

# Pension Fund Performance

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# Pension fund **performance vs. benchmark**

The following tables show the performance of the Royal London Unit Linked Pension fund range. Each fund's performance is shown against its benchmark: a gauge against which the performance of the fund can be measured. The benchmark is usually an index, for example the FTSE All Share Index which tracks the performance of UK shares. A fund may also be benchmarked against the sector average: the average performance of all pension funds within a sector.

Where a fund invests in a number of different geographical areas or assets types, a composite benchmark may be used. This is when a mixture of indices have been used as a performance gauge. The mix between these indices will usually reflect the actual asset allocation of the fund.

Further information on any of the benchmarks used can be found on our fund factsheets at [royallondon.com/pensioninvestments](http://royallondon.com/pensioninvestments)

Past performance is not a guide to the future. **Prices can fall as well as rise meaning you may not get back the value of your original investment.** Investment returns may fluctuate and are not guaranteed.

**DEPOSIT**

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Deposit</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>0.11</b>	<b>-0.92</b>	<b>-0.48</b>	<b>-0.17</b>	<b>-0.45</b>	<b>-0.69</b>	<b>-0.52</b>	<b>-0.54</b>	<b>-0.48</b>	<b>0.35</b>	<b>01.03.84</b>
Overnight Cash Rate (SONIA)					-0.95	-0.65	-0.30	-0.50	-0.76	-0.64	-0.63	-0.57	0.21	
Difference					0.03	0.17	0.13	0.05	0.07	0.12	0.09	0.09	0.14	

**GOVERNMENT & CORPORATE BOND**

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Annuity</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>4.01</b>	<b>0.53</b>	<b>2.16</b>	<b>7.03</b>	<b>0.39</b>	<b>-0.48</b>	<b>3.20</b>	<b>1.89</b>	<b>N/A</b>	<b>N/A</b>	<b>21.08.15</b>
Composite Benchmark					-2.34	1.18	8.05	-0.48	-2.13	2.21	0.78	N/A	N/A	
Difference					2.87	0.98	-1.02	0.87	1.65	0.99	1.11	N/A	N/A	
<b>RLP Corporate Bond</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>6.55</b>	<b>4.72</b>	<b>1.72</b>	<b>7.15</b>	<b>1.34</b>	<b>3.24</b>	<b>4.50</b>	<b>3.61</b>	<b>6.61</b>	<b>5.23</b>	<b>31.05.02</b>
Markit iBoxx Sterling Non Gilts Overall Index					-1.40	2.78	9.08	-0.84	-1.20	3.39	1.61	4.40	3.97	
Difference					6.12	-1.06	-1.93	2.18	4.44	1.11	2.00	2.21	1.26	
<b>RLP Ethical Bond</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>5.95</b>	<b>2.43</b>	<b>3.56</b>	<b>8.82</b>	<b>1.02</b>	<b>1.47</b>	<b>4.90</b>	<b>3.42</b>	<b>6.21</b>	<b>N/A</b>	<b>29.03.10</b>
Markit iBoxx Sterling Non Gilts Overall Index					-1.40	2.78	9.08	-0.84	-1.20	3.39	1.61	4.40	N/A	
Difference					3.83	0.78	-0.26	1.86	2.67	1.51	1.81	1.81	N/A	
<b>RLP Fixed Interest</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>7.04</b>	<b>-6.36</b>	<b>3.87</b>	<b>11.54</b>	<b>0.04</b>	<b>-4.29</b>	<b>2.75</b>	<b>0.76</b>	<b>3.30</b>	<b>3.36</b>	<b>01.03.84</b>
FTSE Actuaries UK Conventional Gilts All Stocks Index					-7.74	2.38	12.24	-0.38	-4.52	1.96	0.16	2.63	3.62	
Difference					1.38	1.49	-0.70	0.42	0.23	0.79	0.60	0.67	-0.26	
<b>RLP Global High Yield Bond</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>10.73</b>	<b>10.73</b>	<b>0.00</b>	<b>5.36</b>	<b>0.42</b>	<b>6.07</b>	<b>5.27</b>	<b>4.44</b>	<b>N/A</b>	<b>N/A</b>	<b>18.02.13</b>
BofA Merrill Lynch Global Non-Financial High Yield Constrained Index					8.63	0.22	4.35	-0.47	6.98	4.34	3.88	N/A	N/A	
Difference					2.10	-0.22	1.01	0.89	-0.91	0.93	0.56	N/A	N/A	
<b>RLP Global Index Linked</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>5.72</b>	<b>2.84</b>	<b>4.42</b>	<b>8.83</b>	<b>-0.08</b>	<b>-2.98</b>	<b>5.33</b>	<b>2.53</b>	<b>3.38</b>	<b>N/A</b>	<b>29.03.10</b>
Barclays Capital World Govt Inflation Link Index					2.82	3.23	8.91	-0.44	-3.16	4.94	2.19	3.00	N/A	
Difference					0.02	1.19	-0.08	0.36	0.18	0.39	0.34	0.38	N/A	
<b>RLP Index Linked</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>12.05</b>	<b>-1.34</b>	<b>1.29</b>	<b>17.70</b>	<b>1.15</b>	<b>-6.33</b>	<b>5.55</b>	<b>2.19</b>	<b>6.03</b>	<b>6.19</b>	<b>01.03.84</b>
FTSE Actuaries UK Index-Linked All Stocks Index					-0.54	-0.60	17.25	0.33	-4.75	5.04	2.07	5.68	5.98	
Difference					-0.80	1.89	0.45	0.82	-1.58	0.51	0.12	0.35	0.21	
<b>RLP International Government Bond</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>3.37</b>	<b>-2.60</b>	<b>3.38</b>	<b>8.36</b>	<b>-1.57</b>	<b>-3.05</b>	<b>2.95</b>	<b>0.81</b>	<b>N/A</b>	<b>N/A</b>	<b>28.11.11</b>
JPMorgan Global GBI Hedged Index					-3.54	2.78	9.03	-1.72	-3.45	2.63	0.51	N/A	N/A	
Difference					0.94	0.60	-0.67	0.15	0.40	0.32	0.30	N/A	N/A	
<b>RLP Long (15yr+) Corporate Bond</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>11.93</b>	<b>-3.41</b>	<b>5.71</b>	<b>17.60</b>	<b>-0.58</b>	<b>-2.92</b>	<b>6.28</b>	<b>2.99</b>	<b>7.50</b>	<b>6.25</b>	<b>22.09.04</b>
Composite Benchmark					-3.64	5.10	18.07	-1.72	-3.66	6.13	2.51	6.32	5.35	
Difference					0.23	0.61	-0.47	1.14	0.74	0.15	0.48	1.18	0.90	
<b>RLP Long (15yr+) Gilt</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>9.31</b>	<b>-9.12</b>	<b>4.72</b>	<b>16.08</b>	<b>0.97</b>	<b>-6.88</b>	<b>3.37</b>	<b>0.76</b>	<b>4.86</b>	<b>5.10</b>	<b>22.09.04</b>
Composite Benchmark					-9.32	3.04	17.09	0.12	-6.10	3.04	0.57	4.53	4.91	
Difference					0.20	1.68	-1.01	0.85	-0.78	0.33	0.19	0.33	0.19	

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21 1 year	30.09.20 1 year	30.09.19 1 year	30.09.18 1 year	30.09.17 1 year	Years	Years	Years	Years	
<b>RLP Long (15yr+) Index Linked</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>8.27</b>	<b>-0.61</b>	<b>0.72</b>	<b>14.53</b>	<b>1.10</b>	<b>-3.45</b>	<b>4.66</b>	<b>2.28</b>	<b>4.76</b>	<b>5.44</b>	<b>22.09.04</b>
Composite Benchmark					-0.62	-1.22	14.47	0.34	-2.88	3.96	1.83	4.52	5.31	
Difference					0.01	1.94	0.06	0.76	-0.57	0.70	0.45	0.24	0.13	
<b>RLP Medium (10yr) Corporate Bond</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>9.33</b>	<b>-1.09</b>	<b>4.67</b>	<b>12.71</b>	<b>-0.19</b>	<b>-1.03</b>	<b>5.27</b>	<b>2.88</b>	<b>6.52</b>	<b>5.27</b>	<b>22.09.04</b>
Composite Benchmark					-2.10	3.72	12.45	-1.03	-1.78	4.52	2.11	5.54	4.72	
Difference					1.01	0.95	0.26	0.84	0.75	0.75	0.77	0.98	0.55	
<b>RLP Medium (10yr) Gilt</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>5.78</b>	<b>-6.36</b>	<b>3.17</b>	<b>10.72</b>	<b>0.00</b>	<b>-4.90</b>	<b>2.27</b>	<b>0.34</b>	<b>3.17</b>	<b>4.21</b>	<b>22.09.04</b>
Composite Benchmark					-6.78	1.91	11.35	-0.46	-4.53	1.89	0.10	2.90	4.11	
Difference					0.42	1.26	-0.63	0.46	-0.37	0.38	0.24	0.27	0.10	
<b>RLP Medium (10yr) Index Linked</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>5.24</b>	<b>1.09</b>	<b>-0.24</b>	<b>8.03</b>	<b>0.41</b>	<b>-1.96</b>	<b>2.90</b>	<b>1.41</b>	<b>3.14</b>	<b>4.36</b>	<b>22.09.04</b>
Composite Benchmark					1.38	-1.56	7.73	-0.13	-1.51	2.44	1.12	2.94	4.26	
Difference					-0.29	1.32	0.30	0.54	-0.45	0.46	0.29	0.20	0.10	
<b>RLP Short (5yr) Corporate Bond</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>4.24</b>	<b>0.20</b>	<b>2.54</b>	<b>5.65</b>	<b>0.11</b>	<b>1.36</b>	<b>2.77</b>	<b>1.95</b>	<b>4.43</b>	<b>4.12</b>	<b>22.09.04</b>
Composite Benchmark					-0.71	2.06	6.35	-0.53	-0.13	2.53	1.37	3.71	3.50	
Difference					0.91	0.48	-0.70	0.64	1.49	0.24	0.58	0.72	0.62	
<b>RLP Short (5yr) Gilt</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>2.45</b>	<b>-3.35</b>	<b>1.39</b>	<b>4.63</b>	<b>-0.44</b>	<b>-2.46</b>	<b>0.84</b>	<b>-0.09</b>	<b>1.21</b>	<b>2.70</b>	<b>22.09.04</b>
Composite Benchmark					-3.83	0.77	4.99	-0.86	-2.69	0.58	-0.37	1.07	2.66	
Difference					0.48	0.62	-0.36	0.42	0.23	0.26	0.28	0.14	0.04	
<b>RLP Short (5yr) Index Linked</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>2.92</b>	<b>0.61</b>	<b>-1.85</b>	<b>5.55</b>	<b>0.00</b>	<b>-0.13</b>	<b>1.39</b>	<b>0.80</b>	<b>1.29</b>	<b>2.84</b>	<b>22.09.04</b>
Composite Benchmark					1.38	-2.40	5.60	-0.29	-0.31	1.47	0.76	1.25	2.80	
Difference					-0.77	0.55	-0.05	0.29	0.18	-0.08	0.04	0.04	0.04	
<b>RLP Short Duration Global High Yield</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>5.78</b>	<b>3.69</b>	<b>-1.64</b>	<b>2.48</b>	<b>1.26</b>	<b>2.67</b>	<b>1.48</b>	<b>1.67</b>	<b>N/A</b>	<b>N/A</b>	<b>18.02.13</b>
Overnight Cash Rate (SONIA)					-0.95	-0.52	-0.17	-0.37	-0.66	-0.55	-0.54	N/A	N/A	
Difference					4.64	-1.12	2.65	1.63	3.33	2.03	2.21	N/A	N/A	
<b>RLP Sterling Extra Yield Bond</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>11.54</b>	<b>13.88</b>	<b>-3.34</b>	<b>4.97</b>	<b>5.33</b>	<b>11.98</b>	<b>4.93</b>	<b>6.38</b>	<b>8.44</b>	<b>N/A</b>	<b>29.03.10</b>
Composite Benchmark					3.16	2.08	8.48	-0.42	2.26	4.53	3.07	6.20	N/A	
Difference					10.72	-5.42	-3.51	5.75	9.72	0.40	3.31	2.24	N/A	
<b>RLP Sustainable Managed Income Trust</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>5.70</b>	<b>1.02</b>	<b>3.87</b>	<b>9.30</b>	<b>N/A</b>	<b>N/A</b>	<b>4.67</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>25.06.18</b>
Markit iBoxx Sterling Non-Gilts All Maturities Index					-1.40	2.78	9.08	N/A	N/A	3.39	N/A	N/A	N/A	
Difference					2.42	1.09	0.22	N/A	N/A	1.28	N/A	N/A	N/A	
<b>RLP UK Government Bond</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>7.24</b>	<b>-7.25</b>	<b>4.07</b>	<b>11.87</b>	<b>-0.15</b>	<b>-4.83</b>	<b>2.59</b>	<b>0.52</b>	<b>2.94</b>	<b>N/A</b>	<b>29.03.10</b>
FTSE Actuaries UK Conventional Gilts All Stocks Index					-7.74	2.38	12.24	-0.38	-4.52	1.96	0.16	2.63	N/A	
Difference					0.49	1.69	-0.37	0.23	-0.31	0.63	0.36	0.31	N/A	
<b>RLP/Baillie Gifford High Yield Bond</b>	<b>1.30%</b>	<b>1.32%</b>	<b>Active</b>	<b>11.49</b>	<b>6.67</b>	<b>-0.59</b>	<b>5.71</b>	<b>1.07</b>	<b>8.66</b>	<b>3.88</b>	<b>4.24</b>	<b>6.61</b>	<b>N/A</b>	<b>29.03.10</b>
BofA Merrill Lynch European Currency High Yield Index					8.66	-1.32	5.03	0.54	7.44	4.04	4.00	7.03	N/A	
Difference					-1.99	0.73	0.68	0.53	1.22	-0.16	0.24	-0.42	N/A	
<b>RLP/BlackRock Long Gilt Index</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Tracker</b>	<b>13.36</b>	<b>-12.41</b>	<b>5.49</b>	<b>21.17</b>	<b>0.82</b>	<b>-8.61</b>	<b>3.83</b>	<b>0.62</b>	<b>5.57</b>	<b>5.43</b>	<b>30.05.03</b>
FTSE Actuaries UK Conventional Gilts Over 15 years Index					-12.12	4.17	21.75	0.34	-7.23	3.68	0.74	5.23	5.35	
Difference					-0.29	1.32	-0.58	0.48	-1.38	0.15	-0.12	0.34	0.08	
<b>RLP/BlackRock Over 5 years Index linked Gilt Index</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Tracker</b>	<b>13.57</b>	<b>-1.91</b>	<b>0.43</b>	<b>19.43</b>	<b>0.46</b>	<b>-7.14</b>	<b>5.56</b>	<b>1.88</b>	<b>6.53</b>	<b>N/A</b>	<b>07.09.09</b>
FTSE Actuaries UK Index-Linked Gilts Over 5 years Index					-0.76	-0.59	19.08	0.40	-5.18	5.51	2.26	6.39	N/A	
Difference					-1.15	1.02	0.35	0.06	-1.96	0.05	-0.38	0.14	N/A	
<b>RLP/BlackRock UK All Stocks Corporate Bond Index</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Tracker</b>	<b>6.41</b>	<b>-0.86</b>	<b>3.08</b>	<b>9.10</b>	<b>-1.09</b>	<b>-1.07</b>	<b>3.69</b>	<b>1.76</b>	<b>4.66</b>	<b>N/A</b>	<b>26.11.07</b>
Markit iBoxx Sterling Non Gilts Overall Index					-1.40	2.78	9.08	-0.84	-1.20	3.39	1.61	4.40	N/A	
Difference					0.54	0.30	0.02	-0.25	0.13	0.30	0.15	0.26	N/A	

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP/Fidelity Moneybuilder Income</b> BofA Merrill Lynch Euro-Sterling Index Difference	1.25%	1.41%	Active	6.26	1.10	2.56	8.47	-0.94	-1.13	3.99	1.95	4.65	N/A	29.03.10
					-1.54	2.57	8.87	-0.99	-1.56	3.21	1.39	4.23	N/A	
					2.64	-0.01	-0.40	0.05	0.43	0.78	0.56	0.42	N/A	
<b>RLP/Fidelity Strategic Bond</b> BofA Merrill Lynch Sterling Large Cap Index Difference	1.35%	1.52%	Active	5.50	2.23	4.59	6.88	-2.50	0.07	4.54	2.20	4.26	N/A	29.03.10
					-6.55	2.23	11.51	-0.89	-4.13	2.13	0.24	2.94	N/A	
					8.78	2.36	-4.63	-1.61	4.20	2.41	1.96	1.32	N/A	
<b>RLP/Invesco Corporate Bond</b> IA £ Corporate Bond Sector Average Difference	1.50%	1.50%	Active	4.72	0.88	4.11	5.66	-0.28	1.18	3.53	2.29	5.08	N/A	26.10.09
					1.30	4.20	9.04	0.13	0.80	4.79	3.04	5.59	N/A	
					-0.42	-0.09	-3.38	-0.41	0.38	-1.26	-0.75	-0.51	N/A	
<b>RLP/Invesco Global Bond</b> IA Global Bonds Sector Average Difference	1.62%	1.62%	Active	5.92	-2.36	2.12	6.78	-2.13	0.08	2.11	0.84	2.55	N/A	26.10.09
					-0.82	1.91	8.48	0.46	1.12	3.11	2.18	3.98	N/A	
					-1.54	0.21	-1.70	-2.59	-1.04	-1.00	-1.34	-1.43	N/A	
<b>RLP/Invesco Monthly Income Plus</b> IA £ Strategic Bond Sector Average Difference	1.67%	1.67%	Active	8.85	11.63	2.65	3.67	-0.97	8.06	5.90	4.91	6.85	N/A	29.03.10
					5.03	3.14	6.82	-0.13	3.38	4.98	3.62	5.47	N/A	
					6.60	-0.49	-3.15	-0.84	4.68	0.92	1.29	1.38	N/A	
<b>RLP/Ninety One Emerging Markets Local Currency Debt</b> JPM GBI-EM Global Diversified Index Difference	1.70%	1.87%	Active	10.95	0.10	-6.84	15.27	-6.06	3.80	2.43	0.94	1.29	N/A	29.03.10
					N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.29	N/A	
					Benchmark performance figures unavailable									
<b>RLP/M&amp;G Corporate Bond</b> IA £ Corporate Bond Sector Average Difference	1.60%	1.60%	Active	6.96	0.99	1.88	8.73	-0.61	0.00	3.81	2.14	4.61	N/A	29.03.10
					1.30	4.20	9.04	0.13	0.80	4.79	3.04	5.59	N/A	
					-0.31	-2.32	-0.31	-0.74	-0.80	-0.98	-0.90	-0.98	N/A	
<b>RLP/M&amp;G Global High Yield Bond</b> IA £ High Yield Sector Average Difference	1.63%	1.63%	Active	9.64	7.79	-2.21	4.77	-0.61	6.96	3.36	3.26	5.67	N/A	29.03.10
					10.90	-0.47	4.70	1.11	7.48	4.93	4.66	6.84	N/A	
					-3.11	-1.74	0.07	-1.72	-0.52	-1.57	-1.40	-1.17	N/A	
<b>RLP/M&amp;G Optimal Income</b> IA £ Strategic Bond Sector Average Difference	1.73%	1.73%	Active	6.97	7.82	-0.20	2.67	-0.61	6.52	3.37	3.18	4.93	N/A	29.03.10
					5.03	3.14	6.82	-0.13	3.38	4.98	3.62	5.47	N/A	
					2.79	-3.34	-4.15	-0.48	3.14	-1.61	-0.44	-0.54	N/A	
<b>RLP/M&amp;G Strategic Corporate Bond</b> IA £ Corporate Bond Sector Average Difference	1.60%	1.60%	Active	7.49	2.78	3.19	6.38	-0.76	1.68	4.10	2.63	4.64	N/A	29.03.10
					1.30	4.20	9.04	0.13	0.80	4.79	3.04	5.59	N/A	
					1.48	-1.01	-2.66	-0.89	0.88	-0.69	-0.41	-0.95	N/A	

PROPERTY

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Property</b> ABI UK Direct Property Sector Average Difference	1.00%	1.00%	Active	2.21	9.82	-4.40	2.25	7.51	4.83	2.39	3.88	5.69	2.10	01.03.84
					7.32	-6.22	0.50	7.03	7.85	0.38	3.15	4.44	1.76	
					2.50	1.82	1.75	0.48	-3.02	2.01	0.73	1.25	0.34	
<b>RLP/Schroder Global Cities Real Estate</b> FTSE EPRA/NAREIT Difference	1.70%	1.87%	Active	14.63	20.33	-11.46	22.27	6.15	-1.43	9.21	6.39	9.56	N/A	26.10.09
					23.30	-22.69	18.71	5.82	-3.36	4.20	2.96	8.98	N/A	
					-2.97	11.23	3.56	0.33	1.93	5.01	3.43	0.58	N/A	

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Adventurous Managed</b>	1.00%	1.00%	Active	11.33	20.90	-5.52	3.72	7.90	9.80	5.81	7.01	8.75	6.07	30.09.04
Composite Benchmark					17.91	-5.49	3.84	7.45	9.56	4.98	6.37	8.42	5.75	
Difference					2.99	-0.03	-0.12	0.45	0.24	0.83	0.64	0.33	0.32	
<b>RLP Defensive Managed</b>	1.00%	1.00%	Active	6.52	11.74	-3.12	3.72	4.38	5.07	3.93	4.25	5.89	4.90	30.09.96
Composite Benchmark					9.27	-3.06	3.56	3.74	4.57	3.13	3.54	5.21	4.24	
Difference					2.47	-0.06	0.16	0.64	0.50	0.80	0.71	0.68	0.66	
<b>RLP Managed</b>	1.00%	1.00%	Active	9.83	17.89	-4.75	4.30	6.75	8.07	5.41	6.20	8.09	5.65	01.03.84
Composite Benchmark					14.74	-4.42	4.16	6.07	7.69	4.53	5.46	7.56	5.50	
Difference					3.15	-0.33	0.14	0.68	0.38	0.88	0.74	0.53	0.15	
<b>RLP Governed Portfolio 1</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Governed Portfolio 2</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Governed Portfolio 3</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Governed Portfolio 4</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Governed Portfolio 5</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Governed Portfolio 6</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Governed Portfolio 7</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Governed Portfolio 8</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Governed Portfolio 9</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP GRIP 1</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP GRIP 2</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP GRIP 3</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP GRIP 4</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP GRIP 5</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								23.11.20	
Composite Benchmark					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Sustainable Diversified Trust</b>	1.00%	1.00%	Active	9.59	11.04	10.65	11.75	7.69	7.04	11.13	9.61	N/A	N/A	13.11.15
IA Mixed Investment (20-60% Shares) Sector Average					12.56	-1.27	4.21	2.71	6.22	5.01	4.78	N/A	N/A	
Difference					-1.52	11.92	7.54	4.98	0.82	6.12	4.83	N/A	N/A	

## MIXED ASSET CONTINUED

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio <sup>①</sup>	Fund Management Style <sup>②</sup>	Fund Volatility <sup>③</sup>	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Sustainable Managed Growth Trust</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>6.53</b>	<b>6.10</b>	<b>6.80</b>	<b>9.21</b>	<b>N/A</b>	<b>N/A</b>	<b>7.35</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>25.06.18</b>
IA Mixed Investment (0-35% Shares) Sector Average Difference					5.11	0.54	4.94	N/A	N/A	3.50	N/A	N/A	N/A	
					0.99	6.26	4.27	N/A	N/A	3.85	N/A	N/A	N/A	
<b>RLP Sustainable World Trust</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Active</b>	<b>12.78</b>	<b>14.54</b>	<b>18.59</b>	<b>14.30</b>	<b>N/A</b>	<b>N/A</b>	<b>15.78</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>25.06.18</b>
IA Mixed Investment (40-85% Shares) Sector Average Difference					16.65	-1.15	4.54	N/A	N/A	6.42	N/A	N/A	N/A	
					-2.11	19.74	9.76	N/A	N/A	9.36	N/A	N/A	N/A	
<b>RLP/7IM AAP Adventurous</b>	<b>1.45%</b>	<b>1.62%</b>	<b>Active</b>	<b>13.50</b>	<b>19.08</b>	<b>-3.04</b>	<b>1.13</b>	<b>5.08</b>	<b>9.14</b>	<b>5.30</b>	<b>6.01</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
IA Flexible Investment Sector Average Difference					18.48	0.77	3.18	5.47	10.78	7.19	7.55	N/A	N/A	
					0.60	-3.81	-2.05	-0.39	-1.64	-1.89	-1.54	N/A	N/A	
<b>RLP/7IM AAP Balanced</b>	<b>1.45%</b>	<b>1.61%</b>	<b>Active</b>	<b>8.95</b>	<b>11.41</b>	<b>-1.12</b>	<b>1.90</b>	<b>1.55</b>	<b>4.70</b>	<b>3.93</b>	<b>3.60</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
IA Mixed Investment (20-60% Shares) Sector Average Difference					12.56	-1.27	4.21	2.71	6.22	5.01	4.78	N/A	N/A	
					-1.15	0.15	-2.31	-1.16	-1.52	-1.08	-1.18	N/A	N/A	
<b>RLP/7IM AAP Moderately Adventurous</b>	<b>1.45%</b>	<b>1.61%</b>	<b>Active</b>	<b>11.54</b>	<b>15.94</b>	<b>-2.53</b>	<b>1.69</b>	<b>3.73</b>	<b>8.05</b>	<b>4.74</b>	<b>5.19</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
IA Mixed Investment (40-85% Shares) Sector Average Difference					16.85	-0.30	4.28	5.39	9.38	6.69	6.96	N/A	N/A	
					-0.91	-2.23	-2.59	-1.66	-1.33	-1.95	-1.77	N/A	N/A	
<b>RLP/7IM AAP Moderately Cautious</b>	<b>1.45%</b>	<b>1.64%</b>	<b>Active</b>	<b>6.36</b>	<b>6.09</b>	<b>0.17</b>	<b>2.16</b>	<b>-0.26</b>	<b>1.40</b>	<b>2.77</b>	<b>1.89</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
IA Mixed Investment (0-35% Shares) Sector Average Difference					6.17	0.15	4.98	1.25	3.42	3.73	3.17	N/A	N/A	
					-0.08	0.02	-2.82	-1.51	-2.02	-0.96	-1.28	N/A	N/A	
<b>RLP/BlackRock Consensus 85</b>	<b>1.00%</b>	<b>1.00%</b>	<b>Tracker</b>	<b>11.72</b>	<b>15.98</b>	<b>-2.49</b>	<b>5.15</b>	<b>4.78</b>	<b>7.37</b>	<b>5.94</b>	<b>5.99</b>	<b>8.18</b>	<b>5.90</b>	<b>31.05.02</b>
ABI Mixed Investment (40-85% Shares) Sector Average Difference					16.65	-1.15	4.54	5.08	8.55	6.42	6.57	7.92	5.80	
					-0.67	-1.34	0.61	-0.30	-1.18	-0.48	-0.58	0.26	0.10	
<b>RLP/BMF Balanced</b>	<b>1.45%</b>	<b>2.08%</b>	<b>Active</b>	<b>13.69</b>	<b>17.70</b>	<b>1.98</b>	<b>0.69</b>	<b>7.05</b>	<b>9.31</b>	<b>6.51</b>	<b>7.17</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
IA Mixed Investment (40-85% Shares) Sector Average Difference					16.85	-0.30	4.28	5.39	9.38	6.69	6.96	N/A	N/A	
					0.85	2.28	-3.59	1.66	-0.07	-0.18	0.21	N/A	N/A	
<b>RLP/BMF Cautious Growth</b>	<b>1.45%</b>	<b>1.99%</b>	<b>Active</b>	<b>10.31</b>	<b>12.23</b>	<b>-1.34</b>	<b>2.90</b>	<b>3.61</b>	<b>4.98</b>	<b>4.44</b>	<b>4.38</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
IA Mixed Investment (20-60% Shares) Sector Average Difference					12.56	-1.27	4.21	2.71	6.22	5.01	4.78	N/A	N/A	
					-0.33	-0.07	-1.31	0.90	-1.24	-0.57	-0.40	N/A	N/A	
<b>RLP/BMF Defensive Income</b>	<b>1.45%</b>	<b>1.97%</b>	<b>Active</b>	<b>7.27</b>	<b>6.88</b>	<b>-1.96</b>	<b>3.91</b>	<b>0.74</b>	<b>3.48</b>	<b>2.87</b>	<b>2.57</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
IA Mixed Investment (0-35% Shares) Sector Average Difference					6.17	0.15	4.98	1.25	3.42	3.73	3.17	N/A	N/A	
					0.71	-2.11	-1.07	-0.51	0.06	-0.86	-0.60	N/A	N/A	
<b>RLP/Invesco Distribution</b>	<b>1.77%</b>	<b>1.77%</b>	<b>Active</b>	<b>10.31</b>	<b>14.43</b>	<b>-2.45</b>	<b>4.68</b>	<b>-0.32</b>	<b>6.24</b>	<b>5.32</b>	<b>4.35</b>	<b>6.81</b>	<b>N/A</b>	<b>29.03.10</b>
IA Mixed Investment (20-60% Shares) Sector Average Difference					12.56	-1.27	4.21	2.71	6.22	5.01	4.78	6.09	N/A	
					1.87	-1.18	0.47	-3.03	0.02	0.31	-0.43	0.72	N/A	



Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP/Ninety One Cautious Managed</b>	<b>1.58%</b>	<b>1.68%</b>	<b>Active</b>	<b>11.80</b>	<b>8.74</b>	<b>-8.37</b>	<b>-1.42</b>	<b>-2.56</b>	<b>8.82</b>	<b>-0.60</b>	<b>0.82</b>	<b>3.06</b>	<b>N/A</b>	<b>26.10.09</b>
UK Consumer Price Index					1.17	-1.05	0.12	0.81	1.35	0.08	0.48	0.13	N/A	
Difference					7.57	-7.32	-1.54	-3.37	7.47	-0.68	0.34	2.93	N/A	
<b>RLP/Jupiter Merlin Balanced Portfolio</b>	<b>1.70%</b>	<b>2.51%</b>	<b>Active</b>	<b>11.73</b>	<b>14.00</b>	<b>-2.28</b>	<b>6.26</b>	<b>7.50</b>	<b>6.93</b>	<b>5.78</b>	<b>6.35</b>	<b>7.96</b>	<b>N/A</b>	<b>29.03.10</b>
IA Mixed Investment (40-85% Shares) Sector Average ④					16.92	-0.35	4.45	5.71	8.66	6.74	6.92	8.15	N/A	
Difference					-2.92	-1.93	1.81	1.79	-1.73	-0.96	-0.57	-0.19	N/A	
<b>RLP/Jupiter Merlin Growth Portfolio</b>	<b>1.70%</b>	<b>2.67%</b>	<b>Active</b>	<b>14.50</b>	<b>16.68</b>	<b>-1.48</b>	<b>7.54</b>	<b>9.66</b>	<b>6.98</b>	<b>7.32</b>	<b>7.71</b>	<b>8.88</b>	<b>N/A</b>	<b>29.03.10</b>
IA Flexible Investment Sector Average ④					18.50	0.69	3.43	5.71	10.25	7.24	7.53	8.18	N/A	
Difference					-1.82	-2.17	4.11	3.95	-3.27	0.08	0.18	0.70	N/A	
<b>RLP/Jupiter Merlin Income Portfolio</b>	<b>1.70%</b>	<b>2.41%</b>	<b>Active</b>	<b>9.25</b>	<b>9.95</b>	<b>-1.61</b>	<b>5.82</b>	<b>2.99</b>	<b>4.58</b>	<b>4.60</b>	<b>4.28</b>	<b>5.37</b>	<b>N/A</b>	<b>29.03.10</b>
IA Mixed Investment (20-60% Shares) Sector Average ④					12.63	-1.30	4.29	2.91	5.88	5.04	4.78	6.06	N/A	
Difference					-2.68	-0.31	1.53	0.08	-1.30	-0.44	-0.50	-0.69	N/A	
<b>RLP/Man GLG Balanced Managed</b>	<b>1.45%</b>	<b>1.60%</b>	<b>Active</b>	<b>13.22</b>	<b>17.35</b>	<b>-7.87</b>	<b>1.44</b>	<b>2.51</b>	<b>13.12</b>	<b>3.12</b>	<b>4.92</b>	<b>7.16</b>	<b>4.71</b>	<b>31.05.02</b>
IA Mixed Investment (40-85% Shares) Sector Average ④					16.92	-0.35	4.45	5.71	8.66	6.74	6.92	8.15	5.89	
Difference					0.43	-7.52	-3.01	-3.20	4.46	-3.62	-2.00	-0.99	-1.18	
<b>RLP/Man GLG Stockmarket Managed</b>	<b>1.45%</b>	<b>1.60%</b>	<b>Active</b>	<b>13.85</b>	<b>19.16</b>	<b>-6.13</b>	<b>0.89</b>	<b>5.38</b>	<b>14.15</b>	<b>4.11</b>	<b>6.30</b>	<b>8.18</b>	<b>5.13</b>	<b>31.05.02</b>
IA Flexible Investment Sector Average ④					18.50	0.69	3.43	5.71	10.25	7.24	7.53	8.18	6.01	
Difference					0.66	-6.82	-2.54	-0.33	3.90	-3.13	-1.23	0.00	-0.88	
<b>RLP/Liontrust Balanced</b>	<b>1.70%</b>	<b>1.80%</b>	<b>Active</b>	<b>12.01</b>	<b>11.94</b>	<b>15.26</b>	<b>5.29</b>	<b>11.37</b>	<b>11.33</b>	<b>10.74</b>	<b>10.98</b>	<b>9.04</b>	<b>N/A</b>	<b>29.03.10</b>
IA Mixed Investment (40-85% Shares) Sector Average					16.85	-0.30	4.28	5.39	9.38	6.69	6.96	8.21	N/A	
Difference					-4.91	15.56	1.01	5.98	1.95	4.05	4.02	0.83	N/A	
<b>RLP/Liontrust Global Alpha</b>	<b>1.95%</b>	<b>2.03%</b>	<b>Active</b>	<b>18.00</b>	<b>24.29</b>	<b>33.62</b>	<b>0.00</b>	<b>19.10</b>	<b>22.47</b>	<b>18.41</b>	<b>19.35</b>	<b>13.83</b>	<b>N/A</b>	<b>29.03.10</b>
MSCI World Index					24.06	5.79	8.38	15.07	15.05	12.45	13.49	14.94	N/A	
Difference					0.23	27.83	-8.38	4.03	7.42	5.96	5.86	-1.11	N/A	
<b>RLP/BNY Mellon Multi-Asset Balanced</b>	<b>1.45%</b>	<b>1.57%</b>	<b>Active</b>	<b>12.70</b>	<b>17.65</b>	<b>-0.05</b>	<b>8.50</b>	<b>5.09</b>	<b>3.17</b>	<b>8.45</b>	<b>6.70</b>	<b>7.22</b>	<b>N/A</b>	<b>21.01.08</b>
IA Mixed Investment (40-85% Shares) Sector Average					16.85	-0.30	4.28	5.39	9.38	6.69	6.96	8.21	N/A	
Difference					0.80	0.25	4.22	-0.30	-6.21	1.76	-0.26	-0.99	N/A	
<b>RLP/BNY Mellon Multi-Asset Growth</b>	<b>1.45%</b>	<b>1.59%</b>	<b>Active</b>	<b>17.29</b>	<b>25.98</b>	<b>1.34</b>	<b>3.27</b>	<b>9.88</b>	<b>5.14</b>	<b>9.64</b>	<b>8.77</b>	<b>11.03</b>	<b>N/A</b>	<b>21.01.08</b>
IA Flexible Investment Sector Average					18.48	0.77	3.18	5.47	10.78	7.19	7.55	8.25	N/A	
Difference					7.50	0.57	0.09	4.41	-5.64	2.45	1.22	2.78	N/A	
<b>RLP/Rathbone Enhanced Growth</b>	<b>1.45%</b>	<b>1.64%</b>	<b>Active</b>	<b>12.86</b>	<b>20.77</b>	<b>3.44</b>	<b>4.08</b>	<b>6.58</b>	<b>11.53</b>	<b>9.14</b>	<b>9.09</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
Composite Benchmark					5.83	4.00	5.17	5.87	6.42	5.00	5.45	N/A	N/A	
Difference					14.94	-0.56	-1.09	0.71	5.11	4.14	3.64	N/A	N/A	
<b>RLP/Rathbone Strategic Growth</b>	<b>1.45%</b>	<b>1.56%</b>	<b>Active</b>	<b>9.23</b>	<b>13.72</b>	<b>1.31</b>	<b>4.57</b>	<b>5.32</b>	<b>7.41</b>	<b>6.40</b>	<b>6.38</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
UK Consumer Price Index +3%					4.02	2.03	3.20	3.90	4.44	3.08	3.51	N/A	N/A	
Difference					9.70	-0.72	1.37	1.42	2.97	3.32	2.87	N/A	N/A	
<b>RLP/Rathbone Total Return</b>	<b>1.45%</b>	<b>1.52%</b>	<b>Active</b>	<b>4.91</b>	<b>7.15</b>	<b>1.21</b>	<b>5.07</b>	<b>1.46</b>	<b>1.30</b>	<b>4.44</b>	<b>3.21</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
LIBOR GBP 6 Months +2% Index					0.61	1.08	1.44	1.25	1.01	1.05	1.08	N/A	N/A	
Difference					6.54	0.13	3.63	0.21	0.29	3.39	2.13	N/A	N/A	
<b>RLP/Schroder Managed Balanced</b>	<b>1.35%</b>	<b>1.43%</b>	<b>Active</b>	<b>12.70</b>	<b>18.58</b>	<b>1.98</b>	<b>1.54</b>	<b>3.85</b>	<b>9.60</b>	<b>7.07</b>	<b>6.92</b>	<b>8.05</b>	<b>5.97</b>	<b>29.06.98</b>
IA Mixed Investment (40-85% Shares) Sector Average					16.85	-0.30	4.28	5.39	9.38	6.69	6.96	8.21	5.86	
Difference					1.73	2.28	-2.74	-1.54	0.22	0.38	-0.04	-0.16	0.11	
<b>RLP/Schroder MM Diversity</b>	<b>1.35%</b>	<b>2.08%</b>	<b>Active</b>	<b>8.24</b>	<b>14.54</b>	<b>-1.86</b>	<b>1.63</b>	<b>-0.77</b>	<b>1.91</b>	<b>4.54</b>	<b>2.93</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
UK Consumer Price Index					1.40	-0.82	0.35	1.05	1.58	0.31	0.71	N/A	N/A	
Difference					13.14	-1.04	1.28	-1.82	0.33	4.23	2.22	N/A	N/A	



Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP/Schroder MM Diversity Balanced</b> IA Mixed Investment (40-85% Shares) Sector Average Difference	1.35%	2.20%	Active	13.00	24.41	-7.16	1.75	0.14	6.90	5.52	4.70	N/A	N/A	08.05.12
					16.85	-0.30	4.28	5.39	9.38	6.69	6.96	N/A	N/A	
					7.56	-6.86	-2.53	-5.25	-2.48	-1.17	-2.26	N/A	N/A	
<b>RLP/Schroder MM Diversity Tactical</b> Composite Benchmark Difference	1.35%	2.24%	Active	12.88	24.86	-5.39	2.20	0.00	6.45	6.47	5.14	N/A	N/A	08.05.12
					18.92	-7.14	2.78	5.73	9.38	4.31	5.59	N/A	N/A	
					5.94	1.75	-0.58	-5.73	-2.93	2.16	-0.45	N/A	N/A	
<b>RLP/UBS Global Allocation</b> IA Mixed Investment (40-85% Shares) Sector Average Difference	1.40%	1.46%	Active	12.41	19.65	-8.63	3.83	5.35	9.76	4.31	5.59	7.14	N/A	21.01.08
					16.85	-0.30	4.28	5.39	9.38	6.69	6.96	8.21	N/A	
					2.80	-8.33	-0.45	-0.04	0.38	-2.38	-1.37	-1.07	N/A	

## UK EQUITY

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Equity Income</b> FTSE All Share Index Difference	1.00%	1.00%	Active	18.23	32.57	-20.18	2.88	4.57	9.73	2.87	4.55	10.19	N/A	29.03.10
					26.62	-17.43	1.66	4.81	10.83	2.05	4.30	7.08	N/A	
					5.95	-2.75	1.22	-0.24	-1.10	0.82	0.25	3.11	N/A	
<b>RLP Sustainable Leaders Trust</b> FTSE All Share Index Difference	1.00%	1.00%	Active	13.58	21.24	2.15	14.36	9.33	10.18	12.29	11.27	10.40	7.85	01.11.99
					26.62	-17.43	1.66	4.81	10.83	2.05	4.30	7.08	4.59	
					-5.38	19.58	12.70	4.52	-0.65	10.24	6.97	3.32	3.26	
<b>RLP UK Equity</b> FTSE All Share Index Difference	1.00%	1.00%	Active	17.69	29.45	-15.95	1.51	5.11	12.22	3.36	5.43	7.86	5.18	01.03.84
					26.62	-17.43	1.66	4.81	10.83	2.05	4.30	7.08	4.59	
					2.83	1.48	-0.15	0.30	1.39	1.31	1.13	0.78	0.59	
<b>RLP UK Mid Cap</b> FTSE 250 Mid Index Difference	1.00%	1.00%	Active	21.50	34.86	-10.18	3.68	5.51	19.86	7.89	9.69	12.34	8.54	01.11.99
					34.34	-12.20	0.16	3.88	13.13	5.71	6.78	10.66	7.50	
					0.52	2.02	3.52	1.63	6.73	2.18	2.91	1.68	1.04	
<b>RLP UK Opportunities</b> FTSE All Share Index Difference	1.00%	1.00%	Active	24.02	39.65	-13.45	-2.01	3.87	9.70	5.80	6.17	8.71	N/A	29.03.10
					26.62	-17.43	1.66	4.81	10.83	2.05	4.30	7.08	N/A	
					13.03	3.98	-3.67	-0.94	-1.13	3.75	1.87	1.63	N/A	
<b>RLP UK Smaller Companies</b> FTSE Small Cap (ex Inv Trusts) Index Difference	1.00%	1.00%	Active	20.75	51.21	1.49	-1.71	7.49	21.09	14.67	14.44	15.65	N/A	29.03.10
					70.73	-13.60	-8.69	-0.36	16.60	10.43	9.37	12.78	N/A	
					-19.52	15.09	6.98	7.85	4.49	4.24	5.07	2.87	N/A	
<b>RLP/Baillie Gifford UK Equity</b> FTSE All Share Index ④ Difference	1.37%	1.39%	Active	19.52	28.80	-11.61	-1.14	9.68	16.28	4.01	7.49	8.99	N/A	12.01.08
					26.15	-17.70	1.08	5.65	9.37	1.62	3.93	6.57	N/A	
					2.65	6.09	-2.22	4.03	6.91	2.39	3.56	2.42	N/A	
<b>RLP/BlackRock ACS UK Equity Index</b> FTSE All Share Index Difference	1.00%	1.00%	Tracker	17.16	26.86	-16.88	1.62	3.99	11.20	2.33	4.38	6.94	4.60	31.05.02
					26.62	-17.43	1.66	4.81	10.83	2.05	4.30	7.08	4.59	
					0.24	0.55	-0.04	-0.82	0.37	0.28	0.08	-0.14	0.01	
<b>RLP/BlackRock UK Equity</b> FTSE All Share Index Difference	1.35%	1.38%	Active	18.63	20.96	-9.17	4.92	7.84	13.14	4.85	7.06	8.98	N/A	21.01.08
					26.18	-17.72	1.31	4.45	10.44	1.70	3.94	6.71	N/A	
					-5.22	8.55	3.61	3.39	2.70	3.15	3.12	2.27	N/A	
<b>RLP/Dimensional UK Core Equity</b> FTSE All-Share Index Difference	1.11%	1.16%	Tracker	18.83	31.73	-17.82	0.35	5.48	11.62	2.80	5.04	N/A	N/A	06.03.15
					26.48	-17.52	1.55	4.70	10.70	1.94	4.19	N/A	N/A	
					5.25	-0.30	-1.20	0.78	0.92	0.86	0.85	N/A	N/A	

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP/Fidelity UK Select</b>	<b>1.70%</b>	<b>1.87%</b>	<b>Active</b>	<b>16.95</b>	<b>24.58</b>	<b>-10.92</b>	<b>5.83</b>	<b>3.80</b>	<b>10.38</b>	<b>5.50</b>	<b>6.11</b>	<b>8.09</b>	<b>5.16</b>	<b>29.06.98</b>
FTSE All Share Index					25.74	-18.00	0.95	4.08	10.05	1.34	3.58	6.33	3.86	
Difference					-1.16	7.08	4.88	-0.28	0.33	4.16	2.53	1.76	1.30	
<b>RLP/Invesco High Income</b>	<b>1.87%</b>	<b>1.87%</b>	<b>Active</b>	<b>21.13</b>	<b>25.09</b>	<b>-28.11</b>	<b>-10.25</b>	<b>-0.12</b>	<b>4.64</b>	<b>-6.89</b>	<b>-3.35</b>	<b>N/A</b>	<b>N/A</b>	<b>28.11.11</b>
FTSE All Share Index					25.74	-18.00	0.95	4.08	10.05	1.34	3.58	N/A	N/A	
Difference					-0.65	-10.11	-11.20	-4.20	-5.41	-8.23	-6.93	N/A	N/A	
<b>RLP/Ninety One UK Special Situations</b>	<b>1.70%</b>	<b>1.77%</b>	<b>Active</b>	<b>29.78</b>	<b>58.18</b>	<b>-31.60</b>	<b>2.25</b>	<b>0.64</b>	<b>15.52</b>	<b>3.42</b>	<b>5.16</b>	<b>N/A</b>	<b>N/A</b>	<b>28.11.11</b>
FTSE All Share Index					25.74	-18.00	0.95	4.08	10.05	1.34	3.58	N/A	N/A	
Difference					32.44	-13.60	1.30	-3.44	5.47	2.08	1.58	N/A	N/A	
<b>RLP/M&amp;G Recovery</b>	<b>1.80%</b>	<b>1.80%</b>	<b>Active</b>	<b>26.59</b>	<b>28.54</b>	<b>-21.95</b>	<b>-10.61</b>	<b>4.88</b>	<b>15.29</b>	<b>-3.56</b>	<b>1.63</b>	<b>3.03</b>	<b>N/A</b>	<b>29.03.10</b>
FTSE All Share Index					25.61	-18.09	0.85	3.98	9.94	1.24	3.47	6.23	N/A	
Difference					2.93	-3.86	-11.46	0.90	5.35	-4.80	-1.84	-3.20	N/A	
<b>RLP/Schroder Income Maximiser</b>	<b>1.70%</b>	<b>1.86%</b>	<b>Active</b>	<b>19.93</b>	<b>40.93</b>	<b>-26.85</b>	<b>-5.72</b>	<b>7.28</b>	<b>12.91</b>	<b>-0.94</b>	<b>3.32</b>	<b>6.91</b>	<b>N/A</b>	<b>29.03.10</b>
FTSE All Share Index					25.74	-18.00	0.95	4.08	10.05	1.34	3.58	6.33	N/A	
Difference					15.19	-8.85	-6.67	3.20	2.86	-2.28	-0.26	0.58	N/A	
<b>RLP/Schroder MM UK Growth</b>	<b>1.35%</b>	<b>2.22%</b>	<b>Active</b>	<b>20.68</b>	<b>33.90</b>	<b>-21.56</b>	<b>-0.98</b>	<b>2.97</b>	<b>9.04</b>	<b>1.31</b>	<b>3.15</b>	<b>N/A</b>	<b>N/A</b>	<b>08.05.12</b>
FTSE All Share Index					26.18	-17.72	1.31	4.45	10.44	1.70	3.94	N/A	N/A	
Difference					7.72	-3.84	-2.29	-1.48	-1.40	-0.39	-0.79	N/A	N/A	
<b>RLP UK Equity Core Plus (Close Teams UK Equities (1%))</b>	<b>1.35%</b>	<b>1.38%</b>	<b>Active</b>	<b>22.54</b>	<b>26.61</b>	<b>-14.59</b>	<b>1.34</b>	<b>7.96</b>	<b>12.47</b>	<b>3.09</b>	<b>5.87</b>	<b>7.72</b>	<b>5.39</b>	<b>31.05.02</b>
FTSE All Share Index ⑥					24.24	-16.36	0.45	5.55	10.15	1.44	3.95	6.45	4.22	
Difference					2.37	1.77	0.89	2.41	2.32	1.65	1.92	1.27	1.17	
<b>RLP UK Equity Core Plus (Close Teams UK Equities (2%))</b>	<b>1.60%</b>	<b>1.65%</b>	<b>Active</b>	<b>26.20</b>	<b>29.51</b>	<b>-13.57</b>	<b>1.87</b>	<b>9.53</b>	<b>14.97</b>	<b>4.47</b>	<b>7.50</b>	<b>8.54</b>	<b>6.21</b>	<b>31.05.02</b>
FTSE All Share Index ⑥					23.93	-16.57	0.20	5.29	9.87	1.18	3.69	6.18	3.96	
Difference					5.58	3.00	1.67	4.24	5.10	3.29	3.81	2.36	2.25	
<b>RLP UK Equity Core Plus (JPM UK Equity Growth)</b>	<b>1.70%</b>	<b>1.78%</b>	<b>Active</b>	<b>17.15</b>	<b>23.10</b>	<b>-6.92</b>	<b>4.18</b>	<b>1.44</b>	<b>10.44</b>	<b>6.07</b>	<b>5.98</b>	<b>8.78</b>	<b>5.89</b>	<b>29.06.98</b>
FTSE All Share Index ⑤					25.74	-18.00	0.95	4.08	10.05	1.34	3.58	6.33	3.86	
Difference					-2.64	11.08	3.23	-2.64	0.39	4.73	2.40	2.45	2.03	
<b>RLP UK Equity Specialist (Baillie Gifford UK Equity Alpha)</b>	<b>1.50%</b>	<b>1.51%</b>	<b>Active</b>	<b>21.68</b>	<b>5.05</b>	<b>3.13</b>	<b>-2.98</b>	<b>-0.06</b>	<b>6.33</b>	<b>1.67</b>	<b>2.24</b>	<b>6.43</b>	<b>4.69</b>	<b>31.03.06</b>
FTSE All Share Index ④ ⑤					25.98	-17.81	0.95	5.51	9.23	1.48	3.79	6.43	4.08	
Difference					-20.93	20.94	-3.93	-5.57	-2.90	0.19	-1.55	0.00	0.61	
<b>RLP UK Equity Specialist (Fidelity UK Opportunities)</b>	<b>1.34%</b>	<b>1.51%</b>	<b>Active</b>	<b>20.41</b>	<b>49.03</b>	<b>-19.15</b>	<b>-3.18</b>	<b>-0.71</b>	<b>19.49</b>	<b>5.27</b>	<b>6.71</b>	<b>9.79</b>	<b>5.64</b>	<b>29.06.98</b>
FTSE All Share Index ⑤					25.87	-17.92	1.05	4.19	10.16	1.44	3.68	6.44	3.96	
Difference					23.16	-1.23	-4.23	-4.90	9.33	3.83	3.03	3.35	1.68	
<b>RLP UK Income Core Plus (Artemis Income)</b>	<b>1.70%</b>	<b>1.76%</b>	<b>Active</b>	<b>17.33</b>	<b>26.49</b>	<b>-15.81</b>	<b>3.18</b>	<b>3.49</b>	<b>11.56</b>	<b>3.18</b>	<b>4.87</b>	<b>8.02</b>	<b>5.69</b>	<b>31.03.06</b>
FTSE 350 Higher Yield Index					34.46	-29.63	-1.41	4.02	8.53	-2.29	1.04	4.49	2.05	
Difference					-7.97	13.82	4.59	-0.53	3.03	5.47	3.83	3.53	3.64	

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP UK Income Specialist (Fidelity Moneybuilder Dividend)</b> FTSE 350 Higher Yield Index ⑤ Difference	1.30%	1.47%	Active	14.36	19.80	-13.23	0.96	-0.48	3.36	1.62	1.54	6.43	5.07	31.03.06
					35.00	-29.34	-1.01	4.44	8.97	-1.89	1.45	4.91	2.46	
					-15.20	16.11	1.97	-4.92	-5.61	3.51	0.09	1.52	2.61	
<b>RLP UK Mid Cap Specialist (Franklin UK Mid Cap)</b> FTSE 250 Mid Index ⑤ Difference	1.70%	1.78%	Active	23.82	39.54	-19.16	6.79	6.61	19.39	6.40	8.92	11.63	6.42	31.03.06
					33.40	-12.81	-0.54	3.15	12.34	4.97	6.03	9.89	6.75	
					6.14	-6.35	7.33	3.46	7.05	1.43	2.89	1.74	-0.33	
<b>RLP UK Small Cap Specialist (Ninety One UK Smaller Companies)</b> FTSE Small Cap (ex Inv Trusts) Index Difference	1.70%	1.77%	Active	22.25	51.77	3.67	-6.33	11.65	20.67	13.79	14.69	14.62	12.43	31.03.06
					69.54	-14.20	-9.33	-1.05	15.79	9.66	8.60	11.99	5.38	
					-17.77	17.87	3.00	12.70	4.88	4.13	6.09	2.63	7.05	

US EQUITY

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP American Tilt</b> FTSE USA Index ④ Difference	1.00%	1.00%	Tracker	15.85	26.29	9.85	8.38	19.53	13.71	14.55	15.36	16.79	11.20	01.03.84
					25.54	10.54	9.29	19.96	14.03	14.85	15.71	17.23	11.95	
					0.75	-0.69	-0.91	-0.43	-0.32	-0.30	-0.35	-0.44	-0.75	
<b>RLP/BlackRock ACS US Equity Index</b> FTSE USA Index Difference	1.00%	1.00%	Tracker	15.83	25.62	10.30	8.67	20.18	14.54	14.60	15.69	17.18	11.72	31.05.02
					23.48	10.23	9.14	19.94	13.87	14.09	15.19	17.28	11.84	
					2.14	0.07	-0.47	0.24	0.67	0.51	0.50	-0.10	-0.12	
<b>RLP/FTF Royce US Smaller Companies</b> Russell 2000 Index Difference	1.70%	1.87%	Active	24.66	39.78	-8.72	-0.61	13.72	16.11	8.24	10.86	11.39	N/A	29.03.10
					39.21	-5.93	-5.21	16.56	14.93	7.47	10.70	14.32	N/A	
					0.57	-2.79	4.60	-2.84	1.18	0.77	0.16	-2.93	N/A	
<b>RLP/Liontrust US Opportunities</b> S&P 500 Index Difference	1.70%	1.85%	Active	18.00	29.15	12.54	6.51	25.84	16.80	15.66	17.86	N/A	N/A	28.11.11
					22.55	7.91	8.46	19.27	12.90	12.76	14.06	N/A	N/A	
					6.60	4.63	-1.95	6.57	3.90	2.90	3.80	N/A	N/A	
<b>RLP/Schroder US Mid Cap</b> Russell 2500 Index Difference	1.70%	1.86%	Active	19.63	34.14	-9.33	6.68	11.45	11.20	9.06	9.96	14.50	N/A	26.10.09
					36.71	-4.21	-0.17	17.53	12.13	9.33	11.49	14.96	N/A	
					-2.57	-5.12	6.85	-6.08	-0.93	-0.27	-1.53	-0.46	N/A	
<b>RLP US Core Plus (Jupiter North American Equity)</b> S&P 500 Index ⑤ Difference	1.70%	1.90%	Active	16.72	27.51	5.21	2.15	15.98	11.12	11.06	12.04	12.96	8.27	31.03.06
					22.55	7.91	8.46	19.27	12.90	12.76	14.06	16.32	10.88	
					4.96	-2.70	-6.31	-3.29	-1.78	-1.70	-2.02	-3.36	-2.61	

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio <sup>①</sup>	Fund Management Style <sup>②</sup>	Fund Volatility <sup>③</sup>	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP European</b> FTSE Europe ex UK Index Difference	1.00%	1.00%	Active	15.88	20.62	2.64	3.38	-0.65	25.41	8.57	9.78	10.52	6.65	01.03.84
					20.83	-0.63	5.29	1.00	21.48	8.12	9.17	10.47	6.41	
					-0.21	3.27	-1.91	-1.65	3.93	0.45	0.61	0.05	0.24	
<b>RLP/BlackRock ACS European Equity Index</b> FTSE AW Developed Europe ex UK Index Difference	1.00%	1.00%	Tracker	16.45	20.39	0.07	5.17	1.39	21.12	8.20	9.24	10.18	6.28	31.05.02
					20.74	-0.30	5.18	1.46	21.32	8.18	9.28	10.67	6.55	
					-0.35	0.37	-0.01	-0.07	-0.20	0.02	-0.04	-0.49	-0.27	
<b>RLP/Jupiter European Special Situations</b> FTSE World Europe ex UK Index Difference	1.70%	1.94%	Active	15.62	15.81	5.95	1.77	-2.45	18.58	7.68	7.63	N/A	N/A	28.11.11
					19.99	-1.33	4.56	0.29	20.64	7.37	8.41	N/A	N/A	
					-4.18	7.28	-2.79	-2.74	-2.06	0.31	-0.78	N/A	N/A	
<b>RLP/Schroder European Recovery</b> FTSE World Europe Ex UK Index Difference	1.70%	1.90%	Active	24.55	39.79	-21.94	0.80	-2.02	20.33	3.22	5.33	N/A	N/A	28.11.11
					19.99	-1.33	4.56	0.29	20.64	7.37	8.41	N/A	N/A	
					19.80	-20.61	-3.76	-2.31	-0.31	-4.15	-3.08	N/A	N/A	
<b>RLP Europe Core Plus (Fidelity European Blended)</b> FTSE Europe ex UK Index Difference	1.70%	1.87%	Active	15.70	14.64	4.26	2.64	4.25	18.78	7.04	8.72	10.45	6.60	31.03.06
					19.99	-1.33	4.56	0.29	20.64	7.37	8.41	9.70	5.67	
					-5.35	5.59	-1.92	3.96	-1.86	-0.33	0.31	0.75	0.93	
<b>RLP Europe Specialist (Columbia Threadneedle European Select)</b> FTSE Europe ex UK Index <sup>⑤</sup> Difference	1.70%	1.75%	Active	15.18	16.93	13.53	6.31	3.43	44.41	12.15	16.07	11.45	6.18	31.03.06
					20.05	-1.28	4.61	0.34	20.70	7.42	8.46	9.75	5.72	
					-3.12	14.81	1.70	3.09	23.71	4.73	7.61	1.70	0.46	

ASIAN EQUITY

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio <sup>①</sup>	Fund Management Style <sup>②</sup>	Fund Volatility <sup>③</sup>	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Far East (ex Japan) Tilt</b> FTSE Asia Pacific (ex Japan) Index Difference	1.00%	1.00%	Tracker	16.59	23.16	-0.52	2.86	6.93	13.10	8.01	8.79	9.05	8.97	31.05.02
					24.13	0.06	2.81	7.48	13.25	8.48	9.22	9.38	8.84	
					-0.97	-0.58	0.05	-0.55	-0.15	-0.47	-0.43	-0.33	0.13	
<b>RLP Japan Tilt</b> FTSE Japan Index Difference	1.00%	1.00%	Tracker	13.85	14.19	1.82	-0.65	12.21	10.38	4.92	7.42	8.91	5.74	31.05.02
					15.75	1.56	-0.66	12.77	10.33	5.30	7.75	9.26	5.25	
					-1.56	0.26	0.01	-0.56	0.05	-0.38	-0.33	-0.35	0.49	
<b>RLP Pacific Tilt</b> FTSE Asia Pacific Index Difference	1.00%	1.00%	Tracker	13.71	18.74	0.87	0.83	9.48	10.86	6.49	7.95	8.52	7.06	01.03.84
					19.85	0.88	0.98	10.21	11.75	6.87	8.49	9.41	6.97	
					-1.11	-0.01	-0.15	-0.73	-0.89	-0.38	-0.54	-0.89	0.09	
<b>RLP/BlackRock ACS Japanese Equity Index</b> FTSE Japan Index Difference	1.00%	1.00%	Tracker	14.45	15.07	2.02	-0.63	12.25	9.46	5.26	7.46	9.12	N/A	21.01.08
					15.75	1.56	-0.66	12.77	10.33	5.30	7.75	9.26	N/A	
					-0.68	0.46	0.03	-0.52	-0.87	-0.04	-0.29	-0.14	N/A	
<b>RLP/BlackRock Pacific Rim Equity Index</b> FTSE World Asia Pacific (ex Japan) Index Difference	1.00%	1.00%	Tracker	16.51	24.31	0.13	2.42	6.94	12.74	8.42	8.97	9.11	N/A	21.01.08
					24.13	0.06	2.81	7.48	12.89	8.48	9.15	9.30	N/A	
					0.18	0.07	-0.39	-0.54	-0.15	-0.06	-0.18	-0.19	N/A	
<b>RLP/Fidelity Asia</b> MSCI AC Asia Pacific Ex Japan Index Difference	1.70%	1.89%	Active	16.76	5.77	15.04	6.65	5.27	18.44	9.07	10.10	N/A	N/A	28.11.11
					10.19	6.72	2.49	3.40	15.17	6.41	7.49	N/A	N/A	
					-4.42	8.32	4.16	1.87	3.27	2.66	2.61	N/A	N/A	

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Asia Pacific Core Plus (Stewart Investors Asia Pacific Leaders)</b>	1.80%	1.80%	Active	11.87	23.35	7.45	4.00	12.64	3.33	11.28	9.91	10.97	N/A	26.10.09
MSCI AC Asia (ex Japan) Index					10.08	6.61	2.38	3.29	15.06	6.30	7.38	8.14	N/A	
Difference					13.27	0.84	1.62	9.35	-11.73	4.98	2.53	2.83	N/A	
<b>RLP Asia Pacific Core Plus (Invesco Asian)</b>	1.90%	1.90%	Active	17.05	16.58	3.92	-0.03	3.59	25.89	6.59	9.57	10.87	10.55	31.03.06
MSCI AC Asia (ex Japan) Index					10.19	6.72	2.49	3.40	15.17	6.41	7.49	8.25	7.89	
Difference					6.39	-2.80	-2.52	0.19	10.72	0.18	2.08	2.62	2.66	
<b>RLP Japan Core Plus (Baillie Gifford Japanese Income Growth)</b>	1.57%	1.58%	Active	13.59	11.24	-4.10	-3.99	9.15	12.04	0.80	4.60	8.05	5.40	31.03.06
Topix Index ④ ⑤					11.46	2.12	0.26	10.04	9.04	4.49	6.49	8.42	4.64	
Difference					-0.22	-6.22	-4.25	-0.89	3.00	-3.69	-1.89	-0.37	0.76	
<b>RLP Japan Specialist (Baillie Gifford Japanese)</b>	1.57%	1.57%	Active	15.01	17.31	-15.25	-6.67	9.47	11.18	-2.46	2.46	7.21	2.24	31.03.06
Topix Index ④ ⑤					11.46	2.12	0.26	10.04	9.04	4.49	6.49	8.42	4.64	
Difference					5.85	-17.37	-6.93	-0.57	2.14	-6.95	-4.03	-1.21	-2.40	

GLOBAL EQUITY

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Global Equity</b>	1.00%	1.00%	Active	15.05	25.78	-4.75	4.57	9.41	13.08	7.79	9.15	10.47	7.25	31.05.02
Composite Benchmark					24.92	-6.20	4.53	9.26	12.78	6.99	8.58	10.58	7.33	
Difference					0.86	1.45	0.04	0.15	0.30	0.80	0.57	-0.11	-0.08	
<b>RLP Global Equity Diversified</b>	1.00%	1.00%	Active	N/A	25.05	4.51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	03.06.19
MSCI World Index					22.83	4.74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					2.22	-0.23	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Global Equity Select</b>	1.00%	1.00%	Active	N/A	30.56	7.59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	03.06.19
MSCI World Index					22.83	4.74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					7.73	2.85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Global Managed</b>	1.00%	1.00%	Active	15.45	24.68	-5.06	3.58	9.09	13.37	7.02	8.68	10.37	7.06	01.03.84
Composite Benchmark					23.00	-6.39	4.34	8.83	12.91	6.30	8.10	10.15	6.90	
Difference					1.68	1.33	-0.76	0.26	0.46	0.72	0.58	0.22	0.16	
<b>RLP Global Sustainable Equity</b>	1.00%	1.00%	Active	N/A	Performance figures available after one year								09.11.20	
MSCI All Countries World Net Total Return Index TR					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>RLP Worldwide</b>	1.00%	1.00%	Active	14.49	23.79	6.39	5.97	13.04	14.21	11.74	12.49	13.35	9.03	01.06.89
FTSE World Index					22.76	4.19	6.86	13.02	14.28	10.97	12.03	13.28	9.21	
Difference					1.03	2.20	-0.89	0.02	-0.07	0.77	0.46	0.07	-0.18	
<b>RLP/Baillie Gifford UK &amp; Worldwide Equity</b>	1.40%	1.42%	Active	17.75	25.23	10.32	0.55	13.81	17.29	11.57	13.14	13.21	N/A	21.01.08
Composite Benchmark ④					23.96	-9.61	2.71	6.79	12.33	4.78	6.66	8.65	N/A	
Difference					1.27	19.93	-2.16	7.02	4.96	6.79	6.48	4.56	N/A	
<b>RLP/BlackRock ACS Global Blend</b>	1.00%	1.00%	Tracker	15.59	24.20	-6.08	4.19	9.43	13.12	6.71	8.51	10.23	N/A	12.01.09
Composite Benchmark					22.85	-6.39	4.34	8.83	12.91	6.26	8.07	10.13	N/A	
Difference					1.35	0.31	-0.15	0.60	0.21	0.45	0.44	0.10	N/A	
<b>RLP/BlackRock ACS Global Equity Index (50:50)</b>	1.00%	1.00%	Tracker	15.56	24.36	-7.58	3.39	6.85	13.54	5.91	7.59	9.58	6.64	30.05.03
Composite Benchmark					24.21	-6.94	3.73	7.61	13.41	6.23	7.91	10.13	7.22	
Difference					0.15	-0.64	-0.34	-0.76	0.13	-0.32	-0.32	-0.55	-0.58	
<b>RLP/BlackRock ACS Global Equity Index (60:40)</b>	1.00%	1.00%	Tracker	15.84	25.02	-9.70	2.95	6.30	12.52	5.13	6.81	9.05	6.22	31.05.02
Composite Benchmark					24.72	-9.10	3.33	7.06	12.90	5.41	7.20	9.54	6.72	
Difference					0.30	-0.60	-0.38	-0.76	-0.38	-0.28	-0.39	-0.49	-0.50	
<b>RLP/BlackRock ACS World (ex UK) Equity Index</b>	1.00%	1.00%	Tracker	15.12	23.62	6.44	6.92	14.22	15.00	12.04	13.06	14.10	N/A	21.01.08
FTSE AW ex UK (Developed)					22.48	6.18	7.13	14.25	14.60	11.68	12.77	14.22	N/A	
Difference					1.14	0.26	-0.21	-0.03	0.40	0.36	0.29	-0.12	N/A	

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP/Dimensional Global Core Equity</b> MSCI World Index Difference	1.17%	1.21%	Tracker	16.83	28.79 22.62 6.17	-0.95 4.56 -5.51	4.39 7.12 -2.73	12.34 13.73 -1.39	13.26 13.71 -0.45	10.01 11.15 -1.14	11.12 12.17 -1.05	N/A N/A N/A	N/A N/A N/A	06.03.15
<b>RLP/Dimensional Global Targeted Value</b> MSCI World SMID Value Index Difference	1.40%	1.44%	Tracker	24.43	48.47 29.25 19.22	-16.01 -1.74 -14.27	-5.71 1.70 -7.41	6.23 10.28 -4.05	16.61 13.15 3.46	5.54 8.90 -3.36	7.81 10.01 -2.20	N/A N/A N/A	N/A N/A N/A	06.03.15
<b>RLP/Fidelity Special Situations Blended</b> Composite Benchmark Difference	1.70%	1.86%	Active	18.86	33.93 24.10 9.83	-8.67 -6.52 -2.15	-0.61 4.06 -4.67	9.24 8.97 0.27	18.23 11.80 6.43	6.72 6.47 0.25	9.44 8.02 1.42	12.13 10.11 2.02	8.13 6.68 1.45	18.09.06
<b>RLP/First State Global Listed Infrastructure</b> FTSE Global Core Infrastructure 50/50 Difference	1.70%	1.74%	Active	13.43	10.33 10.02 0.31	-13.66 -13.41 -0.25	26.35 23.31 3.04	-3.14 2.28 -5.42	9.66 7.55 2.11	6.37 5.51 0.86	5.03 5.26 -0.23	N/A N/A N/A	N/A N/A N/A	28.11.11
<b>RLP/HSBC Islamic Global Equity Index</b> Dow Jones Islamic Titans 100 Index Difference	1.00%	1.25%	Tracker	14.58	18.10 16.42 1.68	22.02 20.81 1.21	10.46 9.17 1.29	16.67 15.25 1.42	11.36 10.32 1.04	16.74 15.35 1.39	15.63 14.31 1.32	15.26 13.93 1.33	N/A N/A N/A	21.01.08
<b>RLP/Jupiter Ecology</b> FTSE World Index Difference	1.70%	1.73%	Active	17.10	29.07 21.91 7.16	8.05 3.46 4.59	5.67 6.11 -0.44	0.24 12.23 -11.99	14.04 13.48 0.56	13.79 10.19 3.60	10.99 11.25 -0.26	11.19 12.49 -1.30	N/A N/A N/A	29.03.10
<b>RLP/Jupiter Merlin Worldwide Portfolio</b> IA Global Sector Average ④ Difference	1.70%	2.72%	Active	14.54	15.91 23.76 -7.85	0.26 6.82 -6.56	7.53 6.64 0.89	10.58 12.04 -1.46	8.49 13.73 -5.24	7.71 12.09 -4.38	8.43 12.42 -3.99	9.00 12.83 -3.83	N/A N/A N/A	29.03.10
<b>RLP/M&amp;G Global Themes</b> MSCI AC World Index Difference	1.85%	1.85%	Active	15.65	26.12 20.64 5.48	0.60 4.02 -3.42	13.17 6.06 7.11	5.97 11.62 -5.65	11.65 13.55 -1.90	12.80 9.99 2.81	11.17 11.02 0.15	8.45 12.20 -3.75	N/A N/A N/A	29.03.10
<b>RLP/M&amp;G Global Dividend</b> MSCI AC World Index Difference	1.85%	1.85%	Active	18.57	28.79 20.64 8.15	-3.01 4.02 -7.03	0.12 6.06 -5.94	13.65 11.62 2.03	14.14 13.55 0.59	7.73 9.99 -2.26	10.15 11.02 -0.87	N/A N/A N/A	N/A N/A N/A	18.02.13
<b>RLP/Liontrust Global Equity</b> MSCI World Index Difference	1.70%	1.84%	Active	14.54	18.43 20.13 -1.70	28.63 3.50 25.13	0.97 5.47 -4.50	15.47 11.04 4.43	19.28 12.94 6.34	15.42 9.45 5.97	16.19 10.45 5.74	11.75 11.61 0.14	N/A N/A N/A	29.03.10
<b>RLP/BNY Mellon Global Income</b> FTSE World Index Difference	1.70%	1.82%	Active	15.44	18.60 21.91 -3.31	-8.75 3.46 -12.21	12.12 6.11 6.01	9.83 12.23 -2.40	6.90 13.48 -6.58	6.65 10.19 -3.54	7.33 11.25 -3.92	10.75 12.49 -1.74	N/A N/A N/A	29.03.10
<b>RLP/Sarasin Food &amp; Agriculture Opportunities</b> Not Available Difference	1.70%	1.94%	Active	17.93	13.32 N/A	-5.00 N/A	5.33 N/A	14.49 N/A	14.20 N/A	4.27 N/A	8.19 N/A	N/A N/A	N/A N/A	18.02.13
<b>RLP/Schroder MM International</b> FTSE All World (ex UK) Index Difference	1.35%	2.25%	Active	14.75	25.02 20.90 4.12	0.42 5.50 -5.08	7.37 6.60 0.77	5.24 12.38 -7.14	12.03 14.28 -2.25	10.45 10.77 -0.32	9.70 11.79 -2.09	N/A N/A N/A	N/A N/A N/A	08.05.12
<b>RLP/UBS Global Blend (50:50)</b> Composite Benchmark Difference	1.60%	1.75%	Active	19.75	37.83 24.23 13.60	-17.29 -6.43 -10.86	-0.55 4.17 -4.72	8.24 9.08 -0.84	18.37 11.91 6.46	4.27 6.58 -2.31	7.75 8.12 -0.37	9.39 10.22 -0.83	N/A N/A N/A	21.01.08
<b>RLP Global Blend Core Plus (RLP Global Growth)</b> Composite Benchmark ⑤ Difference	1.76%	1.76%	Active	17.18	24.10 22.89 1.21	0.50 -6.75 7.25	2.14 3.91 -1.77	10.48 8.31 2.17	12.21 12.39 -0.18	8.39 5.99 2.40	9.56 7.70 1.86	10.60 9.70 0.90	6.97 6.45 0.52	31.05.02

Benchmark performance figures unavailable



Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Global Managed Equity Specialist (Invesco Global Equity)</b>	1.77%	1.77%	Active	17.19	29.32	-4.40	-3.18	3.90	21.68	6.17	8.63	10.79	7.55	29.06.98
Composite Benchmark Difference					24.37	-7.91	3.64	8.17	11.92	5.88	7.52	9.58	6.43	
					4.95	3.51	-6.82	-4.27	9.76	0.29	1.11	1.21	1.12	
<b>RLP Global Managed Equity Specialist (Ninety One Global Strategic Equity)</b>	1.70%	1.78%	Active	16.74	27.69	1.58	1.79	12.44	18.46	9.69	11.94	13.91	8.53	31.03.06
Composite Benchmark Difference					24.25	-8.00	3.53	8.06	11.81	5.77	7.41	9.47	6.33	
					3.44	9.58	-1.74	4.38	6.65	3.92	4.53	4.44	2.20	

EMERGING MARKETS EQUITY

Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21	30.09.20	30.09.19	30.09.18	30.09.17	Years	Years	Years	Years	
<b>RLP Emerging Markets ESG Leaders Equity Tracker</b>	1.00%	1.00%	Tracker	16.66	11.52	9.71	4.77	N/A	N/A	8.62	N/A	N/A	N/A	25.06.18
MSCI Emerging Markets ESG Leaders Index Difference					9.48	11.64	4.36	N/A	N/A	8.44	N/A	N/A	N/A	
					2.04	-1.93	0.41	N/A	N/A	0.18	N/A	N/A	N/A	
<b>RLP/BlackRock Emerging Markets Tracker</b>	1.14%	1.14%	Tracker	15.25	12.09	2.91	5.54	0.34	14.95	6.77	7.02	N/A	N/A	18.02.13
FTSE Custom Emerging Net Midday Index Difference					12.78	3.08	5.98	0.54	14.87	7.20	7.31	N/A	N/A	
					-0.69	-0.17	-0.44	-0.20	0.08	-0.43	-0.29	N/A	N/A	
<b>RLP/Columbia Threadneedle Latin America</b>	1.70%	1.89%	Active	29.40	19.06	-29.18	14.85	-8.31	13.85	-1.06	0.22	-1.16	N/A	29.03.10
MSCI Emerging Markets Latin America 10/40 Index Difference					20.75	-33.58	11.47	-7.61	19.96	-3.66	-0.18	-0.89	N/A	
					-1.69	4.40	3.38	-0.70	-6.11	2.60	0.40	-0.27	N/A	
<b>RLP/Dimensional Emerging Markets Core Equity</b>	1.33%	1.42%	Tracker	16.68	21.93	-2.86	2.78	-0.41	15.07	6.77	6.88	N/A	N/A	06.03.15
MSCI Emerging Markets Index Difference					12.20	4.32	2.72	1.08	17.43	6.33	7.36	N/A	N/A	
					9.73	-7.18	0.06	-1.49	-2.36	0.44	-0.48	N/A	N/A	
<b>RLP/Fidelity Emerging Europe, Middle East and Africa</b>	1.70%	2.04%	Active	24.67	49.46	-13.01	10.43	-3.04	13.32	12.80	9.54	8.47	N/A	29.03.10
MSCI Emerging EMEA NR Index Difference					32.56	-17.61	4.92	-1.10	8.05	4.64	4.13	2.51	N/A	
					16.90	4.60	5.51	-1.94	5.27	8.16	5.41	5.96	N/A	
<b>RLP/Henderson China Opportunities</b>	1.70%	1.91%	Active	19.15	-11.24	21.88	0.36	4.09	24.51	2.78	7.07	10.51	N/A	29.03.10
MSCI Zhong Hua Index Difference					-9.67	18.67	0.72	0.21	22.36	2.58	5.77	8.73	N/A	
					-1.57	3.21	-0.36	3.88	2.15	0.20	1.30	1.78	N/A	
<b>RLP/JPMorgan Emerging Europe Equity</b>	1.70%	1.85%	Active	19.77	29.35	-11.81	17.32	-4.94	19.71	10.19	8.77	4.90	N/A	29.03.10
MSCI Emerging Markets Europe Index ⑤ Difference					43.46	-23.80	15.57	0.43	20.10	8.10	8.78	3.52	N/A	
					-14.11	11.99	1.75	-5.37	-0.39	2.09	-0.01	1.38	N/A	
<b>RLP/Jupiter India</b>	1.70%	1.94%	Active	23.08	48.49	-15.75	6.57	-19.84	6.82	10.05	2.68	7.33	N/A	29.03.10
MSCI India Index Difference					44.88	-5.60	8.96	2.25	8.68	14.21	10.61	8.96	N/A	
					3.61	-10.15	-2.39	-22.09	-1.86	-4.16	-7.93	-1.63	N/A	
<b>RLP Emerging Markets Core Plus (JPM Emerging Markets)</b>	1.70%	1.78%	Active	17.79	11.25	14.47	16.26	-1.20	19.37	13.96	11.79	9.13	N/A	28.04.08
MSCI Emerging Markets Index Difference					11.78	3.93	2.34	0.70	16.99	5.93	6.97	6.18	N/A	
					-0.53	10.54	13.92	-1.90	2.38	8.03	4.82	2.95	N/A	
<b>RLP Emerging Markets Specialist (Fidelity Emerging Markets)</b>	1.70%	1.92%	Active	14.21	7.05	-14.67	-0.96	-0.05	7.96	-3.28	-0.48	4.45	N/A	28.04.08
MSCI Emerging Markets Index ⑤ Difference					11.67	3.83	2.24	0.60	16.88	5.83	6.86	6.08	N/A	
					-4.62	-18.50	-3.20	-0.65	-8.92	-9.11	-7.34	-1.63	N/A	



Fund Name	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
	Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	30.09.20	30.09.19	30.09.18	30.09.17	30.09.16	3	5	10	15	
					30.09.21 1 year	30.09.20 1 year	30.09.19 1 year	30.09.18 1 year	30.09.17 1 year	Years	Years	Years	Years	
<b>RLP Absolute Return Government Bond</b> Overnight Cash Rate (SONIA) Difference	1.00%	1.00%	Active	2.07	-0.10	2.80	-1.38	-0.53	0.32	0.42	0.21	N/A	N/A	29.06.15
<b>RLP Cash Plus</b> Overnight Cash Rate (SONIA) Difference	1.00%	1.00%	Active	0.48	-0.63	0.11	0.11	-0.32	-0.42	-0.14	-0.23	N/A	N/A	28.11.11
<b>RLP Commodity</b> Bloomberg Commodity Total Return Index Difference	1.00%	1.00%	Tracker	12.92	33.41	-15.27	-0.91	3.34	-4.00	3.85	2.13	N/A	N/A	13.06.16
<b>RLP Enhanced Cash Plus</b> Overnight Cash Rate (SONIA) Difference	1.00%	1.00%	Active	1.04	-0.21	0.42	0.95	-0.11	0.00	0.38	0.21	N/A	N/A	13.06.16
<b>RLP Multi Asset Strategies</b> Sterling Overnight Index (SONIA) + 4% Difference	1.00%	1.00%	Active	N/A	8.99	-8.15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.06.19
<b>RLP/BlackRock Gold and General</b> FTSE Gold Mines Index Difference	1.83%	2.00%	Active	32.28	-28.72	36.93	49.06	-23.61	-16.79	13.30	-1.55	-3.76	N/A	26.10.09
<b>RLP/Ninety One Global Environment</b> MSCI World/Energy Index Difference	1.70%	1.84%	Active	24.60	43.35	-30.88	-7.08	10.38	-4.38	-2.72	-0.57	-0.69	N/A	29.03.10
<b>RLP/JPMorgan Global Macro</b> ICE 1M LIBOR GBP Difference	1.58%	1.66%	Active	3.44	5.46	1.95	-2.44	-1.43	1.63	1.60	0.99	1.72	N/A	26.10.09
<b>RLP/JPMorgan Natural Resources</b> Not Available Difference	1.70%	1.75%	Active	23.29	31.17	-14.16	-3.59	11.71	11.90	2.77	6.29	-1.39	N/A	26.10.09
<b>RLP/Jupiter Financial Opportunities</b> MSCI ACWI/Financials Difference	1.70%	1.93%	Active	17.38	17.27	6.72	7.64	15.30	16.58	10.43	12.60	12.27	N/A	29.03.10
<b>RLP/BNY Mellon Real Return</b> LIBOR GBP 1 Month + 400 Bps Index Difference	1.70%	1.82%	Active	8.31	8.11	1.89	7.71	0.94	-3.94	5.86	2.84	3.56	N/A	29.03.10
<b>RLP/Aberdeen Standard Global Absolute Return Strategies</b> LIBOR GBP 6 Months Index Difference	1.70%	1.80%	Active	4.49	-0.76	3.65	3.16	-3.06	1.00	1.99	0.77	N/A	N/A	18.02.13
					0.84	4.78	3.94	-2.09	2.20	3.16	1.91	N/A	N/A	

Benchmark performance figures unavailable

Source: Lipper, bid to bid, as at 30.09.21, Royal London, as at 30.09.21. All performance figures, including the figures shown for the growth in the benchmarks, have been calculated net of the Fund Management Charge. The Compound Annual Growth Rate (C.A.G.R.) is a measure of the investment returns, on a given fund, over the specified period. It allows for the impact of compounding of investment returns, which is particularly important where returns vary from one year to the next. Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

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❶ Total Expense Ratio (TER), covering calendar year 2020. The TER is a measure of the overall cost of a fund to the investor. It includes any audit, custodian, registration or compliance fees paid out of the fund’s assets plus the Fund Management Charge. It does not include the costs of buying and selling securities, which would still be paid if investing directly in securities instead of through an investment fund. TERs are reviewed regularly and may be subject to change.

❷ Tracker funds, also known as passive funds, aim to perform in line with a market index such as the FTSE All Share index. They do this by investing in either all (full replication) or a representation (partial replication) of the index constituents. Tracker funds tend to be low cost as this replication is generally done automatically and does not require the same level of research as active management.

Actively managed funds aim to outperform the market index by employing fund managers and research teams to make tactical decisions on which stocks or sectors to invest in. They tend to have higher charges than tracker funds in line with the extra resource required to run these funds. It should be remembered that a higher charge does not guarantee better returns.

❸ The Fund Volatility figure shown is the annualised standard deviation of the monthly returns on the fund over a three-year time period to 30.09.21. Standard deviation is a measure of the spread of monthly returns around the average (mean) return. A higher volatility figure indicates that the fund has produced a wider range of returns over the three-year period while a fund with a lower volatility figure has been more stable.

❹ The performances of the indicated benchmarks have been calculated using prices for the last pricing date previous to that shown (i.e. to compare our fund price movements for the period to 30.09.21 we have used benchmark prices to 29.09.21). This calculation allows a more accurate comparison between the fund and its benchmark, due to a one-day delay in the pricing of the external funds in question.

❺ As part of our ongoing review process a change of underlying investment occurred for this fund. Please visit [royallondon.com/pensions/investment-options/fund-changes/](http://royallondon.com/pensions/investment-options/fund-changes/) for further information.

❻ The performances of the indicated benchmarks have been calculated using prices for the last pricing date two days prior to that shown (i.e. to compare our fund price movements for the period to 30.09.21 we have used benchmark prices to 28.09.21). This calculation allows a more accurate comparison between the fund and its benchmark, due to a two-day delay in the pricing of the external funds in question.



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