Friends Provident International

Mirror Fund Guide for UAE policyholders

September 2026

Friends Provident International Limited (FPIL) has prepared this guide to help you choose the mirror funds that can be accessed via our investment-linked products.

This guide is applicable to policyholders designated as UAE. There are different guides available for policyholders designated as:

- Rest of World
- Hong Kong Offshore
- Hong Kong Onshore
- Singapore

You should read the guide that is relevant to you to ensure you view the range of funds that are applicable to your policy and region designation.

Friends Provident International Limited (FPIL) operates a 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 funds chosen on the basis of performance and investment expertise (we refer to these fund links as the "underlying funds" of the mirror funds).

The mirror funds can only be accessed using FPIL unit-linked investment products.

This guide has been produced to help you choose the mirror funds you would like to include as investments in your savings plan and should be read in conjunction with the relevant product literature. We provide you with an online Fund centre, which is an interactive research tool where you can monitor performance of the mirror funds and view fund fact sheets. This will provide you with the necessary information to help you with your investment decisions. Access to the Rest of World interactive Fund centre research tool can be found under the "Funds" drop down on our website at **www.fpinternational.ae**

This document is not intended as an offer to invest and we recommend that you seek professional advice from your financial adviser before making any final decisions.

Fund Charges

Charges are deducted by both FPIL and the underlying fund investment managers at each valuation point before calculating the unit price.

FPIL charges (payable directly by you)

- You will need to pay an annual mirror fund administration charge of 1.2%.
- There is no charge for switching funds, although switching to a fund whose currency differs from the currency of your plan, may involve a cost associated with currency exchange. However, we reserve the right to charge for switches under certain conditions. Please refer to the policy conditions for further details.
- Any sales and/or redemption charges will be determined by the terms of your policy conditions.

Underlying fund investment managers' charges (payable by the mirror fund)

These charges are payable by the mirror fund from invested proceeds.

- The annual charges charged by the underlying funds can be found in the table on the following pages. Please refer to the Ongoing Charge % column.

Risk Rating - guide to the risk/reward profile of our mirror funds

Each mirror fund has a risk/reward profile determined by FPIL using information provided by the management company of the underlying funds. It is based on the following characteristics of the underlying funds:

- volatility
- asset type
- 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. Please refer to the Risk Rating column in the following table for the rating applicable to each mirror fund.

Grade 1: These funds offer a 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: These funds have a more focused asset exposure providing 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.

Fund Key - important notes that may apply to our mirror funds

The notes below may apply to some of the mirror funds. Where these are applicable, they will be shown in the Fund Key column in the following table, against the relevant mirror fund.

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.

E: Suspended to all trading. Please refer to the Fund Updates section of our website

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.

H: 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.

I: 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.

J: 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.

K: 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.

L: 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.

M: 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.

R: Fund is pending removal from the range due to an underlying fund manager driven event or an internal sector review. Please refer to the Fund Updates section of our website.

Mirror funds

FPIL Mirror Fund Details							Underlying Fund Details		
Fund Code	Fund Name	ISIN	Currency	FPIL Sector	Risk Rating	Fund Key	Fund ISIN	Ongoing Charge %	Ongoing Charge Date
L93	AB Sustainable Global Thematic (USD) *Closed to new investors. Fund due to close on 10/10/26*	IM00BMBV8S90	USD	Responsible Investing	4	A,B,C,R	LU0069063385	1.91	25/02/2026
P33	abrdn SICAV I All China Sustainable Equity (USD) *Closed to new investors. Fund due to close on 20/10/26*	GB0032874025	USD	Equity - Single Country	5	A,B,C,R	LU0231483743	1.93	13/02/2026
P65	abrdn SICAV I Asia Pacific Sustainable Equity (USD) *Closed to new investors. Fund due to close on 20/10/26*	GB00B1FH2D90	USD	Equity - Asia Pacific excluding Japan	4	A,B,C,R	LU0011963245	1.93	13/02/2026
R11	abrdn SICAV I Emerging Markets Smaller Companies (USD)	GB00B1VZ1C91	USD	Equity - Emerging Markets	4	B,C	LU0278937759	1.97	13/02/2026
J96	abrdn SICAV I Future Global Equity (USD) *Closed to new investors. Fund due to close on 27/10/26*	GB0003178075	USD	Specialist	4	A,B,C,R	LU0107464264	1.92	13/02/2026
P54	abrdn SICAV I Indian Equity (USD)	GB00B06FNK93	USD	Equity - Single Country	4	B,C	LU0231490524	1.93	13/02/2026
R62	Allianz High Dividend Emerging Markets Equity	IM00BDX8PH35	USD	Equity - Emerging Markets	3	B,C	LU0293314216	2.30	30/01/2026
R63	Allianz Japan Equity *Closed to new investors. Fund due to close on 20/10/26*	IM00BDX8PL70	USD	Equity - Single Country	3	A,B,C,R	LU0348751388	1.86	30/01/2026
R44	Allianz Total Return Asian Equity *Closed to new investors. Fund due to close on 20/10/26*	IM00B28VTL20	USD	Equity - Asia Pacific excluding Japan	4	A,B,C,R	LU0348816934	2.11	17/02/2026
R86	Amundi Volatility World *Closed to new investors. Fund due to close on 02/10/26*	IM00B3QBWL20	USD	Hedge/Structured Products	2	A,B,C, K,R	LU0319687124	1.49	04/12/2025
J03	Barings Asia Growth *Closed to new investors. Fund due to close on 20/10/26*	GB0007586448	USD	Equity - Asia Pacific excluding Japan	4	A,B,C,R	IE0000830129	1.70	12/02/2026

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Fund Code	Fund Name	ISIN	Currency	FPIL Sector	Risk Rating	Fund Key	Fund ISIN	Ongoing Charge %	Ongoing Charge Date
M56	Barings Australia	GB0007574147	USD	Equity - Single Country	4	B,C	IE0000829451	1.71	12/02/2026
J27	Barings Developed and Emerging Markets High Yield Bond Fund	GB0007560351	USD	Fixed Interest - Global	2	B,C	IE00B6TMN219	1.38	12/02/2026
L100	Barings Eastern Europe (USD)	IM00BPX2D192	USD	Equity - Europe excluding UK	3	B,C	IE00B6TJN447	1.95	12/02/2026
P48	Barings Eastern Europe Side-Pocket (USD)	GB00B04SL173	USD	Equity - Europe excluding UK	3	E	IE000LKBCGY5	0.00	-
P87	Barings Global Bond (EUR) *Closed to new investors. Fund due to close on 27/10/26*	IM00B1TRL502	EUR	Fixed Interest - Global	2	A,B,C,R	IE0004866996	1.20	12/02/2026
M57	Barings Global Bond (USD) *Closed to new investors. Fund due to close on 27/10/26*	GB0007576183	USD	Fixed Interest - Global	2	A,B,C,R	IE0000829568	1.20	12/02/2026
M55	Barings Hong Kong & China	GB0007572653	USD	Equity - Single Country	5	B,C	IE00B7JY6H00	1.70	12/02/2026
J46	Barings Korea Feeder *Closed to new investors. Fund due to close on 20/10/26*	GB0007495079	USD	Equity - Single Country	5	A,B,C L,R	IE0000838189	2.30	11/03/2026
L84	BlackRock Emerging Markets Corporate Bond (USD) *Closed to new investors. Fund due to close on 20/10/26*	IM00BMCWCQ74	USD	Fixed Interest - Emerging Markets	2	A,B,C,R	LU0843229542	1.61	09/02/2026
P56	BlackRock Japan Small & MidCap Opportunities (USD)	GB00B06FNP49	USD	Equity - Single Country	3	B,C	LU0006061252	1.82	09/02/2026
L72	BlackRock SF - MyMap Plus Defensive (GBP) *Closed to new investors. Fund due to close on 02/10/26*	IM00BFLTKW20	GBP	Global Managed	2	A,B,C,R	LU1817852335	1.15	09/02/2026
L75	BlackRock SF - MyMap Plus Defensive (USD)	IM00BFLTKZ50	USD	Global Managed	2	B,C	LU1298142255	1.15	09/02/2026
L74	BlackRock SF - MyMap Plus Growth (GBP)	IM00BFLTKY44	GBP	Global Managed	3	B,C	LU1817852418	1.13	09/02/2026
L77	BlackRock SF - MyMap Plus Growth (USD)	IM00BFLTL184	USD	Global Managed	3	B,C	LU1298145357	1.13	09/02/2026
L73	BlackRock SF - MyMap Plus Moderate (GBP)	IM00BFLTKX37	GBP	Global Managed	2	B,C	LU1817852509	1.13	09/02/2026

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L76	BlackRock SF - MyMap Plus Moderate (USD)	IM00BFLTL077	USD	Global Managed	2	B,C	LU1298143493	1.13	09/02/2026
P69	BlackRock Sustainable Energy	GB00B1FH3T26	USD	Responsible Investing	4	B,C	LU0124384867	1.97	09/02/2026
L83	BlackRock United Kingdom (GBP)	IM00BKWGF776	GBP	Equity - UK	3	B,C	LU0011847091	1.81	09/02/2026
J77	BlackRock US Flexible Equity	GB0002863834	USD	Equity - North America	4	B,C	LU0154236417	1.81	09/02/2026
M82	BlackRock World Gold	GB0033762815	USD	Commodity & Energy	5	B,C	LU0055631609	2.08	09/02/2026
P70	BlackRock World Mining	GB00B1FH3W54	USD	Commodity & Energy	5	B,C	LU0075056555	2.06	09/02/2026
P89	BNP Paribas Brazil Equity *Closed to new investors. Fund due to close on 20/10/26*	GB00B1VZ1D09	USD	Equity - Single Country	5	A,B,C,R	LU0265266980	2.23	05/09/2025
P13	Canaccord Genuity Balanced (GBP)	GB0030502511	GBP	Global Managed	3	B,C	IE00BFXG4P28	1.72	31/12/2025
P16	Canaccord Genuity Balanced (USD)	GB0030502628	USD	Global Managed	3	B,C	IE00B3BRDM36	1.72	11/02/2026
P14	Canaccord Genuity Growth (GBP) *Closed to new investors. Fund due to close on 02/10/26*	GB0030502735	GBP	Global Managed	3	A,B,C,R	IE00BFXG5261	1.72	31/12/2025
P17	Canaccord Genuity Growth (USD) *Closed to new investors. Fund due to close on 02/10/26*	GB0030502958	USD	Global Managed	3	A,B,C,R	IE00B3BRDJ07	1.72	11/02/2026
P15	Canaccord Genuity Opportunity (GBP)	GB0030503030	GBP	Global Managed	3	B,C	IE00BSJCJC74	1.70	31/12/2025
P18	Canaccord Genuity Opportunity (USD)	GB0030503253	USD	Global Managed	3	B,C	IE00B3BRDK12	1.70	11/02/2026
L94	CT Responsible Global Equity (GBP) *Closed to new investors. Fund due to close on 10/10/26*	IM00BL6K7M16	GBP	Responsible Investing	4	A,B,C,R	GB0030833650	1.56	16/01/2026
R16	CT Select European Equity (GBP) *Closed to new investors. Fund due to close on 02/10/26*	GB0005228837	GBP	Equity - Europe excluding UK	4	A,B,C,R	GB0008464082	1.63	16/01/2026
J11	CT UK Index Tracker (GBP)	GB0007588485	GBP	Equity - UK	3	B,C	GB0033138024	0.28	16/01/2026
R12	DWS Invest Global Agribusiness	GB00B1VZ1J60	USD	Specialist	4	B,C	LU0273164847	1.69	17/02/2026
L47	Fidelity America *Closed to new investors. Fund due to close on 10/10/26*	IM00BQSC0S77	USD	Equity - North America	4	A,B,C,R	LU0251131958	1.89	16/02/2026

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L12	Fidelity EMEA	IM00B4L4QP55	USD	Equity - Emerging Markets	4	B,C	LU0303823156	1.95	16/02/2026
L99	Fidelity EMEA Side-Pocket (USD)	IM00BPX2D317	USD	Equity - Emerging Markets	5	E	LU2536453777	0.00	-
J87	Fidelity Euro Bond *Closed to new investors. Fund due to close on 20/10/26*	GB0008011735	EUR	Fixed Interest - Europe	2	A,B,C,R	LU0251130638	0.99	16/02/2026
J84	Fidelity Europe Equity ESG (EUR) *Closed to new investors. Fund due to close on 02/10/26*	GB0005609796	EUR	Equity - Europe including UK	3	A,B,C,R	LU0251128657	1.93	16/02/2026
L62	Fidelity Funds Euro Cash (EUR)	IM00BYWYJH78	EUR	Currency/Money Market	1	B,C	LU0261953490	0.31	16/02/2026
L60	Fidelity Funds US Dollar Cash (USD)	IM00BYWYJG61	USD	Currency/Money Market	1	B,C	LU0261952922	0.30	16/02/2026
L46	Fidelity Global Dividend	IM00BQSC0R60	USD	Equity - Global	3	B,C	LU0772969993	1.89	16/02/2026
L71	Fidelity Global Focus (GBP)	IM00BDCL6D63	GBP	Equity - Global	4	B,C	LU0157924183	1.90	16/02/2026
R27	Fidelity Global Multi Asset Growth & Income (EUR) *Closed to new investors. Fund due to close on 02/10/26*	IM00B1WSJL22	EUR	Global Managed	2	A,B,C,R	LU0267387685	1.76	16/02/2026
R26	Fidelity Global Multi Asset Growth & Income (USD) *Closed to new investors. Fund due to close on 02/10/26*	IM00B1WSJN46	USD	Global Managed	2	A,B,C,R	LU0267386521	1.76	16/02/2026
R91	Fidelity Multi Asset Open Strategic (GBP)	IM00B40KPD54	GBP	Global Managed	2	B,C	GB00B8WR7L45	1.75	30/01/2026
L85	Fidelity US Dollar Bond	IM00BMCWCR81	USD	Fixed Interest - US	2	B,C	LU0261947682	1.03	30/01/2026
L39	Franklin Biotechnology Discovery *Closed to new investors. Fund due to close on 27/10/26*	IM00BKXNSP67	USD	Specialist	4	A,B,C,R	LU0109394709	1.81	19/02/2026
P51	Franklin Mutual European *Closed to new investors. Fund due to close on 02/10/26*	IM00BDX8PV78	EUR	Equity - Europe including UK	3	A,B,C,R	LU0140363002	1.83	19/02/2026
R30	FSSA Asian Equity Plus	IM00B28VQ442	USD	Equity - Asia Pacific excluding Japan	4	B,C	IE00B067MR52	1.56	09/03/2026

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Fund Code	Fund Name	ISIN	Currency	FPIL Sector	Risk Rating	Fund Key	Fund ISIN	Ongoing Charge %	Ongoing Charge Date
R51	FSSA China Growth	IM00BDX8PF11	USD	Equity - Single Country	4	B,C	IE0008368742	1.81	09/03/2026
R31	FSSA Greater China Growth	IM00B28VQP52	USD	Equity - Single Country	4	B,C	IE0031814852	1.57	09/03/2026
L87	Fundsmith Equity (GBP)	IM00BMT6LR61	GBP	Equity - Global	4	B,C	GB00B4LPDJ14	1.54	30/01/2026
S132	GAM Star Global Aggressive (EUR HDG)	IM00BBFKN578	EUR	Global Managed	2	B,C	IE00B8JTQP09	2.38	17/02/2026
S130	GAM Star Global Aggressive (GBP HDG)	IM00BBFKN354	GBP	Global Managed	2	B,C	IE00B8F9FP72	2.39	17/02/2026
S131	GAM Star Global Aggressive (USD)	IM00BBFKN461	USD	Global Managed	2	B,C	IE00B8FMPT07	2.39	17/02/2026
S126	GAM Star Global Cautious (EUR HDG)	IM00BBFKMZ00	EUR	Global Managed	2	B,C	IE00B7FCT578	2.45	17/02/2026
S124	GAM Star Global Cautious (GBP HDG)	IM00BBFKMX85	GBP	Global Managed	2	B,C	IE00B7S9HV77	2.45	15/01/2026
S125	GAM Star Global Cautious (USD)	IM00BBFKMY92	USD	Global Managed	2	B,C	IE00B83NGC51	2.45	17/02/2026
S129	GAM Star Global Flexible (EUR HDG)	IM00BBFKN248	EUR	Global Managed	2	B,C	IE00B5SQTM95	2.45	17/02/2026
S127	GAM Star Global Flexible (GBP HDG)	IM00BBFKN024	GBP	Global Managed	2	B,C	IE00B5KRCY30	2.48	17/02/2026
S128	GAM Star Global Flexible (USD)	IM00BBFKN131	USD	Global Managed	2	B,C	IE00B5VMBV77	2.47	17/02/2026
S261	Harmony Portfolios Asian Growth	IM00B5P4W160	USD	Global Managed	3	B,C	LU0651984105	2.90	31/12/2025
S234	Harmony Portfolios Global Balanced (USD)	GB00B01D1C63	USD	Global Managed	3	B,C	LU0651986225	2.56	31/01/2025
S235	Harmony Portfolios Global Growth (USD)	GB00B01D1D70	USD	Global Managed	3	B,C	LU0651986738	2.58	31/12/2025
S236	Harmony Portfolios Sterling Balanced	GB00B01D1933	GBP	Global Managed	2	B,C	LU0651985417	2.74	31/12/2025
S237	Harmony Portfolios Sterling Growth	GB00B01D1B56	GBP	Global Managed	2	B,C	LU0651985847	2.79	31/12/2025
J55	HSBC Chinese Equity	GB0007632176	USD	Equity - Single Country	4	B,C	LU0039217434	1.90	02/02/2026
L89	HSBC Global Equity Climate Solutions (USD) *Closed to new investors. Fund due to close on 10/10/26*	IM00BL6K6S03	USD	Responsible Investing	4	A,B,C,R	LU0323239441	1.85	11/03/2026
J56	HSBC Hong Kong Equity *Closed to new investors. Fund due to close on 20/10/26*	GB0007632283	USD	Equity - Single Country	4	A,B,C,R	LU0011817854	1.35	11/03/2026

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P59	HSBC Islamic Global Equity Index	GB00B10QMY24	USD	Islamic	4	B,C	LU0110459103	0.96	14/10/2025
L14	HSBC Russia Equity	IM00B4KBCS22	USD	Equity - Single Country	4	E	LU0329931173	0.40	27/05/2022
R25	Invesco Asia Opportunities Equity *Closed to new investors. Fund due to close on 20/10/26*	IM00B1WSJQ76	USD	Equity - Asia Pacific excluding Japan	4	A,B,C,R	LU0075112721	2.03	07/11/2025
J02	Invesco Asian Equity	GB0007586331	USD	Equity - Asia Pacific excluding Japan	4	B,C	LU1775950394	1.36	07/11/2025
J01	Invesco Bond *Closed to new investors. Fund due to close on 27/10/26*	GB0007586224	USD	Fixed Interest - Global	2	A,B,C,R	LU1775948224	0.68	07/11/2025
L40	Invesco Continental European Small Cap Equity	IM00BKXNSQ74	USD	Equity - Europe excluding UK	4	B,C	LU1775961243	1.83	04/03/2026
J38	Invesco Emerging Markets Equity	GB0007494551	USD	Equity - Emerging Markets	4	B,C	LU1775953141	1.12	07/11/2025
P74	Invesco Euro Corporate Bond *Closed to new investors. Fund due to close on 20/10/26*	IM00B1TRL619	EUR	Fixed Interest - Europe	2	A,B,C,R	LU0243957825	1.26	07/11/2025
M85	Invesco Global Founders & Owners (USD)	GB0007572430	USD	Equity - Global	4	B,C	LU1762220934	1.76	07/11/2025
J57	Invesco Global Health Care Innovation *Closed to new investors. Fund due to close on 10/10/26*	GB0007632390	USD	Specialist	4	A,B,C,R	LU1775952176	1.33	07/11/2025
M87	Invesco Global Small Cap Equity *Closed to new investors. Fund due to close on 20/10/26*	GB0007578890	USD	Equity - Global	4	A,B,C,R	LU1775975201	1.95	07/11/2025
L45	Invesco India Bond *Closed to new investors. Fund due to close on 20/10/26*	IM00BQSC0Q53	USD	Fixed Interest - Emerging Markets	2	A,B,C,R	LU0996662002	1.59	07/11/2025
P75	Invesco Sterling Bond	IM00B1TRL726	GBP	Fixed Interest - Sterling	2	B,C	LU1775980979	0.97	07/11/2025
P61	Janus Henderson Horizon Asia-Pacific Property Income *Closed to new investors. Fund due to close on 02/10/26*	GB00B1315B27	USD	Property	3	A,B,C, K,R	LU0229494975	1.93	13/02/2026

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R98	Janus Henderson Horizon China Opportunities *Closed to new investors. Fund due to close on 20/10/26*	IM00B5BG5J56	USD	Equity - Single Country	5	A,B,C,R	LU0327786744	1.93	13/02/2026
P63	Janus Henderson Horizon Pan European Mid and Large Cap (USD)	GB00B1FH2066	USD	Equity - Europe excluding UK	3	B,C,K	LU0506436111	1.93	13/02/2026
R61	JPM Emerging Markets Small Cap	IM00BDX8PJ58	USD	Equity - Emerging Markets	3	B,C,K	LU0318931358	1.80	08/01/2026
L18	JPM Global Growth	IM00B4LN5444	USD	Equity - Global	4	B,C	LU0210533765	1.81	01/01/2026
L19	JPM Global Natural Resources	IM00B4NK5S71	USD	Commodity & Energy	4	B,C	LU0266512127	1.81	01/01/2026
L95	JPM Global Sustainable Equity (USD)	IM00BM91S700	USD	Responsible Investing	4	B,C	LU0210534813	1.80	01/01/2026
R09	JPM Taiwan	GB00B1VZ1L82	USD	Equity - Single Country	4	B,C	LU0210528419	1.80	01/01/2026
J42	JPM USD Money Market VNAV	GB0007494775	USD	Currency/Money Market	1	B,C	LU0945454980	0.40	01/01/2026
R08	JPMorgan ASEAN	GB00B1VZ1K75	USD	Equity - Asia Pacific excluding Japan	3	B,C,J,L	HK0000055555	1.60	30/09/2025
J34	JPMorgan Asia Growth	GB0007422271	USD	Equity - Asia Pacific excluding Japan	4	B,C,J,L	HK0000038148	1.65	30/09/2025
P66	JPMorgan Asian Smaller Companies	GB00B1FH3G96	USD	Equity - Asia Pacific excluding Japan	4	B,C,J,L	HK0000055647	1.73	30/09/2025
J30	JPMorgan India *Closed to new investors. Fund due to close on 20/10/26*	GB0007605313	USD	Equity - Single Country	3	A,B,C, J,L,R	MU0129U00005	1.63	30/09/2025
L86	JPMorgan India Smaller Companies (USD)	IM00BMH70Y19	USD	Equity - Single Country	3	B,C,J,L	MU0204U00022	2.19	30/09/2025
J32	JPMorgan Pacific Securities	GB0007528390	USD	Equity - Asia Pacific including Japan	4	B,C,J,L	HK0000055746	1.64	30/09/2025
J95	JPMorgan Pacific Technology *Closed to new investors. Fund due to close on 10/10/26*	GB0003210027	USD	Specialist	4	A,B,C, J,L,R	HK0000055761	1.63	30/09/2025

FPIL Mirror Fund Details							Underlying Fund Details		
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J47	JPMorgan Thailand	GB0007585705	USD	Equity - Single Country	4	B,C,J,L	HK0000055787	1.71	30/09/2025
S112	Jupiter Financial Innovation *Closed to new investors. Fund due to close on 27/10/26*	IM00B5BDDH06	USD	Specialist	4	A,B,C,R	LU0262307720	1.73	19/02/2026
L81	Kotak India Growth (USD) *Closed to new investors. Fund due to close on 20/10/26*	IM00BJJQDM40	USD	Equity - Single Country	3	A,B,C,R	LU0487139049	2.22	31/12/2025
L82	Kotak India Midcap	IM00BJJQDN56	USD	Equity - Single Country	4	B,C	LU0511423146	2.14	31/12/2025
R70	Mellon Global Bond (GBP)	IM00BDX8PP19	GBP	Fixed Interest - Global	2	B,C	GB0006779655	1.15	16/02/2026
P67	Mellon Global Bond (USD)	GB00B1FH3L40	USD	Fixed Interest - Global	2	B,C	IE0003924739	1.14	16/02/2026
L35	Mellon Global Real Return	IM00B7KL6Z86	USD	Hedge/Structured Products	2	B,C	IE00B504KD93	1.66	16/02/2026
L42	Harris Oakmark Global Equity *Closed to new investors. Fund due to close on 20/10/26*	IM00BPYD6Y55	USD	Equity - Global	4	A,B,C,R	LU0477156797	2.75	10/10/2025
L88	Ninety One Global Environment (USD) *Closed to new investors. Fund due to close on 10/10/26*	IM00BMBV9204	USD	Responsible Investing	4	A,B,C,R	LU1939255532	1.92	13/02/2026
P41	Ninety One Global Income Opportunities *Closed to new investors. Fund due to close on 27/10/26*	GB00B02W7688	GBP	Global Managed	2	A,B,C,R	GB0031074817	1.65	13/02/2026
J36	Ninety One GS European Equity	GB0007526139	USD	Equity - Europe including UK	3	B,C	LU0345777147	1.91	13/02/2026
J06	Ninety One GS Global Equity	GB0007586778	USD	Equity - Global	4	B,C	LU0345769128	1.90	13/02/2026
J43	Ninety One GS Global Managed Income (USD)	GB0007494338	USD	Global Managed	2	B,C	LU0972617095	1.57	13/02/2026
J74	Ninety One GS Global Strategic Equity	GB0005679476	USD	Equity - Global	4	B,C	LU0345770308	1.90	13/02/2026

FPIL Mirror Fund Details							Underlying Fund Details		
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M65	Ninety One GS Sterling Money	GB0007577934	GBP	Currency/Money Market	1	B,C	LU0345759160	0.63	13/02/2026
M66	Ninety One GS US Dollar Money	GB0007577827	USD	Currency/Money Market	1	B,C	LU0345758279	0.61	13/02/2026
L29	Pictet CH Precious Metals - Physical Gold	IM00B44MPG06	USD	Commodity & Energy	3	B,C,J,L	CH0104851461	0.52	06/02/2026
L21	Pictet Global Environmental Opportunities	IM00B3SXWH28	USD	Responsible Investing	4	B,C	LU0503632282	1.99	06/02/2026
L90	Pictet Timber (USD) *Closed to new investors. Fund due to close on 10/10/26*	IM00BMWPW661	USD	Responsible Investing	4	A,B,C,R	LU0340557775	2.00	06/02/2026
L33	PIMCO Global High Yield Bond	IM00B7FRMV96	USD	Fixed Interest - Global	2	B,C	IE00B1D7YM41	1.45	17/02/2026
L22	PIMCO Global Real Return	IM00B3PJ1Y35	USD	Fixed Interest - Global	2	B,C	IE00B11XZ657	1.39	17/02/2026
J76	Principal European Equity (USD)	IM0004232876	USD	Equity - Europe including UK	3	B,C	IE0001148372	1.71	19/02/2026
L97	Robeco Healthy Living (USD) *Closed to new investors. Fund due to close on 10/10/26*	IM00BNNTPB02	USD	Responsible Investing	4	A,B,C,R	LU2146189589	1.71	12/02/2026
L91	Robeco Smart Energy (USD) *Closed to new investors. Fund due to close on 10/10/26*	IM00BNNTMF35	USD	Responsible Investing	5	A,B,C,R	LU2145461914	1.72	12/02/2026
L96	Robeco Sustainable Water (USD)	IM00BNNTP094	USD	Responsible Investing	4	B,C	LU2146191130	1.71	12/02/2026
M83	Schroder Asian Bond Total Return	GB0033763003	USD	Fixed Interest - Asia	2	B,C	LU0106250508	1.38	27/02/2026
L38	Schroder Frontier Markets Equity	IM00BKXNSN44	USD	Equity - Emerging Markets	4	B,C	LU0562313402	1.93	27/02/2026
P83	Schroder Global Cities (EUR) *Closed to new investors. Fund due to close on 02/10/26*	GB00B1SS5855	EUR	Property	4	A,B,C,R	LU0224509132	1.87	12/02/2026
P84	Schroder Global Cities (GBP)	GB00B1SS5C98	GBP	Property	4	B,C	GB00B0LGSD59	1.67	12/02/2026
P82	Schroder Global Cities (USD)	GB00B1SS5F20	USD	Property	4	B,C	LU0224508324	1.84	12/02/2026

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R34	Schroder Global Climate Change Equity	IM00B28VRT65	USD	Responsible Investing	4	B,C	LU0302445910	1.83	12/02/2026
P90	Schroder Global Corporate Bond (USD)	IM00B1TRLD81	USD	Fixed Interest - Global	2	B,C	LU0106258311	1.03	12/02/2026
R33	Schroder Global Equity Yield (EUR) *Closed to new investors. Fund due to close on 20/10/26*	IM00B28VR184	EUR	Equity - Global	4	A,B,C,R	LU0248166992	1.85	12/02/2026
R32	Schroder Global Equity Yield (USD)	IM00B28VQS83	USD	Equity - Global	4	B,C	LU0225284248	1.85	12/02/2026
L37	Schroder Global Multi-Asset Income (GBP HDG)	IM00BKS8M093	GBP	Global Managed	2	B,C	LU0903425840	1.61	02/03/2026
L41	Schroder Global Multi-Asset Income (USD)	IM00BKXNSR81	USD	Global Managed	2	B,C	LU0757359368	1.58	02/03/2026
L92	Schroder Global Sustainable Growth (USD)	IM00BMBV9428	USD	Responsible Investing	4	B,C	LU0557290698	1.63	12/02/2026
L69	Schroder ISF Global Equity Yield	IM00BDFB4N91	GBP	Equity - Global	4	B,C	LU0242610268	1.85	12/02/2026
J39	Schroder ISF US Smaller Companies Impact (USD)	GB0007495301	USD	Equity - North America	4	B,C	LU0133716109	2.33	02/03/2026
J71	Schroder Japanese Opportunities	GB0005679252	USD	Equity - Single Country	3	B,C	LU0280807784	1.84	02/03/2026
J37	Schroder Latin American	GB0007495186	USD	Equity - Latin America	4	B,C	LU0106259046	1.85	12/02/2026
P92	Schroder Strategic Bond (USD)	IM00B1TRLG13	USD	Fixed Interest - Global	2	B,C	LU0201322137	1.29	02/03/2026
R97	Templeton Asian Bond *Closed to new investors. Fund due to close on 10/10/26*	IM00B59Q2742	USD	Fixed Interest - Asia	2	A,B,C,R	LU0229949994	1.47	19/02/2026
P58	Templeton BIC (USD)	GB00B0D9Q167	USD	Equity - Emerging Markets	4	B,C	LU0229945570	2.46	19/02/2026
J60	Templeton Emerging Markets *Closed to new investors. Fund due to close on 10/10/26*	GB0007483885	USD	Equity - Emerging Markets	4	A,B,C,R	LU0128522744	1.99	19/02/2026
L13	Templeton Emerging Markets Bond	IM00B4L42B35	USD	Fixed Interest - Emerging Markets	3	B,C	LU0478345209	1.83	19/02/2026

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P52	Templeton Latin America *Closed to new investors. Fund due to close on 27/10/26*	GB00B06FNQ55	USD	Equity - Latin America	4	A,B,C,R	LU0128526570	2.25	19/02/2026
L51	Value Partners Greater China High Yield Income *Closed to new investors. Fund due to close on 10/10/26*	IM00BZ2YJC93	USD	Fixed Interest - Asia	4	A,B,C, J,L,R	KYG9319N1097	1.69	30/06/2025
P40	Value Partners High-Dividend Stocks	GB00B015Z539	USD	Equity - Asia Pacific excluding Japan	4	B,C,J,K,L	HK0000288735	1.47	31/12/2025
P02	Vanguard US 500 Stock Index	GB0005885628	USD	Equity - North America	4	B,C,H	IE0002639668	0.10	23/01/2026

Important Notes

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Performance statistics in the Fund centre include the mirror funds' and underlying funds' own management charges but excludes any FPIL product charges and are calculated NAV to NAV on a total return basis.

It is important to know that unit prices reflect the value of the underlying assets of the mirror funds and so can go down as well as up. Past performance is not indicative of future performance. Where a fund invests in overseas securities, the unit prices may also rise and fall purely on account of exchange rate fluctuations.

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