

Apr 2026

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

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

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

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

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The Mirror Funds

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

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

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

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

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

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

Risk Factors

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

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

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

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

Valuation frequency and availability of unit prices

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

Mirror fund price roundings

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

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

Notes

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

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
Greater China Equity																	
R31 FSSA Greater China Growth	B,C,D	10/2007	USD	1.69	1.82	9.67	1.17	-4.42	-	2.82	-0.79	-4.04	-	7.34	-0.98	-3.56	-
Asia-Pacific ex-Japan Equity																	
P65 abrdrn SICAV I AsiaPacificSustEq(USD)	B,C,D	10/2006	USD	1.75	1.88	20.72	4.45	-2.60	3.30	13.17	2.42	-2.21	3.76	18.16	2.23	-1.71	5.18
R30 FSSA Asian Equity Plus	B,C,D	10/2007	USD	2.03	2.18	9.19	3.18	-1.50	4.33	2.37	1.18	-1.10	5.61	6.88	0.99	-0.60	6.91
Asia-Pacific Equity																	
J32 JPMorgan Pacific Securities	B,C,D,V,X	04/1994	USD	5.44	5.85	21.40	8.08	-0.65	5.68	13.82	5.98	-0.25	5.68	18.83	5.78	0.25	6.05
Australia & New Zealand Equity																	
M56 Barings Australia	B,C,D	04/1984	USD	12.46	13.40	12.91	3.72	1.66	6.05	5.85	1.71	2.07	6.00	10.51	1.52	2.58	6.79
China Equity																	
J55 HSBC Chinese Equity	B,C,D	12/1996	USD	3.15	3.39	3.31	3.50	-7.06	2.37	-3.15	1.49	-6.69	2.67	1.12	1.30	-6.22	3.24
M55 Barings Hong Kong & China	B,C,D	04/1984	USD	74.69	80.31	5.10	1.37	-9.25	9.93	-1.47	-0.60	-8.89	9.88	2.87	-0.79	-8.42	10.69
P33 abrdrn SICAV I All China SustEq(USD)	B,C,D	03/2003	USD	3.26	3.50	3.96	-1.81	-9.75	5.60	-2.54	-3.71	-9.39	5.35	1.75	-3.89	-8.93	6.44
R51 FSSA China Growth	B,C,D	03/2008	USD	1.77	1.90	6.33	-2.73	-7.32	3.54	-0.32	-4.62	-6.95	5.36	4.07	-4.80	-6.48	5.93
R98 Janus Henderson Horizon China Opps	B,C,D	11/2009	USD	1.04	1.12	15.83	3.88	-7.71	0.68	8.59	1.86	-7.35	2.31	13.38	1.67	-6.87	2.07
Global Emerging Markets Equity																	
J38 Invesco Emerging Markets Equity	B,C,D	10/1995	USD	4.24	4.56	31.92	16.85	5.65	5.11	23.68	14.58	6.07	5.78	29.13	14.37	6.61	5.74
J60 Templeton Emerging Markets	B,C,D	02/1997	USD	2.41	2.59	39.80	17.50	3.22	3.25	31.07	15.22	3.63	3.38	36.84	15.01	4.16	3.94
R62 Allianz GEM Equity High Dividend	B,C,D	03/2008	USD	1.01	1.09	22.90	14.23	4.24	0.37	15.22	12.01	4.65	2.13	20.29	11.80	5.18	2.69
Europe ex-UK Equity																	
R16 CT Select European Equity (GBP)	B,C,D	03/1986	GBP	10.60	11.40	-2.43	3.12	-0.07	-	-8.52	1.12	0.33	-	-4.50	0.93	0.84	7.28
Europe ex-UK Small/Mid-Cap Equity																	
L40 Invesco Continental Eurp Sm Cp Eq	B,C,D	04/2014	USD	1.37	1.47	1.86	5.12	0.58	3.28	-4.50	3.08	0.98	4.90	-0.29	2.89	1.49	5.44
Europe Large-Cap Blend Equity																	
J36 Ninety One GS European Equity	B,C,D	10/1995	USD	4.59	4.94	18.90	13.42	5.82	5.39	11.47	11.22	6.25	6.06	16.38	11.01	6.79	6.02
J76 Principal European Equity (USD)	B,C,D	03/1998	USD	2.82	3.04	16.26	10.64	4.37	4.04	9.00	8.50	4.79	3.78	13.80	8.29	5.32	4.91

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
J84 Fidelity Europe Equity ESG (EUR)	B,C,D	02/1999	EUR	1.90	2.04	12.47	7.90	1.85	2.74	5.44	5.81	2.25	2.66	10.09	5.61	2.77	3.56
Europe Large-Cap Value Equity																	
P51 Franklin Mutual European	B,C,D	03/2005	EUR	2.14	2.30	18.17	14.75	7.98	3.36	10.78	12.52	8.41	4.03	15.66	12.31	8.96	5.21
Hong Kong Equity																	
J56 HSBC Hong Kong Equity	B,C,D	01/1997	USD	2.26	2.43	9.76	5.73	-3.88	3.08	2.90	3.68	-3.49	3.37	7.44	3.49	-3.00	3.95
India Equity																	
J30 JPMorgan India	B,C,D,V,X	12/1993	USD	5.04	5.42	-21.39	-2.65	-1.95	5.37	-26.30	-4.54	-1.56	5.33	-23.05	-4.72	-1.06	5.74
L81 Kotak India ESG (USD)	B,C,D	05/2019	USD	1.05	1.13	-14.22	2.08	0.29	1.79	-19.58	0.10	0.69	1.30	-16.03	-0.08	1.20	1.12
L82 Kotak India Midcap	B,C,D	05/2019	USD	1.33	1.43	-10.60	6.04	4.13	5.40	-16.19	3.99	4.54	4.88	-12.50	3.79	5.08	4.70
L86 JPMorgan India Smaller Coms (USD)	B,C,D,V,X	02/2021	USD	0.98	1.05	-19.15	2.67	0.97	0.93	-24.21	0.67	1.37	1.86	-20.87	0.49	1.89	2.04
P54 abrdn SICAV I Indian Equity (USD)	B,C,D	03/2005	USD	3.19	3.43	-19.26	0.86	-2.32	6.02	-24.31	-1.09	-1.93	6.70	-20.98	-1.28	-1.43	7.91
Japan Large-Cap Blend Equity																	
R63 Allianz Japan Equity	B,C,D	03/2008	USD	1.46	1.57	19.98	11.95	4.07	2.50	12.49	9.77	4.49	4.30	17.44	9.57	5.02	4.87
Japan Small/Mid-Cap Equity																	
P56 BlackRock JapanS&MCp Opps\$	B,C,D	03/2005	USD	1.38	1.48	29.09	15.06	2.61	1.89	21.03	12.83	3.02	2.55	26.36	12.61	3.55	3.71
Korea Equity																	
J46 Barings Korea Feeder	B,C,D,X	07/1996	USD	3.08	3.31	104.72	23.06	4.16	4.11	91.93	20.68	4.58	4.48	100.38	20.45	5.11	4.69
Latin America Equity																	
J37 Schroder Latin American	B,C,D	10/1995	USD	4.34	4.67	41.91	12.25	8.35	5.19	33.04	10.08	8.78	5.86	38.90	9.87	9.33	5.82
P52 Templeton Latin America	B,C,D	03/2005	USD	2.18	2.35	53.66	16.19	8.86	4.13	44.06	13.94	9.30	4.80	50.41	13.72	9.85	5.99
US Large-Cap Blend Equity																	
J77 BlackRock US Flexible Equity	B,C,D	03/1998	USD	3.76	4.04	30.88	15.95	9.13	5.10	22.70	13.70	9.56	4.84	28.11	13.48	10.12	5.98
P02 Vanguard US 500 Stock Index	B,C,D,J	11/2000	USD	4.44	4.77	15.94	16.34	10.16	6.35	8.70	14.08	10.60	5.13	13.49	13.87	11.16	6.72
US Large-Cap Value Equity																	
L47 Fidelity America	B,C,D	10/2014	USD	1.81	1.95	8.19	8.38	5.21	5.98	1.43	6.28	5.63	6.93	5.90	6.08	6.17	7.75
US Small-Cap Equity																	
J39 Schroder ISF US Smlr Coms Impct USD	B,C,D	11/1995	USD	7.22	7.76	10.43	6.26	0.88	6.99	3.53	4.20	1.29	7.63	8.09	4.00	1.80	7.58
Sector Equity Biotechnology																	
L39 Franklin Biotechnology Discovery	B,C,D	04/2014	USD	2.12	2.28	59.41	21.14	5.83	7.15	49.45	18.79	6.25	8.82	56.03	18.56	6.79	9.39

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
Sector Equity Financial Services																	
S112 Jupiter Financial Innovation	B,C,D	11/2009	USD	2.34	2.51	29.62	24.64	4.02	5.80	21.52	22.22	4.43	7.51	26.87	21.99	4.96	7.26
Sector Equity Healthcare																	
J57 Invesco Global Health Care Innovt	B,C,D	01/1997	USD	3.73	4.01	1.28	3.88	1.25	4.87	-5.05	1.86	1.65	5.10	-0.87	1.67	2.17	5.72
L97 Robeco Healthy Living (USD)	B,C,D	09/2021	USD	0.67	0.72	-13.04	-3.45	-	-7.10	-18.47	-5.32	-	-6.58	-14.88	-5.50	-	-6.13
Other Equity																	
J47 JPMorgan Thailand L100 Barings Eastern Europe (USD)	B,C,D,V,X	07/1996	USD	3.70	3.98	33.36	1.64	0.44	4.75	25.02	-0.33	0.84	5.13	30.53	-0.52	1.36	5.35
L12 Fidelity EMEA	B,C,D	07/2023	USD	0.94	1.01	29.42	-	-	24.07	21.33	-	-	22.28	26.68	-	-	22.77
L14 HSBC Russia Equity	B,C,D	08/2010	USD	1.18	1.27	29.04	19.71	-2.26	1.55	20.98	17.39	-1.87	2.20	26.30	17.17	-1.37	2.60
P58 Templeton BIC	A,B,C,D,G	08/2010	USD	1.08	1.16	6.64	7.76	5.82	1.28	15.57	8.60	5.05	2.41	9.15	7.05	4.47	2.56
P63 Janus Hndrsn HrznPan €pM&LCap\$	B,C,D	07/2005	USD	1.97	2.12	14.30	11.92	-0.35	3.70	7.16	9.75	0.05	3.93	11.88	9.54	0.55	5.13
P63 Janus Hndrsn HrznPan €pM&LCap\$	B,C,D,W	10/2006	USD	2.41	2.59	6.41	7.23	6.55	5.01	-0.24	5.15	6.97	5.48	4.15	4.96	7.51	6.92
Property - Indirect Global																	
P82 Schroder Global Cities (USD)	B,C,D	03/2007	USD	0.90	0.97	9.36	5.34	-0.84	-0.17	2.52	3.29	-0.45	0.58	7.04	3.10	0.06	1.89
P84 Schroder Global Cities (GBP)	B,C,D	03/2007	GBP	1.50	1.61	10.49	6.30	-0.21	0.47	3.59	4.24	0.19	1.22	8.15	4.04	0.69	2.54
Sector Equity Technology																	
J95 JPMorgan Pacific Technology	B,C,D,V,X	03/2000	USD	1.70	1.83	36.17	13.90	-2.25	2.34	27.66	11.69	-1.87	1.65	33.28	11.48	-1.37	3.06
UK Large-Cap Equity																	
J11 CT UK Index Tracker (GBP)	B,C,D	08/1990	GBP	9.72	10.45	22.91	14.03	8.40	5.81	15.23	11.82	8.83	6.08	20.31	11.61	9.39	6.97
L83 BlackRock United Kingdom (GBP)	B,C,D	08/2020	GBP	1.10	1.19	4.83	9.18	1.25	3.11	-1.72	7.07	1.65	3.67	2.61	6.86	2.17	3.05
Global Large-Cap Blend Equity																	
J06 Ninety One GS Global Equity	B,C,D	08/1990	USD	7.13	7.67	14.02	13.55	7.00	5.89	6.89	11.35	7.43	6.16	11.60	11.14	7.97	7.06
J74 Ninety One GS Global Strategic Eq	B,C,D	08/1997	USD	5.36	5.77	20.67	14.88	6.23	6.31	13.13	12.65	6.65	6.05	18.12	12.44	7.20	7.06
L71 Fidelity Global Focus (GBP)	B,C,D	07/2018	GBP	1.54	1.66	8.95	9.61	3.35	6.68	2.14	7.48	3.76	6.92	6.64	7.28	4.29	6.77
Global Large-Cap Growth Equity																	
J96 abrdn SICAV I Future Global Eq \$	B,C,D	03/2000	USD	0.63	0.67	3.99	3.54	-6.05	-1.51	-2.51	1.54	-5.68	-2.17	1.79	1.34	-5.20	-0.82
L18 JPM Global Growth	B,C,D	08/2010	USD	2.43	2.61	12.24	14.17	1.90	6.35	5.23	11.95	2.30	7.03	9.86	11.74	2.82	7.45

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
L87 Fundsmith Equity (GBP)	B,C,D	04/2021	GBP	0.92	0.99	-4.86	1.19	-	-1.27	-10.80	-0.77	-	-0.30	-6.88	-0.96	-	-0.20
L92 Schroder Global Sust Gr USD	B,C,D	09/2021	USD	1.00	1.08	8.08	7.69	-	1.78	1.33	5.61	-	2.35	5.79	5.41	-	2.85
L93 AB Sust Gbl Thematic USD	B,C,D	09/2021	USD	0.76	0.81	2.30	2.06	-	-4.50	-4.10	0.08	-	-3.96	0.13	-0.10	-	-3.50
L94 CT Responsible Global Equity (GBP)	B,C,D	10/2021	GBP	0.88	0.95	2.98	4.77	-	-2.12	-3.45	2.73	-	-1.95	0.80	2.54	-	-1.16
L95 JPM Global Sustainable Equity USD	B,C,D	09/2021	USD	0.97	1.04	4.32	9.01	-	0.89	-2.19	6.89	-	1.46	2.11	6.69	-	1.95
M85 Invesco Global Fdrs & Owners\$	B,C,D	04/1986	USD	6.90	7.42	5.26	16.85	8.72	5.68	-1.31	14.59	9.15	5.63	3.03	14.37	9.71	6.41
Global Large-Cap Value Equity																	
L42 Natixis Harris Associates Global Eq	B,C,D	09/2014	USD	1.29	1.39	4.37	4.03	0.78	2.87	-2.15	2.01	1.18	3.86	2.16	1.82	1.69	4.82
Asia Allocation																	
S261 Harmony Portfolios Asian Growth	B,C,D	03/2009	USD	1.66	1.79	15.44	6.79	0.49	-	8.22	4.72	0.89	-	12.99	4.52	1.40	-
EUR Cautious Allocation - Global																	
S126 GAM Star Glb Cautious (EURHDG)	B,C,D	07/2013	EUR	1.03	1.10	8.79	4.85	-1.61	-0.13	1.99	2.82	-1.22	0.77	6.48	2.63	-0.72	0.92
Asia Bond																	
M83 Schroder Asian Bond Total Return	B,C,D	10/2003	USD	1.24	1.34	1.31	2.75	0.61	1.30	-5.03	0.75	1.01	1.36	-0.84	0.57	1.52	2.36
USD Diversified Bond																	
L85 Fidelity US Dollar Bond	B,C,D	02/2021	USD	0.86	0.93	2.01	1.51	-1.46	-1.45	-4.37	-0.46	-1.07	-0.55	-0.15	-0.64	-0.57	-0.36
USD Money Market																	
L60 Fidelity US \$ Csh (USD)	B,C,D	10/2016	USD	1.02	1.09	2.83	3.51	2.07	0.95	-3.59	1.50	2.48	0.38	0.65	1.31	3.00	0.16
EUR Diversified Bond																	
J87 Fidelity Euro Bond	B,C,D	06/1999	EUR	1.30	1.40	6.83	3.45	-4.09	1.65	0.15	1.45	-3.71	1.27	4.57	1.26	-3.22	2.40
EUR Money Market																	
L62 Fidelity Euro Csh (EUR)	B,C,D	10/2016	EUR	0.86	0.93	7.41	3.60	-0.09	-0.22	0.70	1.59	0.30	-0.79	5.14	1.40	0.81	-1.01
GBP Allocation 80%+ Equity																	
S130 GAM Star GlbAggressive(GBPHDG)	B,C,D	07/2013	GBP	1.37	1.47	8.76	7.30	-0.45	2.01	1.96	5.22	-0.05	2.93	6.45	5.02	0.46	3.08
Sector Equity Precious Metals																	
M82 BlackRock World Gold	B,C,D	10/2003	USD	3.49	3.75	100.29	40.06	20.37	6.06	87.77	37.34	20.84	6.13	96.04	37.08	21.46	7.17
ASEAN Equity																	
R08 JPMorgan ASEAN	B,C,D,V,X	04/2007	USD	1.58	1.69	11.70	5.01	2.59	2.82	4.72	2.98	3.00	3.71	9.33	2.78	3.52	5.11

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
Taiwan Large-Cap Equity																	
R09 JPM Taiwan	B,C,D	04/2007	USD	3.40	3.66	72.74	24.70	10.77	7.09	61.95	22.28	11.21	8.02	69.08	22.05	11.77	9.47
Property - Indirect Asia																	
P61 Janus Henderson Hrzn AP Prpty Inc	B,C,D,W	04/2006	USD	1.03	1.11	12.80	0.49	-4.14	0.52	5.75	-1.46	-3.76	0.84	10.41	-1.64	-3.27	2.03
EUR Corporate Bond																	
P74 Invesco Euro Corporate Bond	B,C,D	03/2007	EUR	1.36	1.46	6.27	4.45	-1.99	1.22	-0.37	2.42	-1.60	2.00	4.02	2.23	-1.10	3.38
GBP Corporate Bond																	
P75 Invesco Sterling Bond	B,C,D	03/2007	GBP	1.73	1.87	4.39	5.68	-1.37	1.18	-2.13	3.63	-0.98	1.96	2.18	3.43	-0.48	3.33
USD Aggressive Allocation																	
L77 Blackrock SF Mgd Idx Port Gr (USD)	B,C,D	08/2018	USD	1.53	1.65	13.85	11.27	5.88	6.78	6.74	9.11	6.30	6.94	11.44	8.90	6.84	6.58
P17 Canaccord Genuity Growth (USD)	B,C,D	04/2001	USD	1.99	2.14	8.98	7.10	1.47	3.10	2.17	5.02	1.87	2.05	6.67	4.82	2.39	3.45
P18 Canaccord Genuity Opp (USD)	B,C,D	04/2001	USD	4.53	4.87	12.80	10.68	3.24	6.56	5.75	8.53	3.65	5.47	10.41	8.33	4.18	6.93
S131 GAM Star Global Aggressive (USD)	B,C,D	07/2013	USD	1.45	1.56	6.70	5.16	0.73	3.54	0.03	3.12	1.13	4.47	4.44	2.93	1.65	4.63
USD Moderate Allocation																	
L76 Blackrock SF Mgd Idx Port Mod (USD)	B,C,D	08/2018	USD	1.28	1.38	9.65	8.26	4.07	4.34	2.80	6.16	4.48	4.51	7.33	5.96	5.01	4.15
P16 Canaccord Genuity Balanced (USD)	B,C,D	04/2001	USD	1.66	1.78	7.46	6.24	1.03	2.34	0.75	4.18	1.44	1.30	5.19	3.98	1.95	2.69
R26 Fidelity Global MA Gr & Inc \$	B,C,D	05/2007	USD	1.03	1.11	17.10	8.70	2.43	0.56	9.78	6.59	2.84	1.39	14.62	6.39	3.36	2.73
R27 Fidelity Global MA Gr & Inc €	B,C,D	05/2007	EUR	1.27	1.36	17.01	8.74	2.40	0.82	9.70	6.63	2.81	1.65	14.53	6.43	3.33	2.99
S234 Harmony Portfolios Glbl Bal \$	B,C,D	05/2004	USD	1.49	1.60	7.44	6.07	1.07	1.72	0.72	4.01	1.47	2.09	5.16	3.81	1.99	3.38
S235 Harmony Portfolios Glbl Gr \$	B,C,D	05/2004	USD	1.39	1.50	7.81	7.47	1.50	1.56	1.07	5.39	1.90	1.93	5.53	5.19	2.42	3.22
USD Cautious Allocation																	
J43 Ninety One GS Global Managed Inc	B,C,D	02/1996	USD	2.34	2.52	4.09	3.15	0.81	-	-2.42	1.15	1.21	-	1.88	0.96	1.73	-
L41 Schroder Global MA Inc (USD)	B,C,D	04/2014	USD	1.12	1.20	9.19	7.39	2.44	1.55	2.37	5.30	2.85	3.14	6.87	5.11	3.37	3.68
L75 Blackrock SF Mgd Idx Port Defs (USD)	B,C,D	08/2018	USD	1.04	1.12	4.52	4.32	0.87	1.48	-2.01	2.30	1.27	1.64	2.31	2.11	1.78	1.30

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
S125 GAM Star Global Cautious (USD)	B,C,D	07/2013	USD	1.25	1.35	4.08	4.67	0.57	2.35	-2.43	2.64	0.97	3.28	1.87	2.44	1.48	3.43
Brazil Equity																	
P89 BNP Paribas Brazil Equity	B,C,D	04/2007	USD	0.69	0.75	46.51	11.57	3.17	-1.54	37.36	9.41	3.58	-0.69	43.41	9.20	4.10	0.65
Sector Equity Natural Resources																	
L19 JPM Global Natural Resources	B,C,D	08/2010	USD	1.18	1.27	63.03	18.85	15.62	1.55	52.85	16.55	16.08	2.20	59.58	16.33	16.67	2.60
L90 Pictet Timber USD	B,C,D	09/2021	USD	0.72	0.77	-8.43	-2.52	-	-5.25	-14.15	-4.41	-	-4.72	-10.37	-4.59	-	-4.26
P70 BlackRock World Mining	B,C,D	10/2006	USD	1.47	1.58	72.77	15.43	10.89	2.39	61.97	13.19	11.33	2.84	69.11	12.98	11.89	4.25
Sector Equity Alternative Energy																	
L91 Robeco Smart Energy (USD)	B,C,D	09/2021	USD	1.28	1.37	70.45	15.71	-	7.20	59.80	13.47	-	7.80	66.84	13.25	-	8.33
P69 BlackRock Sustainable Energy	B,C,D	10/2006	USD	1.71	1.83	53.88	8.25	4.55	3.17	44.26	6.15	4.96	3.62	50.62	5.95	5.50	5.04
Sector Equity Ecology																	
L21 Pictet Global Environmental Opports	B,C,D	02/2011	USD	2.09	2.25	8.92	3.93	0.95	5.50	2.11	1.91	1.35	6.75	6.61	1.72	1.86	6.90
L88 Ninety One Global Envir USD	B,C,D	09/2021	USD	0.82	0.88	18.55	2.26	-	-2.63	11.14	0.27	-	-2.08	16.04	0.09	-	-1.60
L89 HSBC Global Equity Clmt SoluUSD	B,C,D	09/2021	USD	0.73	0.79	9.91	2.04	-	-4.98	3.04	0.06	-	-4.45	7.58	-0.13	-	-3.98
R34 Schroder Global Climate Change Eq	B,C,D	10/2007	USD	1.96	2.11	25.91	7.41	1.16	4.12	18.05	5.33	1.56	5.42	23.25	5.13	2.08	6.72
EUR Flexible Allocation - Global																	
S129 GAM Star Glb Flexible (EURHDG)	B,C,D	07/2013	EUR	1.11	1.20	10.75	5.82	-1.23	0.52	3.82	3.77	-0.84	1.42	8.40	3.58	-0.34	1.57
GBP Flexible Allocation																	
S127 GAM Star Glb Flexible (GBPHDG)	B,C,D	07/2013	GBP	1.29	1.38	8.22	7.92	-0.16	1.52	1.46	5.83	0.24	2.43	5.93	5.63	0.75	2.58
USD Flexible Allocation																	
L35 Mellon Global Real Return	B,C,D	03/2012	USD	1.29	1.39	12.08	6.60	2.13	2.36	5.07	4.53	2.54	3.41	9.70	4.33	3.06	3.72
S128 GAM Star Global Flexible (USD)	B,C,D	07/2013	USD	1.37	1.47	6.13	5.78	1.04	3.07	-0.50	3.73	1.44	4.00	3.88	3.53	1.96	4.15
Global Diversified Bond																	
J01 Invesco Bond	B,C,D	08/1990	USD	3.15	3.39	1.29	0.88	-3.69	3.49	-5.04	-1.07	-3.31	3.74	-0.86	-1.26	-2.81	4.62
M57 Barings Global Bond (USD)	B,C,D	04/1984	USD	4.62	4.97	4.93	0.09	-4.77	-	-1.63	-1.85	-4.39	-	2.70	-2.04	-3.90	-
P87 Barings Global Bond (EUR)	B,C,D	03/2007	EUR	0.96	1.03	5.68	0.24	-4.77	-0.59	-0.93	-1.71	-4.39	0.17	3.44	-1.89	-3.91	1.52

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
Global Emerging Markets Bond - Local Currency																	
L13 Templeton Emerging Markets Bond	B,C,D	08/2010	USD	1.02	1.10	20.35	11.35	2.17	0.61	12.83	9.19	2.57	1.25	17.80	8.98	3.10	1.65
Global High Yield Bond																	
J27 Barings Developed and EM HY Bd Fd	B,C,D	10/1995	USD	3.30	3.55	3.97	6.54	1.10	4.24	-2.53	4.47	1.50	4.87	1.77	4.28	2.01	4.87
L33 PIMCO Global High Yield Bond	B,C,D	12/2011	USD	1.52	1.63	3.83	5.68	1.67	3.50	-2.66	3.63	2.08	4.44	1.63	3.44	2.60	4.76
Other Bond																	
L45 Invesco India Bond	B,C,D	10/2014	USD	0.91	0.98	-11.76	-2.38	-3.08	-0.21	-17.27	-4.27	-2.70	0.68	-13.63	-4.45	-2.20	1.46
Asia ex-Japan Equity																	
J02 Invesco Asian Equity	B,C,D	08/1990	USD	4.00	4.30	23.98	10.17	3.19	4.19	16.23	8.03	3.60	4.44	21.35	7.83	4.12	5.33
J03 Barings Asia Growth	B,C,D	08/1990	USD	5.20	5.59	30.67	10.57	-1.78	4.96	22.51	8.43	-1.39	5.22	27.90	8.22	-0.89	6.11
J34 JPMorgan Asia Growth	B,C,D,V,X	10/1995	USD	4.15	4.47	26.82	8.44	-2.62	4.97	18.89	6.34	-2.24	5.57	24.13	6.14	-1.74	5.60
J48 Allianz Asia Ex China Equity (USD)	A,B,C,D	07/1996	USD	0.70	0.76	29.41	10.55	-0.97	-0.93	21.32	8.41	-0.57	-0.58	26.67	8.21	-0.07	-0.38
P40 Value Partners High-Dividend Stocks	B,C,D,V,W,X	05/2004	USD	4.83	5.20	29.32	10.32	2.29	7.83	21.24	8.18	2.69	8.02	26.58	7.98	3.22	9.36
R25 Invesco Asia Opportunities Equity	B,C,D	05/2007	USD	0.95	1.03	16.06	8.35	-3.30	0.14	8.81	6.25	-2.91	0.96	13.60	6.05	-2.42	2.29
R44 Allianz Total Return Asian Equity	B,C,D	10/2007	USD	1.24	1.33	29.05	9.18	-2.39	1.61	20.98	7.06	-2.00	2.87	26.31	6.86	-1.51	4.14
Commodities - Precious Metals																	
L29 Pictet CH Precious Metals Phyc Gold	B,C,D,V,X	12/2011	USD	1.95	2.10	45.31	30.24	20.09	5.32	36.23	27.72	20.57	6.43	42.23	27.48	21.18	6.60
GBP Allocation 40-60% Equity																	
L73 Blackrock SF Mgd Idx Port Mod (GBP)	B,C,D	08/2018	GBP	1.20	1.29	11.37	10.15	2.48	3.58	4.41	8.01	2.89	3.74	9.01	7.81	3.41	3.40
P13 Canaccord Genuity Balanced (GBP)	B,C,D	04/2001	GBP	1.65	1.78	9.23	8.03	-0.62	1.99	2.41	5.94	-0.23	0.95	6.92	5.74	0.28	2.34
P41 Ninety One Global Income Opports	B,C,D	09/2004	GBP	1.58	1.70	10.34	6.84	-0.33	1.03	3.45	4.76	0.07	1.31	8.00	4.57	0.58	2.49
R91 Fidelity Multi Asset Op Strat (GBP)	B,C,D	09/2009	GBP	1.67	1.79	10.09	7.23	1.33	2.17	3.21	5.15	1.74	3.61	7.75	4.95	2.26	3.59
S236 Harmony Portfolios Sterling Bal	B,C,D	05/2004	GBP	1.61	1.73	7.87	5.23	-0.46	0.38	1.13	3.19	-0.07	0.75	5.59	2.99	0.44	2.03
Options Trading																	
R86 Amundi Volatility World	B,C,D,W	08/2009	USD	0.68	0.73	6.47	2.65	1.55	-1.91	-0.19	0.66	1.95	-0.65	4.21	0.47	2.47	-0.57

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
Property - Indirect Other																	
P83 Schroder Global Cities (EUR)	B,C,D	03/2007	EUR	0.69	0.74	14.17	5.09	-3.56	-2.33	7.03	3.05	-3.18	-1.59	11.75	2.85	-2.68	-0.32
Sector Equity Agriculture																	
R12 DWS Invest Global Agribusiness	B,C,D	04/2007	USD	1.06	1.14	11.49	-1.62	-0.52	0.68	4.52	-3.52	-0.13	1.56	9.12	-3.71	0.38	2.92
Sector Equity Water																	
L96 Robeco Sust Water (USD)	B,C,D	09/2021	USD	0.85	0.92	4.79	4.61	-	-1.79	-1.76	2.58	-	-1.24	2.56	2.39	-	-0.76
GBP Money Market - Short Term																	
M65 Ninety One GS Sterling Money	B,C,D	02/1987	GBP	3.34	3.59	4.48	5.14	0.55	1.92	-2.05	3.10	0.95	1.87	2.27	2.91	1.46	2.63
USD Money Market - Short Term																	
J42 JPM USD Money Market VNAV	B,C,D	02/1996	USD	1.25	1.34	2.63	3.36	2.02	0.99	-3.78	1.36	2.43	1.35	0.45	1.17	2.95	1.44
M66 Ninety One GS US Dollar Money	B,C,D	02/1987	USD	1.98	2.13	2.38	3.10	1.70	1.55	-4.02	1.10	2.10	1.51	0.21	0.91	2.62	2.26
Global Small/Mid-Cap Equity																	
M87 Invesco Global Small Cap Equity	B,C,D	04/1986	USD	16.79	18.05	12.50	6.47	-0.19	7.34	5.47	4.41	0.20	7.29	10.12	4.21	0.71	8.09
Islamic Global Equity																	
P59 HSBC Islamic Global Equity Index	B,C,D	03/2006	USD	4.13	4.45	19.94	17.46	10.32	7.72	12.44	15.19	10.76	7.91	17.39	14.97	11.32	9.19
Global Frontier Markets Equity																	
L38 Schroder Frontier Markets Equity	B,C,D	04/2014	USD	1.59	1.71	25.06	21.26	14.06	4.59	17.24	18.91	14.52	6.22	22.41	18.69	15.10	6.78
Global Inflation-Linked Bond - USD Hedged																	
L22 PIMCO Global Real Return	B,C,D	02/2011	USD	1.11	1.19	1.84	0.61	-1.82	1.15	-4.52	-1.34	-1.42	2.34	-0.32	-1.53	-0.92	2.48
EUR Aggressive Allocation																	
S132 GAM Star GlbAggressive(EURHDG)	B,C,D	07/2013	EUR	1.18	1.27	11.39	5.26	-1.52	0.98	4.42	3.22	-1.13	1.89	9.02	3.03	-0.63	2.04
Global Equity Income																	
L46 Fidelity Global Dividend	B,C,D	10/2014	USD	1.97	2.12	12.01	11.89	6.40	6.76	5.01	9.72	6.83	7.72	9.64	9.51	7.37	8.54
L69 Schroder ISF Global Equity Yield	B,C,D	08/2017	GBP	1.46	1.57	15.13	10.85	7.05	5.63	7.94	8.70	7.47	5.83	12.69	8.50	8.02	5.34
R32 Schroder Global Equity Yield (USD)	B,C,D	10/2007	USD	1.72	1.85	20.66	10.95	7.25	3.39	13.12	8.80	7.68	4.67	18.10	8.60	8.22	5.97
R33 Schroder Global Equity Yield (EUR)	B,C,D	10/2007	EUR	2.13	2.29	20.81	11.08	7.18	3.32	13.26	8.92	7.61	4.60	18.25	8.72	8.16	5.90

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
Global Emerging Markets Corporate Bond																	
L84 BlackRock Emerging Mkts Corp Bd USD	B,C,D	02/2021	USD	0.91	0.98	2.48	5.06	-0.43	-0.47	-3.92	3.02	-0.04	0.45	0.31	2.83	0.47	0.63
Global Corporate Bond - USD Hedged																	
P90 Schroder Global Corporate Bond (USD)	B,C,D	03/2007	USD	1.39	1.50	2.58	3.90	-0.63	2.14	-3.83	1.89	-0.24	2.93	0.41	1.69	0.27	4.32
Asia Bond - Local Currency																	
R97 Templeton Asian Bond	B,C,D	11/2009	USD	0.82	0.88	-0.97	-2.19	-3.06	-0.80	-7.16	-4.09	-2.67	0.80	-3.07	-4.27	-2.18	0.56
Global Flexible Bond																	
P92 Schroder Strategic Bond (USD)	B,C,D	03/2007	USD	1.11	1.19	3.74	4.89	0.72	0.93	-2.74	2.85	1.12	1.71	1.54	2.66	1.63	3.08
Asia ex-Japan Small/Mid-Cap Equity																	
P66 JPMorgan Asian Smaller Companies	B,C,D,V,X	10/2006	USD	2.84	3.05	35.13	11.54	3.01	5.91	26.68	9.37	3.42	6.38	32.26	9.17	3.94	7.84
Global Emerging Markets Small/Mid-Cap Equity																	
R11 abrdn SICAV I Em Mkts Smr Coms(USD)	B,C,D	04/2007	USD	2.06	2.22	23.37	11.65	2.81	4.30	15.66	9.48	3.22	5.20	20.76	9.28	3.74	6.62
R61 JPM Emerging Markets Small Cap	B,C,D,W	03/2008	USD	1.89	2.03	18.39	5.86	0.42	3.94	10.99	3.80	0.82	5.76	15.88	3.61	1.33	6.34
Japan Flex-Cap Equity																	
J71 Schroder Japanese Opportunities	B,C,D	08/1997	USD	1.71	1.84	28.23	14.83	5.40	2.15	20.22	12.60	5.82	1.87	25.51	12.39	6.36	2.85
GBP Allocation 60-80% Equity																	
L74 Blackrock SF Mgd Idx Port Gr (GBP)	B,C,D	08/2018	GBP	1.41	1.52	15.60	13.18	4.12	5.84	8.38	10.98	4.54	6.01	13.15	10.78	5.07	5.65
P14 Canaccord Genuity Growth (GBP)	B,C,D	04/2001	GBP	1.95	2.10	10.74	8.82	-0.29	2.66	3.82	6.71	0.11	1.62	8.39	6.51	0.62	3.02
P15 Canaccord Genuity Opp GBP	B,C,D	04/2001	GBP	4.03	4.33	14.67	12.49	1.50	5.69	7.50	10.31	1.90	4.62	12.24	10.10	2.42	6.06
S237 Harmony Portfolios Sterling Growth	B,C,D	05/2004	GBP	1.61	1.73	9.53	6.25	0.03	0.27	2.68	4.19	0.42	0.63	7.20	3.99	0.93	1.91
GBP Allocation 20-40% Equity																	
L37 Schroder Glb MA Inc (GBP HDG)	B,C,D	04/2014	GBP	1.03	1.11	11.15	9.29	0.93	-1.08	4.20	7.17	1.34	0.37	8.79	6.97	1.85	0.83
L72 Blackrock SF Mgd Idx Port Defs (GBP)	B,C,D	08/2018	GBP	0.98	1.06	6.50	6.25	-0.51	0.92	-0.16	4.19	-0.12	1.07	4.24	4.00	0.39	0.73
S124 GAM Star Glb Cautious (GBPHDG)	B,C,D	07/2013	GBP	1.18	1.27	6.40	6.80	-0.61	0.83	-0.25	4.73	-0.22	1.73	4.15	4.53	0.29	1.89

FUND DETAILS						Performance USD				Performance EUR				Performance GBP			
Friends Provident International Limited Mirror Fund Name	Fund Key	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception	1 Year	3 Year	5 Year	Since Inception
Greater China High Yield Bond																	
L51 Value Partners Greater China HY Inc	B,C,D,V,X,Z	10/2015	USD	0.80	0.86	5.28	5.23	-7.22	-1.46	-1.30	3.19	-6.85	-1.70	3.05	2.99	-6.37	-0.05
Global Government Bond																	
P67 Mellon Global Bond (USD)	B,C,D	10/2006	USD	0.94	1.01	0.43	-1.18	-4.52	0.04	-5.85	-3.10	-4.14	0.48	-1.70	-3.28	-3.66	1.86
R70 Mellon Global Bond (GBP)	B,C,D	06/2008	GBP	1.18	1.27	0.30	-1.27	-4.64	-0.96	-5.97	-3.18	-4.26	0.80	-1.83	-3.37	-3.78	1.36

GUIDE TO THE RISK/REWARD PROFILE

Grade 1

Funds offering conservative return similar to money market rates.

Grade 2

Low risk funds offering security and potential growth.

Grade 3

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

Grade 4

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

Grade 5

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

Grade 1

L62 Fidelity Euro Csh (EUR) ^{B,C,D}	M65 Ninety One GS Sterling Money ^{B,C,D}	L60 Fidelity US \$ Csh (USD) ^{B,C,D}	J42 JPM USD Money Market VNAV ^{B,C,D}
M66 Ninety One GS US Dollar Money ^{B,C,D}			

Grade 2

M83 Schroder Asian Bond Total Return ^{B,C,D}	R97 Templeton Asian Bond ^{B,C,D}	S132 GAM Star GlbAggressive(EURHDG) ^{B,C,D}	S126 GAM Star Glb Cautious (EURHDG) ^{B,C,D}
P74 Invesco Euro Corporate Bond ^{B,C,D}	J87 Fidelity Euro Bond ^{B,C,D}	S129 GAM Star Glb Flexible (EURHDG) ^{B,C,D}	L37 Schroder Glb MA Inc (GBP HDG) ^{B,C,D}
L72 Blackrock SF Mgd Idx Port Defs (GBP) ^{B,C,D}	S124 GAM Star Glb Cautious (GBPHDG) ^{B,C,D}	L73 Blackrock SF Mgd Idx Port Mod (GBP) ^{B,C,D}	P41 Ninety One Global Income Opports ^{B,C,D}
R91 Fidelity Multi Asset Op Strat (GBP) ^{B,C,D}	S236 Harmony Portfolios Sterling Bal ^{B,C,D}	S237 Harmony Portfolios Sterling Growth ^{B,C,D}	S130 GAM Star GlbAggressive(GBPHDG) ^{B,C,D}
P75 Invesco Sterling Bond ^{B,C,D}	S127 GAM Star Glb Flexible (GBPHDG) ^{B,C,D}	P90 Schroder Global Corporate Bond (USD) ^{B,C,D}	J01 Invesco Bond ^{B,C,D}
M57 Barings Global Bond (USD) ^{B,C,D}	P87 Barings Global Bond (EUR) ^{B,C,D}	L84 BlackRock Emerging Mkts Corp Bd USD ^{B,C,D}	P92 Schroder Strategic Bond (USD) ^{B,C,D}
P67 Mellon Global Bond (USD) ^{B,C,D}	R70 Mellon Global Bond (GBP) ^{B,C,D}	J27 Barings Developed and EM HY Bd Fd ^{B,C,D}	L33 PIMCO Global High Yield Bond ^{B,C,D}
L22 PIMCO Global Real Return ^{B,C,D}	R86 Amundi Volatility World ^{B,C,D,W}	L45 Invesco India Bond ^{B,C,D}	S131 GAM Star Global Aggressive (USD) ^{B,C,D}
J43 Ninety One GS Global Managed Inc ^{B,C,D}	L41 Schroder Global MA Inc (USD) ^{B,C,D}	L75 Blackrock SF Mgd Idx Port Defs (USD) ^{B,C,D}	S125 GAM Star Global Cautious (USD) ^{B,C,D}
L85 Fidelity US Dollar Bond ^{B,C,D}	L35 Mellon Global Real Return ^{B,C,D}	S128 GAM Star Global Flexible (USD) ^{B,C,D}	L76 Blackrock SF Mgd Idx Port Mod (USD) ^{B,C,D}
R26 Fidelity Global MA Gr & Inc\$ ^{B,C,D}	R27 Fidelity Global MA Gr & Inc€ ^{B,C,D}		

Grade 3

R08 JPMorgan ASEAN ^{B,C,D,V,X}	S261 Harmony Portfolios Asian Growth ^{B,C,D}	L29 Pictet CH Precious Metals Physc Gold ^{B,C,D,V,X}	J36 Ninety One GSEuropean Equity ^{B,C,D}
J76 Principal European Equity (USD) ^{B,C,D}	J84 Fidelity Europe Equity ESG (EUR) ^{B,C,D}	P51 Franklin Mutual European ^{B,C,D}	P13 Canaccord Genuity Balanced (GBP) ^{B,C,D}
L74 Blackrock SF Mgd Idx Port Gr (GBP) ^{B,C,D}	P14 Canaccord Genuity Growth (GBP) ^{B,C,D}	P15 Canaccord Genuity Opp GBP ^{B,C,D}	L13 Templeton Emerging Markets Bond ^{B,C,D}
R62 Allianz GEM Equity High Dividend ^{B,C,D}	R61 JPM Emerging Markets Small Cap ^{B,C,D,W}	L46 Fidelity Global Dividend ^{B,C,D}	L38 Schroder Frontier Markets Equity ^{B,C,D}
J30 JPMorgan India ^{B,C,D,V,X}	L81 Kotak India ESG (USD) ^{B,C,D}	L86 JPMorgan India Smaller Coms (USD) ^{B,C,D,V,X}	J71 Schroder Japanese Opportunities ^{B,C,D}
R63 Allianz Japan Equity ^{B,C,D}	P56 BlackRock JapanS&MCp Opps \$ ^{B,C,D}	L100 Barings Eastern Europe (USD) ^{B,C,D}	P63 Janus Hndrsn HrzPan €pM&LCap \$ ^{B,C,D,W}
P61 Janus Henderson Hrz AP Prpty Inc ^{B,C,D,W}	J11 CT UK Index Tracker (GBP) ^{B,C,D}	L83 BlackRock United Kingdom (GBP) ^{B,C,D}	L77 Blackrock SF Mgd Idx Port Gr (USD) ^{B,C,D}
P17 Canaccord Genuity Growth (USD) ^{B,C,D}	P18 Canaccord Genuity Opp (USD) ^{B,C,D}	P16 Canaccord Genuity Balanced (USD) ^{B,C,D}	S234 Harmony Portfolios Gbl Bal \$ ^{B,C,D}
S235 Harmony Portfolios Gbl Gr \$ ^{B,C,D}			

Grade 4

J02 Invesco Asian Equity ^{B,C,D}	J03 Barings Asia Growth ^{B,C,D}	J34 JPMorgan Asia Growth ^{B,C,D,V,X}	J48 Allianz Asia Ex China Equity (USD) ^{A,B,C,D}
P40 Value Partners High-Dividend Stocks ^{B,C,D,V,W,X}	R25 Invesco Asia Opportunities Equity ^{B,C,D}	R44 Allianz Total Return Asian Equity ^{B,C,D}	P66 JPMorgan Asian Smaller Companies ^{B,C,D,V,X}
J32 JPMorgan Pacific Securities ^{B,C,D,V,X}	P65 abrdn SICAV I AsiaPacificSustEq(USD) ^{B,C,D}	R30 FSSA Asian Equity Plus ^{B,C,D}	M56 Barings Australia ^{B,C,D}
J55 HSBC Chinese Equity ^{B,C,D}	R51 FSSA China Growth ^{B,C,D}	R16 CT Select European Equity (GBP) ^{B,C,D}	L40 Invesco Continental Eurp Sm Cp Eq ^{B,C,D}
J38 Invesco Emerging Markets Equity ^{B,C,D}	J60 Templeton Emerging Markets ^{B,C,D}	R11 abrdn SICAV I Em Mkts Smlr Coms(USD) ^{B,C,D}	L69 Schroder ISF Global Equity Yield ^{B,C,D}
R32 Schroder Global Equity Yield (USD) ^{B,C,D}	R33 Schroder Global Equity Yield (EUR) ^{B,C,D}	J06 Ninety One GS Global Equity ^{B,C,D}	J74 Ninety One GS Global Strategic Eq ^{B,C,D}

Mirror funds: risk/reward profile

L71 Fidelity Global Focus (GBP) ^{B,C,D}	J96 abrdn SICAV I Future Global Eq \$ ^{B,C,D}	L18 JPM Global Growth ^{B,C,D}	L87 Fundsmith Equity (GBP) ^{B,C,D}
L92 Schroder Global Sust Gr USD ^{B,C,D}	L93 AB Sust Gbl Thematic USD ^{B,C,D}	L94 CT Responsible Global Equity (GBP) ^{B,C,D}	L95 JPM Global Sustainable Equity USD ^{B,C,D}
M85 Invesco Global Fdrs & Owners \$ ^{B,C,D}	L42 Natixis Harris Associates Global Eq ^{B,C,D}	M87 Invesco Global Small Cap Equity ^{B,C,D}	R31 FSSA Greater China Growth ^{B,C,D}
L51 Value Partners Greater China HY Inc ^{B,C,D,V,X,Z}	J56 HSBC Hong Kong Equity ^{B,C,D}	L82 Kotak India Midcap ^{B,C,D}	P54 abrdn SICAV I Indian Equity (USD) ^{B,C,D}
P59 HSBC Islamic Global Equity Index ^{B,C,D}	J37 Schroder Latin American ^{B,C,D}	P52 Templeton Latin America ^{B,C,D}	J47 JPMorgan Thailand ^{B,C,D,V,X}
L12 Fidelity EMEA ^{B,C,D}	L14 HSBC Russia Equity ^{A,B,C,D,G}	P58 Templeton BIC ^{B,C,D}	P82 Schroder Global Cities (USD) ^{B,C,D}
P84 Schroder Global Cities (GBP) ^{B,C,D}	P83 Schroder Global Cities (EUR) ^{B,C,D}	R12 DWS Invest Global Agribusiness ^{B,C,D}	P69 BlackRock Sustainable Energy ^{B,C,D}
L39 Franklin Biotechnology Discovery ^{B,C,D}	L21 Pictet Global Environmental Opports ^{B,C,D}	L88 Ninety One Global Envir USD ^{B,C,D}	L89 HSBC Global Equity Clmt SoluUSD ^{B,C,D}
R34 Schroder Global Climate Change Eq ^{B,C,D}	S112 Jupiter Financial Innovation ^{B,C,D}	J57 Invesco Global Health Care Innovt ^{B,C,D}	L97 Robeco Healthy Living (USD) ^{B,C,D}
L19 JPM Global Natural Resources ^{B,C,D}	L90 Pictet Timber USD ^{B,C,D}	J95 JPMorgan Pacific Technology ^{B,C,D,V,X}	L96 Robeco Sust Water (USD) ^{B,C,D}
R09 JPM Taiwan ^{B,C,D}	J77 BlackRock US Flexible Equity ^{B,C,D}	P02 Vanguard US 500 Stock Index ^{B,C,D,J}	L47 Fidelity America ^{B,C,D}
J39 Schroder ISF US Smlr Coms Impact USD ^{B,C,D}			

Grade 5

P89 BNP Paribas Brazil Equity ^{B,C,D}	M55 Barings Hong Kong & China ^{B,C,D}	P33 abrdn SICAV I All China SustEq(USD) ^{B,C,D}	R98 Janus Henderson Horizon China Opps ^{B,C,D}
J46 Barings Korea Feeder ^{B,C,D,X}	L91 Robeco Smart Energy (USD) ^{B,C,D}	P70 BlackRock World Mining ^{B,C,D}	M82 BlackRock World Gold ^{B,C,D}

Product information

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

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

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

Policyholder protection

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

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

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

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

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