.10	1.18	23.99	12.03	-7.02	1.03	20.62	8.71	-6.15	2.57	24.04	8.94	-6.02	2.27
<b>Global Emerging Markets Equity</b>																	
H07 Allianz GEM Equity High Dividend	D	11/2024	USD	1.23	1.32	42.81	22.97	7.71	1.47	38.93	19.32	8.72	3.16	42.87	19.58	8.86	3.67
H37 Invesco Emerging Markets Equity	D	11/2024	USD	5.04	5.42	47.53	24.68	8.82	5.68	43.52	20.98	9.84	6.30	47.59	21.24	9.99	6.23
H78 Templeton Emerging Markets	D	11/2024	USD	3.11	3.35	72.37	29.36	8.36	4.14	67.69	25.52	9.37	4.22	72.45	25.79	9.51	4.76
<b>Europe ex-UK Equity</b>																	
Z16 CT Select European Equity (GBP)	B,D	11/2024	GBP	12.53	13.47	7.61	9.28	2.31	-	4.68	6.04	3.27	-	7.66	6.27	3.40	7.70
<b>Europe ex-UK Small/Mid-Cap Equity</b>																	
H36 Invesco Continental Eurp Sm Cp Eq	D	11/2024	USD	1.56	1.68	0.58	10.91	2.05	4.36	-2.15	7.62	3.00	5.86	0.63	7.85	3.14	6.33
<b>Europe Large-Cap Blend Equity</b>																	
H58 Ninety One GS European Equity	D	11/2024	USD	5.06	5.44	17.59	17.99	6.52	5.69	14.39	14.49	7.52	6.32	17.64	14.73	7.66	6.24
H65 Principal European Equity (USD)	D	11/2024	USD	3.05	3.28	14.30	14.10	4.07	4.29	11.20	10.71	5.05	3.99	14.35	10.95	5.18	5.08
H88 Fidelity Europe Equity ESG (EUR)	D	11/2024	EUR	2.15	2.31	14.94	13.67	3.41	3.23	11.82	10.29	4.38	3.11	14.99	10.53	4.51	3.98

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
<b>Europe Large-Cap Value Equity</b>																	
H89 Franklin Mutual European	D	11/2024	EUR	2.23	2.40	16.11	17.63	7.78	3.61	12.96	14.14	8.79	4.21	16.16	14.39	8.93	5.33
<b>Hong Kong Equity</b>																	
H33 HSBC Hong Kong Equity	D	11/2024	USD	2.47	2.66	18.97	14.62	-2.60	3.38	15.74	11.22	-1.69	3.62	19.02	11.46	-1.56	4.17
<b>India Equity</b>																	
H05 abrdrn SICAV I Indian Equity (USD)	D	11/2024	USD	3.41	3.66	-17.89	1.72	-1.54	6.30	-20.12	-1.30	-0.62	6.92	-17.85	-1.09	-0.49	8.07
H49 JPMorgan India	D,V,X	11/2024	USD	5.35	5.76	-19.66	-1.85	-1.48	5.53	-21.84	-4.77	-0.56	5.46	-19.62	-4.56	-0.43	5.84
H50 JPMorgan India Smaller Coms (USD)	D,V,X	11/2024	USD	1.10	1.19	-13.23	5.67	2.23	3.27	-15.59	2.53	3.19	3.93	-13.19	2.75	3.32	3.94
Z56 Kotak India ESG (USD)	B,D	11/2024	USD	1.10	1.19	-14.77	2.21	0.37	2.45	-17.09	-0.82	1.31	1.78	-14.73	-0.61	1.44	1.48
Z57 Kotak India Midcap	B,D	11/2024	USD	1.46	1.57	-7.02	6.92	4.88	6.62	-9.55	3.75	5.87	5.92	-6.98	3.97	6.00	5.61
<b>Japan Large-Cap Blend Equity</b>																	
H08 Allianz Japan Equity	D	11/2024	USD	1.72	1.85	29.35	17.41	7.36	3.41	25.83	13.93	8.37	5.13	29.40	14.17	8.51	5.65
<b>Japan Small/Mid-Cap Equity</b>																	
H18 BlackRock Japan S&MCp Opps\$	D	11/2024	USD	1.55	1.66	31.77	20.83	5.30	2.43	28.19	17.24	6.29	3.02	31.83	17.49	6.42	4.13
<b>Korea Equity</b>																	
H16 Barings Korea Feeder	D,X	11/2024	USD	5.51	5.93	210.24	48.87	16.55	6.13	201.81	44.45	17.65	6.46	210.38	44.76	17.80	6.64
<b>Latin America Equity</b>																	
H75 Schroder Latin American	D	11/2024	USD	4.40	4.74	31.54	11.81	6.52	5.21	27.97	8.49	7.52	5.83	31.60	8.72	7.66	5.76
H80 Templeton Latin America	D	11/2024	USD	2.10	2.26	33.93	13.76	5.88	3.92	30.29	10.39	6.87	4.52	33.99	10.62	7.01	5.65
<b>US Large-Cap Blend Equity</b>																	
H20 BlackRock US Flexible Equity	D	11/2024	USD	4.73	5.08	47.50	23.93	13.01	5.93	43.50	20.25	14.07	5.62	47.57	20.51	14.22	6.73
Z78 Vanguard US 500 Stock Index	B,D,J	11/2024	USD	5.15	5.54	27.75	21.55	12.22	6.93	24.28	17.94	13.27	5.66	27.81	18.20	13.42	7.20
<b>US Large-Cap Value Equity</b>																	
H24 Fidelity America	D	11/2024	USD	1.91	2.06	14.97	11.45	4.99	6.40	11.85	8.15	5.97	7.22	15.02	8.38	6.11	7.94
<b>US Small-Cap Equity</b>																	
H73 Schroder ISF US Smrl Coms Impct USD	D	11/2024	USD	8.23	8.85	20.21	11.81	2.80	7.40	16.95	8.49	3.76	8.00	20.27	8.72	3.90	7.92
<b>Sector Equity Biotechnology</b>																	
H28 Franklin Biotechnology Discovery	D	11/2024	USD	2.23	2.40	72.18	23.29	8.00	7.50	67.50	19.63	9.02	9.04	72.26	19.88	9.16	9.52

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
<b>Sector Equity Financial Services</b>																	
H55 Jupiter Financial Innovation	D	11/2024	USD	3.01	3.24	39.94	36.18	8.00	7.38	36.14	32.14	9.01	9.02	40.01	32.42	9.15	8.70
<b>Sector Equity Healthcare</b>																	
H38 Invesco Global Health Care Innovt	D	11/2024	USD	3.91	4.20	9.72	5.10	1.20	5.01	6.74	1.98	2.15	5.20	9.77	2.19	2.28	5.77
Z73 Robeco Healthy Living (USD)	B,D	11/2024	USD	0.69	0.74	-10.05	-1.59	-	-6.22	-12.50	-4.51	-	-5.96	-10.01	-4.31	-	-5.71
<b>Other Equity</b>																	
H13 Barings Eastern Europe (USD)	D	11/2024	USD	1.08	1.16	36.36	-	-	28.77	32.66	-	-	26.45	36.42	-	-	26.52
H25 Fidelity EMEA	D	11/2024	USD	1.32	1.42	34.32	25.71	-2.15	2.22	30.67	21.97	-1.23	2.78	34.38	22.24	-1.11	3.12
H54 JPMorgan Thailand	D,V,X	11/2024	USD	3.94	4.24	38.03	5.96	2.14	4.94	34.28	2.82	3.09	5.28	38.09	3.04	3.23	5.46
H77 Templeton BIC	D	11/2024	USD	2.15	2.32	21.93	17.87	0.78	4.10	18.61	14.37	1.72	4.27	21.98	14.62	1.86	5.41
Z53 JanusHndrsnHrznPan€p M&LCp\$	B,D	11/2024	USD	2.66	2.86	9.72	10.95	7.91	5.51	6.74	7.65	8.92	5.91	9.77	7.88	9.06	7.30
<b>Property - Indirect Global</b>																	
H68 Schroder Global Cities (USD)	D,F	11/2024	USD	0.97	1.05	14.34	8.73	-0.51	0.24	11.23	5.50	0.43	0.92	14.39	5.73	0.56	2.17
Z75 Schroder Global Cities (GBP)	B,D	11/2024	GBP	1.60	1.72	15.53	9.83	0.24	0.92	12.39	6.57	1.18	1.61	15.58	6.80	1.31	2.87
<b>Sector Equity Technology</b>																	
H53 JPMorgan Pacific Technology	D,V,X	11/2024	USD	2.71	2.91	107.99	34.83	6.65	4.15	102.34	30.83	7.65	3.41	108.09	31.11	7.79	4.80
<b>UK Large-Cap Equity</b>																	
H83 BlackRock United Kingdom (GBP)	D	11/2024	GBP	1.14	1.23	3.68	10.61	0.70	4.03	0.86	7.33	1.64	4.35	3.73	7.56	1.77	3.58
Z17 CT UK Index Tracker (GBP)	B,D	11/2024	GBP	10.11	10.87	20.23	16.66	8.03	5.96	16.96	13.20	9.05	6.20	20.28	13.44	9.19	7.06
<b>Global Large-Cap Blend Equity</b>																	
H59 Ninety One GS Global Equity	D	11/2024	USD	7.98	8.58	17.43	17.62	8.09	6.20	14.24	14.13	9.11	6.42	17.48	14.37	9.25	7.29
H61 Ninety One GS Global Strategic Eq	D	11/2024	USD	6.09	6.55	25.63	19.43	7.78	6.75	22.22	15.88	8.79	6.44	25.68	16.13	8.93	7.41
Z27 Fidelity Global Focus (GBP)	B,D	11/2024	GBP	1.74	1.87	14.12	14.34	5.24	8.48	11.02	10.94	6.23	8.54	14.17	11.18	6.37	8.26
<b>Global Large-Cap Growth Equity</b>																	
H04 abrdn SICAV I Future Global Eq \$	D	11/2024	USD	0.76	0.81	14.39	10.34	-3.47	-0.79	11.29	7.07	-2.57	-1.49	14.44	7.30	-2.44	-0.18
H42 JPM Global Growth	D	11/2024	USD	2.89	3.11	19.05	19.59	4.90	7.45	15.82	16.04	5.88	8.04	19.10	16.29	6.02	8.40

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
Z01 AB Sustainable Global Thematic (USD)	B,D	11/2024	USD	0.86	0.92	6.88	6.95	-	-1.84	3.97	3.77	-	-1.57	6.92	3.99	-	-1.30
Z15 CT Responsible Global Equity (GBP)	B,D	11/2024	GBP	0.99	1.07	10.30	9.76	-	0.95	7.30	6.50	-	0.84	10.34	6.73	-	1.41
Z31 Fundsmith Equity (GBP)	B,D	11/2024	GBP	1.01	1.09	-1.12	5.15	0.68	0.99	-3.81	2.03	1.62	1.70	-1.08	2.24	1.75	1.61
Z51 Invesco Global Fdrs & Owners\$	B,D	11/2024	USD	7.96	8.56	10.98	20.53	10.63	6.04	7.96	16.95	11.67	5.96	11.03	17.21	11.81	6.72
Z55 JPM Global Sustainable Eq (USD)	B,D	11/2024	USD	1.10	1.18	11.13	13.60	-	3.66	8.11	10.23	-	3.94	11.18	10.46	-	4.23
Z76 Schroder Global Sust Growth (USD)	B,D	11/2024	USD	1.18	1.27	18.12	12.81	-	5.29	14.91	9.46	-	5.57	18.17	9.69	-	5.86
<b>Global Large-Cap Value Equity</b>																	
H57 Natixis Harris Associates Global Eq	D	11/2024	USD	1.39	1.50	9.45	7.95	0.74	3.50	6.48	4.74	1.68	4.37	9.50	4.97	1.81	5.23
<b>Asia Allocation</b>																	
Z42 Harmony Portfolios Asian Growth	B,D	11/2024	USD	1.87	2.02	23.06	11.86	2.13	3.97	19.72	8.54	3.08	4.89	23.12	8.78	3.22	4.41
<b>EUR Aggressive Allocation - Global</b>																	
Z38 GAM Star Glb Aggressive(EURHDG)	B,D	11/2024	EUR	1.36	1.46	23.37	11.46	0.44	2.15	20.02	8.16	1.38	2.96	23.42	8.39	1.52	3.04
<b>EUR Cautious Allocation - Global</b>																	
Z35 GAM Star Glb Cautious (EUR HDG)	B,D	11/2024	EUR	1.09	1.17	12.09	7.99	-1.20	0.41	9.05	4.79	-0.27	1.20	12.14	5.01	-0.14	1.28
<b>Asia Bond</b>																	
H66 Schroder Asian Bond Total Return	D	11/2024	USD	1.25	1.35	1.46	2.99	0.52	1.33	-1.30	-0.07	1.46	1.33	1.50	0.15	1.59	2.28
<b>USD Diversified Bond</b>																	
H27 Fidelity US Dollar Bond	D	11/2024	USD	0.86	0.93	2.37	1.88	-1.59	-1.41	-0.41	-1.14	-0.67	-0.77	2.42	-0.93	-0.54	-0.77
<b>USD Money Market</b>																	
Z26 Fidelity Funds US Dllr Cash (USD)	B,D	11/2024	USD	1.02	1.10	2.72	3.42	2.19	0.98	-0.07	0.35	3.15	0.28	2.76	0.57	3.29	-0.03
<b>EUR Diversified Bond</b>																	
H87 Fidelity Euro Bond	D	11/2024	EUR	1.30	1.40	1.32	4.41	-4.27	1.68	-1.44	1.31	-3.37	1.26	1.36	1.53	-3.25	2.35
<b>EUR Money Market</b>																	
Z25 Fidelity Funds Euro Cash (EUR)	B,D	11/2024	EUR	0.86	0.93	3.27	4.62	-0.56	-0.09	0.47	1.51	0.37	-0.78	3.32	1.73	0.51	-1.09

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
<b>GBP Allocation 80%+ Equity</b>																	
Z39 GAM Star Glb Aggressive(GBPHDG)	B,D	11/2024	GBP	1.58	1.70	22.57	13.21	1.96	3.28	19.24	9.85	2.92	4.10	22.63	10.09	3.05	4.18
Z40 GAM Star Global Aggressive (USD)	B,D	11/2024	USD	1.67	1.80	22.92	10.26	3.36	4.65	19.58	6.99	4.33	5.48	22.98	7.22	4.47	5.56
<b>Sector Equity Precious Metals</b>																	
H21 BlackRock World Gold	D	11/2024	USD	3.43	3.69	74.73	41.80	15.83	5.94	69.99	37.59	16.92	5.94	74.81	37.89	17.07	6.93
<b>ASEAN Equity</b>																	
H46 JPMorgan ASEAN	D,V,X	11/2024	USD	1.65	1.77	8.86	8.21	3.13	3.04	5.90	4.99	4.09	3.85	8.91	5.22	4.23	5.19
<b>Taiwan Large-Cap Equity</b>																	
H44 JPM Taiwan	D	11/2024	USD	5.43	5.84	-	45.61	20.08	9.67	-	41.28	21.20	10.54	-	41.59	21.36	11.96
<b>Property - Indirect Asia</b>																	
H41 Janus Henderson Hrzn A-Pac Prpty Inc	D,F,W	11/2024	USD	1.04	1.12	7.64	1.75	-4.82	0.57	4.71	-1.27	-3.93	0.83	7.68	-1.05	-3.80	1.96
<b>EUR Corporate Bond</b>																	
X01 Invesco Euro Corporate Bond EUR	B,D	11/2024	EUR	1.38	1.49	3.24	5.81	-2.08	1.38	0.44	2.67	-1.16	2.08	3.29	2.89	-1.03	3.40
<b>GBP Corporate Bond</b>																	
Z52 Invesco Sterling Bond	B,D	11/2024	GBP	1.77	1.90	3.53	7.52	-1.24	1.38	0.72	4.33	-0.31	2.09	3.58	4.55	-0.18	3.40
<b>USD Aggressive Allocation</b>																	
Z06 BlackRock SF MyMap Plus Growth USD	B,D	11/2024	USD	1.75	1.88	24.70	16.05	8.12	8.51	21.31	12.60	9.13	8.50	24.75	12.85	9.27	8.01
Z12 Canaccord Genuity Growth (USD)	B,D	11/2024	USD	2.23	2.40	17.09	11.28	2.77	3.54	13.91	7.98	3.73	2.44	17.14	8.21	3.86	3.80
Z14 Canaccord Genuity Opportunity (USD)	B,D	11/2024	USD	5.09	5.47	22.11	15.00	4.71	7.01	18.80	11.59	5.69	5.87	22.17	11.83	5.83	7.28
<b>USD Moderate Allocation</b>																	
Z08 BlackRock SF MyMap Plus Moderate USD	B,D	11/2024	USD	1.39	1.49	15.00	10.96	5.22	5.30	11.87	7.67	6.21	5.29	15.05	7.90	6.35	4.82
Z10 Canaccord Genuity Balanced (USD)	B,D	11/2024	USD	1.81	1.95	13.99	9.58	1.93	2.69	10.89	6.32	2.89	1.60	14.04	6.55	3.02	2.95
Z28 Fidelity Global MA Gr &Inc €	B,D	11/2024	EUR	1.40	1.51	25.88	13.64	4.13	1.41	22.47	10.27	5.11	2.18	25.94	10.50	5.25	3.46
Z29 Fidelity Global MA Gr &Inc \$	B,D	11/2024	USD	1.16	1.25	26.09	13.76	4.23	1.17	22.66	10.38	5.21	1.93	26.14	10.62	5.34	3.20
Z46 Harmony Portfolios Global Bal (USD)	B,D	11/2024	USD	1.61	1.73	10.95	9.09	1.85	2.10	7.94	5.85	2.80	2.40	11.00	6.08	2.94	3.64
Z47 Harmony Portfolios Gbl Grwth (USD)	B,D	11/2024	USD	1.56	1.67	13.49	11.42	2.82	2.09	10.41	8.11	3.78	2.39	13.54	8.34	3.92	3.64

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
<b>USD Cautious Allocation</b>																	
H60 Ninety One GS Global Mgd Inc (USD)	D	11/2024	USD	2.38	2.56	4.98	4.04	0.99	1.89	2.13	0.95	1.94	2.20	5.02	1.17	2.07	3.44
H72 Schroder Global MA Inc (USD)	D	11/2024	USD	1.18	1.27	12.72	9.42	2.92	1.98	9.65	6.17	3.88	3.45	12.77	6.40	4.02	3.90
Z04 BlackRock SF MyMap Plus DefensiveUSD	B,D	11/2024	USD	1.09	1.17	7.94	5.94	1.52	2.05	5.00	2.80	2.47	2.03	7.98	3.02	2.60	1.58
Z37 GAM Star Global Cautious (USD)	B,D	11/2024	USD	1.33	1.43	11.38	6.79	1.61	2.82	8.35	3.62	2.56	3.63	11.43	3.84	2.69	3.71
<b>Brazil Equity</b>																	
H23 BNP Paribas Brazil Equity	D	11/2024	USD	0.66	0.71	27.08	8.11	-0.66	-1.80	23.63	4.90	0.27	-1.03	27.14	5.12	0.40	0.25
<b>Sector Equity Natural Resources</b>																	
H22 BlackRock World Mining	D	11/2024	USD	1.61	1.73	81.12	23.59	9.89	2.85	76.20	19.92	10.92	3.23	81.20	20.18	11.06	4.58
H43 JPM Global Natural Resources	D	11/2024	USD	1.15	1.24	59.14	21.41	13.06	1.35	54.82	17.81	14.12	1.91	59.21	18.06	14.27	2.24
Z64 Pictet Timber (USD)	B,D	11/2024	USD	0.70	0.76	-7.25	-2.17	-	-5.44	-9.77	-5.08	-	-5.18	-7.21	-4.87	-	-4.92
<b>Sector Equity Alternative Energy</b>																	
H19 BlackRock Sustainable Energy	D	11/2024	USD	2.00	2.15	58.19	14.64	7.45	3.98	53.90	11.24	8.46	4.36	58.27	11.48	8.60	5.73
Z72 Robeco Smart Energy (USD)	B,D	11/2024	USD	1.74	1.87	106.41	29.62	-	14.21	100.81	25.78	-	14.52	106.51	26.05	-	14.83
<b>Sector Equity Ecology</b>																	
H63 Pictet Global Environmental Opports	D	11/2024	USD	2.42	2.60	14.40	9.27	3.10	6.45	11.29	6.03	4.07	7.60	14.45	6.26	4.20	7.69
H69 Schroder Global Climate Change Eq	D	11/2024	USD	2.32	2.50	36.47	13.97	4.02	5.02	32.76	10.59	4.99	6.25	36.53	10.83	5.13	7.50
Z48 HSBC Global Equity Clmt SoluUSD	B,D	11/2024	USD	0.86	0.93	17.41	9.24	-	-1.42	14.23	6.00	-	-1.15	17.47	6.23	-	-0.88
Z60 Ninety One Glbl Environment (USD)	B,D	11/2024	USD	0.89	0.95	22.18	7.20	-	-0.84	18.86	4.02	-	-0.57	22.23	4.24	-	-0.30
<b>EUR Flexible Allocation - Global</b>																	
Z32 GAM Star Glb Flexible (EUR HDG)	B,D	11/2024	EUR	1.23	1.32	18.43	10.59	-0.03	1.37	15.21	7.31	0.90	2.17	18.48	7.54	1.04	2.25
<b>GBP Flexible Allocation</b>																	
Z33 GAM Star Glb Flexible (GBP HDG)	B,D	11/2024	GBP	1.42	1.53	17.47	12.33	1.46	2.46	14.28	9.00	2.41	3.27	17.52	9.23	2.55	3.34
<b>USD Flexible Allocation</b>																	
Z34 GAM Star Global Flexible (USD)	B,D	11/2024	USD	1.51	1.63	17.76	9.39	2.86	3.84	14.56	6.15	3.83	4.66	17.81	6.37	3.96	4.74

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
Z59 Mellon Global Real Return	B,D	11/2024	USD	1.35	1.45	14.32	8.75	2.49	2.66	11.22	5.52	3.45	3.60	14.37	5.74	3.58	3.84
<b>Global Diversified Bond</b>																	
H14 Barings Global Bond (USD)	D	11/2024	USD	4.73	5.09	5.06	1.62	-4.59	2.95	2.21	-1.39	-3.70	2.87	5.11	-1.18	-3.57	3.61
H86 Barings Global Bond (EUR)	D	11/2024	EUR	0.97	1.04	5.07	1.68	-4.69	-0.48	2.22	-1.34	-3.80	0.21	5.12	-1.13	-3.67	1.51
Z50 Invesco Bond	B,D	11/2024	USD	3.19	3.43	0.44	2.04	-3.86	3.51	-2.29	-0.99	-2.96	3.72	0.49	-0.78	-2.83	4.58
<b>Global Emerging Markets Bond - Local Currency</b>																	
H79 Templeton Emerging Markets Bond	D	11/2024	USD	1.07	1.15	18.86	13.06	2.29	0.86	15.63	9.70	3.25	1.42	18.91	9.94	3.38	1.75
<b>Global High Yield Bond</b>																	
H12 Barings Developed and EM HY Bd Fd	D	11/2024	USD	3.36	3.61	4.52	7.50	1.04	4.28	1.68	4.30	1.99	4.86	4.56	4.53	2.12	4.83
H64 PIMCO Global High Yield Bond	D	11/2024	USD	1.55	1.67	4.59	6.49	1.91	3.59	1.75	3.33	2.87	4.43	4.64	3.55	3.00	4.69
<b>Other Bond</b>																	
H40 Invesco India Bond	D	11/2024	USD	0.91	0.98	-13.06	-2.50	-3.41	-0.17	-15.42	-5.40	-2.51	0.60	-13.02	-5.19	-2.38	1.28
<b>Asia ex-Japan Equity</b>																	
H35 Invesco Asian Equity	D	11/2024	USD	4.85	5.22	44.27	19.26	6.84	4.73	40.35	15.72	7.84	4.94	44.34	15.96	7.98	5.81
H47 JPMorgan Asia Growth	D,V,X	11/2024	USD	5.53	5.95	61.98	21.25	2.71	5.92	57.58	17.65	3.67	6.49	62.05	17.91	3.81	6.48
H82 Value Partners High-Dividend Stocks	D,V,W,X	11/2024	USD	5.57	5.99	38.05	16.82	4.74	8.47	34.30	13.36	5.72	8.59	38.11	13.60	5.86	9.88
<b>Commodities - Precious Metals</b>																	
Z63 Pictet CH Precious Metals Phys Gold	B,D,V,X	11/2024	USD	1.92	2.07	36.45	30.04	17.04	5.15	32.75	26.18	18.14	6.15	36.51	26.45	18.29	6.25
<b>GBP Allocation 40-60% Equity</b>																	
Z07 BlackRock SF MyMap Plus Moderate GBP	B,D	11/2024	GBP	1.30	1.39	14.74	13.74	3.47	4.86	11.62	10.36	4.44	4.84	14.79	10.60	4.58	4.37
Z09 Canaccord Genuity Balanced (GBP)	B,D	11/2024	GBP	1.81	1.94	13.74	12.21	0.12	2.42	10.65	8.88	1.06	1.33	13.79	9.11	1.19	2.68
Z30 Fidelity Multi Asset Op Strat (GBP)	B,D	11/2024	GBP	1.78	1.91	12.79	10.60	2.06	2.67	9.73	7.31	3.02	4.02	12.84	7.55	3.15	3.94
Z44 Harmony Portfolios Sterling Bal	B,D	11/2024	GBP	1.68	1.80	7.31	7.67	-0.31	0.70	4.40	4.48	0.63	1.00	7.36	4.70	0.76	2.22
Z61 Ninety One Gbl Income Opps	B,D	11/2024	GBP	1.63	1.75	10.01	9.42	-0.30	1.27	7.02	6.17	0.63	1.50	10.05	6.40	0.77	2.62
<b>Options Trading</b>																	
Z02 Amundi Volatility World	B,D,W	11/2024	USD	0.65	0.70	-1.96	1.81	1.28	-2.12	-4.63	-1.21	2.23	-0.95	-1.92	-1.00	2.36	-0.92

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
<b>Property - Indirect Other</b>																	
H90 Schroder Global Cities (EUR)	D,F	11/2024	EUR	0.74	0.79	14.78	9.65	-3.83	-1.87	11.67	6.39	-2.93	-1.20	14.84	6.62	-2.80	0.02
<b>Sector Equity Agriculture</b>																	
Z18 DWS Invest Global Agribusiness	B,D	11/2024	USD	1.02	1.10	1.49	0.20	-2.57	0.50	-1.27	-2.78	-1.65	1.30	1.53	-2.57	-1.53	2.60
<b>Sector Equity Water</b>																	
Z74 Robeco Sustainable Water (USD)	B,D	11/2024	USD	0.90	0.97	4.88	8.36	-	-0.58	2.03	5.14	-	-0.31	4.93	5.37	-	-0.04
<b>GBP Money Market - Short Term</b>																	
H84 Ninety One GS Sterling Money	D	11/2024	GBP	3.35	3.60	2.12	5.78	0.52	1.98	-0.66	2.64	1.46	1.90	2.16	2.86	1.60	2.63
<b>USD Money Market - Short Term</b>																	
H45 JPM USD Money Market VNAV	D	11/2024	USD	1.25	1.35	2.62	3.26	2.12	1.00	-0.17	0.19	3.08	1.31	2.66	0.41	3.21	1.37
H62 Ninety One GS US Dollar Money	D	11/2024	USD	1.99	2.14	2.27	3.01	1.82	1.56	-0.51	-0.05	2.77	1.48	2.31	0.17	2.91	2.20
<b>Global Small/Mid-Cap Equity</b>																	
H39 Invesco Global Small Cap Equity	D	11/2024	USD	20.50	22.04	25.27	14.55	2.87	7.86	21.86	11.15	3.83	7.78	25.32	11.39	3.97	8.55
<b>Islamic Global Equity</b>																	
Z49 HSBC Islamic Global Equity Index	B,D	11/2024	USD	5.07	5.45	38.35	23.85	13.74	8.75	34.59	20.17	14.81	8.87	38.41	20.43	14.96	10.10
<b>Global Frontier Markets Equity</b>																	
H67 Schroder Frontier Markets Equity	D	11/2024	USD	1.70	1.83	31.28	23.21	13.29	5.14	27.71	19.55	14.35	6.65	31.34	19.81	14.50	7.12
<b>Global Inflation-Linked Bond - USD Hedged</b>																	
X03 PIMCO Global Real Return USD	B,D	11/2024	USD	1.12	1.21	4.09	2.01	-1.98	1.23	1.26	-1.02	-1.07	2.32	4.14	-0.80	-0.94	2.40
<b>Global Equity Income</b>																	
H26 Fidelity Global Dividend	D	11/2024	USD	2.11	2.27	12.27	15.45	7.12	7.31	9.22	12.03	8.13	8.14	12.32	12.27	8.27	8.87
H71 Schroder Global Equity Yield (USD)	D	11/2024	USD	1.83	1.97	25.89	14.28	7.51	3.72	22.47	10.89	8.52	4.90	25.95	11.13	8.66	6.11
H91 Schroder Global Equity Yield (EUR)	D	11/2024	EUR	2.24	2.41	25.99	14.42	7.36	3.67	22.57	11.02	8.37	4.85	26.05	11.26	8.51	6.06
Z77 Schroder ISF Global Equity Yield	B,D	11/2024	GBP	1.53	1.64	26.35	14.17	7.34	6.36	22.92	10.78	8.35	6.40	26.41	11.02	8.49	5.80

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
<b>Global Emerging Markets Corporate Bond</b>																	
H17 BlackRock Emerging Mkts Corp Bd USD	D	11/2024	USD	0.93	1.00	5.10	5.78	-0.06	-0.04	2.24	2.64	0.87	0.61	5.14	2.86	1.00	0.61
<b>Global Corporate Bond - USD Hedged</b>																	
H70 Schroder Global Corporate Bd (USD)	D	11/2024	USD	1.41	1.52	4.20	4.51	-0.53	2.20	1.37	1.40	0.40	2.92	4.25	1.62	0.53	4.24
<b>Global Flexible Bond</b>																	
X04 Schroder Strategic Bond (USD) USD	B,D	11/2024	USD	1.13	1.21	4.83	5.66	1.25	1.02	1.98	2.53	2.20	1.72	4.87	2.75	2.33	3.03
<b>Asia ex-Japan Small/Mid-Cap Equity</b>																	
H48 JPMorgan Asian Smaller Companies	D,V,X	11/2024	USD	3.38	3.63	45.85	19.04	4.85	6.80	41.89	15.50	5.83	7.19	45.92	15.75	5.97	8.60
<b>Global Emerging Markets Small/Mid-Cap Equity</b>																	
H03 abrdn SICAV I Em Mkts Smr Coms(USD)	D	11/2024	USD	2.50	2.69	33.58	18.59	5.91	5.32	29.95	15.07	6.90	6.15	33.64	15.32	7.04	7.52
Z54 JPM Emerging Markets Small Cap	B,D,W	11/2024	USD	2.06	2.21	18.40	9.83	0.23	4.40	15.18	6.57	1.17	6.14	18.45	6.80	1.31	6.66
<b>Japan Flex-Cap Equity</b>																	
H74 Schroder Japanese Opportunities	D	11/2024	USD	1.94	2.09	35.99	19.54	8.37	2.59	32.30	15.99	9.39	2.27	36.05	16.24	9.53	3.22
<b>GBP Allocation 60-80% Equity</b>																	
Z05 BlackRock SF MyMap Plus Growth GBP	B,D	11/2024	GBP	1.61	1.74	24.21	18.81	6.07	7.86	20.84	15.28	7.07	7.85	24.27	15.53	7.21	7.36
Z11 Canaccord Genuity Growth (GBP)	B,D	11/2024	GBP	2.18	2.35	16.70	13.86	0.82	3.19	13.53	10.48	1.77	2.10	16.76	10.72	1.90	3.46
Z13 Canaccord Genuity Opportunity (GBP)	B,D	11/2024	GBP	4.52	4.86	21.78	17.70	2.79	6.23	18.47	14.20	3.75	5.10	21.83	14.45	3.88	6.50
Z45 Harmony Portfolios Sterling Growth	B,D	11/2024	GBP	1.70	1.83	9.91	8.94	0.45	0.64	6.93	5.71	1.39	0.94	9.96	5.93	1.53	2.17
<b>GBP Allocation 20-40% Equity</b>																	
H85 Schroder Global MA Inc (GBP HDG)	D	11/2024	GBP	1.08	1.17	12.29	12.06	1.25	-0.45	9.24	8.73	2.20	0.88	12.34	8.97	2.33	1.26
Z03 BlackRock SF MyMap Plus DefensiveGBP	B,D	11/2024	GBP	1.03	1.11	7.60	8.64	-0.04	1.76	4.68	5.42	0.89	1.74	7.65	5.65	1.02	1.29
Z36 GAM Star Glb Cautious (GBP HDG)	B,D	11/2024	GBP	1.25	1.35	11.24	9.57	0.21	1.45	8.22	6.32	1.15	2.25	11.29	6.55	1.28	2.33
<b>Global Government Bond</b>																	
H56 Mellon Global Bond (USD)	D	11/2024	USD	0.95	1.02	-0.32	-0.14	-4.60	0.09	-3.02	-3.10	-3.70	0.46	-0.27	-2.90	-3.58	1.78
Z58 Mellon Global Bond (GBP)	B,D	11/2024	GBP	1.18	1.27	0.04	-0.13	-4.59	-0.86	-2.68	-3.09	-3.70	0.81	0.09	-2.88	-3.58	1.32

## GUIDE TO THE RISK/REWARD PROFILE

### Grade 1

Funds offering conservative return similar to money market rates.

### Grade 2

Low risk funds offering security and potential growth.

### Grade 3

These funds take a balanced approach to investment by holding a diverse portfolio of assets.

### Grade 4

A more focused asset exposure provides good growth potential with the risk of short-term volatility.

### Grade 5

These aggressive funds balance the risk of high volatility with the potential for high capital growth.

## Grade 1

Z25 Fidelity Funds Euro Cash (EUR) <sup>B,D</sup>	H84 Ninety One GS Sterling Money <sup>D</sup>	Z26 Fidelity Funds US Dllr Cash (USD) <sup>B,D</sup>	H45 JPM USD Money Market VNAV <sup>D</sup>
H62 Ninety One GS US Dollar Money <sup>D</sup>			

## Grade 2

H66 Schroder Asian Bond Total Return <sup>D</sup>	Z38 GAM Star Glb Aggressive(EURHDG) <sup>B,D</sup>	Z35 GAM Star Glb Cautious (EUR HDG) <sup>B,D</sup>	X01 Invesco Euro Corporate Bond EUR <sup>B,D</sup>
H87 Fidelity Euro Bond <sup>D</sup>	Z32 GAM Star Glb Flexible (EUR HDG) <sup>B,D</sup>	Z03 BlackRock SF MyMap Plus DefensiveGBP <sup>B,D</sup>	Z36 GAM Star Glb Cautious (GBP HDG) <sup>B,D</sup>
Z07 BlackRock SF MyMap Plus Moderate GBP <sup>B,D</sup>	Z30 Fidelity Multi Asset Op Strat (GBP) <sup>B,D</sup>	Z44 Harmony Portfolios Sterling Bal <sup>B,D</sup>	Z61 Ninety One Glbl Income Opps <sup>B,D</sup>
Z45 Harmony Portfolios Sterling Growth <sup>B,D</sup>	Z39 GAM Star Glb Aggressive(GBPHDG) <sup>B,D</sup>	Z40 GAM Star Global Aggressive (USD) <sup>B,D</sup>	Z52 Invesco Sterling Bond <sup>B,D</sup>
Z33 GAM Star Glb Flexible (GBP HDG) <sup>B,D</sup>	H70 Schroder Global Corporate Bd (USD) <sup>D</sup>	H14 Barings Global Bond (USD) <sup>D</sup>	H86 Barings Global Bond (EUR) <sup>D</sup>
Z50 Invesco Bond <sup>B,D</sup>	H17 BlackRock Emerging Mkts Corp Bd USD <sup>D</sup>	X04 Schroder Strategic Bond (USD) USD <sup>B,D</sup>	H56 Mellon Global Bond (USD) <sup>D</sup>
Z58 Mellon Global Bond (GBP) <sup>B,D</sup>	H64 PIMCO Global High Yield Bond <sup>D</sup>	X03 PIMCO Global Real Return USD <sup>B,D</sup>	Z02 Amundi Volatility World <sup>B,D,W</sup>
H40 Invesco India Bond <sup>D</sup>	H60 Ninety One GS Global Mgd Inc (USD) <sup>D</sup>	Z04 BlackRock SF MyMap Plus DefensiveUSD <sup>B,D</sup>	Z37 GAM Star Global Cautious (USD) <sup>B,D</sup>
H27 Fidelity US Dollar Bond <sup>D</sup>	Z34 GAM Star Global Flexible (USD) <sup>B,D</sup>	Z59 Mellon Global Real Return <sup>B,D</sup>	Z08 BlackRock SF MyMap Plus Moderate USD <sup>B,D</sup>
Z28 Fidelity Global MA Gr &Inc€ <sup>B,D</sup>	Z29 Fidelity Global MA Gr &Inc\$ <sup>B,D</sup>		

## Grade 3

Z42 Harmony Portfolios Asian Growth <sup>B,D</sup>	Z63 Pictet CH Precious Metals Phys Gold <sup>B,D,V,X</sup>	H85 Schroder Global MA Inc (GBP HDG) <sup>D</sup>	Z09 Canaccord Genuity Balanced (GBP) <sup>B,D</sup>
Z05 BlackRock SF MyMap Plus Growth GBP <sup>B,D</sup>	Z11 Canaccord Genuity Growth (GBP) <sup>B,D</sup>	Z13 Canaccord Genuity Opportunity (GBP) <sup>B,D</sup>	H79 Templeton Emerging Markets Bond <sup>D</sup>
Z54 JPM Emerging Markets Small Cap <sup>B,D,W</sup>	H26 Fidelity Global Dividend <sup>D</sup>	H12 Barings Developed and EM HY Bd Fd <sup>D</sup>	Z56 Kotak India ESG (USD) <sup>B,D</sup>

# Mirror funds: risk/reward profile

H74 Schroder Japanese Opportunities <sup>D</sup>	H08 Allianz Japan Equity <sup>D</sup>	H18 BlackRock Japan S&MCp Opps\$ <sup>D</sup>	Z53 JanusHndrsnHrznPan€p M&LCp \$ <sup>B,D</sup>
Z17 CT UK Index Tracker (GBP) <sup>B,D</sup>	Z06 BlackRock SF MyMap Plus Growth USD <sup>B,D</sup>	Z12 Canaccord Genuity Growth (USD) <sup>B,D</sup>	Z14 Canaccord Genuity Opportunity (USD) <sup>B,D</sup>
H72 Schroder Global MA Inc (USD) <sup>D</sup>	Z10 Canaccord Genuity Balanced (USD) <sup>B,D</sup>	Z46 Harmony Portfolios Global Bal (USD) <sup>B,D</sup>	Z47 Harmony Portfolios Gbl Grwth (USD) <sup>B,D</sup>

## Grade 4

H46 JPMorgan ASEAN <sup>D,V,X</sup>	H35 Invesco Asian Equity <sup>D</sup>	H47 JPMorgan Asia Growth <sup>D,V,X</sup>	H82 Value Partners High-Dividend Stocks <sup>D,V,W,X</sup>
H48 JPMorgan Asian Smaller Companies <sup>D,V,X</sup>	H52 JPMorgan Pacific Securities <sup>D,V,X</sup>	H29 FSSA Asian Equity Plus <sup>D</sup>	H11 Barings Australia <sup>D</sup>
H30 FSSA China Growth <sup>D</sup>	H32 HSBC Chinese Equity <sup>D</sup>	Z16 CT Select European Equity (GBP) <sup>B,D</sup>	H36 Invesco Continental Eurp Sm Cp Eq <sup>D</sup>
H58 Ninety One GS European Equity <sup>D</sup>	H65 Principal European Equity (USD) <sup>D</sup>	H88 Fidelity Europe Equity ESG (EUR) <sup>D</sup>	H89 Franklin Mutual European <sup>D</sup>
H07 Allianz GEM Equity High Dividend <sup>D</sup>	H37 Invesco Emerging Markets Equity <sup>D</sup>	H78 Templeton Emerging Markets <sup>D</sup>	H03 abrdn SICAV I Em Mkts Smlr Coms(USD) <sup>D</sup>
H71 Schroder Global Equity Yield (USD) <sup>D</sup>	H91 Schroder Global Equity Yield (EUR) <sup>D</sup>	Z77 Schroder ISF Global Equity Yield <sup>B,D</sup>	H67 Schroder Frontier Markets Equity <sup>D</sup>
H59 Ninety One GS Global Equity <sup>D</sup>	H61 Ninety One GS Global Strategic Eq <sup>D</sup>	Z27 Fidelity Global Focus (GBP) <sup>B,D</sup>	H04 abrdn SICAV I Future Global Eq \$ <sup>D</sup>
H42 JPM Global Growth <sup>D</sup>	Z01 AB Sustainable Global Thematic (USD) <sup>B,D</sup>	Z15 CT Responsible Global Equity (GBP) <sup>B,D</sup>	Z31 Fundsmith Equity (GBP) <sup>B,D</sup>
Z51 Invesco Global Fdrs &Owners\$ <sup>B,D</sup>	Z55 JPM Global Sustainable Eq (USD) <sup>B,D</sup>	Z76 Schroder Global Sust Growth (USD) <sup>B,D</sup>	H57 Natixis Harris Associates Global Eq <sup>D</sup>
H39 Invesco Global Small Cap Equity <sup>D</sup>	H31 FSSA Greater China Growth <sup>D</sup>	H33 HSBC Hong Kong Equity <sup>D</sup>	H05 abrdn SICAV I Indian Equity (USD) <sup>D</sup>
H49 JPMorgan India <sup>D,V,X</sup>	H50 JPMorgan India Smaller Coms (USD) <sup>D,V,X</sup>	Z57 Kotak India Midcap <sup>B,D</sup>	Z49 HSBC Islamic Global Equity Index <sup>B,D</sup>
H54 JPMorgan Thailand <sup>D,V,X</sup>	H77 Templeton BIC <sup>D</sup>	H41 Janus Henderson Hrzn A-Pac Prpty Inc <sup>D,F,W</sup>	H68 Schroder Global Cities (USD) <sup>D,F</sup>
Z75 Schroder Global Cities (GBP) <sup>B,D</sup>	H90 Schroder Global Cities (EUR) <sup>D,F</sup>	Z18 DWS Invest Global Agribusiness <sup>B,D</sup>	H19 BlackRock Sustainable Energy <sup>D</sup>

## Mirror funds: risk/reward profile

H28 Franklin Biotechnology Discovery <sup>D</sup>	H63 Pictet Global Environmental Opports <sup>D</sup>	H69 Schroder Global Climate Change Eq <sup>D</sup>	Z48 HSBC Global Equity Clmt SoluUSD <sup>B,D</sup>
Z60 Ninety One Gbl Environment (USD) <sup>B,D</sup>	H55 Jupiter Financial Innovation <sup>D</sup>	H38 Invesco Global Health Care Innovt <sup>D</sup>	Z73 Robeco Healthy Living (USD) <sup>B,D</sup>
Z64 Pictet Timber (USD) <sup>B,D</sup>	H53 JPMorgan Pacific Technology <sup>D,V,X</sup>	Z74 Robeco Sustainable Water (USD) <sup>B,D</sup>	H44 JPM Taiwan <sup>D</sup>
H83 BlackRock United Kingdom (GBP) <sup>D</sup>	H20 BlackRock US Flexible Equity <sup>D</sup>	Z78 Vanguard US 500 Stock Index <sup>B,D,J</sup>	H24 Fidelity America <sup>D</sup>
H73 Schroder ISF US Smlr Coms Impct USD <sup>D</sup>			

### Grade 5

H23 BNP Paribas Brazil Equity <sup>D</sup>	H01 abrdn SICAV I All China SustEq(USD) <sup>D</sup>	H15 Barings Hong Kong &China <sup>D</sup>	X02 Janus Henderson Hzn China Opps USD <sup>B,D</sup>
H16 Barings Korea Feeder <sup>D,X</sup>	H75 Schroder Latin American <sup>D</sup>	H80 Templeton Latin America <sup>D</sup>	H13 Barings Eastern Europe (USD) <sup>D</sup>
H25 Fidelity EMEA <sup>D</sup>	Z72 Robeco Smart Energy (USD) <sup>B,D</sup>	H22 BlackRock World Mining <sup>D</sup>	H43 JPM Global Natural Resources <sup>D</sup>
H21 BlackRock World Gold <sup>D</sup>			

## Product information

Friends Provident International's unit-linked investment plans are intended for medium to long-term investment and are not therefore designed for early surrender. If you do surrender early, a discontinuance charge will be applied. The earlier you terminate your plan, the more you may lose.

If you have invested in Reserve, or a similar personalised bond, and include these mirror funds in your portfolio of assets, please be aware that the Administration Charge of, currently, 1.2% of the bid value of each mirror fund each year, will be applied. This Charge is debited directly to the mirror fund on each valuation day.

Insurance contracts may not be suitable for everyone. We recommend that you read the Principal Brochure and all associated documents carefully and discuss fully both the suitability of these unit linked investment plans and the specific risks associated with your chosen investments within these plans with your Financial Adviser before making any investment decisions.

## Policyholder protection

All policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence. The Regulations ensure that in the unlikely event of Friends Provident International Limited becoming insolvent, a levy would be made against all other Isle of Man resident life assurance companies so that up to 90% of our liabilities to eligible policyholders would be met (without any upper monetary limit).

Investors should be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposits accounts are unlikely to apply in the event of failure of such an investment held within insurance contracts.

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

Some telephone communications with the Company are recorded and may be randomly monitored or interrupted.

Each policy is governed by and shall be construed in accordance with the law of the Isle of Man. However, this will not preclude the right to bring legal action in a Hong Kong court. If you effect a policy whilst resident in the United Arab Emirates, all disputes regarding the policy shall be subject to the nonexclusive jurisdiction of the courts of the United Arab Emirates.