



# Investment-linked Fund Performance Leaflet

October 2018

Investment-linked fund performance as at 30 September 2018.

This document is issued by Friends Provident International Limited ('Friends Provident International') and to be used in Hong Kong only.



## Important information

- **Elite<sup>†</sup>, Premier<sup>†</sup>, Premier II<sup>†</sup>, Premier Ultra<sup>†</sup>, Summit<sup>†</sup>, Summit II<sup>†</sup>, Zenith<sup>†</sup>, Executive Savings Plan<sup>†</sup>, Flexible Growth Plan<sup>†</sup>, International Investment Account<sup>†</sup>, International Pension Plan<sup>†</sup>, International Savings Plan<sup>†</sup>, and Premier Investment Plan<sup>†</sup> (collectively, the ‘Schemes’)** are investment-linked assurance schemes under Class C linked long-term business as defined in the Insurance Companies Ordinance. They are life insurance policies issued by Friends Provident International. They are not funds authorised by the Hong Kong Securities and Futures Commission (‘SFC’) pursuant to the Code on Unit Trusts and Mutual Funds (‘UT Code’).

<sup>†</sup> These schemes are not available to new investors and are no longer marketed to the public in Hong Kong. All information about these schemes is only for existing policyholders.

- **The premiums you pay, after the deduction of any applicable fees and charges of your policy, will be invested by Friends Provident International in the ‘underlying funds’ corresponding to the investment-linked funds you selected and will accordingly go towards accretion of the value of your policy. Your policy value will be calculated by Friends Provident International based on the performance of the underlying funds corresponding to the investment-linked funds you selected from time to time and the ongoing fees and charges which will continue to be deducted from your policy value.**
- **Note, however, that all premiums you pay towards your policy, and any investments made by Friends Provident International in the underlying funds corresponding to the investment-linked funds you selected, will become and remain the assets of Friends Provident International. You do not have any rights or ownership over any of those assets. Your recourse is against Friends Provident International only.**
- **Due to the various fees and charges levied by Friends Provident International on your policy, the return on your policy as a whole may be lower than the return of the underlying funds corresponding to the investment-linked funds you selected.**
- **The investment-linked funds available under the Schemes can have very different features and risk profiles. Some may be of high risk.**
- **The Schemes are designed to be held for a long-term period. Early surrender or withdrawal of your policy may result in a significant loss of principal and bonuses awarded. Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.**
- **Credit and insolvency risks – The Schemes are insurance policies issued by Friends Provident International. Your investments are subject to the credit risks of Friends Provident International.**
- **Foreign exchange risks – The investment returns of your policy may be subject to foreign exchange risks as some of the investment-linked funds may be denominated in a currency which is different from that of your policy.**
- **Investment involves risks and the value of investments may go up as well as down. Investment returns are not guaranteed. Past performance should not be viewed as an indication of future performance.**
- **You should not purchase any one of the Schemes unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours. Friends Provident International strongly advise you to speak to your financial adviser before making any investment decisions.**
- **You should not invest based on this document alone. For details of the features, including risk factors, fees and charges, of the Schemes, please refer to their respective offering documents.**

## Key to the symbols used in this leaflet

- <sup>1</sup> The underlying fund of this investment-linked fund is authorised by 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 recommendation.**
- <sup>2</sup> The underlying fund of this investment-linked fund may make dividend distributions, which will be received by Friends Provident International and will be reflected in the prices of that investment-linked fund.**
- <sup>3</sup> This performance information does not represent a full year performance in that year. It is calculated from its launch date to the year ended date.**
- <sup>4</sup> Performances will be presented only after the investment-linked fund has investment track record of not less than six months.**

**Source of performance information: Financial Express Holdings Limited.**

**Performance information shown is on a bid to bid basis in the investment-linked fund currency. As such, some of them may not be calculated in US dollar/HK dollar. US/HK dollar-based investors are therefore exposed to fluctuations in the currency exchange rate.**

## Risk factors

Investment involves risk and each investment-linked fund will involve its own individual level of risk:

- Eq** Where an underlying fund invests in equities, it 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.
- Li** Some underlying 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 an investment-linked fund of this type may have liquidity constraints that may lead to delays in the sale of investment-linked fund units.
- FI** Where an underlying 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.
- B** Some underlying 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 investment-linked fund – for example, the company issuing the bond has financial difficulties and stops trading.
- Com** Some underlying funds invest in commodity markets and investment values can move up and down sharply depending on levels of speculation and supply and demand.
- EM** Where an underlying 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.
- D** Many underlying funds can now use derivative instruments as an investment tool. A derivatives instrument normally is a contract between two or more parties and, used in underlying 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.



## Guide to the risk/reward profile of our investment-linked funds

The risk/reward profile is determined by Friends Provident International from information provided by the management company of the underlying fund and is based on the following characteristics of the underlying fund:

- volatility;
- asset type; and
- geographical region.

The risk/reward profile will be reviewed and, if appropriate, revised at least yearly by us as a result of our ongoing research analysis. The information given in the risk/reward profile is for reference only and the SFC has not assessed or approved it, nor has it verified the accuracy of such information.

- Grade 1:** Investment-linked funds offering conservative return similar to money market rates. **The underlying funds that these investment-linked funds invest in may be exposed to the following risk factors: FI, D.**
- Grade 2:** Low-risk investment-linked funds offering security and potential growth. **The underlying funds that these investment-linked funds invest in may be exposed to the following risk factors: FI, B, D.**

**Grade 3:** These investment-linked funds take a balanced approach to investment by holding a diverse portfolio of assets. **The underlying funds that these investment-linked funds invest in may be exposed to the following risk factors: Eq, FI, B, D.**

**Grade 4:** A more focused asset exposure provides good growth potential with the risk of short-term volatility. **The underlying funds that these investment-linked funds invest in may be exposed to the following risk factors: Eq, Li, FI, B, Com, EM, D.**

**Grade 5:** These aggressive investment-linked funds balance the risk of high volatility with the potential for high capital growth. **The underlying funds that these investment-linked funds invest in may be exposed to the following risk factors: Eq, Li, FI, B, Com, EM, D.**

## Investment-linked fund performance

For details of the investment-linked funds, please refer to the offering documents (in particular, the Investment-linked Fund Leaflets) of the relevant Schemes. For details of the underlying funds corresponding to the investment-linked funds (including without limitation, their investment objectives and policies, risk factors and charges), please refer to the offering documents of the underlying funds. The offering documents of the relevant Schemes and of the underlying funds will be made available upon request. Please contact our Hong Kong office.

**Investment involves risks. Past performance information presented is not indicative of future performance.**

					Performance as at 30 September 2018									
					Cumulative performance (%)					Calendar year performance (%)				
Code	Name of investment-linked fund	Currency	Launch date	Risk/reward profile	3 months	Year to date	1 year	3 years	5 years	2017	2016	2015	2014	2013
P65	Aberdeen Global Asia Pacific Equity	USD	10/2006	5	-2.34	-6.89	-0.98	27.93	2.90	31.01	2.46	-15.91	0.97	-4.56
P33	Aberdeen Global Chinese Equity	USD	3/2003	5	-4.36	-4.34	3.09	31.06	5.16	31.52	-0.93	-7.97	-3.89	-6.25
R11	Aberdeen Global Emerging Markets Smaller Companies	USD	4/2007	5	-6.53	-15.41	-13.53	7.88	-15.70	20.74	3.30	-15.82	-2.64	-3.03
P54	Aberdeen Global Indian Equity	USD	3/2005	5	-5.59	-8.66	-2.00	19.48	55.41	32.51	-2.17	-5.86	31.84	-2.43
J96	Aberdeen Global Technology Equity	USD	3/2000	5	5.27	7.31	14.71	53.07	53.07	28.45	4.32	-6.72	6.90	15.23
J48	Allianz Emerging Asia Equity <sup>2</sup>	USD	7/1996	5	-7.37	-16.53	-11.36	21.75	25.92	35.60	4.36	-7.23	8.55	6.39
R62	Allianz GEM Equity High Dividend	USD	3/2008	5	-0.32	-5.31	-1.27	36.84	13.25	28.21	15.77	-14.12	-9.46	-2.56
R63	Allianz Japan Equity <sup>2</sup>	USD	3/2008	5	1.83	-6.95	-0.54	36.15	19.46	28.66	1.09	7.12	-9.60	26.40
R44	Allianz Total Return Asian Equity	USD	10/2007	5	-7.03	-11.78	-6.31	22.79	20.00	38.78	-4.16	-9.88	3.76	9.52
L26	Alquity Africa	USD	5/2015	5	-6.17	-16.34	-6.63	-12.03	N/A	16.84	-4.00	-24.91 <sup>3</sup>	N/A	N/A
J03	Barings Asia Growth <sup>2</sup>	USD	8/1990	5	-6.36	-14.15	-4.25	43.67	37.39	54.59	-2.31	-3.29	7.05	-0.04
M56	Barings Australia <sup>2</sup>	USD	4/1984	5	-0.56	-0.01	7.55	30.38	-2.96	18.30	-5.19	-4.44	-6.56	-1.44
P48	Barings Eastern Europe	USD	12/2004	5	-0.72	-10.72	-8.23	35.76	-19.52	19.37	27.95	-10.20	-34.32	-2.94
M55	Barings Hong Kong & China	USD	4/1984	5	-7.23	-10.04	-3.81	35.38	19.02	45.71	-5.54	-8.05	1.80	6.15
P87	Barings International Bond (EUR) <sup>2</sup>	EUR	3/2007	3	-1.52	-0.63	-1.79	-6.86	3.68	-7.60	0.34	5.20	9.88	-8.99
M57	Barings International Bond (USD) <sup>2</sup>	USD	4/1984	3	-2.18	-4.09	-3.81	-3.98	-10.90	4.65	-2.80	-5.30	-2.81	-5.05
J46	Barings Korea Feeder	USD	7/1996	5	-2.24	-8.73	5.56	14.53	-1.44	40.49	-15.58	2.44	-12.25	-3.04

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Code	Name of investment–linked fund	Currency	Launch date	Risk/reward profile	3 months	Year to date	1 year	3 years	5 years	2017	2016	2015	2014	2013
J27	Barings Developed and Emerging Markets High Yield Bond	USD	10/1995	3	2.34	0.04	0.07	14.31	8.12	6.03	9.88	-6.33	-3.47	5.11
P56	BlackRock Japan Opportunities	USD	3/2005	5	-1.66	-1.74	10.60	52.71	31.20	37.70	3.74	5.94	-5.96	27.13
P69	BlackRock New Energy	USD	10/2006	5	-1.41	-5.19	-4.71	28.86	11.79	22.91	-0.75	-3.49	-4.04	24.91
J77	BlackRock US Flexible Equity	USD	3/1998	4	6.70	7.33	15.67	53.74	68.45	23.18	6.29	-2.10	11.38	30.32
M82	BlackRock World Gold	USD	10/2003	5	-14.04	-24.36	-24.96	14.00	-30.85	1.33	50.33	-24.80	-6.92	-48.95
P70	BlackRock World Mining	USD	10/2006	5	-5.23	-9.66	0.69	66.19	-24.18	29.44	50.30	-42.21	-24.17	-24.93
R12	DWS Global Agribusiness	USD	4/2007	5	3.18	0.86	7.29	20.31	-1.05	19.90	-1.14	-18.60	-1.43	0.10
L47	Fidelity America	USD	2/2016	4	6.06	4.75	9.32	N/A	N/A	8.06	20.23 <sup>3</sup>	N/A	N/A	N/A
L12	Fidelity EMEA	USD	5/2015	5	-2.51	-13.66	-6.26	8.59	N/A	25.39	9.12	-22.38 <sup>3</sup>	N/A	N/A
J84	Fidelity Euro Blue Chip	EUR	2/1999	5	1.00	-2.51	-4.24	6.39	19.29	8.90	-6.67	12.18	2.71	19.55
J87	Fidelity Euro Bond	EUR	6/1999	2	-0.41	-1.28	-1.28	1.60	11.19	-0.60	2.34	-1.09	11.02	0.99
L46	Fidelity Global Dividend	USD	2/2016	4	3.90	0.97	3.43	N/A	N/A	14.65	6.22 <sup>3</sup>	N/A	N/A	N/A
P78	Fidelity Global Property (USD) <sup>1</sup>	USD	3/2007	5	-1.81	-1.14	2.00	11.74	17.82	9.91	-2.33	-3.66	17.31	1.83
J97	Fidelity Global Telecommunications	EUR	3/2000	4	5.69	-2.07	-2.62	0.00	14.79	-6.18	-0.88	10.44	9.07	19.10
R30	First State Asian Equity Plus	USD	10/2007	4	-0.12	-0.54	8.08	42.51	46.96	35.32	0.91	-3.96	11.58	2.45
R51	First State China Growth	USD	3/2008	5	-10.02	-7.19	5.00	50.56	29.23	53.85	-4.54	-6.58	-4.47	19.63
R31	First State Greater China Growth	USD	10/2007	5	-5.22	-4.14	6.70	54.36	42.26	48.12	-0.20	-5.33	2.20	10.11
L39	Franklin Biotechnology Discovery	USD	9/2014	5	4.39	6.69	0.08	10.38	N/A	15.88	-18.30	3.68	9.56 <sup>3</sup>	N/A
P51	Franklin Mutual European	EUR	3/2005	5	1.19	-2.10	-3.21	6.63	9.13	3.79	-1.93	5.60	-2.62	24.08
M84	Franklin US Government <sup>2</sup>	USD	10/2003	2	-0.47	-2.33	-2.96	-4.72	-3.58	-0.92	-1.00	-0.99	2.50	-3.23

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					Performance as at 30 September 2018									
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Code	Name of investment–linked fund	Currency	Launch date	Risk/reward profile	3 months	Year to date	1 year	3 years	5 years	2017	2016	2015	2014	2013
J55	HSBC Chinese Equity <sup>2</sup>	USD	1/1997	5	-7.48	-11.72	-5.41	31.17	33.13	48.23	-3.65	-7.34	10.17	3.95
J56	HSBC Hong Kong Equity <sup>2</sup>	USD	1/1997	5	-5.59	-9.85	-3.28	27.39	19.61	34.21	-0.65	-3.96	2.29	3.48
L15	HSBC Indian Equity <sup>2</sup>	USD	2/2016	5	-5.76	-18.50	-8.45	N/A	N/A	41.38	22.11 <sup>3</sup>	N/A	N/A	N/A
L14	HSBC Russia Equity <sup>2</sup>	USD	5/2015	5	3.65	5.31	4.28	64.35	N/A	2.27	58.72	-27.05 <sup>3</sup>	N/A	N/A
R25	Invesco Asia Opportunities Equity	USD	5/2007	5	-2.08	-9.10	-3.85	16.94	7.88	31.18	-4.30	-7.35	3.21	-6.94
J02	Invesco Asian Equity <sup>2</sup>	USD	8/1990	5	-1.52	-8.00	-0.33	50.57	33.80	42.18	5.66	-8.03	2.84	9.00
L40	Invesco Continental European Small Cap Equity <sup>2</sup>	USD	9/2014	5	-0.49	-10.88	-9.93	34.63	N/A	36.97	4.70	7.07	-9.58 <sup>3</sup>	N/A
J38	Invesco Emerging Markets Equity <sup>2</sup>	USD	10/1995	5	-1.49	-11.86	-4.90	34.75	12.02	34.60	6.97	-11.08	-2.01	3.16
P74	Invesco Euro Corporate Bond	EUR	3/2007	2	-0.22	-2.80	-2.32	1.31	5.88	2.29	1.23	-2.89	6.77	2.00
J57	Invesco Global Health Care <sup>2</sup>	USD	1/1997	5	11.48	12.17	10.60	19.43	41.71	13.75	-13.80	0.76	18.44	36.64
M87	Invesco Global Small Cap Equity <sup>2</sup>	USD	4/1986	5	-0.51	-4.60	0.22	33.98	29.80	28.11	4.38	-2.50	-2.11	28.54
L45	Invesco India Bond	USD	2/2016	3	-5.44	-13.26	-13.10	N/A	N/A	6.30	9.89 <sup>3</sup>	N/A	N/A	N/A
J73	Invesco UK Equity	USD	8/1997	4	-5.61	-9.18	-7.02	5.69	-2.50	19.95	-7.16	-4.92	-7.35	38.88
P55	Invesco UK Equity (GBP) <sup>2</sup>	GBP	5/2015	4	-4.49	-5.83	-4.43	19.75	N/A	8.61	12.16	-11.46 <sup>3</sup>	N/A	N/A
J58	Invesco US Equity <sup>2</sup>	USD	1/1997	5	5.49	17.42	22.33	70.91	89.19	32.03	-2.70	5.43	10.75	25.03
J36	Investec GS European Equity	USD	10/1995	5	-2.11	-8.44	-3.72	20.79	28.33	30.00	-2.40	2.49	-2.40	35.88
P47	Investec GS Global Energy	USD	12/2004	5	0.76	1.14	5.77	15.92	-38.48	-6.49	21.51	-30.14	-24.73	14.67
J06	Investec GS Global Equity	USD	8/1990	4	2.94	0.08	5.92	28.78	25.38	22.26	-0.64	-4.59	0.00	27.21
J43	Investec GS Global Multi-Asset Income	USD	2/1996	3	0.14	-0.14	1.17	10.61	2.88	4.69	6.78	-6.87	-0.15	-6.20
J74	Investec GS Global Strategic Equity	USD	8/1997	5	1.93	0.70	7.32	39.27	45.41	27.74	1.44	-3.00	5.17	28.04
M65	Investec GS Sterling Money	GBP	2/1987	1	-0.22	-0.71	-0.99	-3.37	-5.51	-1.25	-1.18	-1.10	-1.12	-1.14



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M66	Investec GS US Dollar Money	USD	2/1987	1	0.05	0.05	0.00	-1.77	-4.18	-0.65	-0.86	-1.22	-1.26	-1.19
P61	Janus Henderson Horizon Asia-Pacific Property Equities <sup>1</sup>	USD	4/2006	5	-3.64	-4.66	1.40	13.99	-8.37	14.16	-0.50	-5.92	-4.40	3.73
R98	Janus Henderson Horizon China	USD	11/2009	5	-6.94	-10.88	-1.53	47.34	55.02	49.78	-0.98	-0.43	6.31	14.59
L19	JPM Global Natural Resources	USD	5/2015	5	-2.68	0.00	8.80	70.53	N/A	18.26	49.84	-40.73 <sup>3</sup>	N/A	N/A
L18	JPM Global Unconstrained Equity	USD	2/2016	5	0.62	-0.21	5.50	N/A	N/A	16.69	22.87 <sup>3</sup>	N/A	N/A	N/A
R09	JPM Taiwan	USD	4/2007	5	-9.26	-10.41	-8.35	26.96	20.56	28.12	9.68	-6.40	-2.87	14.84
J42	JPM USD Money Market	USD	2/1996	1	0.18	0.27	0.18	-1.31	-3.66	-0.35	-0.88	-1.21	-1.20	-1.18
R08	JPMorgan ASEAN	USD	4/2007	4	3.53	-6.65	2.41	39.43	8.74	29.51	6.96	-15.35	3.70	-2.84
J34	JPMorgan Eastern	USD	10/1995	5	-0.14	-6.18	2.15	51.03	25.80	45.86	4.01	-10.43	-2.61	5.05
P66	JPMorgan Eastern Smaller Companies	USD	10/2006	5	-2.73	-9.95	-2.43	28.15	34.77	30.46	3.41	0.47	3.55	14.19
J30	JPMorgan India	USD	12/1993	5	-7.43	-17.76	-9.39	3.69	41.48	36.03	-6.31	-1.75	28.02	-8.60
L36	JPMorgan Indonesia	USD	5/2015	5	3.84	-16.98	-9.33	29.79	N/A	16.31	11.82	-13.65 <sup>3</sup>	N/A	N/A
J32	JPMorgan Pacific Securities	USD	4/1994	5	-0.37	-2.83	4.90	55.32	34.05	37.86	3.80	1.86	-4.82	13.78
J95	JPMorgan Pacific Technology	USD	3/2000	5	-5.33	-11.71	-7.53	61.53	53.08	46.55	13.09	0.00	2.41	8.85
J47	JPMorgan Thailand	USD	7/1996	5	12.88	3.54	14.95	74.17	46.26	33.09	22.40	-12.84	13.97	-8.21
R87	Jupiter European Opportunities	EUR	3/2017	5	-0.26	-2.39	-2.93	N/A	N/A	5.07 <sup>3</sup>	N/A	N/A	N/A	N/A
S112	Jupiter Global Financials	USD	5/2015	4	3.88	6.63	10.25	37.57	N/A	28.89	-3.89	-6.17 <sup>3</sup>	N/A	N/A
R50	Jupiter New Europe	EUR	3/2017	5	2.35	-4.72	-1.08	N/A	N/A	7.15 <sup>3</sup>	N/A	N/A	N/A	N/A
P88	Mellon Global Bond (EUR)	EUR	3/2007	3	-1.40	-0.50	-1.65	-3.86	8.44	-7.26	3.52	5.04	11.62	-11.38
P67	Mellon Global Bond (USD)	USD	10/2006	2	-1.97	-3.94	-3.52	-0.72	-7.04	5.36	0.28	-5.84	-1.38	-7.48

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L42	Natixis Harris Associates Global Equity	USD	2/2016	5	-0.77	-5.52	-2.56	N/A	N/A	23.52	23.94 <sup>3</sup>	N/A	N/A	N/A
P89	Parvest Equity Brazil	USD	4/2007	5	2.98	-19.12	-19.78	55.15	-32.57	18.40	58.66	-43.83	-14.94	-19.88
L21	Pictet Global Environmental Opportunities	USD	2/2016	5	2.35	-2.32	2.67	N/A	N/A	30.07	14.09 <sup>3</sup>	N/A	N/A	N/A
L33	PIMCO Global High Yield Bond	USD	5/2015	3	2.25	0.24	0.08	15.64	N/A	4.96	10.21	-5.27 <sup>3</sup>	N/A	N/A
L22	PIMCO Global Real Return	USD	5/2015	3	-1.36	-2.25	-0.37	7.00	N/A	1.83	8.89	-3.29 <sup>3</sup>	N/A	N/A
J76	Principal European Equity	USD	3/1998	5	-0.82	-1.72	0.66	23.48	21.34	26.33	-6.84	2.87	-5.54	23.78
M83	Schroder Asian Bond Total Return	USD	10/2003	3	-0.28	-3.71	-2.66	0.47	-3.89	2.60	0.65	-3.61	1.19	-5.84
L38	Schroder Frontier Markets Equity	USD	9/2014	5	-5.35	-15.07	-13.65	10.83	N/A	22.95	11.36	-18.61	-17.80 <sup>3</sup>	N/A
P83	Schroder Global Cities Real Estate (EUR) <sup>1</sup>	EUR	3/2007	4	-2.40	-4.94	-1.22	3.84	6.56	9.39	-3.70	-2.67	9.81	-1.30
P82	Schroder Global Cities Real Estate (USD) <sup>1</sup>	USD	3/2007	4	-1.85	-2.93	1.53	11.05	10.58	11.29	-2.78	-3.08	10.80	-1.26
R34	Schroder Global Climate Change Equity	USD	10/2007	5	2.46	-0.18	6.33	42.59	31.27	28.36	0.34	0.23	-4.69	29.38
P90	Schroder Global Corporate Bond (USD)	USD	3/2007	2	0.64	-2.26	-1.80	5.56	9.33	3.30	5.08	-2.80	4.47	-1.02
R33	Schroder Global Equity Yield (EUR)	EUR	10/2007	4	0.35	2.15	7.38	29.64	58.97	5.44	13.94	2.56	19.64	11.67
R32	Schroder Global Equity Yield (USD)	USD	10/2007	4	-0.09	-1.19	5.17	34.14	35.56	19.82	10.12	-7.97	5.23	16.65
L37	Schroder Global Multi-Asset Income (GBP HDG)	GBP	9/2014	3	0.44	-3.10	-1.95	4.98	N/A	3.09	5.71	-7.74	-1.69 <sup>3</sup>	N/A
L41	Schroder Global Multi-Asset Income (USD)	USD	9/2014	3	0.87	-2.02	-0.32	7.83	N/A	4.32	6.24	-8.01	-1.91 <sup>3</sup>	N/A
J71	Schroder Japanese Opportunities	USD	8/1997	5	-1.90	-7.73	0.32	37.74	42.32	30.71	3.11	12.01	1.02	27.27
J37	Schroder Latin American	USD	10/1995	5	4.89	-6.90	-8.91	38.82	-22.83	24.32	20.48	-31.13	-16.10	-18.37
R52	Schroder Middle East	USD	3/2008	5	-4.93	-6.03	-7.74	3.18	-2.64	10.09	2.62	-19.09	11.60	15.75
P92	Schroder Strategic Bond (USD)	USD	3/2007	2	-0.58	-1.71	-2.54	-0.48	-3.99	-0.09	1.83	-4.95	0.74	-0.46
J39	Schroder US Smaller Companies	USD	11/1995	5	3.60	4.62	8.61	38.07	45.95	11.24	15.19	-4.83	7.22	32.07

Investment involves risks. Past performance information presented is not indicative of future performance.

					Performance as at 30 September 2018									
					Cumulative performance (%)					Calendar year performance (%)				
Code	Name of investment–linked fund	Currency	Launch date	Risk/reward profile	3 months	Year to date	1 year	3 years	5 years	2017	2016	2015	2014	2013
R97	Templeton Asian Bond (USD)	USD	11/2009	3	-0.51	-4.65	-3.53	2.28	-7.16	4.24	0.61	-9.55	1.21	-4.36
P58	Templeton BRIC	USD	7/2005	5	-1.25	-8.26	0.00	54.70	18.78	44.47	13.55	-16.79	-8.97	-6.67
J60	Templeton Emerging Markets	USD	2/1997	5	-0.26	-8.99	-2.69	48.34	5.93	36.58	16.16	-20.72	-8.92	-2.28
L13	Templeton Emerging Markets Bond	USD	5/2015	3	-4.03	-10.39	-11.74	9.65	N/A	8.56	8.44	-5.20 <sup>3</sup>	N/A	N/A
J72	Templeton Global	USD	8/1997	5	1.76	-0.51	2.41	23.95	14.48	15.30	1.88	-5.88	-3.83	33.23
L05	Templeton Global Bond (EUR)	EUR	3/2010	4	1.27	1.88	-1.89	2.66	14.57	-11.34	7.13	4.57	13.67	-4.06
L06	Templeton Global Bond (USD)	USD	2/2010	4	0.76	-1.30	-3.53	5.03	-2.29	0.94	3.09	-6.58	-0.09	0.09
L03	Templeton Global Total Return (EUR)	EUR	2/2010	4	0.22	-1.02	-4.51	1.42	13.47	-10.34	8.14	4.20	12.07	-1.94
L04	Templeton Global Total Return (USD)	USD	2/2010	4	-0.34	-4.12	-6.05	5.33	-2.84	2.36	4.86	-6.98	-1.46	2.15
P52	Templeton Latin America	USD	3/2005	5	3.76	-10.20	-14.51	32.34	-26.36	21.42	22.49	-29.46	-19.09	-18.18
L51	Value Partners Greater China High Yield Income	USD	2/2016	4	0.09	-3.54	-1.97	N/A	N/A	8.62	17.82 <sup>3</sup>	N/A	N/A	N/A
P40	Value Partners High-Dividend Stocks	USD	5/2004	4	-2.65	-9.13	-2.34	23.59	23.05	31.49	-1.36	-4.93	8.12	6.76

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