

LifePlan

Investment Guide





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## Contents

- 02 The investment choices for your LifePlan
- 03 Controlling risk
- 04 Managed funds
- 05 Fund range overview
- 06 Individual fund objectives
- 11 Important information

To ensure that you have all the information you need to make a decision, this Investment Guide should be read in conjunction with the LifePlan *Brochure*, *Key Features* and *Application Form*.

The LifePlan *Terms and Conditions* and further information are available upon request.

## The investment choices for your LifePlan

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At Royal London 360°, we understand that choosing the right investment funds is crucial to help you maintain your chosen level of protection benefits.

The aim of the fund range is to offer you access to the major asset classes including global equity markets.

Within LifePlan we offer a choice of funds that you and your financial adviser can use to build a fund value.

You will be able to tap into the skills and talents of an impressive selection of fund managers, including some of the world's leading fund houses:

- BlackRock
- BNY Mellon
- Fidelity
- JPMorgan

We have also included a number of managed funds, which can be used on their own or as part of a wider fund range; the choice is yours.

In this *Investment Guide* you will find details of the range of funds available through LifePlan, providing information to help you make the investment choices that best suit your needs. Full details of the funds are available from each fund manager.

## Controlling risk

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To support your chosen protection benefits throughout the lifetime of your policy, it's vitally important you understand the risk profile of the funds you choose to invest into.

You can invest in a combination of any of the 34 funds, subject to a policy maximum of 5 at any time. The funds available give you access to:

- Cash
- Fixed interest  
(via global and specialist Asian and US bonds)
- Global equities
- Global managed

The global equity and managed funds allow you to gain exposure to various worldwide equity markets, including emerging markets, with the level of exposure actively managed by the relevant fund manager. The global managed funds also give access to other asset classes and alternative assets such as property.

The investment performance of your LifePlan over time plays an important role in ensuring that your benefits can be sustained for life. If your investment return is less than expected or your chosen investment funds suffer large drops in value then your policy value may become insufficient to pay for your benefits. If your benefits cannot be paid for then you will have to increase your premiums or your cover will cease.

It is therefore important that you and your financial adviser consider the risk involved in your investment choice to ensure that it is appropriate for the needs of your LifePlan. Different investment choices have different levels of expected return but also different levels of risk involved. You should be sure to consult with your financial adviser when making any investment decisions.

This guide shows which funds are available and in which currency they are denominated - USD, GBP or EUR. Please note that you can invest in any of these funds even if your underlying LifePlan currency is different. Where a fund is denominated in a different currency, investments may rise and fall purely as a result of currency exchange rate fluctuations.

All the funds are available at the 'net asset value' (NAV), which means there are no initial fund charges on any of the external funds available.

## Managed funds

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The global managed fund options include a number of “multi manager” fund of funds. Multi manager funds provide a solution where the manager will select the most suitable funds to make up their portfolio. The manager uses expertise and extensive research to select their chosen funds, allowing them to utilise other managers’ specific areas of expertise for sections of their portfolio, whilst they control the overall investment strategy and risk exposure.

Once you have made your decision, it does not have to be set in stone. You can currently switch between funds at any time free of charge and can redirect future premiums into any other fund available, subject to your policy maximum of 5 funds.

This *Investment Guide* does not detail any of the product charges for LifePlan. For further details of these charges please refer to the *Terms and Conditions* and *Key Features*.

## Fund range overview

The funds that are available through LifePlan are shown below in their respective category, along with the currency and ISIN (International Securities Identification Number).

### Cash

Fund name	Ccy	ISIN
Aberdeen Money Market (Lux) Euro	EUR	LU0090865873
Aberdeen Money Market (Lux) Sterling	GBP	LU0049015760
Aberdeen Money Market (Lux) USD	USD	LU0049014870
Goldman Sachs USD Liquid Reserve	USD	IE0031294410

### Equity - Global (\* = multimanager funds)

Fund name	Ccy	ISIN
Aberdeen Ethical World	GBP	GB0006833718
BNY Mellon Global Equity	USD	IE0004004283
Franklin Mutual Global Discovery	USD	LU0211331839
Gartmore SICAV Global Focus	EUR	LU0200075835
Henderson Active Portfolio *	GBP	GB0031413593
Henderson Global Dividend Income Fund	GBP	GB0003526372
M&G Global Leaders	USD	GB00B1RXYW84
Sarasin EquiSar Global Thematic	GBP	GB0009341214

### Fixed Interest - global

Fund name	Ccy	ISIN
BNY Mellon Global Bond	EUR	IE0003921727
BNY Mellon Global Bond	USD	IE0003924739
Threadneedle Absolute Return Bond	GBP	GB00B0L4TB44

You can switch between funds at any time, and can redirect future premiums into any other fund available, subject to your policy maximum of 5 funds. This service is currently free of charge.

### Fixed Interest - Asia

Fund name	Ccy	ISIN
Schroder ISF Asian Bond	USD	LU0106250508
Templeton Asian Bond	USD	LU0229949994

### Fixed Interest - US

Fund name	Ccy	ISIN
JP Morgan US Bond	USD	LU0070215933

### Global Managed (\* = multimanager funds)

Fund name	Ccy	ISIN
Aberdeen Multi Fund (Lux) Balanced Global *	EUR	LU0161913024
Aberdeen Multi Fund (Lux) Constellation Global *	EUR	LU0161911085
Ashburton Replica Dollar Asset Mgmt	USD	GB0000532530
BGF Global Allocation	EUR	LU0171283459
BGF Global Allocation	USD	LU0072462426
Carmignac Patrimoine	EUR	FR0010135103
Fidelity - Multi Asset Strategic	GBP	GB00B1M29V45
Gartmore Cautious Managed	GBP	GB0032477639
Gartmore Multi Manager Balanced *	GBP	GB0032898628
Gartmore Multi Manager Cautious *	GBP	GB00B02W2077
Henderson Balanced Portfolio	GBP	GB0031413379
JPM Global Balanced	USD	LU0070215180
MFS Meridian - Global Total Return fund	USD	LU0219441499
SocGen International	USD	LU0068578508
Templeton Global Income	USD	LU0211326755
Threadneedle Global Select	USD	GB0002769312

## Individual fund objectives

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This section provides a brief description of the aim of each of the funds available via LifePlan, along with some key information. Your financial adviser should be able to help determine your investment strategy and can provide you with further details on any of the funds contained in this *Investment Guide*.

**Please note that the following fund objective information has been provided by each relevant fund manager. We cannot accept responsibility for the contents or interpretation.**

### Cash

#### **Aberdeen Money Market**

The aim of the fund is to achieve a high and steady income whilst taking into account the security and stability of the capital. The fund invests at least two thirds of its assets in money market instruments as well as in short-dated fixed interest and variable rate paper with first class borrower ratings. The fund may hold fixed income securities denominated in other currencies.

*Currency: USD, ISIN: LU0049014870*

*Currency: EUR, ISIN: LU0090865873*

*Currency: GBP, ISIN: LU0049015760*

*AMC: 0.50%, Domicile: Luxembourg*

#### **Goldman Sachs US Dollar Liquid Reserves “A”**

The aim of the fund is to offer daily liquidity and a stable \$1 NAV. Diverse investor base including corporates, financial institutions and individuals.

*Currency: USD, ISIN: IE0031294410*

*AMC: 0.45%, Domicile: Ireland*

### Equity – Global

#### **Aberdeen Ethical World**

Aims to achieve long-term capital growth through investment in a portfolio of quality international investments chosen on the basis of ethical (“socially responsible”) criteria.

*Currency: GBP, ISIN: GB0006833718*

*AMC: 1.50%, Domicile: UK*

#### **BNY Mellon Global Equity**

To achieve a long - term capital growth through investment primarily in a portfolio of equity securities of companies located worldwide. Up to one - third of the sub-fund’s assets may be invested in a portfolio of equity-related or debt securities of companies located worldwide.

*Currency: USD, ISIN: IE0004004283*

*AMC: 2.00%, Domicile: Ireland*

#### **Franklin Mutual Global Discovery**

The fund aims to provide investors with long-term capital growth by investing in global equities and their equivalents with minimal restriction in terms of capitalisation, sector or country.

*Currency: USD, ISIN: LU0211331839*

*AMC: 1.50%, Domicile: Luxembourg*

#### **Gartmore Global Focus**

The fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from global equity markets, by investing in a concentrated portfolio of companies in global markets.

*Currency: EUR, ISIN: LU0200075835*

*AMC: 2.00%, Domicile: Luxembourg*



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**Henderson Active Portfolio**

To achieve capital growth by investing in markets in both the UK and overseas.

*Currency: GBP, ISIN: GB0031413593*

*AMC: 1.50%, Domicile: UK*

**Henderson Global Dividend Income Fund**

To aim for a rising level of income and long-term capital growth from global equities.

*Currency: GBP, ISIN: GB0003526372*

*AMC: 1.50%, Domicile: UK*

**M&G Global Leaders**

The fund invests in a wide range of global equities that the fund manager considers to be leading in their field with the objective of maximising long term total return (the combination of income and growth of capital).

*Currency: GBP, ISIN: GB00B1RXYW84*

*AMC: 1.75%, Domicile: UK*

**Sarasin EquiSar Global Thematic**

To achieve capital growth through investment in an internationally diversified portfolio of equities. The fund's assets are allocated by global themes which track long-term worldwide growth trends that are largely independent of any one region or market.

*Currency: GBP, ISIN: GB0009341214*

*AMC: 1.50%, Domicile: UK*

**Fixed Interest – Asia****Schroders ISF Asian Bond**

To achieve capital growth and income primarily through investment in a portfolio of bonds and other fixed and floating rate securities issued by governments, government agencies, supra-national and corporate issuers in Asia excluding Japan.

*Currency: USD, ISIN: LU0106250508*

*AMC: 1.25%, Domicile: Luxembourg*

**Templeton Asian Bond**

To provide superior risk-adjusted returns by identifying sources of high current income in Asian markets while capitalising on global interest rate and currency trends. Investments may be in both local currency and externally issued fixed-income securities of governments, agencies and corporates.

*Currency: USD, ISIN: LU0229949994*

*AMC: 1.05%, Domicile: Luxembourg*

**Fixed Interest – Global****BNY Mellon Global Bond**

The fund aims to maximise total returns from income and capital growth through investment primarily in a portfolio of international sovereign, government, agency, corporate, bank and asset backed debt and debt-related securities and in derivatives.

*Currency: USD, ISIN: IE0003924739*

*Currency: EUR, ISIN: IE0003921727*

*AMC: 1.00%, Domicile: Ireland*

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**Threadneedle Absolute Return Bond**

The fund's aim is to achieve a total positive return in all market conditions through exposure to the global bond markets. The fund will invest primarily in derivatives, cash and near cash, fixed interest securities, index linked securities, money market instruments and deposits.

*Currency: GBP, ISIN: GB00BOL4TB44*

*AMC: 1.25%, Domicile: UK*

**Fixed Interest - US Dollar****JP Morgan US Bond**

The aim of this fund is to achieve a return in excess of US bond markets by investing primarily in US bonds and other debt securities.

*Currency: USD, ISIN: LU0070215933*

*AMC: 0.90%, Domicile: Luxembourg*

**Global Managed****Aberdeen Multi Fund (Lux) Balanced Global**

The aim of the fund is to achieve a high return in euro by investing in units of equity and bond funds.

*Currency: EUR, ISIN: LU0161913024*

*AMC: 1.05%, Domicile: Luxembourg*

**Aberdeen Multi Fund (Lux) Constellation Global**

The aim of the fund is to achieve a high return in euro by investing in units of undertakings for collective investment.

*Currency: EUR, ISIN: LU0161911085*

*AMC: 1.35%, Domicile: Luxembourg*

**Ashburton Replica Dollar Asset Management**

The Replica Dollar Asset Management fund looks to achieve an increase in value whilst suppressing volatility and risk, through a conservative allocation of assets between, primarily, international equities, fixed interest securities and cash or money market instruments.

*Currency: USD, ISIN: GB0000532530*

*AMC: 1.75%, Domicile: UK*

**BlackRock Global Funds - Global Allocation**

The Global Allocation Fund seeks to maximise total return.

The fund invests globally in equity, debt and short term securities, of both corporate and governmental issuers, with no prescribed limits. In normal market conditions the fund will invest at least 70% of its total net assets in the securities of corporate and governmental issuers.

*Currency: USD, ISIN: LU0072462426*

*Currency: EUR, ISIN: LU0171283459*

*AMC: 1.50%, Domicile: Luxembourg*

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**Carmignac Patrimoine**

The fund aims to seek consistent, absolute return, while placing emphasis on the preservation of capital in the medium term. Given its risk profile, the fund invests a minimum of 50% in bonds, treasury bills, debt securities transferable on the European and international markets, with the remainder invested in European and international equities.

*Currency: EUR, ISIN: FR0010135103*

*AMC: 1.50%, Domicile: France*

**Fidelity Multi Asset Strategic**

The fund aims to provide moderate long-term capital growth by investing in a range of global assets providing exposure to bonds, equities, commodities, property and cash.

*Currency: GBP, ISIN: GB00B1M29V45*

*AMC: 1.25%, Domicile: UK*

**Gartmore Cautious Managed**

Aims to provide a combination of income and long-term capital growth by investing in a diversified portfolio of equities, bonds and other related investments. At all times the investment in equities will be limited to a maximum of 60% of the value of the fund's portfolio. The fund may also invest at the manager's discretion in other transferable securities, money market instruments, cash and near cash, derivative instruments and forward transactions, deposits and units in collective investment schemes.

*Currency: GBP, ISIN: GB0032477639*

*AMC: 1.25%, Domicile: UK*

**Gartmore MultiManager Balanced**

The fund aims to achieve a long-term return by investing in a range of collective investment schemes which invest predominantly in UK Equities and non-UK Equities, Bonds and Cash. The fund may also invest at the manager's discretion, in the following: transferable securities, cash, deposits and money market instruments. The manager may also use derivatives for the purpose of efficient portfolio management.

*Currency: GBP, ISIN: GB0032898628*

*AMC: 1.50%, Domicile: UK*

**Gartmore MultiManager Cautious**

The fund aims to achieve a long-term return by investing in a range of collective investment schemes which invest predominantly in UK Bond funds and UK Equity Income funds. The manager may also seek global investment opportunities. The fund may also invest in transferable securities, money market instruments, warrants, cash and deposits. The manager may use derivatives for the purposes of efficient portfolio management.

*Currency: GBP, ISIN: GB00B02W2077*

*AMC: 1.25%, Domicile: UK*

**Henderson Balanced Portfolio**

To achieve capital growth through exposure to UK and overseas equities, with some exposure to fixed interest securities.

*Currency: GBP, ISIN: GB0031413379*

*AMC: 1.50%, Domicile: UK*

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**JPMorgan Global Balanced**

The fund aims to provide a return in excess of the US rate of inflation over the long term through a balanced portfolio of global equities and bonds.

*Currency: USD, ISIN: LU0070215180*

*AMC: 1.45%, Domicile: Luxembourg*

**MFS Meridian - Global Total Return**

To achieve capital growth, measured in US dollars. This team managed fund maintains an investment mix of stocks and bonds, which historically has been allocated at approximately 60% equity securities and 40% debt securities.

*Currency: USD, ISIN: LU0219441499*

*AMC: 1.05%, Domicile: Luxembourg*

**SocGen International**

The fund seeks to achieve long-term capital growth by investing in a diversified portfolio of securities (which may include shares, convertible bonds, bonds and gold - denominated assets). Socgen International Sicav focuses on a global search for opportunities, without geographic restrictions. The fund holds a very diversified asset allocation, and favours undervalued securities to maximise performance. This fund is targeted at companies and investors that seek medium/long - term valuation of their assets.

*Currency: USD, ISIN: LU0068578508*

*AMC: 2.00%, Domicile: Luxembourg*

**Templeton Global Income**

To maximize current income while maintaining prospects for capital appreciation. Under normal market conditions, the fund will invest in a diversified portfolio of debt and Equity securities worldwide.

*Currency: USD, ISIN: LU0211326755*

*AMC: 1.35%, Domicile: Luxembourg*

**Threadneedle Global Select**

The fund's objective is to achieve above average capital growth through investment in equities issued by companies worldwide. The portfolio may be concentrated geographically or with respect to stock and sector positions, which may lead to increased levels of volatility. If desirable, it may further invest in other securities (including fixed interest securities, other equities and money market securities).

*Currency: USD, ISIN: GB0002769312*

*AMC: 1.50%, Domicile: UK*

# Important information

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## Funds

Investment can be made into any of the funds available in the range regardless of the denominated policy currency. Where a fund is denominated in a different currency, investments may rise and fall purely as a result of exchange rate fluctuations.

Please be aware that investment returns may fluctuate and are not guaranteed. The price of units may fall as well as rise as a result of market and currency fluctuations and you may get back less than you paid in.

For details of all charges that may affect the individual funds please refer to the specific fund manager's literature.

The information on each external fund contained within this guide was obtained from external sources and should be used for information purposes only. Whilst great care has been taken to ensure the information is correct, Royal London 360° cannot accept responsibility for its interpretation. Data correct as at July 2010. Source: Financial Express.





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