

Mirror Fund Guide for Hong Kong Offshore policyholders

August 2026



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

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

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

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

Friends Provident International Limited (FPIL) operates a range of funds known as mirror funds. The concept is simple: agreements have been set up with investment houses worldwide allowing us to link to specially selected funds chosen on the basis of performance and investment expertise (we refer to these fund links as the “underlying funds” of the mirror funds).

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

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

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

Fund Charges

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

FPIL charges (payable directly by you)

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

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

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

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

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

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

- volatility
- asset type
- geographical region.

The risk/reward profile will be reviewed and, if appropriate, revised at least yearly by us as a result of our ongoing research analysis. The information given in the risk/reward profile is for reference only. Please refer to the Risk Rating column in the following table for the rating applicable to each mirror fund.

Grade 1: These funds offer a conservative return similar to money market rates.

Grade 2: Low risk funds offering security and potential growth.

Grade 3: These funds take a balanced approach to investment by holding a diverse portfolio of assets.

Grade 4: These funds have a more focused asset exposure providing good growth potential with the risk of short-term volatility.

Grade 5: These aggressive funds balance the risk of high volatility with the potential for high capital growth.

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

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

- A:** Closed to new investors.
- B:** Not available for new investment from Hong Kong Onshore designated policyholders.
- C:** Not available for new investment from Hong Kong Offshore designated policyholders.
- D:** Not available for new investment from Singapore policyholders.
- E:** Suspended to all trading. Please refer to the Fund Updates section of our website
- F:** The underlying fund of this mirror fund is authorised by the Hong Kong Securities and Futures Commission (SFC) under the Code on Unit Trusts and Mutual Funds but not authorised or regulated under the SFC Code on Real Estate Investment Trusts. Such authorisation does not imply official approval or recommendation.

G: The fund has a liquidity warning due to the nature of the underlying assets. For information on any restrictions currently in force, please refer to the Fund Updates section of our website.

H: Vanguard is a trademark of the Vanguard Group, Inc. and has been licensed for use by Friends Provident International. The FPI Vanguard mirror fund is not sponsored, endorsed, sold, or promoted by the Vanguard Group, Inc. and the Vanguard Group, Inc. makes no representation regarding the advisability of investing in the fund.

I: This mirror fund has been in existence for less than 1 year. You can refer to the performance of the underlying fund by accessing the underlying fund fact sheet for an indication of performance and this fact sheet is available on request. Please note this is for information only and is not an exact indication of the likely performance of the mirror fund and as such, should not be relied upon. Fund charges may differ between the underlying fund and mirror fund.

J: Fund is classified as a Non-Mainstream Pooled Investment by the UK Financial Conduct Authority and is not available for new investment by customers based in the UK with effect from 1 January 2014.

K: There is a performance fee on the underlying fund of this fund, which is charged by the underlying fund manager and taken into account within the published unit price of the mirror fund. Please refer to the relevant section of the underlying fund's Prospectus for further information.

L: Fund falls under the requirements of the European Union (EU) Alternative Investment Fund Manager Directive (AIFMD). As such, it is not available for (new) investment by EU or EEA investors with effect from 22 July 2014.

M: The underlying fund of this mirror fund is aimed at professional / sophisticated / experienced investors, who understand the specialist nature of the fund and its risks. Friends Provident International Limited is classified as a professional investor and we operate the mirror fund to enable customers to collectively access the underlying fund. Investors should refer to the underlying fund's Prospectus for full information before investing.

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

Mirror funds

FPIL Mirror Fund Details							Underlying Fund Details		
Fund Code	Fund Name	ISIN	Currency	FPIL Sector	Risk Rating	Fund Key	Fund ISIN	Ongoing Charge %	Ongoing Charge Date
Z01	AB Sustainable Global Thematic (USD)	IM00BN6RN063	USD	Responsible Investing	4	B	LU0069063385	1.91	25/02/2026
H01	abrdn SICAV I All China Sustainable Equity (USD) <i>Closed to new investors. Fund due to close on 23/10/26</i>	IM00BN6RC108	USD	Equity - Single Country	5	A,R	LU0231483743	1.93	13/02/2026
H03	abrdn SICAV I Emerging Markets Smaller Companies (USD)	IM00BN6RC322	USD	Equity - Emerging Markets	4	-	LU0278937759	1.97	13/02/2026
H04	abrdn SICAV I Future Global Equity (USD)	IM00BN6RC439	USD	Specialist	4	-	LU0107464264	1.92	13/02/2026
H05	abrdn SICAV I Indian Equity (USD)	IM00BN6RC546	USD	Equity - Single Country	4	-	LU0231490524	1.93	13/02/2026
H07	Allianz GEM Equity High Dividend	IM00BN6RC769	USD	Equity - Emerging Markets	3	-	LU0293314216	2.30	30/01/2026
H08	Allianz Japan Equity	IM00BN6RC876	USD	Equity - Single Country	3	-	LU0348751388	1.86	30/01/2026
Z02	Amundi Volatility World	IM00BN6RN170	USD	Hedge/Structured Products	2	B,K	LU0319687124	1.49	04/12/2025
H11	Barings Australia	IM00BN6RCC18	USD	Equity - Single Country	4	-	IE0000829451	1.71	12/02/2026
H12	Barings Developed and Emerging Markets High Yield Bond Fund	IM00BN6RCD25	USD	Fixed Interest - Global	2	-	IE00B6TMN219	1.38	12/02/2026
H13	Barings Eastern Europe (USD)	IM00BN6RCF49	USD	Equity - Europe excluding UK	3	-	IE00B6TJN447	1.95	12/02/2026

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P48	Barings Eastern Europe Side-Pocket (USD)	GB00B04SL173	USD	Equity - Europe excluding UK	3	E	IE000LKBCGY5	0.00	-
H86	Barings Global Bond (EUR)	IM00BN6RHP91	EUR	Fixed Interest - Global	2	-	IE0004866996	1.20	12/02/2026
H14	Barings Global Bond (USD)	IM00BN6RCG55	USD	Fixed Interest - Global	2	-	IE0000829568	1.20	12/02/2026
H15	Barings Hong Kong & China	IM00BN6RCK91	USD	Equity - Single Country	5	-	IE00B7JY6H00	1.70	12/02/2026
H16	Barings Korea Feeder <i>Closed to new investors. Fund due to close on 23/10/26</i>	IM00BN6RCN23	USD	Equity - Single Country	5	A,L,R	IE0000838189	2.30	11/03/2026
H17	BlackRock Emerging Markets Corporate Bond (USD)	IM00BN6RCP47	USD	Fixed Interest - Emerging Markets	2	-	LU0843229542	1.61	09/02/2026
H18	BlackRock Japan Small & MidCap Opportunities (USD)	IM00BN6RCY38	USD	Equity - Single Country	3	-	LU0006061252	1.82	09/02/2026
Z03	Blackrock SF - MyMap Plus Defensive (GBP)	IM00BN6RPD38	GBP	Global Managed	2	B	LU1817852335	1.15	09/02/2026
Z04	Blackrock SF - MyMap Plus Defensive (USD)	IM00BN6RPF51	USD	Global Managed	2	B	LU1298142255	1.15	09/02/2026
Z05	Blackrock SF - MyMap Plus Growth (GBP)	IM00BN6RPG68	GBP	Global Managed	3	B	LU1817852418	1.13	09/02/2026
Z06	Blackrock SF - MyMap Plus Growth (USD)	IM00BN6RPH75	USD	Global Managed	3	B	LU1298145357	1.13	09/02/2026
Z07	Blackrock SF - MyMap Plus Moderate (GBP)	IM00BN6RPJ99	GBP	Global Managed	2	B	LU1817852509	1.13	09/02/2026
Z08	Blackrock SF - MyMap Plus Moderate (USD)	IM00BN6RPK05	USD	Global Managed	2	B	LU1298143493	1.13	09/02/2026

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H19	BlackRock Sustainable Energy	IM00BN6RCZ45	USD	Responsible Investing	4	-	LU0124384867	1.97	09/02/2026
H83	BlackRock United Kingdom (GBP)	IM00BN6RHK47	GBP	Equity - UK	3	-	LU0011847091	1.81	09/02/2026
H20	BlackRock US Flexible Equity	IM00BN6RD627	USD	Equity - North America	4	-	LU0154236417	1.81	09/02/2026
H21	BlackRock World Gold	IM00BN6RD734	USD	Commodity & Energy	5	-	LU0055631609	2.08	09/02/2026
H22	BlackRock World Mining	IM00BN6RD841	USD	Commodity & Energy	5	-	LU0075056555	2.06	09/02/2026
H23	BNP Paribas Brazil Equity <i>Closed to new investors. Fund due to close on 23/10/26</i>	IM00BN6RF333	USD	Equity - Single Country	5	A,R	LU0265266980	2.23	05/09/2025
Z09	Canaccord Genuity Balanced (GBP)	IM00BN6RPL12	GBP	Global Managed	3	B	IE00BFXG4P28	1.72	31/12/2025
Z10	Canaccord Genuity Balanced (USD)	IM00BN6RPM29	USD	Global Managed	3	B	IE00B3BRDM36	1.72	11/02/2026
Z11	Canaccord Genuity Growth (GBP)	IM00BN6RPN36	GBP	Global Managed	3	B	IE00BFXG5261	1.72	31/12/2025
Z12	Canaccord Genuity Growth (USD)	IM00BN6RPP59	USD	Global Managed	3	B	IE00B3BRDJ07	1.72	11/02/2026
Z13	Canaccord Genuity Opportunity (GBP)	IM00BN6RPQ66	GBP	Global Managed	3	B	IE00BSJCJC74	1.70	31/12/2025
Z14	Canaccord Genuity Opportunity (USD)	IM00BN6RPR73	USD	Global Managed	3	B	IE00B3BRDK12	1.70	11/02/2026
Z15	CT Responsible Global Equity (GBP)	IM00BN6RN287	GBP	Responsible Investing	4	B	GB0030833650	1.56	16/01/2026
Z16	CT Select European Equity (GBP)	IM00BN6RN394	GBP	Equity - Europe excluding UK	4	B	GB0008464082	1.63	16/01/2026
Z17	CT UK Index Tracker (GBP)	IM00BN6RN402	GBP	Equity - UK	3	B	GB0033138024	0.28	16/01/2026
Z18	DWS Invest Global Agribusiness	IM00BN6RN519	USD	Specialist	4	B	LU0273164847	1.69	17/02/2026
H24	Fidelity America	IM00BN6RF440	USD	Equity - North America	4	-	LU0251131958	1.89	16/02/2026

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L99	Fidelity EMEA Side-Pocket (USD)	IM00BPX2D317	USD	Equity - Emerging Markets	5	E	LU2536453777	0.00	-
H87	Fidelity Euro Bond	IM00BN6RHQ09	EUR	Fixed Interest - Europe	2	-	LU0251130638	0.99	16/02/2026
Z25	Fidelity Funds Euro Cash (EUR)	IM00BN6RN840	EUR	Currency/Money Market	1	B	LU0261953490	0.31	16/02/2026
Z26	Fidelity Funds US Dollar Cash (USD)	IM00BN6RN956	USD	Currency/Money Market	1	B	LU0261952922	0.30	16/02/2026
H26	Fidelity Global Dividend	IM00BN6RF663	USD	Equity - Global	3	-	LU0772969993	1.89	16/02/2026
Z27	Fidelity Global Focus (GBP)	IM00BN6RNB73	GBP	Equity - Global	4	B	LU0157924183	1.90	16/02/2026
Z28	Fidelity Global Multi Asset Growth & Income (EUR)	IM00BN6RNC80	EUR	Global Managed	2	B	LU0267387685	1.76	16/02/2026
Z29	Fidelity Global Multi Asset Growth & Income (USD)	IM00BN6RND97	USD	Global Managed	2	B	LU0267386521	1.76	16/02/2026
Z30	Fidelity Multi Asset Open Strategic (GBP)	IM00BN6RPX34	GBP	Global Managed	2	B	GB00B8WR7L45	1.75	30/01/2026
H27	Fidelity US Dollar Bond	IM00BN6RF770	USD	Fixed Interest - US	2	-	LU0261947682	1.03	30/01/2026
H28	Franklin Biotechnology Discovery	IM00BN6RF887	USD	Specialist	4	-	LU0109394709	1.81	19/02/2026
H89	Franklin Mutual European	IM00BN6RHS23	EUR	Equity - Europe including UK	3	-	LU0140363002	1.83	19/02/2026
H29	FSSA Asian Equity Plus	IM00BN6RF994	USD	Equity - Asia Pacific excluding Japan	4	-	IE00B067MR52	1.56	09/03/2026
H30	FSSA China Growth	IM00BN6RFB16	USD	Equity - Single Country	4	-	IE0008368742	1.81	09/03/2026
H31	FSSA Greater China Growth	IM00BN6RFC23	USD	Equity - Single Country	4	-	IE0031814852	1.57	09/03/2026

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Fund Code	Fund Name	ISIN	Currency	FPIL Sector	Risk Rating	Fund Key	Fund ISIN	Ongoing Charge %	Ongoing Charge Date
Z31	Fundsmith Equity (GBP)	IM00BN6RNF12	GBP	Equity - Global	4	B	GB00B4LPDJ14	1.54	30/01/2026
Z38	GAM Star Global Aggressive (EUR HDG)	IM00BN6RQ413	EUR	Global Managed	2	B	IE00B8JTP09	2.38	17/02/2026
Z39	GAM Star Global Aggressive (GBP HDG)	IM00BN6RQ520	GBP	Global Managed	2	B	IE00B8F9FP72	2.39	17/02/2026
Z40	GAM Star Global Aggressive (USD)	IM00BN6RQ637	USD	Global Managed	2	B	IE00B8FMPT07	2.39	17/02/2026
Z35	GAM Star Global Cautious (EUR HDG)	IM00BN6RQ181	EUR	Global Managed	2	B	IE00B7FCT578	2.45	17/02/2026
Z36	GAM Star Global Cautious (GBP HDG)	IM00BN6RQ298	GBP	Global Managed	2	B	IE00B7S9HV77	2.45	15/01/2026
Z37	GAM Star Global Cautious (USD)	IM00BN6RQ306	USD	Global Managed	2	B	IE00B83NGC51	2.45	17/02/2026
Z32	GAM Star Global Flexible (EUR HDG)	IM00BN6RPY41	EUR	Global Managed	2	B	IE00B5SQTM95	2.45	17/02/2026
Z33	GAM Star Global Flexible (GBP HDG)	IM00BN6RPZ57	GBP	Global Managed	2	B	IE00B5KRCY30	2.48	17/02/2026
Z34	GAM Star Global Flexible (USD)	IM00BN6RQ074	USD	Global Managed	2	B	IE00B5VMBV77	2.47	17/02/2026
Z42	Harmony Portfolios Asian Growth	IM00BN6RQ850	USD	Global Managed	3	B	LU0651984105	2.90	31/12/2025
Z46	Harmony Portfolios Global Balanced (USD)	IM00BN6RQD03	USD	Global Managed	3	B	LU0651986225	2.56	31/01/2025
Z47	Harmony Portfolios Global Growth (USD)	IM00BN6RQG34	USD	Global Managed	3	B	LU0651986738	2.58	31/12/2025
Z44	Harmony Portfolios Sterling Balanced	IM00BN6RQB88	GBP	Global Managed	2	B	LU0651985417	2.74	31/12/2025
Z45	Harmony Portfolios Sterling Growth	IM00BN6RQC95	GBP	Global Managed	2	B	LU0651985847	2.79	31/12/2025
H32	HSBC Chinese Equity	IM00BN6RFD30	USD	Equity - Single Country	4	-	LU0039217434	1.90	02/02/2026
Z48	HSBC Global Equity Climate Solutions (USD)	IM00BN6RNG29	USD	Responsible Investing	4	B	LU0323239441	1.85	11/03/2026
H33	HSBC Hong Kong Equity	IM00BN6RFF53	USD	Equity - Single Country	4	-	LU0011817854	1.35	11/03/2026
Z49	HSBC Islamic Global Equity Index	IM00BN6RNH36	USD	Islamic	4	B	LU0110459103	0.96	14/10/2025

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L14	HSBC Russia Equity	IM00B4KBCS22	USD	Equity - Single Country	4	E	LU0329931173	0.40	27/05/2022
H35	Invesco Asian Equity	IM00BN6RFH77	USD	Equity - Asia Pacific excluding Japan	4	-	LU1775950394	1.36	07/11/2025
Z50	Invesco Bond	IM00BN6RNJ59	USD	Fixed Interest - Global	2	B	LU1775948224	0.68	07/11/2025
H36	Invesco Continental European Small Cap Equity	IM00BN6RFJ91	USD	Equity - Europe excluding UK	4	-	LU1775961243	1.83	04/03/2026
H37	Invesco Emerging Markets Equity	IM00BN6RFK07	USD	Equity - Emerging Markets	4	-	LU1775953141	1.12	07/11/2025
X01	Invesco Euro Corporate Bond	IM00BN6LFS05	EUR	Fixed Interest - Europe	2	B	LU0243957825	1.26	07/11/2025
Z51	Invesco Global Founders & Owners (USD)	IM00BN6RNK64	USD	Equity - Global	4	B	LU1762220934	1.76	07/11/2025
H38	Invesco Global Health Care Innovation	IM00BN6RFW29	USD	Specialist	4	-	LU1775952176	1.33	07/11/2025
H39	Invesco Global Small Cap Equity	IM00BN6RFX36	USD	Equity - Global	4	-	LU1775975201	1.95	07/11/2025
H40	Invesco India Bond	IM00BN6RFY43	USD	Fixed Interest - Emerging Markets	2	-	LU0996662002	1.59	07/11/2025
Z52	Invesco Sterling Bond	IM00BN6RNL71	GBP	Fixed Interest - Sterling	2	B	LU1775980979	0.97	07/11/2025
H41	Janus Henderson Horizon Asia-Pacific Property Income	IM00BN6RFZ59	USD	Property	3	F,K	LU0229494975	1.93	13/02/2026
X02	Janus Henderson Horizon China Opportunities <i>Closed to new investors. Fund due to close on 23/10/26</i>	IM00BN6R3D97	USD	Equity - Single Country	5	A,B,R	LU0327786744	1.93	13/02/2026

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Fund Code	Fund Name	ISIN	Currency	FPIL Sector	Risk Rating	Fund Key	Fund ISIN	Ongoing Charge %	Ongoing Charge Date
Z53	Janus Henderson Horizon Pan European Mid and Large Cap (USD)	IM00BN6RNM88	USD	Equity - Europe excluding UK	3	B	LU0506436111	1.93	13/02/2026
Z54	JPM Emerging Markets Small Cap	IM00BN6RNN95	USD	Equity - Emerging Markets	3	B,K	LU0318931358	1.80	08/01/2026
H42	JPM Global Growth	IM00BN6RG075	USD	Equity - Global	4	-	LU0210533765	1.81	01/01/2026
H43	JPM Global Natural Resources	IM00BN6RG182	USD	Commodity & Energy	4	-	LU0266512127	1.81	01/01/2026
Z55	JPM Global Sustainable Equity (USD)	IM00BN6RNP10	USD	Responsible Investing	4	B	LU0210534813	1.80	01/01/2026
H44	JPM Taiwan	IM00BN6RG299	USD	Equity - Single Country	4	-	LU0210528419	1.80	01/01/2026
H45	JPM USD Money Market VNAV	IM00BN6RG307	USD	Currency/Money Market	1	-	LU0945454980	0.40	01/01/2026
H46	JPMorgan ASEAN	IM00BN6RG414	USD	Equity - Asia Pacific excluding Japan	3	J,L	HK0000055555	1.60	30/09/2025
H47	JPMorgan Asia Growth	IM00BN6RG521	USD	Equity - Asia Pacific excluding Japan	4	J,L	HK0000038148	1.65	30/09/2025
H48	JPMorgan Asian Smaller Companies	IM00BN6RG638	USD	Equity - Asia Pacific excluding Japan	4	J,L	HK0000055647	1.73	30/09/2025
H49	JPMorgan India	IM00BN6RG745	USD	Equity - Single Country	3	J,L	MU0129U00005	1.63	30/09/2025
H50	JPMorgan India Smaller Companies (USD)	IM00BN6RG851	USD	Equity - Single Country	3	J,L	MU0204U00022	2.19	30/09/2025
H52	JPMorgan Pacific Securities	IM00BN6RGB80	USD	Equity - Asia Pacific including Japan	4	J,L	HK0000055746	1.64	30/09/2025
H53	JPMorgan Pacific Technology	IM00BN6RGC97	USD	Specialist	4	J,L	HK0000055761	1.63	30/09/2025

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H54	JPMorgan Thailand	IM00BN6RGM95	USD	Equity - Single Country	4	J,L	HK0000055787	1.71	30/09/2025
H55	Jupiter Financial Innovation	IM00BN6RGN03	USD	Specialist	4	-	LU0262307720	1.73	19/02/2026
Z56	Kotak India Growth (USD)	IM00BN6RNQ27	USD	Equity - Single Country	3	B	LU0487139049	2.22	31/12/2025
Z57	Kotak India Midcap	IM00BN6RNR34	USD	Equity - Single Country	4	B	LU0511423146	2.14	31/12/2025
Z58	Mellon Global Bond (GBP)	IM00BN6RNS41	GBP	Fixed Interest - Global	2	B	GB0006779655	1.15	16/02/2026
H56	Mellon Global Bond (USD)	IM00BN6RGP27	USD	Fixed Interest - Global	2	-	IE0003924739	1.14	16/02/2026
Z59	Mellon Global Real Return	IM00BN6RNT57	USD	Hedge/Structured Products	2	B	IE00B504KD93	1.66	16/02/2026
Z60	Ninety One Global Environment (USD)	IM00BN6RNV79	USD	Responsible Investing	4	B	LU1939255532	1.92	13/02/2026
Z61	Ninety One Global Income Opportunities	IM00BN6RNW86	GBP	Global Managed	2	B	GB0031074817	1.65	13/02/2026
H58	Ninety One GS European Equity	IM00BN6RGR41	USD	Equity - Europe including UK	3	-	LU0345777147	1.91	13/02/2026
H59	Ninety One GS Global Equity	IM00BN6RGS57	USD	Equity - Global	4	-	LU0345769128	1.90	13/02/2026
H60	Ninety One GS Global Managed Income (USD)	IM00BN6RGT64	USD	Global Managed	2	-	LU0972617095	1.57	13/02/2026
H61	Ninety One GS Global Strategic Equity	IM00BN6RGV86	USD	Equity - Global	4	-	LU0345770308	1.90	13/02/2026
H84	Ninety One GS Sterling Money	IM00BN6RHM60	GBP	Currency/Money Market	1	-	LU0345759160	0.63	13/02/2026
H62	Ninety One GS US Dollar Money	IM00BN6RGW93	USD	Currency/Money Market	1	-	LU0345758279	0.61	13/02/2026

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Fund Code	Fund Name	ISIN	Currency	FPIL Sector	Risk Rating	Fund Key	Fund ISIN	Ongoing Charge %	Ongoing Charge Date
Z63	Pictet CH Precious Metals - Physical Gold	IM00BN6RNY01	USD	Commodity & Energy	3	B,J,L	CH0104851461	0.52	06/02/2026
H63	Pictet Global Environmental Opportunities	IM00BN6RGX01	USD	Responsible Investing	4	-	LU0503632282	1.99	06/02/2026
Z64	Pictet Timber (USD)	IM00BN6RNZ18	USD	Responsible Investing	4	B	LU0340557775	2.00	06/02/2026
H64	PIMCO Global High Yield Bond	IM00BN6RGY18	USD	Fixed Interest - Global	2	-	IE00B1D7YM41	1.45	17/02/2026
X03	PIMCO Global Real Return	IM00BN6RBW49	USD	Fixed Interest - Global	2	B	IE00B11XZ657	1.39	17/02/2026
H65	Principal European Equity (USD)	IM00BN6RGZ25	USD	Equity - Europe including UK	3	-	IE0001148372	1.71	19/02/2026
Z73	Robeco Healthy Living (USD)	IM00BN6RP225	USD	Responsible Investing	4	B	LU2146189589	1.71	12/02/2026
Z72	Robeco Smart Energy (USD)	IM00BN6RP118	USD	Responsible Investing	5	B	LU2145461914	1.72	12/02/2026
Z74	Robeco Sustainable Water (USD)	IM00BN6RP332	USD	Responsible Investing	4	B	LU2146191130	1.71	12/02/2026
H66	Schroder Asian Bond Total Return	IM00BN6RH040	USD	Fixed Interest - Asia	2	-	LU0106250508	1.38	27/02/2026
H67	Schroder Frontier Markets Equity	IM00BN6RH156	USD	Equity - Emerging Markets	4	-	LU0562313402	1.93	27/02/2026
Z75	Schroder Global Cities (GBP)	IM00BN6RP449	GBP	Property	4	B	GB00B0LGSD59	1.67	12/02/2026
H68	Schroder Global Cities (USD)	IM00BN6RH263	USD	Property	4	F	LU0224508324	1.84	12/02/2026
H69	Schroder Global Climate Change Equity	IM00BN6RH370	USD	Responsible Investing	4	-	LU0302445910	1.83	12/02/2026

FPIL Mirror Fund Details							Underlying Fund Details		
Fund Code	Fund Name	ISIN	Currency	FPIL Sector	Risk Rating	Fund Key	Fund ISIN	Ongoing Charge %	Ongoing Charge Date
H70	Schroder Global Corporate Bond (USD)	IM00BN6RH487	USD	Fixed Interest - Global	2	-	LU0106258311	1.03	12/02/2026
H71	Schroder Global Equity Yield (USD)	IM00BN6RH594	USD	Equity - Global	4	-	LU0225284248	1.85	12/02/2026
H85	Schroder Global Multi-Asset Income (GBP HDG)	IM00BN6RHN77	GBP	Global Managed	2	-	LU0903425840	1.61	02/03/2026
H72	Schroder Global Multi-Asset Income (USD)	IM00BN6RH602	USD	Global Managed	2	-	LU0757359368	1.58	02/03/2026
Z76	Schroder Global Sustainable Growth (USD)	IM00BN6RP555	USD	Responsible Investing	4	B	LU0557290698	1.63	12/02/2026
Z77	Schroder ISF Global Equity Yield	IM00BN6RP662	GBP	Equity - Global	4	B	LU0242610268	1.85	12/02/2026
H73	Schroder ISF US Smaller Companies Impact (USD)	IM00BN6RH719	USD	Equity - North America	4	-	LU0133716109	2.33	02/03/2026
H74	Schroder Japanese Opportunities	IM00BN6RH826	USD	Equity - Single Country	3	-	LU0280807784	1.84	02/03/2026
H75	Schroder Latin American	IM00BN6RH933	USD	Equity - Latin America	4	-	LU0106259046	1.85	12/02/2026
X04	Schroder Strategic Bond (USD)	IM00BN6RBX55	USD	Fixed Interest - Global	2	A,B,C	LU0201322137	1.29	02/03/2026
H77	Templeton BIC (USD)	IM00BN6RHC62	USD	Equity - Emerging Markets	4	-	LU0229945570	2.46	19/02/2026
H79	Templeton Emerging Markets Bond	IM00BN6RHF93	USD	Fixed Interest - Emerging Markets	3	-	LU0478345209	1.83	19/02/2026
H82	Value Partners High-Dividend Stocks	IM00BN6RHJ32	USD	Equity - Asia Pacific excluding Japan	4	J,K,L	HK0000288735	1.47	31/12/2025
Z78	Vanguard US 500 Stock Index	IM00BN6RP779	USD	Equity - North America	4	B,H	IE0002639668	0.10	23/01/2026

Important Notes

Our Fund centre is designed by Allfunds® with underlying data supplied by FE fundinfo. FPIL cannot be held responsible for the accuracy of the information provided.

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

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

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