

Pension Fund Performance

November 2023

Investments | royallondon.com



Pension fund **performance vs. benchmark**

The figures in this document have been calculated net of the Fund Management Charge.

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

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

Further information on any of the benchmarks used can be found on our fund factsheets at royallondon.com/pensions/investment-options/fund-prices/

IMPORTANT NOTES

Source: Lipper, bid to bid, as at 31.10.23, Royal London, as at 31.10.23. All performance figures, including the figures shown for the growth in the benchmarks, have been calculated net of the Fund Management Charge. The Compound Annual Growth Rate (C.A.G.R.) is a measure of the investment returns, on a given fund, over the specified period. It allows for the impact of compounding of investment returns, which is particularly important where returns vary from one year to the next. Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Note: The benchmarks used in this document include data from FTSE International Limited (“FTSE”) © FTSE 2023. “FTSE®” is a trade mark of the London Stock Exchange Group companies and is used by FTSE International Limited under licence. All rights in the FTSE indices and/or FTSE ratings vest in FTSE and/or its licensors. Neither FTSE nor its licensors accept any liability for any errors or omissions in the FTSE indices and/or FTSE ratings or underlying data. No further distribution of FTSE Data is permitted without FTSE’s express written consent.

❶ Total Expense Ratio (TER), covering calendar year 2022. The TER is a measure of the overall cost of a fund to the investor. It includes any audit, custodian, registration or compliance fees paid out of the fund’s assets plus the Fund Management Charge. It does not include the costs of buying and selling securities, which would still be paid if investing directly in securities instead of through an investment fund. TERs are reviewed regularly and may be subject to change.

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

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

❸ The Fund Volatility figure shown is the annualised standard deviation of the monthly returns on the fund over a three-year time period to 31.10.23. Standard deviation is a measure of the spread of monthly returns around the average (mean) return. A higher volatility figure indicates that the fund has produced a wider range of returns over the three-year period while a fund with a lower volatility figure has been more stable.

❹ The performances of the indicated benchmarks have been calculated using prices for the last pricing date previous to that shown (i.e. to compare our fund price movements for the period to 31.10.23 we have used benchmark prices to 30.10.23). This calculation allows a more accurate comparison between the fund and its benchmark, due to a one-day delay in the pricing of the external funds in question.

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

❻ The performances of the indicated benchmarks have been calculated using prices for the last pricing date two days prior to that shown (i.e. to compare our fund price movements for the period to 31.10.23 we have used benchmark prices to 27.10.23). This calculation allows a more accurate comparison between the fund and its benchmark, due to a two-day delay in the pricing of the external funds in question.

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

DEPOSIT

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22 31.10.23 1 year	31.10.21 31.10.22 1 year	31.10.20 31.10.21 1 year	31.10.19 31.10.20 1 year	31.10.18 31.10.19 1 year	3 Years	5 Years	10 Years	15 Years	
RLP Deposit		1.00%	1.00%	Active	0.58	3.46	-0.07	-0.94	-0.52	-0.17	0.80	0.34	-0.09	-0.07	01.03.84
Overnight Cash Rate (SONIA)						3.30	-0.09	-0.95	-0.71	-0.30	0.74	0.24	-0.17	-0.21	
Difference						0.16	0.02	0.01	0.19	0.13	0.06	0.10	0.08	0.14	

GOVERNMENT & CORPORATE BOND

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22 31.10.23 1 year	31.10.21 31.10.22 1 year	31.10.20 31.10.21 1 year	31.10.19 31.10.20 1 year	31.10.18 31.10.19 1 year	3 Years	5 Years	10 Years	15 Years	
RLP Annuity		1.00%	1.00%	Active	6.65	-2.71	-13.45	1.05	3.45	5.76	-5.24	-1.42	N/A	N/A	21.08.15
Composite Benchmark						-1.86	-16.03	-1.12	2.37	5.86	-6.60	-2.46	N/A	N/A	
Difference						-0.85	2.58	2.17	1.08	-0.10	1.36	1.04	N/A	N/A	
RLP Corporate Bond		1.00%	1.00%	Active	6.94	4.85	-16.70	4.41	2.06	6.97	-3.03	-0.09	2.64	5.39	31.05.02
Markit iBoxx Sterling Non Gilts Overall Index						1.77	-19.90	-1.11	3.30	8.11	-6.93	-2.08	0.79	3.19	
Difference						3.08	3.20	5.52	-1.24	-1.14	3.90	1.99	1.85	2.20	
RLP Ethical Bond		1.00%	1.00%	Active	8.37	3.97	-19.35	2.16	4.00	8.25	-5.03	-0.72	2.23	N/A	29.03.10
Markit iBoxx Sterling Non Gilts Overall Index						1.77	-19.90	-1.11	3.30	8.11	-6.93	-2.08	0.79	N/A	
Difference						2.20	0.55	3.27	0.70	0.14	1.90	1.36	1.44	N/A	
RLP Fixed Interest		1.00%	1.00%	Active	9.95	-4.87	-21.79	-4.53	5.25	8.91	-10.77	-4.02	-0.25	2.14	01.03.84
FTSE Actuaries UK Conventional Gilts All Stocks Index						-6.70	-23.33	-5.26	3.72	9.18	-12.16	-5.15	-0.89	1.10	
Difference						1.83	1.54	0.73	1.53	-0.27	1.39	1.13	0.64	1.04	
RLP Global High Yield Bond		1.00%	1.00%	Active	8.38	4.43	-16.82	9.49	0.16	6.85	-1.66	0.35	1.92	N/A	18.02.13
BofA Merrill Lynch Global Non-Financial High Yield Constrained Index						6.11	-15.72	7.44	0.23	6.27	-1.32	0.46	1.89	N/A	
Difference						-1.68	-1.10	2.05	-0.07	0.58	-0.34	-0.11	0.03	N/A	
RLP Global Index Linked		1.00%	1.00%	Active	8.56	-3.41	-16.66	4.92	6.50	6.95	-5.47	-0.77	0.91	N/A	29.03.10
Barclays Capital World Govt Inflation Link Index						-4.10	-17.69	4.68	5.05	7.14	-6.16	-1.44	0.40	N/A	
Difference						0.69	1.03	0.24	1.45	-0.19	0.69	0.67	0.51	N/A	
RLP UK Index Linked		1.00%	1.00%	Active	15.88	-10.90	-32.05	3.83	8.54	6.85	-14.34	-6.12	0.35	2.80	01.03.84
FTSE Actuaries UK Index-Linked All Stocks Index						-10.82	-32.90	3.37	5.63	8.03	-14.80	-6.73	-0.13	2.46	
Difference						-0.08	0.85	0.46	2.91	-1.18	0.46	0.61	0.48	0.34	
RLP Global Government Bond		1.00%	1.00%	Active	4.18	-1.06	-10.79	-2.69	3.75	8.11	-4.95	-0.75	0.26	N/A	28.11.11
JPMorgan Global GBI Hedged Index						-2.15	-13.72	-3.36	3.07	8.62	-6.56	-1.79	-0.14	N/A	
Difference						1.09	2.93	0.67	0.68	-0.51	1.61	1.04	0.40	N/A	
RLP Long (15yr+) Corporate Bond		1.00%	1.00%	Active	15.22	-7.14	-32.58	-0.98	7.02	15.37	-14.74	-5.21	0.50	4.08	22.09.04
Composite Benchmark						-4.52	-35.49	0.05	5.90	16.35	-14.90	-5.36	0.03	3.34	
Difference						-2.62	2.91	-1.03	1.12	-0.98	0.16	0.15	0.47	0.74	
RLP Long (15yr+) Gilt		1.00%	1.00%	Active	13.82	-12.41	-27.87	-6.79	6.62	12.20	-16.18	-6.76	-0.49	2.03	22.09.04
Composite Benchmark						-13.04	-30.21	-6.29	4.76	13.02	-17.15	-7.60	-0.91	1.74	
Difference						0.63	2.34	-0.50	1.86	-0.82	0.97	0.84	0.42	0.29	

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3 Years	5 Years	10 Years	15 Years	
						31.10.23 1 year	31.10.22 1 year	31.10.21 1 year	31.10.20 1 year	31.10.19 1 year					
RLP Long (15yr+) Index Linked		1.00%	1.00%	Active	13.84	-7.57	-24.35	3.07	6.19	6.42	-10.34	-4.02	0.49	2.91	22.09.04
Composite Benchmark						-7.90	-26.58	2.34	3.58	7.08	-11.55	-5.45	-0.09	2.65	
Difference						0.33	2.23	0.73	2.61	-0.66	1.21	1.13	0.58	0.26	
RLP Medium (10yr) Corporate Bond		1.00%	1.00%	Active	11.32	-1.40	-25.06	-0.48	5.46	11.32	-9.74	-2.90	1.18	4.51	22.09.04
Composite Benchmark						-0.89	-27.25	-1.13	4.33	11.16	-10.67	-3.73	0.47	3.56	
Difference						-0.51	2.19	0.65	1.13	0.16	0.93	0.83	0.71	0.95	
RLP Medium (10yr) Gilt		1.00%	1.00%	Active	10.19	-5.61	-19.53	-5.53	4.25	8.12	-10.47	-4.45	-0.20	1.99	22.09.04
Composite Benchmark						-6.81	-21.43	-5.68	3.06	8.40	-11.61	-5.05	-0.60	1.72	
Difference						1.20	1.90	0.15	1.19	-0.28	1.14	0.90	0.40	0.27	
RLP Medium (10yr) Index Linked		1.00%	1.00%	Active	8.52	-4.84	-12.68	3.47	3.29	2.98	-4.91	-1.77	0.58	2.93	22.09.04
Composite Benchmark						-4.42	-14.71	3.35	1.43	3.39	-5.55	-2.45	0.18	2.87	
Difference						-0.42	2.03	0.12	1.86	-0.41	0.64	0.68	0.40	0.06	
RLP Short (5yr) Corporate Bond		1.00%	1.00%	Active	7.05	4.69	-15.08	-0.50	2.85	5.09	-4.01	-0.89	1.39	3.74	22.09.04
Composite Benchmark						2.71	-15.28	-1.43	2.49	5.60	-4.99	-1.48	0.73	2.90	
Difference						1.98	0.20	0.93	0.36	-0.51	0.98	0.59	0.66	0.84	
RLP Short (5yr) Gilt		1.00%	1.00%	Active	5.98	-0.28	-10.32	-3.54	1.89	3.28	-4.80	-1.91	-0.25	1.22	22.09.04
Composite Benchmark						-1.49	-11.60	-3.99	1.33	3.45	-5.79	-2.60	-0.52	1.07	
Difference						1.21	1.28	0.45	0.56	-0.17	0.99	0.69	0.27	0.15	
RLP Short (5yr) Index Linked		1.00%	1.00%	Active	6.04	1.81	-3.85	1.65	0.18	2.51	-0.16	0.44	0.68	2.29	22.09.04
Composite Benchmark						1.95	-4.77	2.48	-0.45	2.53	-0.17	0.31	0.62	2.33	
Difference						-0.14	0.92	-0.83	0.63	-0.02	0.01	0.13	0.06	-0.04	
RLP Short Duration Global High Yield		1.00%	1.00%	Active	4.81	5.17	-4.92	3.42	-1.72	3.29	1.13	0.98	1.80	N/A	18.02.13
Overnight Cash Rate (SONIA)						3.30	-0.09	-0.95	-0.58	-0.18	0.74	0.29	-0.09	N/A	
Difference						1.87	-4.83	4.37	-1.14	3.47	0.39	0.69	1.89	N/A	
RLP Sterling Extra Yield Bond		1.00%	1.00%	Active	5.56	6.57	-9.45	13.04	-2.90	4.90	2.94	2.13	4.83	N/A	29.03.10
Composite Benchmark						4.94	-19.92	2.85	2.35	8.62	-4.74	-0.79	1.64	N/A	
Difference						1.63	10.47	10.19	-5.25	-3.72	7.68	2.92	3.19	N/A	
RLP Sustainable Managed Income Trust		1.00%	1.00%	Active	8.54	3.39	-18.75	1.30	4.58	7.99	-5.24	-0.79	N/A	N/A	25.06.18
Markit iBoxx Sterling Non-Gilts All Maturities Index						1.77	-19.90	-1.11	3.30	8.11	-6.93	-2.08	N/A	N/A	
Difference						1.62	1.15	2.41	1.28	-0.12	1.69	1.29	N/A	N/A	
RLP UK Government Bond		1.00%	1.00%	Active	9.78	-5.78	-21.00	-5.42	5.51	9.05	-11.04	-4.12	-0.41	N/A	29.03.10
FTSE Actuaries UK Conventional Gilts All Stocks Index						-6.70	-23.33	-5.26	3.72	9.18	-12.16	-5.15	-0.89	N/A	
Difference						0.92	2.33	-0.16	1.79	-0.13	1.12	1.03	0.48	N/A	
RLP/Baillie Gifford High Yield Bond	4	1.30%	1.32%	Active	8.08	6.33	-17.23	5.66	-0.29	6.78	-2.39	-0.20	1.83	N/A	29.03.10
BofA Merrill Lynch European Currency High Yield Index						9.60	-14.66	7.65	-1.00	6.38	0.23	1.18	2.58	N/A	
Difference						-3.27	-2.57	-1.99	0.71	0.40	-2.62	-1.38	-0.75	N/A	
RLP/BlackRock Long Gilt Index		1.00%	1.00%	Tracker	17.14	-17.06	-37.47	-7.78	8.14	15.94	-21.79	-9.71	-1.64	1.26	30.05.03
FTSE Actuaries UK Conventional Gilts Over 15 years Index						-16.81	-38.02	-6.37	6.44	16.62	-21.55	-9.73	-1.65	1.24	
Difference						-0.25	0.55	-1.41	1.70	-0.68	-0.24	0.02	0.01	0.02	
RLP/BlackRock Over 5 years Index linked Gilt Index		1.00%	1.00%	Tracker	18.07	-14.12	-37.23	3.99	8.95	6.86	-17.55	-8.18	-0.47	N/A	07.09.09
FTSE Actuaries UK Index-Linked Gilts Over 5 years Index						-13.74	-37.10	3.57	6.44	8.75	-17.48	-8.24	-0.53	N/A	
Difference						-0.38	-0.13	0.42	2.51	-1.89	-0.07	0.06	0.06	N/A	
RLP/BlackRock UK All Stocks Corporate Bond Index		1.00%	1.00%	Tracker	8.65	1.66	-19.83	-0.80	3.81	8.04	-6.84	-1.94	0.81	3.14	26.11.07
Markit iBoxx Sterling Non Gilts Overall Index						1.77	-19.90	-1.11	3.30	8.11	-6.93	-2.08	0.79	3.19	
Difference						-0.11	0.07	0.31	0.51	-0.07	0.09	0.14	0.02	-0.05	

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP/Fidelity Moneybuilder Income BofA Merrill Lynch Euro-Sterling Index Difference		1.25%	1.41%	Active	8.71	2.28 1.42 0.86	-21.02 -20.06 -0.96	1.40 -1.27 2.67	3.14 3.12 0.02	7.49 7.90 -0.41	-6.43 -7.15 0.72	-1.91 -2.29 0.38	0.90 0.60 0.30	N/A N/A N/A	29.03.10
RLP/Fidelity Strategic Bond BofA Merrill Lynch Sterling Large Cap Index Difference		1.35%	1.45%	Active	7.39	2.17 -5.26 7.43	-19.53 -23.51 3.98	1.31 -4.55 5.86	4.31 3.36 0.95	8.05 8.97 -0.92	-5.91 -11.56 5.65	-1.26 -4.87 3.61	0.44 -0.82 1.26	N/A N/A N/A	29.03.10
RLP/Invesco Corporate Bond IA E Corporate Bond Sector Average Difference		1.50%	1.50%	Active	8.91	3.75 3.50 0.25	-16.69 -18.06 1.37	0.13 1.12 -0.99	4.38 4.64 -0.26	5.88 8.54 -2.66	-4.70 -4.99 0.29	-0.89 -0.53 -0.36	1.02 1.90 -0.88	N/A N/A N/A	26.10.09
RLP/Invesco Global Bond IA Global Mixed Bond Sector Average Difference		1.62%	1.62%	Active	4.92	-2.53 1.85 -4.38	-8.23 -10.89 2.66	-4.23 -0.94 -3.29	4.57 3.90 0.67	4.46 6.79 -2.33	-5.02 -3.49 -1.53	-1.32 -0.05 -1.27	0.33 1.50 -1.17	N/A N/A N/A	26.10.09
RLP/Invesco Monthly Income Plus IA E Strategic Bond Sector Average Difference		1.67%	1.67%	Active	7.07	4.66 3.21 1.45	-11.97 -13.81 1.84	10.47 4.39 6.08	2.96 3.21 -0.25	5.38 7.46 -2.08	0.59 -2.44 3.03	2.00 0.59 1.41	2.74 2.13 0.61	N/A N/A N/A	29.03.10
RLP/Ninety One Emerging Markets Local Currency Debt JPM GBI-EM Global Diversified Index Difference		1.70%	1.92%	Active	7.55	6.28 N/A	-3.86 N/A	-3.81 N/A	-4.37 N/A	11.59 N/A	-0.57 N/A	0.96 N/A	0.51 N/A	N/A N/A	29.03.10
RLP/M&G Corporate Bond IA E Corporate Bond Sector Average Difference		1.60%	1.60%	Active	8.53	3.43 2.43 1.00	-18.14 -18.06 -0.08	0.24 1.12 -0.88	3.42 4.64 -1.22	7.71 8.54 -0.83	-5.32 -5.32 0.00	-1.12 -0.73 -0.39	1.23 1.79 -0.56	N/A N/A N/A	29.03.10
RLP/M&G Global High Yield Bond IA E High Yield Sector Average Difference		1.63%	1.63%	Active	7.62	5.19 6.80 -1.61	-14.66 -11.77 -2.89	6.16 9.78 -3.62	-1.82 -0.19 -1.63	6.29 6.22 0.07	-1.59 1.14 -2.73	-0.11 1.86 -1.97	1.49 3.04 -1.55	N/A N/A N/A	29.03.10
RLP/M&G Optimal Income IA E Strategic Bond Sector Average Difference		1.73%	1.73%	Active	7.85	7.55 2.91 4.64	-14.63 -13.81 -0.82	5.96 4.39 1.57	-0.07 3.21 -3.28	4.43 7.46 -3.03	-0.91 -2.53 1.62	0.30 0.53 -0.23	1.56 2.10 -0.54	N/A N/A N/A	29.03.10
RLP/M&G Strategic Corporate Bond IA E Corporate Bond Sector Average Difference		1.60%	1.60%	Active	8.75	4.72 2.43 2.29	-17.86 -18.06 0.20	2.72 1.12 1.60	2.80 4.64 -1.84	6.95 8.54 -1.59	-4.04 -5.32 1.28	-0.58 -0.73 0.15	1.26 1.79 -0.53	N/A N/A N/A	29.03.10

PROPERTY

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP Property ABI UK Direct Property Sector Average Difference		1.00%	1.00%	Active	5.50	-10.08 -8.17 -1.91	3.64 2.63 1.01	11.28 8.55 2.73	-4.13 -5.75 1.62	2.02 -0.33 2.35	1.22 0.76 0.46	0.28 -0.79 1.07	4.21 3.25 0.96	3.46 2.90 0.56	01.03.84
RLP/Schroder Global Cities Real Estate FTSE EPRA/NAREIT Difference		1.70%	1.85%	Active	15.00	-11.45 -11.41 -0.04	-15.84 -11.39 -4.45	27.75 32.96 -5.21	-13.64 -23.44 9.80	24.12 17.91 6.21	-1.62 1.44 -3.06	0.41 -1.18 1.59	3.70 3.32 0.38	N/A N/A N/A	26.10.09

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP Adventurous Managed		1.00%	1.00%	Active	8.20	1.73	-3.28	24.69	-6.09	6.65	7.05	4.20	5.54	7.59	30.09.04
Composite Benchmark						1.87	-3.99	22.87	-5.96	5.97	6.32	3.67	5.44	7.29	
Difference						-0.14	0.71	1.82	-0.13	0.68	0.73	0.53	0.10	0.30	
RLP Defensive Managed		1.00%	1.00%	Active	5.41	1.13	-4.14	13.48	-3.01	4.63	3.23	2.22	3.46	5.37	30.09.06
Composite Benchmark						1.07	-4.59	11.37	-2.88	3.96	2.40	1.63	3.01	4.75	
Difference						0.06	0.45	2.11	-0.13	0.67	0.83	0.59	0.45	0.62	
RLP Managed		1.00%	1.00%	Active	7.46	1.30	-4.77	20.92	-4.93	6.37	5.27	3.36	4.93	6.89	01.03.84
Composite Benchmark						1.34	-5.38	18.69	-4.63	5.65	4.41	2.77	4.61	6.62	
Difference						-0.04	0.61	2.23	-0.30	0.72	0.86	0.59	0.32	0.27	
RLP Governed Portfolio 1		1.00%	1.00%	Active	N/A	0.59	-5.93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						0.85	-6.79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						-0.26	0.86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP Governed Portfolio 2		1.00%	1.00%	Active	N/A	1.01	-6.54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						1.21	-7.46	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						-0.20	0.92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP Governed Portfolio 3		1.00%	1.00%	Active	N/A	1.06	-5.68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						1.08	-6.17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						-0.02	0.49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP Governed Portfolio 4		1.00%	1.00%	Active	N/A	1.78	-3.44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						1.87	-3.99	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						-0.09	0.55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP Governed Portfolio 5		1.00%	1.00%	Active	N/A	1.17	-4.72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						1.34	-5.38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						-0.17	0.66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP Governed Portfolio 6		1.00%	1.00%	Active	N/A	1.11	-4.15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						1.07	-4.59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						0.04	0.44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP Governed Portfolio 7		1.00%	1.00%	Active	N/A	2.96	-3.31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						2.75	-3.17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						0.21	-0.14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP Governed Portfolio 8		1.00%	1.00%	Active	N/A	2.34	-3.34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						2.29	-3.66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						0.05	0.32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP Governed Portfolio 9		1.00%	1.00%	Active	N/A	1.37	-3.59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						1.45	-4.09	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						-0.08	0.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP GRIP 1		1.00%	1.00%	Active	N/A	-0.34	-10.23	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						0.03	-12.38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						-0.37	2.15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP GRIP 2		1.00%	1.00%	Active	N/A	0.00	-8.24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						0.23	-10.19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						-0.23	1.95	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP GRIP 3		1.00%	1.00%	Active	N/A	0.62	-7.23	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						0.61	-8.99	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						0.01	1.76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP GRIP 4		1.00%	1.00%	Active	N/A	1.39	-5.08	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						1.29	-6.73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						0.10	1.65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP GRIP 5		1.00%	1.00%	Active	N/A	2.13	-4.63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.11.20
Composite Benchmark						1.98	-6.16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						0.15	1.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP Sustainable Diversified Trust		1.00%	1.00%	Active	11.40	3.86	-16.22	15.30	9.53	15.85	0.11	4.94	N/A	N/A	13.11.15
IA Mixed Investment (20-60% Shares) Sector Average						1.70	-10.79	14.61	-1.82	6.77	1.31	1.74	N/A	N/A	
Difference						2.16	-5.43	0.69	11.35	9.08	-1.20	3.20	N/A	N/A	

MIXED ASSET CONTINUED

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP Sustainable Managed Growth Trust IA Mixed Investment (0-35% Shares) Sector Average Difference		1.00%	1.00%	Active	9.72	4.42	-18.58	7.75	6.53	10.28	-2.88	1.48	N/A	N/A	25.06.18
						0.74	-12.65	6.28	0.88	5.51	-2.21	-0.09	N/A	N/A	
						3.68	-5.93	1.47	5.65	4.77	-0.67	1.57	N/A	N/A	
RLP Sustainable World Trust IA Mixed Investment (40-85% Shares) Sector Average Difference		1.00%	1.00%	Active	13.20	5.47	-16.74	21.04	17.20	21.17	2.05	8.58	N/A	N/A	25.06.18
						2.41	-10.24	20.04	-1.98	8.24	3.34	3.20	N/A	N/A	
						3.06	-6.50	1.00	19.18	12.93	-1.29	5.38	N/A	N/A	
RLP/7IM AAP Adventurous IA Flexible Investment Sector Average Difference		1.45%	1.65%	Active	10.02	-1.61	-6.51	22.96	-4.25	5.06	4.19	2.61	3.77	N/A	08.05.12
						1.92	-10.07	21.06	0.41	7.57	3.53	3.68	4.71	N/A	
						-3.53	3.56	1.90	-4.66	-2.51	0.66	-1.07	-0.94	N/A	
RLP/7IM AAP Balanced IA Mixed Investment (20-60% Shares) Sector Average Difference		1.45%	1.68%	Active	7.37	-1.34	-8.90	13.58	-1.59	3.95	0.69	0.87	1.92	N/A	08.05.12
						1.70	-10.79	14.61	-1.82	6.77	1.31	1.74	2.98	N/A	
						-3.04	1.89	-1.03	0.23	-2.82	-0.62	-0.87	-1.06	N/A	
RLP/7IM AAP Moderately Adventurous IA Mixed Investment (40-85% Shares) Sector Average Difference		1.45%	1.63%	Active	8.94	-0.32	-7.39	19.25	-3.67	4.69	3.25	2.11	3.22	N/A	08.05.12
						2.00	-10.52	19.96	-0.91	8.20	3.06	3.26	4.39	N/A	
						-2.32	3.13	-0.71	-2.76	-3.51	0.19	-1.15	-1.17	N/A	
RLP/7IM AAP Moderately Cautious IA Mixed Investment (0-35% Shares) Sector Average Difference		1.45%	1.71%	Active	6.16	-1.99	-11.64	7.09	0.60	3.19	-2.48	-0.76	0.40	N/A	08.05.12
						0.86	-11.77	7.20	0.19	5.94	-1.56	0.25	1.80	N/A	
						-2.85	0.13	-0.11	0.41	-2.75	-0.92	-1.01	-1.40	N/A	
RLP/BlackRock Consensus 85 ABI Mixed Investment (40-85% Shares) Sector Average Difference		1.00%	1.00%	Active	9.19	3.83	-8.14	20.55	-3.70	8.02	4.76	3.65	4.75	6.92	31.05.02
						2.41	-10.24	20.04	-1.98	8.24	3.34	3.20	4.25	6.63	
						1.42	2.10	0.51	-1.72	-0.22	1.42	0.45	0.50	0.29	
RLP/BMF Balanced IA Mixed Investment (40-85% Shares) Sector Average Difference		1.45%	2.03%	Active	8.74	0.96	-11.53	19.69	1.79	6.30	2.25	2.95	3.61	N/A	08.05.12
						2.00	-10.52	19.96	-0.91	8.20	3.06	3.26	4.39	N/A	
						-1.04	-1.01	-0.27	2.70	-1.90	-0.81	-0.31	-0.78	N/A	
RLP/BMF Cautious Growth IA Mixed Investment (20-60% Shares) Sector Average Difference		1.45%	1.96%	Active	6.58	0.21	-9.58	14.37	-1.71	5.49	1.20	1.45	2.73	N/A	08.05.12
						1.70	-10.79	14.61	-1.82	6.77	1.31	1.74	2.98	N/A	
						-1.49	1.21	-0.24	0.11	-1.28	-0.11	-0.29	-0.25	N/A	
RLP/BMF Defensive Income IA Mixed Investment (0-35% Shares) Sector Average Difference		1.45%	1.87%	Active	5.08	0.33	-9.93	8.33	-2.52	5.23	-0.71	0.08	1.20	N/A	08.05.12
						0.86	-11.77	7.20	0.19	5.94	-1.56	0.25	1.80	N/A	
						-0.53	1.84	1.13	-2.71	-0.71	0.85	-0.17	-0.60	N/A	
RLP/Man GLG Balanced Managed IA Mixed Investment (40-85% Shares) Sector Average Difference	4	1.45%	1.60%	Active	7.97	5.84	-3.90	21.40	-9.48	4.91	7.28	3.23	4.05	6.80	31.05.02
						2.03	-10.82	19.60	-0.65	8.90	2.86	3.32	4.35	6.78	
						3.81	6.92	1.80	-8.83	-3.99	4.42	-0.09	-0.30	0.02	

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP/Man GLG Stockmarket Managed	4	1.45%	1.60%	Active	8.56	7.16	-2.56	23.21	-8.41	5.62	8.76	4.47	5.00	7.58	31.05.02
IA Flexible Investment Sector Average						2.14	-10.41	20.54	0.78	8.15	3.32	3.75	4.69	7.01	
Difference						5.02	7.85	2.67	-9.19	-2.53	5.44	0.72	0.31	0.57	
RLP/Invesco Distribution		1.77%	1.77%	Active	8.22	6.21	-11.48	16.18	-3.06	6.95	2.99	2.52	2.81	N/A	29.03.10
IA Mixed Investment (20-60% Shares) Sector Average						1.70	-10.79	14.61	-1.82	6.77	1.31	1.74	2.98	N/A	
Difference						4.51	-0.69	1.57	-1.24	0.18	1.68	0.78	-0.17	N/A	
RLP/Ninety One Global Income Opportunities		1.58%	1.71%	Active	7.28	1.08	-13.33	10.69	-10.11	0.58	-1.02	-2.60	-0.28	N/A	26.10.09
UK Consumer Price Index						2.95	9.31	2.57	-0.89	-0.13	4.90	2.70	1.29	N/A	
Difference						-1.87	-22.64	8.12	-9.22	0.71	-5.92	-5.30	-1.57	N/A	
RLP/Jupiter Merlin Balanced Portfolio	4	1.70%	2.39%	Active	9.44	3.50	-5.01	18.37	-3.51	9.62	5.18	4.24	5.20	N/A	29.03.10
IA Mixed Investment (40-85% Shares) Sector Average						2.03	-10.82	19.60	-0.65	8.90	2.86	3.32	4.35	N/A	
Difference						1.47	5.81	-1.23	-2.86	0.72	2.32	0.92	0.85	N/A	
RLP/Jupiter Merlin Growth Portfolio	4	1.70%	2.53%	Active	10.46	5.78	-6.26	22.45	-2.22	10.43	6.68	5.57	6.17	N/A	29.03.10
IA Flexible Investment Sector Average						2.14	-10.41	20.54	0.78	8.15	3.32	3.75	4.69	N/A	
Difference						3.64	4.15	1.91	-3.00	2.28	3.36	1.82	1.48	N/A	
RLP/Jupiter Merlin Income Portfolio	4	1.70%	2.29%	Active	7.13	1.94	-8.01	12.33	-2.30	7.88	1.75	2.11	2.50	N/A	29.03.10
IA Mixed Investment (20-60% Shares) Sector Average						1.64	-11.00	14.35	-1.50	7.09	1.13	1.76	2.96	N/A	
Difference						0.30	2.99	-2.02	-0.80	0.79	0.62	0.35	-0.46	N/A	
RLP/Liontrust Balanced		1.70%	1.81%	Active	13.38	3.04	-16.89	16.60	17.53	8.07	-0.05	4.86	5.18	N/A	29.03.10
IA Mixed Investment (40-85% Shares) Sector Average						2.00	-10.52	19.96	-0.91	8.20	3.06	3.26	4.39	N/A	
Difference						1.04	-6.37	-3.36	18.44	-0.13	-3.11	1.60	0.79	N/A	
RLP/Liontrust Global Alpha		1.95%	2.04%	Active	19.92	2.65	-33.15	31.29	37.94	8.22	-3.42	6.10	8.09	N/A	29.03.10
MSCI World Index						5.37	-2.48	33.05	4.99	11.93	10.98	9.94	11.18	N/A	
Difference						-2.72	-30.67	-1.76	32.95	-3.71	-14.40	-3.84	-3.09	N/A	
RLP/BNY Mellon Multi-Asset Balanced		1.45%	1.56%	Active	8.26	3.36	-2.95	23.70	-1.90	11.46	7.45	6.29	5.32	6.82	21.01.08
IA Mixed Investment (40-85% Shares) Sector Average						2.00	-10.52	19.96	-0.91	8.20	3.06	3.26	4.39	6.77	
Difference						1.36	7.57	3.74	-0.99	3.26	4.39	3.03	0.93	0.05	
RLP/BNY Mellon Multi-Asset Growth		1.45%	1.56%	Active	10.35	0.08	-2.14	31.62	-1.49	10.15	8.83	6.94	7.62	8.89	21.01.08
IA Flexible Investment Sector Average						1.92	-10.07	21.06	0.41	7.57	3.53	3.68	4.71	6.97	
Difference						-1.84	7.93	10.56	-1.90	2.58	5.30	3.26	2.91	1.92	
RLP/Rathbone Enhanced Growth		1.45%	1.56%	Active	12.40	0.86	-13.12	25.06	2.45	9.93	3.10	4.30	5.46	N/A	08.05.12
Composite Benchmark						7.56	14.46	7.58	4.21	4.93	9.82	7.68	6.31	N/A	
Difference						-6.70	-27.58	17.48	-1.76	5.00	-6.72	-3.38	-0.85	N/A	
RLP/Rathbone Strategic Growth		1.45%	1.53%	Active	8.67	0.25	-9.88	16.62	0.73	8.36	1.76	2.83	3.89	N/A	08.05.12
UK Consumer Price Index +3%						5.77	12.47	5.60	2.24	2.96	7.90	5.74	4.36	N/A	
Difference						-5.52	-22.35	11.02	-1.51	5.40	-6.14	-2.91	-0.47	N/A	
RLP/Rathbone Total Return		1.45%	1.53%	Active	4.93	0.47	-5.32	8.33	1.38	5.75	1.00	2.01	2.26	N/A	08.05.12
Sterling Overnight Index (SONIA) + 2%						4.81	1.48	0.63	1.02	1.44	2.29	1.86	1.52	N/A	
Difference						-4.34	-6.80	7.70	0.36	4.31	-1.29	0.15	0.74	N/A	
RLP/Schroder Managed Balanced		1.35%	1.45%	Active	8.82	2.06	-13.32	21.53	0.86	6.14	2.44	2.85	3.82	6.83	29.06.98
IA Mixed Investment (40-85% Shares) Sector Average						2.00	-10.52	19.96	-0.91	8.20	3.06	3.26	4.39	6.77	
Difference						0.06	-2.80	1.57	1.77	-2.06	-0.62	-0.41	-0.57	0.06	
RLP/Schroder MM Diversity		1.35%	2.15%	Active	6.36	5.41	-0.08	15.64	-2.46	1.37	6.80	3.79	2.37	N/A	08.05.12
UK Consumer Price Index						3.19	9.56	2.81	-0.66	0.10	5.14	2.94	1.52	N/A	
Difference						2.22	-9.64	12.83	-1.80	1.27	1.66	0.85	0.85	N/A	

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP/Schroder Blended Portfolio 6 IA Mixed Investment (40-85% Shares) Sector Average Difference		1.35%	1.44%	Active	10.22	2.46 2.00 0.46	-13.18 -10.52 -2.66	27.58 19.96 7.62	-8.65 -0.91 -7.74	3.44 8.20 -4.76	4.31 3.06 1.25	1.41 3.26 -1.85	2.28 4.39 -2.11	N/A N/A N/A	08.05.12
RLP/Schroder Blended Portfolio 7 Composite Benchmark Difference		1.35%	1.44%	Active	10.66	3.16 3.14 0.02	-10.38 -4.30 -6.08	27.94 24.89 3.05	-6.51 -8.43 1.92	3.51 6.02 -2.51	5.76 7.22 -1.46	2.74 3.66 -0.92	3.05 4.54 -1.49	N/A N/A N/A	08.05.12
RLP/UBS Global Allocation IA Mixed Investment (40-85% Shares) Sector Average Difference		1.40%	1.47%	Active	8.84	-1.76 2.00 -3.76	-11.49 -10.52 -0.97	21.05 19.96 1.09	-8.79 -0.91 -7.88	7.50 8.20 -0.70	1.72 3.06 -1.34	0.63 3.26 -2.63	2.75 4.39 -1.64	5.67 6.77 -1.10	21.01.08

UK EQUITY

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP Equity Income FTSE All Share Index Difference		1.00%	1.00%	Active	13.87	7.10 4.84 2.26	-1.61 -3.75 2.14	37.55 34.05 3.50	-22.87 -19.45 -3.42	7.51 5.73 1.78	13.17 10.59 2.58	3.74 2.87 0.87	5.19 3.63 1.56	N/A N/A N/A	29.03.10
RLP UK Equity FTSE All Share Index Difference		1.00%	1.00%	Active	13.93	5.55 4.84 0.71	-7.89 -3.75 -4.14	36.59 34.05 2.54	-18.65 -19.45 0.80	7.06 5.73 1.33	9.91 10.59 -0.68	2.95 2.87 0.08	3.72 3.63 0.09	7.40 6.78 0.62	01.03.84
RLP Sustainable Leaders Trust FTSE All Share Index Difference		1.00%	1.00%	Active	13.75	4.48 4.84 -0.36	-12.27 -3.75 -8.52	29.94 34.05 -4.11	-1.56 -19.45 17.89	21.11 5.73 15.38	6.00 10.59 -4.59	7.26 2.87 4.39	5.52 3.63 1.89	9.74 6.78 2.96	01.11.99
RLP UK Mid Cap FTSE 250 Mid Index Difference		1.00%	1.00%	Active	19.79	-0.82 -2.33 1.51	-27.12 -21.25 -5.87	35.85 35.59 0.26	-10.64 -13.16 2.52	13.00 8.00 5.00	-0.61 1.41 -2.02	-0.17 -0.44 0.27	2.45 2.65 -0.20	8.88 8.72 0.16	01.11.99
RLP UK Smaller Companies FTSE Small Cap (ex Inv Trusts) Index Difference		1.00%	1.00%	Active	17.26	-4.50 4.25 -8.75	-32.91 -23.66 -9.25	45.08 65.59 -20.51	0.84 -12.43 13.27	11.92 -1.17 13.09	-2.40 9.64 -12.04	0.96 2.66 -1.70	4.53 3.90 0.63	N/A N/A N/A	29.03.10
RLP UK Opportunities FTSE All Share Index Difference		1.00%	1.00%	Active	18.43	5.91 4.84 1.07	-23.60 -3.75 -19.85	45.57 34.05 11.52	-15.97 -19.45 3.48	8.68 5.73 2.95	5.61 10.59 -4.98	1.47 2.87 -1.40	1.99 3.63 -1.64	N/A N/A N/A	29.03.10
RLP/Baillie Gifford UK Equity FTSE All Share Index Difference	4	1.37%	1.40%	Active	16.76	5.82 5.01 0.81	-20.90 -4.81 -16.09	32.70 33.79 -1.09	-13.54 -20.49 6.95	7.07 7.72 -0.65	3.56 10.16 -6.60	0.56 2.75 -2.19	2.80 3.18 -0.38	7.22 6.51 0.71	12.01.08
RLP/BlackRock ACS UK Equity Index FTSE All Share Index Difference		1.00%	1.00%	Tracker	13.15	4.82 4.84 -0.02	-4.77 -3.75 -1.02	33.92 34.05 -0.13	-19.17 -19.45 0.28	5.63 5.73 -0.10	10.16 10.59 -0.43	2.68 2.87 -0.19	3.41 3.63 -0.22	6.82 6.78 0.04	31.05.02
RLP/Dimensional UK Core Equity FTSE All-Share Index Difference		1.10%	1.15%	Tracker	14.41	7.78 4.72 3.06	-5.73 -3.86 -1.87	37.93 33.90 4.03	-20.37 -19.54 -0.83	5.22 5.61 -0.39	11.91 10.47 1.44	3.26 2.75 0.51	N/A N/A N/A	N/A N/A N/A	06.03.15
RLP/BlackRock UK Equity FTSE All Share Index Difference		1.35%	1.37%	Active	12.72	8.93 4.47 4.46	-8.96 -4.09 -4.87	27.71 33.58 -5.87	-12.27 -19.73 7.46	12.44 5.36 7.08	8.19 10.21 -2.02	4.55 2.51 2.04	5.27 3.27 2.00	8.52 6.40 2.12	21.01.08

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						1 year	1 year	1 year	1 year	1 year	Years	Years	Years	Years	
RLP/Schroder UK Multi-Cap Income		1.35%	1.60%	Active	17.44	9.49	-19.22	37.95	-24.67	5.36	6.86	-0.64	1.04	N/A	08.05.12
FTSE All Share Index						4.47	-4.09	33.58	-19.73	5.36	10.21	2.51	3.27	N/A	
Difference						5.02	-15.13	4.37	-4.94	0.00	-3.35	-3.15	-2.23	N/A	
RLP/Fidelity UK Select		1.70%	1.75%	Active	12.90	3.00	-8.42	31.58	-13.73	11.36	7.47	3.58	3.56	7.54	29.06.98
FTSE All Share Index						4.10	-4.42	33.11	-20.02	4.99	9.82	2.15	2.91	6.03	
Difference						-1.10	-4.00	-1.53	6.29	6.37	-2.35	1.43	0.65	1.51	
RLP/Invesco High Income		1.87%	1.87%	Active	13.08	5.71	-6.00	31.45	-30.85	-4.18	9.31	-2.85	0.38	N/A	28.11.11
FTSE All Share Index						4.10	-4.42	33.11	-20.02	4.99	9.82	2.15	2.91	N/A	
Difference						1.61	-1.58	-1.66	-10.83	-9.17	-0.51	-5.00	-2.53	N/A	
RLP/Ninety One UK Special Situations		1.70%	1.79%	Active	23.80	19.16	-14.71	56.26	-32.56	8.56	16.67	3.06	2.93	N/A	28.11.11
FTSE All Share Index						4.10	-4.42	33.11	-20.02	4.99	9.82	2.15	2.91	N/A	
Difference						15.06	-10.29	23.15	-12.54	3.57	6.85	0.91	0.02	N/A	
RLP/M&G Recovery		1.80%	1.80%	Active	19.32	3.50	-16.68	36.46	-25.58	-2.25	5.58	-3.06	-1.22	N/A	29.03.10
FTSE All Share Index						4.00	-4.52	32.98	-20.10	4.89	9.71	2.05	2.81	N/A	
Difference						-0.50	-12.16	3.48	-5.48	-7.14	-4.13	-5.11	-4.03	N/A	
RLP/Schroder Income Maximiser		1.70%	1.86%	Active	16.79	8.50	-1.27	47.46	-29.01	-2.94	16.46	1.71	3.15	N/A	29.03.10
FTSE All Share Index						4.10	-4.42	33.11	-20.02	4.99	9.82	2.15	2.91	N/A	
Difference						4.40	3.15	14.35	-8.99	-7.93	6.64	-0.44	0.24	N/A	
RLP UK Equity Core Plus (Close TEAMS UK Equities (1%))	6	1.35%	1.38%	Active	15.04	6.14	-14.14	32.64	-18.18	10.13	6.52	1.72	2.96	7.10	31.05.02
FTSE All Share Index						4.00	-4.37	33.73	-20.24	7.72	9.98	2.70	3.16	6.60	
Difference						2.14	-9.77	-1.09	2.06	2.41	-3.46	-0.98	-0.20	0.50	
RLP UK Equity Core Plus (Close TEAMS UK Equities (2%))	6	1.60%	1.65%	Active	17.80	8.31	-22.92	31.96	-17.31	12.89	3.28	0.56	2.49	7.29	31.05.02
FTSE All Share Index						3.74	-4.61	33.40	-20.44	7.45	9.71	2.45	2.90	6.33	
Difference						4.57	-18.31	-1.44	3.13	5.44	-6.43	-1.89	-0.41	0.96	
RLP UK Equity Core Plus (JPM UK Equity Growth)	5	1.70%	1.78%	Active	14.47	6.20	-16.69	30.41	-9.88	7.18	4.88	2.19	3.15	7.46	29.06.98
FTSE All Share Index						4.10	-4.42	33.11	-20.02	4.99	9.82	2.15	2.91	6.03	
Difference						2.10	-12.27	-2.70	10.14	2.19	-4.94	0.04	0.24	1.43	
RLP UK Equity Specialist (Baillie Gifford UK Equity Alpha)	4 5	1.50%	1.50%	Active	19.16	2.72	-30.79	10.91	-4.88	6.91	-7.62	-4.32	-1.26	4.08	31.03.06
FTSE All Share Index						4.87	-4.94	33.62	-20.59	7.58	10.02	2.62	3.05	6.37	
Difference						-2.15	-25.85	-22.71	15.71	-0.67	-17.64	-6.94	-4.31	-2.29	
RLP UK Equity Specialist (Fidelity UK Opportunities)	5	1.34%	1.62%	Active	19.92	-3.35	-26.22	51.64	-21.20	1.85	2.64	-2.79	0.38	5.97	29.06.98
FTSE All Share Index						4.21	-4.33	33.25	-19.94	5.10	9.93	2.25	3.02	6.14	
Difference						-7.56	-21.89	18.39	-1.26	-3.25	-7.29	-5.04	-2.64	-0.17	
RLP UK Income Core Plus (Artemis Income)		1.70%	1.75%	Active	14.55	4.48	-2.21	32.71	-19.06	8.73	10.68	3.60	4.14	7.50	31.03.06
FTSE 350 Higher Yield Index						5.17	7.36	41.88	-30.49	0.20	17.01	2.21	2.74	5.12	
Difference						-0.69	-9.57	-9.17	11.43	8.53	-6.33	1.39	1.40	2.38	

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP UK Income Specialist (Fidelity Moneybuilder Dividend) FTSE 350 Higher Yield Index Difference	5	1.30%	1.46%	Active	10.61	4.45	1.91	27.10	-17.90	5.55	10.60	3.23	3.47	6.62	31.03.06
						5.59	7.79	42.45	-30.21	0.60	17.48	2.62	3.15	5.54	
						-1.14	-5.88	-15.35	12.31	4.95	-6.88	0.61	0.32	1.08	
RLP UK Mid Cap Specialist (FTF Martin Currie UK Midcap) FTSE 250 Mid Index Difference	5	1.70%	1.77%	Active	20.16	-1.08	-25.13	39.39	-20.26	16.26	1.06	-0.88	2.78	8.30	31.03.06
						-3.01	-21.80	34.64	-13.77	7.24	0.70	-1.14	1.94	7.96	
						1.93	-3.33	4.75	-6.49	9.02	0.36	0.26	0.84	0.34	
RLP UK Small Cap Specialist (Ninety One UK Smaller Companies) FTSE Small Cap (ex Inv Trusts) Index Difference		1.70%	1.79%	Active	19.51	-11.21	-39.41	48.38	4.45	6.99	-7.24	-2.26	2.19	10.63	31.03.06
						3.53	-24.20	64.44	-13.04	-1.86	8.87	1.95	3.17	8.56	
						-14.74	-15.21	-16.06	17.49	8.85	-16.11	-4.21	-0.98	2.07	

US EQUITY

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP American Tilt FTSE USA Index Difference	4	1.00%	1.00%	Tracker	12.82	2.42	0.02	31.53	9.84	12.70	10.45	10.77	12.55	13.13	01.03.84
						2.65	-0.56	30.28	11.15	13.56	9.96	10.91	12.93	13.59	
						-0.23	0.58	1.25	-1.31	-0.86	0.49	-0.14	-0.38	-0.46	
RLP/BlackRock ACS US Equity Index FTSE USA Index Difference		1.00%	1.00%	Tracker	13.17	2.79	-1.84	32.83	9.95	12.37	10.26	10.61	12.81	13.40	31.05.02
						3.60	-1.49	33.67	10.20	11.74	10.90	10.92	13.05	13.48	
						-0.81	-0.35	-0.84	-0.25	0.63	-0.64	-0.31	-0.24	-0.08	
RLP/FTF Royce US Smaller Companies Russell 2000 Index Difference		1.70%	1.70%	Active	17.99	-4.51	4.50	38.76	-7.03	8.61	11.46	6.93	7.46	N/A	29.03.10
						-14.71	-4.65	39.85	-1.75	1.84	4.38	2.62	6.80	N/A	
						10.20	9.15	-1.09	-5.28	6.77	7.08	4.31	0.66	N/A	
RLP/Liontrust US Opportunities S&P 500 Index Difference		1.70%	1.82%	Active	13.55	-5.01	-7.87	33.66	14.54	13.18	5.36	8.68	9.73	N/A	28.11.11
						2.74	-0.05	32.54	7.94	10.99	10.82	10.27	12.40	N/A	
						-7.75	-7.82	1.12	6.60	2.19	-5.46	-1.59	-2.67	N/A	
RLP/Schroder US Mid Cap Russell 2500 Index Difference		1.70%	1.86%	Active	14.03	-11.11	4.38	32.38	-5.86	9.93	7.09	4.91	8.93	N/A	26.10.09
						-11.03	-3.53	38.58	0.47	5.66	5.95	4.77	8.07	N/A	
						-0.08	7.91	-6.20	-6.33	4.27	1.14	0.14	0.86	N/A	
RLP US Core Plus (Jupiter North American Equity) S&P 500 Index Difference	5	1.70%	1.90%	Active	12.29	-0.31	3.55	29.98	7.87	8.49	10.29	9.44	9.81	10.52	31.03.06
						2.74	-0.05	32.54	7.94	10.99	10.82	10.27	12.40	12.72	
						-3.05	3.60	-2.56	-0.07	-2.50	-0.53	-0.83	-2.59	-2.20	

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP European FTSE Europe ex UK Index Difference		1.00%	1.00%	Active	15.14	10.14	-11.38	32.22	-2.36	8.62	8.88	6.48	6.10	8.55	01.03.84
RLP/BlackRock ACS European Equity Index FTSE AW Developed Europe ex UK Index Difference		1.00%	1.00%	Tracker	15.15	10.55	-12.55	31.65	-5.17	10.31	8.37	5.89	5.93	7.99	31.05.02
RLP/Schroder European Recovery FTSE World Europe Ex UK Index Difference		1.70%	1.91%	Active	20.10	14.25	-4.30	49.87	-25.85	3.73	17.89	4.73	4.74	N/A	28.11.11
RLP Europe Core Plus (Fidelity European Blended) FTSE Europe ex UK Index Difference		1.70%	1.87%	Active	14.61	9.52	-12.02	26.95	-1.83	7.38	6.95	5.21	6.10	8.06	31.03.06
RLP Europe Specialist (Columbia Threadneedle European Select) FTSE Europe ex UK Index Difference	5	1.70%	1.75%	Active	17.41	10.74	-20.45	27.61	6.55	14.59	3.98	6.53	6.94	8.48	31.03.06
RLP/Jupiter European Special Situations FTSE World Europe ex UK Index Difference		1.70%	1.94%	Active	17.26	5.55	-24.82	27.69	0.35	8.08	0.44	1.91	3.25	N/A	28.11.11

ASIAN EQUITY

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP Far East (Ex Japan) Tilt FTSE Asia Pacific (ex Japan) Index Difference		1.00%	1.00%	Tracker	15.36	3.33	-10.40	21.77	1.30	10.50	4.08	4.76	5.14	8.57	31.05.02
RLP Japan Tilt FTSE Japan Index Difference		1.00%	1.00%	Tracker	10.92	11.11	-9.88	10.08	0.14	6.18	3.30	3.22	6.14	7.31	31.05.02
RLP Pacific Tilt FTSE Asia Pacific Index Difference		1.00%	1.00%	Tracker	12.45	7.03	-10.38	15.97	0.80	7.97	3.62	3.90	5.30	7.80	01.03.84
RLP/Fidelity Asia MSCI AC Asia Pacific Ex Japan Index Difference		1.70%	1.89%	Active	15.90	7.16	-25.03	1.83	19.06	18.49	-6.47	2.91	6.12	N/A	28.11.11
RLP Asia Pacific Core Plus (Stewart Investors Asia Pacific Leaders Sustainability) MSCI AC Asia (ex Japan) Index Difference		1.80%	1.80%	Active	11.61	-5.79	-7.96	20.06	8.97	9.15	1.35	4.36	6.53	N/A	26.10.09
RLP Asia Pacific Core Plus (Invesco Asian) MSCI AC Asia (ex Japan) Index Difference		1.90%	1.90%	Active	15.06	11.34	-11.54	15.99	9.02	7.06	4.54	5.92	8.21	11.52	31.03.06

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3 Years	5 Years	10 Years	15 Years	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19					
RLP/BlackRock ACS Japanese Equity Index		1.00%	1.00%	Tracker	11.59	11.57	-10.89	11.82	0.41	5.95	3.60	3.41	6.15	6.34	21.01.08
FTSE Japan Index						10.05	-10.55	11.91	-0.11	6.53	3.28	3.23	6.30	6.76	
Difference						1.52	-0.34	-0.09	0.52	-0.58	0.32	0.18	-0.15	-0.42	
RLP/BlackRock Pacific Rim Equity Index		1.00%	1.00%	Tracker	15.44	3.59	-12.18	23.85	1.24	10.71	4.06	4.78	5.00	8.97	21.01.08
FTSE World Asia Pacific (ex Japan) Index						3.82	-11.85	23.75	1.16	11.28	4.23	4.97	5.14	9.31	
Difference						-0.23	-0.33	0.10	0.08	-0.57	-0.17	-0.19	-0.14	-0.34	
RLP Japan Core Plus (Baillie Gifford Japanese Income Growth)	4 5	1.57%	1.57%	Active	10.55	-0.73	-13.73	9.46	-5.33	1.32	-2.13	-2.10	3.68	5.80	31.03.06
Topix Index						11.83	-12.26	7.48	1.13	6.81	1.78	2.64	5.48	5.83	
Difference						-12.56	-1.47	1.98	-6.46	-5.49	-3.91	-4.74	-1.80	-0.03	
RLP Japan Specialist (Baillie Gifford Japanese)	4 5	1.57%	1.58%	Active	12.65	-2.00	-19.48	13.96	-14.57	-3.85	-3.48	-5.87	1.18	3.46	31.03.06
Topix Index						11.83	-12.26	7.48	1.13	6.81	1.78	2.64	5.48	5.83	
Difference						-13.83	-7.22	6.48	-15.70	-10.66	-5.26	-8.51	-4.30	-2.37	

GLOBAL EQUITY

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3 Years	5 Years	10 Years	15 Years	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19					
RLP Global Equity		1.00%	1.00%	Active	11.69	5.27	-4.73	31.93	-6.70	9.22	9.78	6.16	6.98	8.88	31.05.02
Composite Benchmark						4.88	-3.43	32.74	-7.71	8.47	10.37	6.12	7.06	9.19	
Difference						0.39	-1.30	-0.81	1.01	0.75	-0.59	0.04	-0.08	-0.31	
RLP Global Equity Diversified		1.00%	1.00%	Active	11.35	8.31	-1.10	30.93	4.00	N/A	11.94	N/A	N/A	N/A	03.06.19
MSCI World Index						4.32	-3.45	31.72	3.95	N/A	9.88	N/A	N/A	N/A	
Difference						3.99	2.35	-0.79	0.05	N/A	2.06	N/A	N/A	N/A	
RLP Global Equity Select		1.00%	1.00%	Active	12.07	15.84	7.72	36.25	6.80	N/A	19.35	N/A	N/A	N/A	03.06.19
MSCI World Index						4.32	-3.45	31.72	3.95	N/A	9.88	N/A	N/A	N/A	
Difference						11.52	11.17	4.53	2.85	N/A	9.47	N/A	N/A	N/A	
RLP Global Managed		1.00%	1.00%	Active	11.08	5.40	-5.88	29.83	-6.43	8.54	8.80	5.51	6.46	8.93	01.03.84
Composite Benchmark						5.07	-5.83	30.21	-7.67	8.36	8.81	5.20	6.41	8.67	
Difference						0.33	-0.05	-0.38	1.24	0.18	-0.01	0.31	0.05	0.26	
RLP Global Sustainable Equity		1.00%	1.00%	Active	N/A	8.78	-14.86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	09.11.20
MSCI All Countries World Net Total Return Index TR						4.33	-5.21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Difference						4.45	-9.65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
RLP Worldwide		1.00%	1.00%	Active	11.72	4.22	-3.38	28.49	5.65	10.54	8.97	8.60	9.51	10.63	01.06.89
FTSE World Index						4.62	-3.80	30.98	3.30	10.62	9.65	8.53	9.68	10.82	
Difference						-0.40	0.42	-2.49	2.35	-0.08	-0.68	0.07	-0.17	-0.19	
RLP/Baillie Gifford UK & Worldwide Equity	4	1.40%	1.43%	Active	16.17	2.61	-27.43	26.24	10.19	10.57	-2.04	2.75	5.76	8.88	21.01.08
Composite Benchmark						5.25	-6.68	29.96	-11.50	9.60	8.47	4.36	5.02	8.16	
Difference						-2.64	-20.75	-3.72	21.69	0.97	-10.51	-1.61	0.74	0.72	
RLP/BlackRock ACS Global Blend		1.00%	1.00%	Tracker	11.51	4.32	-6.72	30.74	-7.87	8.42	8.35	4.91	6.26	N/A	12.01.09
Composite Benchmark						5.07	-5.83	30.06	-7.67	8.36	8.77	5.18	6.39	N/A	
Difference						-0.75	-0.89	0.68	-0.20	0.06	-0.42	-0.27	-0.13	N/A	
RLP/BlackRock ACS Global Equity Index (50:50)		1.00%	1.00%	Tracker	11.98	6.12	-5.78	30.58	-9.73	8.02	9.29	4.94	5.87	8.45	30.05.03
Composite Benchmark						5.98	-5.29	31.12	-8.82	8.35	9.59	5.39	6.36	8.89	
Difference						0.14	-0.49	-0.54	-0.91	-0.33	-0.30	-0.45	-0.49	-0.44	
RLP/BlackRock ACS Global Equity Index (60:40)		1.00%	1.00%	Tracker	12.05	6.08	-5.26	31.35	-11.90	7.50	9.70	4.57	5.41	8.22	31.05.02
Composite Benchmark						5.77	-4.95	31.72	-11.01	7.84	9.81	4.91	5.84	8.50	
Difference						0.31	-0.31	-0.37	-0.89	-0.34	-0.11	-0.34	-0.43	-0.28	
RLP/BlackRock ACS World (ex UK) Equity Index		1.00%	1.00%	Tracker	12.23	3.93	-4.57	30.25	5.35	11.37	8.91	8.67	10.11	10.99	21.01.08
FTSE AW ex UK (Developed)						4.39	-4.12	31.14	5.36	10.91	9.49	8.92	10.36	11.26	
Difference						-0.46	-0.45	-0.89	-0.01	0.46	-0.58	-0.25	-0.25	-0.27	

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP/Dimensional Global Core Equity MSCI World Index Difference		1.17%	1.17%	Tracker	11.43	-0.32 4.14 -4.46	-0.95 -3.62 2.67	32.18 31.50 0.68	-0.69 3.77 -4.46	9.52 10.62 -1.10	9.28 9.69 -0.41	7.25 8.66 -1.41	N/A N/A N/A	N/A N/A N/A	06.03.15
RLP/Dimensional Global Targeted Value MSCI World SMID Value Index Difference		1.35%	1.39%	Tracker	15.46	-4.88 -3.83 -1.05	4.80 -8.28 13.08	47.25 32.68 14.57	-13.83 -0.29 -13.54	0.56 7.85 -7.29	13.65 5.38 8.27	4.92 4.70 0.22	N/A N/A N/A	N/A N/A N/A	06.03.15
RLP/Fidelity Special Situations Blended Composite Benchmark Difference		1.70%	1.86%	Active	13.97	1.58 4.02 -2.44	-5.82 -3.93 -1.89	37.70 32.20 5.50	-10.03 -7.98 -2.05	5.78 7.85 -2.07	9.62 9.72 -0.10	4.62 5.56 -0.94	6.95 6.55 0.40	9.51 8.56 0.95	18.09.06
RLP/First Sentier Global Listed Infrastructure FTSE Global Core Infrastructure 50/50 Difference		1.70%	1.75%	Active	12.08	-9.46 -10.10 0.64	9.84 10.28 -0.44	11.70 13.04 0.57	-9.86 -10.43 -1.33	16.84 18.17 -1.33	3.56 3.87 -0.31	3.18 3.47 -0.29	6.76 6.57 0.19	N/A N/A N/A	28.11.11
RLP Global Blend Core Plus (RLP Global Growth) Composite Benchmark Difference	5	1.74%	1.74%	Active	13.42	-0.21 5.05 -5.26	-20.34 -5.70 -14.64	26.61 30.14 -3.53	0.50 -8.03 8.53	9.69 7.91 -1.78	0.21 8.84 -8.63	2.10 5.05 -2.95	4.38 6.08 -1.70	7.53 8.29 -0.76	31.05.02
RLP Global Managed Equity Specialist (Invesco Global Equity) Composite Benchmark Difference		1.77%	1.77%	Active	12.48	12.81 4.26 8.55	-4.27 -4.00 -0.27	35.32 32.10 3.22	-4.10 -9.46 5.36	2.69 7.56 -4.87	13.48 9.76 3.72	7.55 5.18 2.37	7.24 6.10 1.14	10.41 8.31 2.10	29.06.98
RLP Global Managed Equity Specialist (Ninety One Global Strategic Equity) Composite Benchmark Difference		1.70%	1.81%	Active	12.82	10.91 4.16 6.75	-13.36 -4.10 -9.26	29.16 31.97 -2.81	2.63 -9.55 12.18	6.49 7.45 -0.96	7.47 9.65 -2.18	6.28 5.08 1.20	8.84 5.99 2.85	10.36 8.21 2.15	31.03.06
RLP/HSBC Islamic Global Equity Index Dow Jones Islamic Titans 100 Index Difference		1.25%	1.25%	Tracker	13.11	11.76 11.49 0.27	-8.75 -10.08 1.33	25.06 27.91 -2.85	21.08 18.70 2.38	16.04 13.12 2.92	8.44 8.64 -0.20	12.37 11.47 0.90	12.22 11.22 1.00	12.16 10.55 1.61	21.01.08
RLP/Jupiter Ecology FTSE World Index Difference		1.70%	1.75%	Active	15.96	-4.21 3.89 -8.10	-11.22 -4.48 -6.74	33.58 30.07 3.51	8.72 2.58 6.14	13.41 9.85 3.56	4.34 8.88 -4.54	6.96 7.78 -0.82	6.14 8.92 -2.78	N/A N/A N/A	29.03.10
RLP/Jupiter Merlin Worldwide Portfolio IA Global Sector Average Difference	4	1.70%	2.49%	Active	10.85	6.49 1.73 4.76	-8.80 -9.42 0.62	20.18 27.51 -7.33	0.16 7.26 -7.10	10.51 12.86 -2.35	5.29 5.52 -0.23	5.25 7.30 -2.05	6.30 8.30 -2.00	N/A N/A N/A	29.03.10
RLP/M&G Global Themes MSCI AC World Index Difference		1.85%	1.89%	Active	11.70	0.24 3.60 -3.36	-2.96 -5.87 2.91	31.23 27.85 3.38	2.49 3.71 -1.22	17.31 9.92 7.39	8.48 7.63 0.85	8.94 7.28 1.66	7.30 8.55 -1.25	N/A N/A N/A	29.03.10
RLP/M&G Global Dividend MSCI AC World Index Difference		1.85%	1.85%	Active	12.81	2.94 3.49 -0.55	-0.88 -5.96 5.08	31.63 27.72 3.91	-2.86 3.61 -6.47	6.77 9.81 -3.04	10.33 7.52 2.81	6.85 7.17 -0.32	7.20 8.44 -1.24	N/A N/A N/A	18.02.13
RLP/Liontrust Global Innovation MSCI World Index Difference		1.70%	1.82%	Active	17.46	-2.89 3.08 -5.97	-26.63 27.31 -20.32	21.72 3.19 -5.59	30.32 9.30 27.13	8.13 9.30 -1.17	-4.64 7.13 -11.77	4.09 6.75 -2.66	5.96 7.99 -2.03	N/A N/A N/A	29.03.10
RLP/BNY Mellon Global Income FTSE World Index Difference		1.70%	1.81%	Active	10.04	-0.30 3.89 -4.19	9.60 -4.48 14.08	24.84 30.07 -5.23	-9.92 2.58 -12.50	11.42 9.85 1.57	10.90 8.88 2.02	6.48 7.78 -1.30	8.54 8.92 -0.38	N/A N/A N/A	29.03.10
RLP/Sarasin Food & Agriculture Opportunities Not Available Difference		1.70%	1.93%	Active	13.41	-9.72 N/A	-15.88 N/A	17.48 N/A	-6.71 N/A	9.00 N/A	-3.73 N/A	-1.93 N/A	3.59 N/A	N/A N/A	18.02.13

Benchmark performance figures unavailable

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP/Schroder Global Equity FTSE All World (ex UK) Index Difference		1.35%	1.45%	Active	11.44	4.35 4.03 0.32	-12.58 -5.69 -6.89	28.42 28.02 0.40	0.80 5.19 -4.39	10.17 10.54 -0.37	5.42 7.89 -2.47	5.40 7.86 -2.46	6.72 9.29 -2.57	N/A N/A N/A	08.05.12
RLP/UBS Global Blend (50:50) Composite Benchmark Difference		1.60%	1.64%	Active	14.08	4.71 4.12 0.59	-0.99 -3.84 2.85	42.12 32.33 9.79	-17.34 -7.88 -9.46	3.90 7.96 -4.06	13.79 9.83 3.96	4.82 5.67 -0.85	5.76 6.65 -0.89	7.79 8.67 -0.88	21.01.08

EMERGING MARKETS EQUITY

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ①	Fund Management Style ②	Fund Volatility ③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP/BlackRock Emerging Markets Tracker FTSE Custom Emerging Net Midday Index Difference		1.14%	1.15%	Tracker	12.71	4.29 4.60 -0.31	-16.04 -15.65 -0.39	8.51 9.00 -0.49	6.19 6.59 -0.40	11.33 11.55 -0.22	-1.69 -1.29 -0.40	2.35 2.72 -0.37	3.32 3.68 -0.36	N/A N/A N/A	18.02.13
RLP/Dimensional Emerging Markets Core Equity MSCI Emerging Markets Index Difference		1.31%	1.40%	Tracker	12.44	8.08 4.17 3.91	-11.49 -18.62 7.13	18.21 9.22 8.99	-1.05 7.26 -8.31	8.84 9.42 -0.58	4.19 -2.53 6.72	4.02 1.68 2.34	N/A N/A N/A	N/A N/A N/A	06.03.15
RLP Emerging Markets ESG Leaders Equity Tracker MSCI Emerging Markets ESG Leaders Index Difference		1.00%	1.00%	Tracker	15.60	4.98 4.62 0.36	-24.79 -23.94 -0.85	6.28 5.57 0.71	15.29 16.40 -1.11	11.48 11.54 -0.06	-5.68 -5.64 -0.04	1.52 1.75 -0.23	N/A N/A N/A	N/A N/A N/A	25.06.18
RLP Emerging Markets Specialist (Fidelity Emerging Markets) MSCI Emerging Markets Index Difference	5	1.70%	1.90%	Active	13.46	2.43 3.68 -1.25	-31.66 -19.00 -12.66	9.52 8.71 0.81	-12.64 6.76 -19.40	-1.93 8.90 -10.83	-8.48 -2.99 -5.49	-8.06 1.20 -9.26	-1.85 2.59 -4.44	4.87 6.20 -1.33	28.04.08
RLP Emerging Markets Core Plus (JPM Emerging Markets) MSCI Emerging Markets Index Difference		1.70%	1.78%	Active	14.80	3.40 3.79 -0.39	-28.37 -18.92 -9.45	5.06 8.81 -3.75	19.76 6.87 12.89	26.39 9.01 17.38	-8.03 -2.89 -5.14	3.32 1.30 2.02	4.07 2.69 1.38	6.29 6.31 -0.02	28.04.08
RLP/Fidelity Sustainable Emerging Markets Equity MSCI Emerging EMEA NR Index Difference		1.70%	1.90%	Active	25.02	-13.01 -8.23 -4.78	-51.88 -21.29 -30.59	62.78 39.65 23.13	-12.21 -19.32 7.11	9.64 7.93 1.71	-12.01 0.29 -12.30	-8.09 -2.56 -5.53	-3.29 -2.22 -1.07	N/A N/A N/A	29.03.10
RLP/Henderson China Opportunities MSCI Zhong Hua Index Difference		1.70%	1.95%	Active	26.14	8.36 11.15 -2.79	-39.79 -36.26 -3.53	-11.18 -12.40 1.22	25.51 24.78 0.73	16.17 10.50 5.67	-16.63 -14.70 -1.93	-3.31 -3.07 -0.24	3.35 2.31 1.04	N/A N/A N/A	29.03.10
RLP/JPMorgan Emerging Europe Equity MSCI Emerging Markets Europe Index Difference		1.70%	1.85%	Active	41.51	39.24 35.61 3.63	-79.81 -75.53 -4.28	40.43 61.89 -21.46	-18.68 -32.13 13.45	23.41 21.65 1.76	-26.64 -18.71 -7.93	-16.90 -15.00 -1.90	-9.71 -8.83 -0.88	N/A N/A N/A	29.03.10
RLP/Jupiter India MSCI India Index Difference		1.70%	1.94%	Active	15.73	17.51 -2.46 19.97	9.14 9.55 -0.41	50.04 39.77 10.27	-17.06 -3.87 -13.19	7.63 14.03 -6.40	24.38 14.30 10.08	11.42 10.35 1.07	11.85 9.69 2.16	N/A N/A N/A	29.03.10
RLP/Columbia Threadneedle Latin America MSCI Emerging Markets Latin America 10/40 Index Difference		1.70%	1.89%	Active	24.88	-1.64 -2.50 0.86	12.60 37.34 -24.74	5.68 13.94 -8.26	-29.92 -33.99 4.07	9.19 5.02 4.17	5.39 15.12 -9.73	-2.18 1.13 -3.31	-1.88 0.90 -2.78	N/A N/A N/A	29.03.10

Fund Name	Note	Fund Details				Percentage Change					Compound Annual Growth Rate (%)				Fund Launch Date
		Fund Management Charge	Total Expense Ratio ^①	Fund Management Style ^②	Fund Volatility ^③	31.10.22	31.10.21	31.10.20	31.10.19	31.10.18	3	5	10	15	
						31.10.23	31.10.22	31.10.21	31.10.20	31.10.19	Years	Years	Years	Years	
RLP Absolute Return Government Bond Overnight Cash Rate (SONIA) Difference		1.00%	1.00%	Active	1.89	5.00 3.30 1.70	1.37 -0.09 1.46	-0.53 -0.95 0.42	0.74 -0.70 1.44	1.29 -0.29 1.58	1.92 0.74 1.18	1.56 0.24 1.32	N/A N/A N/A	N/A N/A N/A	29.06.15
RLP Short Term Fixed Income Overnight Cash Rate (SONIA) Difference		1.00%	1.00%	Active	0.71	4.07 3.30 0.77	-0.64 -0.09 -0.55	-0.84 -0.95 0.11	0.11 -0.71 0.82	0.11 -0.30 -0.41	0.84 0.74 0.10	0.54 0.24 0.30	0.17 -0.17 0.34	N/A N/A N/A	28.11.11
RLP Commodity Bloomberg Commodity Total Return Index Difference		1.00%	1.00%	Tracker	15.02	-7.83 -8.85 1.02	26.44 31.02 -4.58	34.96 34.42 0.54	-11.70 -9.59 -2.11	-5.01 -4.76 -0.25	16.29 17.09 -0.80	5.70 6.68 -0.98	N/A N/A N/A	N/A N/A N/A	13.06.16
RLP Short Term Fixed Income Enhanced Overnight Cash Rate (SONIA) Difference		1.00%	1.00%	Active	1.59	4.39 3.30 1.09	-2.61 -0.09 -2.52	-0.52 -0.95 0.43	0.42 -0.71 1.13	0.95 -0.30 1.25	0.38 0.74 -0.36	0.50 0.24 0.26	N/A N/A N/A	N/A N/A N/A	13.06.16
RLP Multi Asset Strategies Sterling Overnight Index (SONIA) + 4% Difference		1.00%	1.00%	Active	3.99	2.34 7.27 -4.93	-6.76 3.88 -10.64	9.58 3.01 6.57	-8.17 3.25 -11.42	N/A N/A N/A	1.50 4.71 -3.21	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	24.06.19
RLP/BlackRock Gold and General FTSE Gold Mines Index Difference		1.83%	1.99%	Active	24.98	10.97 11.42 -0.45	-19.98 -11.51 -8.47	-13.92 -25.11 11.19	35.03 35.30 -0.27	34.23 48.34 -14.11	-8.57 -9.61 1.04	6.74 8.18 -1.44	2.28 3.44 -1.16	N/A N/A N/A	26.10.09
RLP/Ninety One Global Environment MSCI World/Energy Index Difference		1.70%	1.80%	Active	21.35	-9.10 -4.10 -5.00	-14.21 67.79 -82.00	54.65 82.06 -27.41	-30.63 -45.55 14.92	-2.80 -10.86 8.06	6.44 43.09 -36.65	-4.05 7.29 -11.34	-5.20 4.38 -9.58	N/A N/A N/A	29.03.10
RLP/JPMorgan Global Macro Sustainable ICE BofA 1M Deposit GBP Difference		1.55%	1.70%	Active	5.94	3.44 2.66 -0.78	-7.80 -0.73 -7.07	5.62 -1.53 7.15	3.66 -1.20 4.86	0.00 -0.84 0.84	0.24 0.12 0.12	0.87 -0.34 1.21	1.60 -0.73 2.33	N/A N/A N/A	26.10.09
RLP/JPMorgan Natural Resources HSBC Gold Mining & General Index Difference		1.70%	1.78%	Active	19.75	-3.44 11.33 -14.77	30.15 -13.25 43.40	45.94 -22.05 67.99	-15.14 32.73 -47.87	-0.45 46.54 -46.99	22.40 -9.03 31.43	9.14 7.92 1.22	4.12 3.01 1.11	N/A N/A N/A	26.10.09
RLP/Jupiter Financial Opportunities MSCI ACWI/Financials Difference		1.70%	1.95%	Active	12.98	2.97 -1.16 4.13	-23.94 -2.27 -21.67	23.87 48.51 -24.64	6.62 -19.16 25.78	13.07 6.69 6.38	-1.00 12.78 -13.78	3.18 4.35 -1.17	5.59 6.26 -0.67	N/A N/A N/A	29.03.10
RLP/BNY Mellon Real Return Sterling Overnight Index (SONIA) + 4% Difference		1.70%	1.96%	Active	6.02	-2.02 8.35 -10.37	-10.29 4.62 -14.91	11.73 2.29 9.44	1.34 2.55 -1.21	10.53 2.96 7.57	-0.60 5.06 -5.66	1.93 4.13 -2.20	1.36 3.41 -2.05	N/A N/A N/A	29.03.10
RLP/Aberdeen Standard Global Absolute Return Strategies Overnight Cash Rate (SONIA) Difference		1.70%	1.80%	Active	4.58	-9.27 2.58 -11.85	-9.90 -0.75 -9.15	-1.72 -1.58 -0.14	3.87 -1.20 5.07	5.32 -0.78 6.10	-7.04 0.07 -7.11	-2.55 -0.36 -2.19	-1.40 -0.70 -0.70	N/A N/A N/A	18.02.13



Royal London
royallondon.com

We're happy to provide your documents in a different format, such as Braille, large print or audio, just ask us when you get in touch. All of our printed products are produced on stock which is from FSC® certified forests.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 80 Fenchurch Street, London, EC3M 4BY.