

## Quarterly past performance figures as at 30 June 2020

We have calculated the performance on a bid to bid basis as at 30 June 2020 and shown it after deducting the Annual Management Charge. Annual management charges include the costs to administer and manage the investment fund, but not individual policy charges. Please do not use this table to identify which funds your policy has access to - please call us to check this information.

**Please remember:** Past performance is not a guide to future performance. Unit values can fall as well as rise which means you may get back less than you invest. Exchange rates may also cause the value of underlying overseas investment to go down or up, where applicable.

As the growth figures do not reflect individual policy charges of the date on which you invested, they do not show the exact return on your policy. For this reason, please do not use the table to work out the exact value of your policy.

### More unit-linked investment information

There is more information on our website about our unit-linked funds, our specialist fund managers and direct links to our fund managers' websites. We include our daily fund prices for most of our unit-linked funds on our website. You can use these prices to work out the current value of your fund. Check your annual statement to find out how many units you have. You can download a guide to our range of unit-linked funds and a guide to how we manage our unit-linked funds from our website or if you would like us to send you any documents, please call us on **0345 605 2323**. If you are calling from overseas, please call us on **+44 (0)1242 663 604**.

Fund	Yearly performance (%) for the one year period from:				
	30/06/19 To 30/06/20	30/06/18 To 30/06/19	30/06/17 To 30/06/18	30/06/16 To 30/06/17	30/06/15 To 30/06/16
Money	0.0	0.0	0.0	0.0	0.0
Index Linked Gilt	8.9	8.5	-0.3	5.0	12.0
Property*	-5.5	1.9	11.7	5.2	9.1
UK Fixed Interest	6.7	3.7	0.5	0.3	8.2
UK Equity Growth	-6.9	0.3	7.1	12.6	3.2
Balanced Managed	0.3	2.3	5.4	13.2	5.9
Emerging Markets	6.2	11.1	3.5	34.8	3.1
European	3.1	-2.3	2.4	28.7	1.7
Far East	1.8	5.3	8.0	27.9	3.4
Green	2.9	3.6	2.1	19.5	4.2
International	3.7	2.9	7.2	22.5	5.8
Japan	3.6	-0.5	18.3	33.4	8.2
North American	6.7	7.6	8.1	15.7	14.9

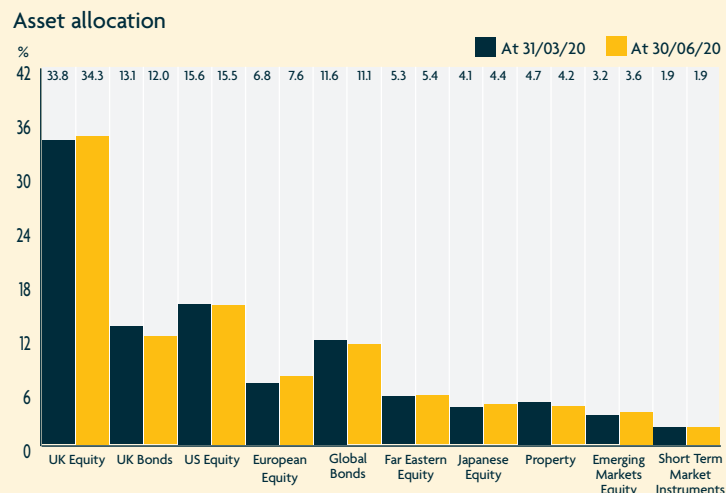
Invests in	Fund manager	Average annual % growth	
		3 years	5 years
Money market instruments	ASI	0.0	0.0
UK index linked securities	GSAM	5.6	6.7
Commercial property	ASI	2.5	4.3
UK fixed income securities	GSAM	3.6	3.8
UK equities	MFS	0.0	3.1
UK and international equities, UK and Global fixed interest and property	SLF UK.	2.6	5.3
Equities in emerging market economies	BG	6.9	11.2
European equities, excluding the UK	SIM**	1.0	6.2
Far Eastern equities excluding Japan	SIM*	5.0	8.9
UK and international equities with socially responsible policies	JAM	2.9	6.3
UK and international equities	SLF UK.	4.5	8.2
Japanese equities	BG	6.8	12.0
North American equities	BR	7.5	10.5

Source: Lipper 30 June 2020

\* For UK Equity Recovery please see Ex BNLA funds

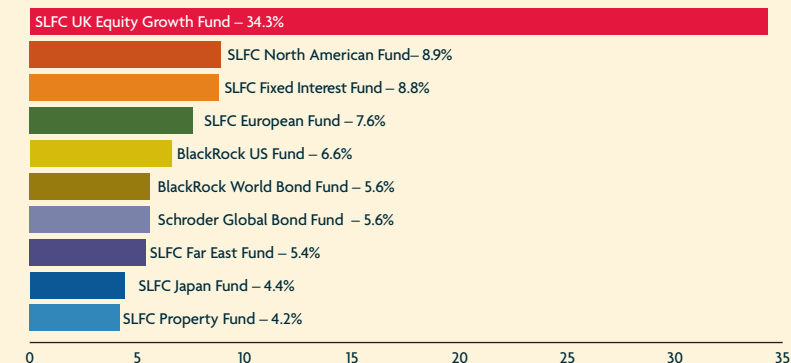
# Spotlight on the Managed Funds

## ► SLFC Balanced Managed Fund



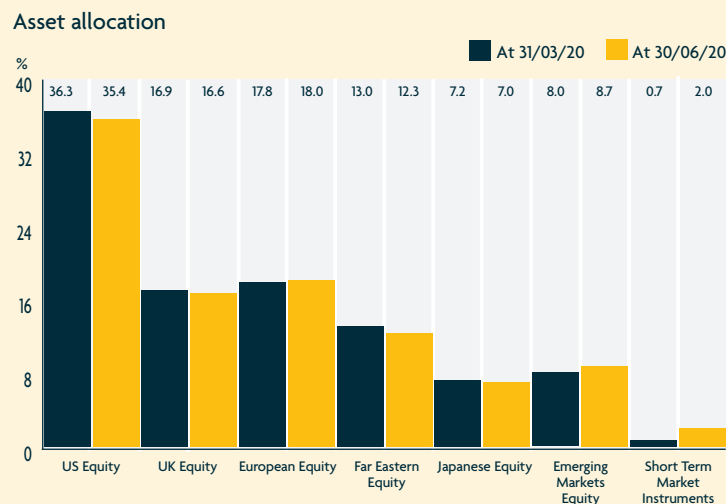
Source: State Street NB: The figures do not always add up to 100% due to rounding differences.

## Top 10 holdings as a percentage of the value of SLFC Balanced Managed fund



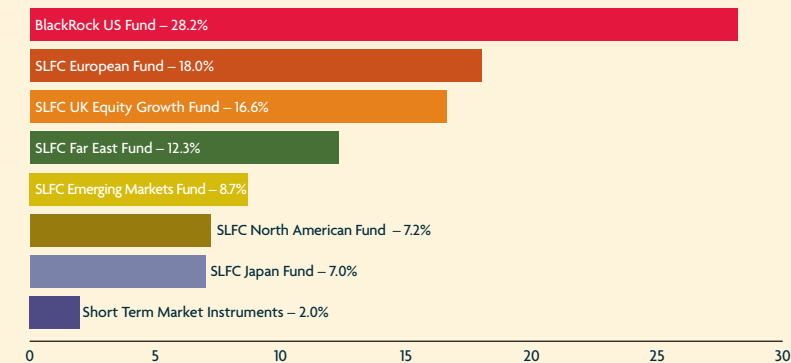
Although these are the top 10 holdings of the largest geographical allocations they may not necessarily be the largest individual exposure of the fund overall. Source: State Street. At 30 June 2020.

## ► SLFC International Managed Fund



Source: State Street NB: The figures do not always add up to 100% due to rounding differences.

## Top 8 holdings as a percentage of the value of SLFC International Managed fund



Although these are the top 8 holdings of the largest geographical allocations they may not necessarily be the largest individual exposure of the fund overall. Source: State Street. At 30 June 2020.