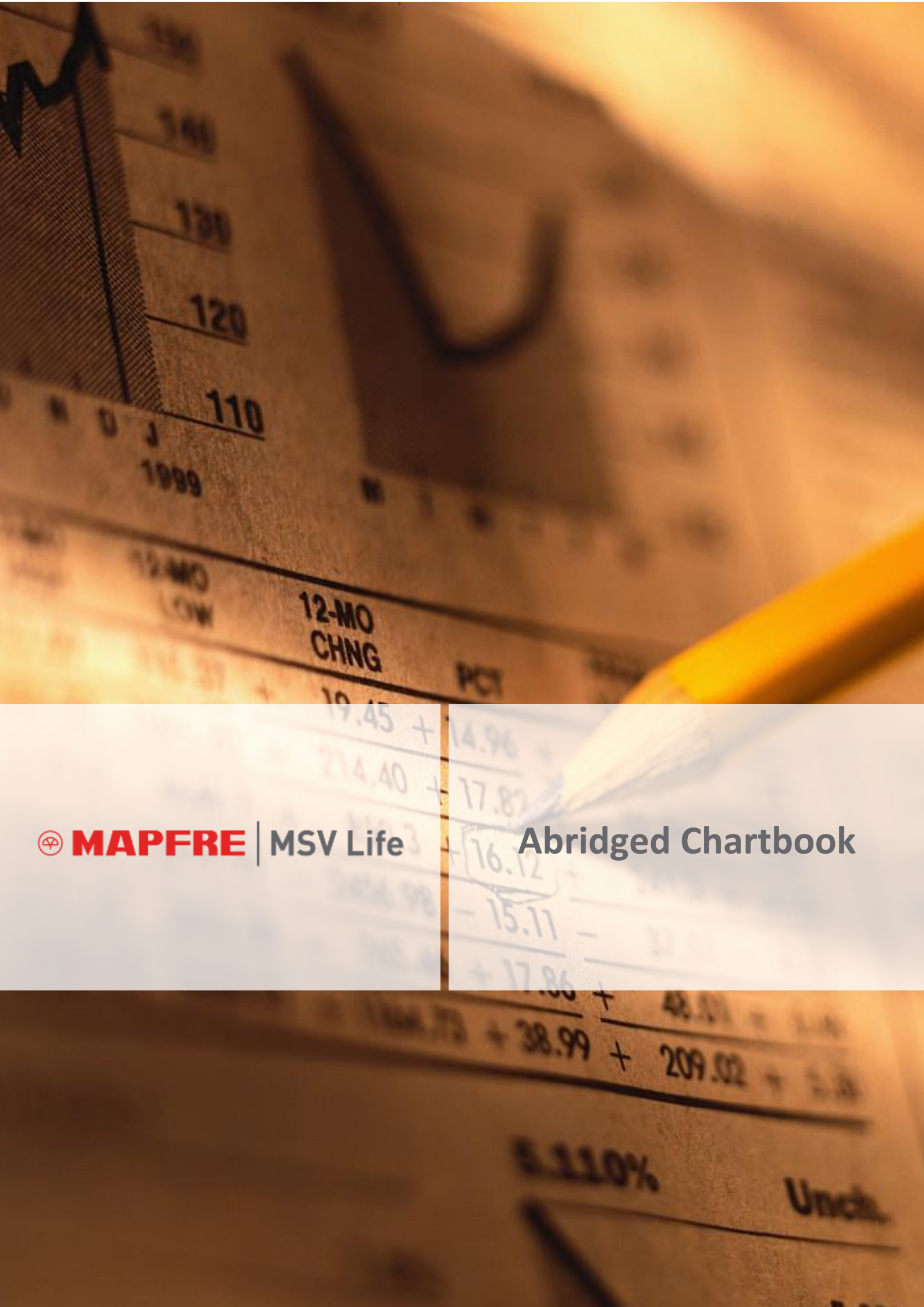




Ⓜ **MAPFRE** | MSV Life

Abridged Chartbook

# TABLE OF CONTENTS

---

|                                | Page         |
|--------------------------------|--------------|
| <b>Introduction</b>            | <b>3</b>     |
| <b>Guidance Notes</b>          | <b>4-9</b>   |
| <b>Important Information</b>   | <b>10</b>    |
| <b>Market Update</b>           | <b>11</b>    |
| <b>Choice of Funds</b>         | <b>12-14</b> |
| <b>Fact Sheets</b>             | <b>15</b>    |
| <b>Comparitive Performance</b> | <b>16-18</b> |

# Introduction

The MAPFRE MSV Abridged Chartbook is intended solely to provide information on the investment funds available for linking under the unit-linked products of MAPFRE MSV Life p.l.c. Investments in a currency other than the investor's own currency will be subject to the movements of foreign exchange rates. The value of shares may rise or fall due to changes in the rate of exchange of the currency in which the funds are denominated. The information on the MAPFRE MSV external funds (i.e. those managed by FIL Investment Management (Fidelity), Schroder Investment Management, Invesco Global Asset Management, BoV Asset Management Limited, ReAPS Asset Management Ltd, MAPFRE Asset Management and BlackRock Global Funds) have been sourced from the respective fund managers (unless otherwise indicated).

In this MAPFRE MSV Life Funds Chartbook **We** provide full details of the investment funds that **We** make available as permitted links to our range of Unit-Linked Savings Plans and Retirement Solutions. The fund fact sheets in the Chartbook provide, inter alia, details of the investment objectives, risk profile, top holdings and fund performance of every fund. As one of the leading providers of Unit-Linked Savings Plans and Retirement Solutions in Malta, We undertake to establish and maintain at all times, a wide-range of investment options for You to choose to invest in. We currently offer a range of over 50 investment funds. All **Our** investment options consist of funds that are managed by external asset/ investment managers. This means that **We** are not responsible for the performance of these funds and their continued availability.

It is **Your** responsibility to choose among the investment options offered, and to make decisions on the investments that are most appropriate to meet **Your** personal goals. The investment choices that **You** make have a large impact on the growth of **Your** savings. If **You** are in any doubt about which investment option(s) **You** should choose, **We** strongly recommend that **You** speak to an authorised financial advisor.

MAPFRE MSV Life uses the name of the fund providers to categorise **Our** fund range. **We** may change the range of funds available from time to time.

The International Securities Identification Number (ISIN), when quoted, is the unique identification reference of the underlying fund to which the MAPFRE MSV Life Fund is linked.

This MAPFRE MSV Life Funds Chartbook is intended solely to provide the latest fund fact sheets of the funds included in the Chartbook.

If **You** would like more information on this Chartbook or on any of the funds **You** can email **Us** at [info@msvlife.com](mailto:info@msvlife.com) or call **Us** on (+356) 2590 9000 or Freephone 8007 2220 or call at **Our** offices at: MAPFRE MSV Life p.l.c. Head Office The Mall, Triq il- Mall, Floriana, FRN 1470, Malta

# Guidance Notes

---

Before making **Your** investment choices please make sure **You** read the following information, which includes details of some of the risks **You** should be aware of:

- The return on each fund depends on the performance of the assets it invests in and the charges on the fund.
- The price of a unit in a fund depends on the value of the fund's assets after charges. This can go down as well as up, and **Your** investment in the fund may be worth less than what **You** paid.
- Risk/Return ratings are reviewed regularly and they can change over time.
- Some funds invest in overseas assets. This means that exchange rates and the political and economic situation in other countries can significantly affect the value of these funds. The value can go down as well as up, and **Your** investment in the fund may be worth less than what **You** paid.
- The asset mix that each fund invests in may be continuously reviewed and may be changed in line with developments in the relevant markets. Part of each fund may also be held in cash and other money market instruments.
- **You** will probably be one of many investors in each fund **You** choose. In exceptional circumstances, **We** may have to wait before **We** can transfer or switch **Your** investments. This is to maintain fairness between those remaining in and those leaving the fund.
- If **We** have to delay a transfer or switch, we will use the fund prices on the day the transaction takes place – these prices could be very different from the prices on the day **You** made the request.
- **You** can change the mix of **Your** investments and of the funds that **You** choose as it suits **You**.
- Some of **Our** Unit-Linked Savings Plans and Retirement Solutions stipulate a minimum investment that has to be invested in each fund that **You** select. This means that **You** may be constrained by the number of funds that **You** can select at any one time.
- Transaction costs may apply when **You** switch in and out of funds. These will be taken into account in the price used to calculate the value of the funds on the day **You** switch and will vary depending on the type of fund.
- Some fund managers may look to get a better return by lending some of the assets to certain financial institutions. This involves some risk, and in certain circumstances, the fund could suffer a loss – for example, if the institution encountered financial difficulties and was unable to return the asset. The fund manager will use some controls to manage this risk, such as obtaining security from the borrower and monitoring their credit rating.

## Guidance Notes (continue)

- Funds can sometimes use derivatives to improve portfolio management and to help meet investment objectives. A derivative is a financial instrument – its value is derived from the underlying value or movement in other assets, financial commodities or instruments, like equities, bonds, interest rates, etc. There is a risk that a counterparty will fail, or partially fail, to meet their contractual obligations under the arrangement. Where a counterparty fails, the fund could suffer a loss. As part of the management of a fund, a number of controls can be used to reduce the impact of this risk, such as holding collateral and monitoring credit ratings. Depending on how it is used, a derivative can involve little financial outlay but result in large gains or losses. **We** do not have control over the use of derivatives in the funds that **We** provide.
- The funds listed in the MAPFRE MSV Life Funds Chartbook were correct when this document is published. **We** cannot guarantee that all funds will be available when **You** make an investment.
- There are important differences between the MMSV With Profits Fund and other types of investment funds. If **You** are thinking of investing in the MMSV With Profits Fund please read the “MAPFRE MSV Simple Guide to With Profits” which is available on **Our** Website.

### Asset Classes

#### Asset classes

An ‘asset class’ is a category of investments, such as equities or bonds. Normally assets in the same class have similar characteristics. However, they can have very different returns and risks. The value of the investments in any asset class can go up or down, and may be worth less than what was paid in - there are no guarantees. Past performance is not a reliable indicator of current or future investment returns.

#### Equities

What are they? Equities are part ownership in a company, usually known as stocks or shares.

What is the potential return? The return on equities comes from growth in the value of the shares, plus any income from dividends. For overseas equities, changes in the foreign currency exchange rates could also significantly affect returns.

What are the risks? Equities are one of the more volatile asset classes – although they can offer good growth potential, their value can rise or drop sharply at any time. Because of this volatility, equities should normally be viewed as a long term investment.

## Guidance Notes (continue)

### Bonds

What are they? Bonds are essentially loans to a government or company. These loans are often for a set time period and the bond owner usually receives regular interest payments. What is the potential return? The return is a combination of any interest received and any change in the bond's value. For overseas bonds, changes in the foreign currency exchange rates could also significantly affect returns.

What are the risks? A bond's return will be affected if:

- the interest or capital cannot be paid back in full or on time,
- the creditworthiness of the company or government reduces
- interest rates or foreign currency exchange rates change.

Bonds can be traded on the stock market, so their value can go up and down at any time.

Some bonds are riskier than others, e.g. bonds issued for a longer time period or by companies which are viewed as risky.

### Money Market Instruments (including Cash)

What are they? Money market instruments generally include deposits with banks, as well as governments and large corporations. They also include other investments that can have more risk and return than standard bank deposits.

There are circumstances where money market instruments can fall in value.

What's the potential return? The return comes from any interest received and any change in the value of the instrument.

What are the risks? Investments in these assets are riskier than cash deposit accounts – in some circumstances their values may fall. The return may also be lower than inflation.

### Property

What is it? Property investing includes direct investments in buildings and land, as well as indirect investments such as shares in property companies.

What is the potential return? The return from a direct investment in property is a combination of rental income and any change in the property value. In comparison, the return from indirect investments such as shares in property companies can be similar to equities (see the 'equities' asset class description for potential returns and risks).

What are the risks? The value of direct property is generally based on the opinion of a valuer and is not fact. Property can take a lot longer to sell than other types of investment, so this asset class is considered to be less liquid than other assets. Property related equities, can have sharp changes in value at any time. The values of different types of property do not necessarily move in line with each other. For example, Commercial property could be losing value even if house prices are going up.



# Guidance Notes (continue)

## Alternative Assets

These are less traditional investments that do not fit into one of the other asset class categories. These include direct and indirect investments in real assets like commodities, for example oil or precious metals. They also include investments with specialist characteristics.

## Investment Styles

### Passive / Tracker Funds

A 'passive' fund aims to track or replicate the performance of a benchmark (usually a market index or blend of market indices). The performance of this type of fund will be affected by the rise or fall of the market or markets it is seeking to track and any charges which apply. Charges are typically lower for passive funds than actively managed funds. Since these funds are not trying to outperform the markets they track, returns will usually be lower than their benchmark because of the impact of charges. Passive funds are sometimes also called 'tracker' or 'index-tracking' funds.

### Active Funds

An 'active' fund usually aims to achieve returns that are higher than a 'benchmark' (such as the returns from a market index, cash/inflation, or the average return of other similar funds). The fund manager will try to out-perform the benchmark by analysing potential investments to find the ones that they believe will provide higher returns over the longer term. Because of this, active funds are usually more expensive than passive alternatives. There is also no guarantee that returns will be higher than the benchmark.

### Absolute Returns Funds

Absolute return funds usually aim to have a positive return regardless of market conditions. Their investment strategies vary widely, but they often use complex strategies that make use of derivatives. Risk and return will depend on exactly what the fund invests in, but in general absolute return funds can be expected to fall less than the wider markets when markets fall, but also to increase by less than markets when they rise. Although absolute return funds aim for consistent positive returns, there is no guarantee that they will achieve them, and the funds can fall in value. Absolute return funds may have different risks from other funds due to the derivatives that they use, and also because they may borrow, which increases potential returns and risk.

### Lifestyle / Target Funds

Lifestyle Funds are investment funds that invest in a diversified portfolio of assets with varying levels of risk generally for long-term investing. Lifestyle funds are often utilised by investors seeking a savings vehicle for a specified utilization date and, therefore, are often used to save for retirement. Lifestyle funds are also sometimes referred to as Target Funds since their purpose is of serving as a vehicle for investing funds toward a specific goal. Lifestyle Funds combine conservative, moderate or aggressive risk allocations for savers at all different stages of their lives. As the retirement age (Target Date) nears, a Lifestyle Fund will roll down into a more conservative mix of assets. This will happen automatically under the guidance of the fund manager without the need of any intervention by the investors in the fund.

## Guidance Notes (continue)

### With Profits Fund

The MAPFRE MSV Life With Profits Fund is an actively managed fund that seeks to offer competitive long-term real returns whilst smoothing the peaks and troughs of day-to-day market movements. The fund is backed by a wide range of assets both locally and overseas, giving investors access to markets which might otherwise be difficult to reach. These include equities, property investments, bonds and money market in-instruments. The asset mix of the fund can change over time. The amount invested, after product charges, is guaranteed to be repaid on maturity or death if it occurs earlier. Bonuses are added to the investment each year. Once paid bonuses are guaranteed and cannot be withdrawn. If the investment is kept for more than 10 years a Final Bonus may be paid at maturity depending on the performance of the fund. The return on the asset-mix is one factor that affects returns. Other factors include charges and any smoothing and guarantees that may apply.

### Risk / Return Ratings

The risk / return rating of a fund indicates how much the fund price might move compared to other funds. The higher the risk/return rating, the less stable the fund price is likely to be. Risk / return ratings are therefore intended as a guide to the potential volatility of returns from investing in funds. **You** can use risk categories to help **You** decide how much risk you are comfortable taking with **Your** investments in funds:



One should not infer that a fund with a higher risk rating will produce superior returns than one with a lower risk rating. While over the longer term it is reasonable to assume that a higher risk fund offers greater growth potential, over shorter periods it may perform dramatically worse than a fund with a lower risk rating.

Risk categories have been calculated using historical volatility data, based on international guidelines. Volatility is influenced by changes in the stock market prices, currencies and interest rates which can be affected by diverse factors including political and economic events. The risk category of a fund may not be a reliable indication of the future risk profile of the fund. The risk category of a fund is not guaranteed and may change over time. The lowest category does not mean that the fund is 'risk free'.

The following are some of the assumptions made when defining risk/return ratings:

- Diversification (across markets or asset classes) reduces the overall risk of a portfolio.
- Funds with a small cap bias are considered a higher risk than those with a mid-cap bias, which are considered a higher risk than those with a large-cap bias.
- Funds with a more aggressive investment management style are a higher risk than those with a more conservative investment management style.
- Funds invested in markets with lower liquidity are considered to be a higher risk than those invested in more developed and mature markets.
- Currencies with historically high volatility are a higher risk than those with a historically lower volatility.

The volatility rating is not the only factor **You** should consider when selecting a fund. If **You** are not sure which funds to choose, please seek advice from a financial adviser.



## Guidance Notes (continue)

---

### **Fund Performance and Fund Charges**

The Cumulative Growth of a fund is based on NAV to NAV with gross income being reinvested. The fund Annualised Growth is another way of representing returns and is the compound annual growth rate during the period in question. Both the Cumulative Growth and the Annualised Growth rates are net of the Fund Charges of the fund.

All funds take an annual fund management charge for the management and administration of the fund known as the Fund Charge. Fund Charges vary and depend on the type of fund. Typical annual Fund Charges are 1.50% for Equity Funds, 1.00% for Balanced Funds, 0.75% for Bond Funds and 0.40% for Cash Funds. Some funds may have lower or higher charges. Fund Charges are taken from the fund each day before the unit price of the fund is calculated. Fund Charges are not earned by **Us** and are not controlled by **Us** and may change in the future.

# Important Information

---

Please read this important information:

- MAPFRE MSV Life p.l.c. is authorised by the Malta Financial Services Authority (MFSA) to carry on long-term business under the Insurance Business Act, Cap 403 of the Laws of Malta. MAPFRE MSV Life is regulated by the MFSA.
- This MAPFRE MSV Life Funds Chartbook is intended solely to provide the latest monthly fund fact sheets of the funds included in the Chartbook. Upon request, **We** can provide more detailed information about any fund, including a copy of the current prospectus and Key Investor Information Document.
- All the investment options that **We** provide as permitted links to the MMSV Life WorkSave Pension Scheme are externally managed by specialist asset / investment managers. This means that **We** are not responsible for the performance of these funds and their continued availability.
- All financial investments involve an element of risk. Therefore, the value of the investment and the income from it will vary and the initial investment cannot be guaranteed.
- The value of **Your** investment may fall as well as rise and **You** may get back less than originally invested.
- Past performance is not a reliable indicator of current or future results.
- There are risks involved in relying on the performance of investments with a single asset class, rather than spreading investments over a variety of asset classes.
- The return on each fund depends on the performance of the assets it invests in and the charges of the fund.
- Different funds have different levels of risk. The higher the risk rating, the less stable the fund price is likely to be.
- Some funds invest in overseas assets. This means that movements in exchange rates and the political and economic situation in other countries can adversely affect the value of these funds and the return on investment. The currency hedging that may be used to minimise the effect of currency fluctuations may not always be successful.

# Market Update

For latest updates kindly visit [this link](#)

*Kindly note that by clicking this link, you will be directed to another website highlighting the market update.*



Or else you can use the QR Code below



## How to access the QR Code

1. Open the QR Code reader on your phone.
2. Hold your device over a QR Code so that it's clearly visible within your smartphone's screen.
3. If necessary, press the button.

# CHOICE OF FUNDS – UNIT-LINKED PRODUCT RANGE

## Summary Risk Indicator 5

| Fund Name                                          | ISIN         | Maximum Investment Plan | Unit Linked Savings Plan | Investment Bond |       |       | Personal Pension Plan | Worksave Pension Scheme |
|----------------------------------------------------|--------------|-------------------------|--------------------------|-----------------|-------|-------|-----------------------|-------------------------|
|                                                    |              |                         |                          | (EUR)           | (USD) | (GBP) |                       |                         |
| BOV Growth Portfolio EUR Fund                      | MT7000015509 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| BGF Natural Resources Growth & Income Acc USD Fund | LU0612318385 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| BGF Natural Resources Growth & Income EUR Fund     | LU1142331880 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity China Focus EUR Fund                      | LU0318931192 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity China Focus USD Fund                      | LU0173614495 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Fidelity Greater China EUR Fund                    | LU1400166911 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Greater China USD Fund                    | LU0048580855 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Fidelity Latin America EUR Fund                    | LU1213835942 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Latin America USD Fund                    | LU0050427557 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| MAPFRE AM Inclusion Responsible EUR Fund           | LU2020674094 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |

## Summary Risk Indicator 4

| Fund Name                                    | ISIN         | Maximum Investment Plan | Unit Linked Savings Plan | Investment Bond |       |       | Personal Pension Plan | Worksave Pension Scheme |
|----------------------------------------------|--------------|-------------------------|--------------------------|-----------------|-------|-------|-----------------------|-------------------------|
|                                              |              |                         |                          | (EUR)           | (USD) | (GBP) |                       |                         |
| BOV Balanced Portfolio EUR Fund              | MT7000015491 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| BOV Conservative Portfolio EUR Fund          | MT7000015475 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity America EUR Fund                    | LU0251127410 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity America GBP Fund                    | LU0251120670 | –                       | –                        | –               | –     | Yes   | –                     | –                       |
| Fidelity America USD Fund                    | LU0048573561 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Fidelity American Growth EUR Fund            | LU0275692696 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity American Growth USD Fund            | LU0077335932 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Fidelity Asian Special Situations EUR Fund   | LU0413542167 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Asian Special Situations GBP Fund   | LU0251122882 | –                       | –                        | –               | –     | Yes   | –                     | –                       |
| Fidelity Asian Special Situations USD Fund   | LU0054237671 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Fidelity Europe Equity ESG EUR Fund          | LU0088814487 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity European Dynamic Growth EUR Fund    | LU0119124781 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity European Growth EUR Fund            | LU0048578792 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity European Smaller Companies EUR Fund | LU0061175625 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Germany EUR Fund                    | LU0048580004 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Global Dividend Plus USD Fund       | LU2242652126 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Fidelity European Dynamic Growth EUR Fund    | LU0119124781 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity European Growth EUR Fund            | LU0048578792 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity European Smaller Companies EUR Fund | LU0061175625 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |

Summary Risk Indicator **4** (Cont.)

| Fund Name                                       | ISIN         | Maximum Investment Plan | Unit Linked Savings Plan | Investment Bond |       |       | Personal Pension Plan | Worksave Pension Scheme |
|-------------------------------------------------|--------------|-------------------------|--------------------------|-----------------|-------|-------|-----------------------|-------------------------|
|                                                 |              |                         |                          | (EUR)           | (USD) | (GBP) |                       |                         |
| Fidelity Germany EUR Fund                       | LU0048580004 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Global Dividend Plus USD Fund          | LU2242652126 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Fidelity Global Technology EUR Fund             | LU0099574567 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Global Thematic Opportunities EUR Fund | LU0251129895 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Global Thematic Opportunities USD Fund | LU0048584097 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Fidelity India Focus EUR Fund                   | LU0197230542 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity India Focus GBP Fund                   | LU0197230971 | –                       | –                        | –               | –     | Yes   | –                     | –                       |
| Fidelity India Focus USD Fund                   | LU0197229882 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Fidelity Nordic Fund Acc EUR Fund               | LU0922334643 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Sustainable Eurozone Equity EUR Fund   | LU0238202427 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Target 2035 EUR Fund                   | LU0251118260 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Target 2040 EUR Fund                   | LU0251119318 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Target 2045 EUR Fund                   | LU1025014207 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Target 2050 EUR Fund                   | LU1025014546 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Target 2055 EUR Fund                   | LU2218680051 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity Target 2060 EUR Fund                   | LU2218680564 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity UK Special Situations EUR Fund         | LU2050860480 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Fidelity UK Special Situations GBP Fund         | LU2219351520 | –                       | –                        | –               | –     | Yes   | –                     | –                       |
| Fidelity World EUR Fund                         | LU0069449576 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Mapfre AM Good Governance EUR Fund              | LU1509934318 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Schroder Global Cities Fund EUR Fund            | LU0638090042 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Schroder Global Cities Fund USD Fund            | LU0224508324 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Schroders Swiss Equity EUR Fund                 | LU1015430058 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Schroders Swiss Equity GBP (Hedged) Fund        | LU1015430306 | –                       | –                        | –               | –     | Yes   | –                     | –                       |
| Schroders Swiss Equity USD Fund                 | LU1015430215 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Vilhena European Multi Manager EUR Fund         | MT0000072638 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Vilhena Global Themed EUR Fund                  | MT0000074345 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Vilhena Global Themed USD Fund                  | MT0000072448 | –                       | –                        | –               | Yes   | –     | –                     | –                       |
| Vilhena US Multi Manager EUR (Hedged) Fund      | MT7000031811 | Yes                     | Yes                      | Yes             | –     | –     | Yes                   | Yes                     |
| Vilhena US Multi Manager USD Fund               | MT7000031829 | –                       | –                        | –               | Yes   | –     | –                     | –                       |

Summary Risk Indicator **3**

| Fund Name                                             | ISIN         | Maximum Investment Plan | Unit Linked Savings Plan | Investment Bond |       |       | Personal Pension Plan | Worksave Pension Scheme |
|-------------------------------------------------------|--------------|-------------------------|--------------------------|-----------------|-------|-------|-----------------------|-------------------------|
|                                                       |              |                         |                          | (EUR)           | (USD) | (GBP) |                       |                         |
| APS Ethical Cautious EUR Fund                         | MT7000005740 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity Euro Bond EUR Fund                           | LU0048579097 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity European Multi Asset Income EUR Fund         | LU0052588471 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity Flexible Bond EUR Fund                       | LU1345485095 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity Flexible Bond GBP Fund                       | LU0048620586 | -                       | -                        | -               | -     | Yes   | -                     | -                       |
| Fidelity Global Bond USD Fund                         | LU0048582984 | -                       | -                        | -               | Yes   | -     | -                     | -                       |
| Fidelity Global Dividend Plus EUR Fund                | LU0099575291 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity Global Dividend Plus GBP Fund                | LU0116927707 | -                       | -                        | -               | -     | Yes   | -                     | -                       |
| Fidelity Global Multi Asset Dynamic EUR Fund          | LU1431863932 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity Global Multi Asset Dynamic USD Fund          | LU0080751232 | -                       | -                        | -               | Yes   | -     | -                     | -                       |
| Fidelity Multi Asset Income ESG Acc EUR (Hedged) Fund | LU2151107021 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity Multi Asset Income ESG USD Fund              | LU0138981039 | -                       | -                        | -               | Yes   | -     | -                     | -                       |
| Fidelity Target 2025 EUR Fund                         | LU0215158840 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity Target 2030 EUR Fund                         | LU0215159145 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity US Dollar Bond USD Fund                      | LU0048622798 | -                       | -                        | -               | Yes   | -     | -                     | -                       |
| Fidelity US High Yield EUR Fund                       | LU0132385880 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity US High Yield GBP Fund                       | LU0132385534 | -                       | -                        | -               | -     | Yes   | -                     | -                       |
| Fidelity US High Yield USD Fund                       | LU0132282301 | -                       | -                        | -               | Yes   | -     | -                     | -                       |
| Invesco Sterling Bond GBP Fund                        | LU1775980979 | -                       | -                        | -               | -     | Yes   | -                     | -                       |
| Mapfre AM Capital Responsible EUR Fund                | LU1860585428 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Mapfre MSV Life With Profits Fund                     | -            | -                       | Yes                      | Yes             | -     | -     | -                     | -                       |
| Schroders US Dollar Bond EUR Fund                     | LU2383070583 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Schroders US Dollar Bond GBP (Hedged) Fund            | LU0523278819 | -                       | -                        | -               | -     | Yes   | -                     | -                       |
| Vilhena Maltese Opportunities EUR Fund                | MT7000010377 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |

Summary Risk Indicator **2**

| Fund Name                              | ISIN         | Maximum Investment Plan | Unit Linked Savings Plan | Investment Bond |       |       | Personal Pension Plan | Worksave Pension Scheme |
|----------------------------------------|--------------|-------------------------|--------------------------|-----------------|-------|-------|-----------------------|-------------------------|
|                                        |              |                         |                          | (EUR)           | (USD) | (GBP) |                       |                         |
| APS Income EUR Fund                    | MT0000075565 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity European High Yield EUR Fund  | LU0110060430 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity Global Bond EUR (Hedged) Fund | LU0337577430 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Invesco Euro Corporate Bond EUR Fund   | LU0243957825 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Vilhena High Yield Acc EUR Fund        | MT7000034575 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Vilhena Malta Bond EUR Fund            | MT7000009759 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Vilhena Malta EUR Fund                 | MT0000072075 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Vilhena Malta Government Bond EUR Fund | MT0000072125 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |



Summary Risk Indicator 1

| Fund Name                        | ISIN         | Maximum Investment Plan | Unit Linked Savings Plan | Investment Bond |       |       | Personal Pension Plan | Worksave Pension Scheme |
|----------------------------------|--------------|-------------------------|--------------------------|-----------------|-------|-------|-----------------------|-------------------------|
|                                  |              |                         |                          | (EUR)           | (USD) | (GBP) |                       |                         |
| Fidelity Euro Cash EUR Fund      | LU0064964074 | Yes                     | Yes                      | Yes             | -     | -     | Yes                   | Yes                     |
| Fidelity US Dollar Cash USD Fund | LU0064963852 | -                       | -                        | -               | Yes   | -     | -                     | -                       |

## FACT SHEETS



Fact sheets to all funds which are linked to MAPFRE MSV Life's unit linked products are downloadable by clicking on [this link](#) or by accessing the QR Code.



# COMPARATIVE PERFORMANCE

## LIFESTYLE FUNDS

| Fund Name                     | ISIN         | 1 MTH | YTD   | 1 YR  | 3 YRS |      | 5 YRS |      |
|-------------------------------|--------------|-------|-------|-------|-------|------|-------|------|
|                               |              | C     | C     | C     | C     | A    | C     | A    |
| Fidelity Target 2025 EUR Fund | LU0215158840 | 0.15  | 0.38  | 1.99  | 3.88  | 1.28 | 4.66  | 0.91 |
| Fidelity Target 2030 EUR Fund | LU0215159145 | 1.01  | -2.07 | 1.69  | 16.94 | 5.36 | 25.97 | 4.73 |
| Fidelity Target 2035 EUR Fund | LU0251118260 | 0.94  | -6.08 | -0.10 | 24.75 | 7.65 | 41.69 | 7.22 |
| Fidelity Target 2040 EUR Fund | LU0251119318 | 0.92  | -6.11 | -0.12 | 27.19 | 8.35 | 49.50 | 8.37 |
| Fidelity Target 2045 EUR Fund | LU1025014207 | 0.91  | -6.12 | -0.11 | 27.71 | 8.50 | 51.17 | 8.62 |
| Fidelity Target 2050 EUR Fund | LU1025014546 | 0.96  | -6.08 | -0.11 | 27.72 | 8.50 | 51.19 | 8.62 |
| Fidelity Target 2055 EUR Fund | LU2218680051 | 0.90  | -6.08 | -0.13 | 27.94 | 8.56 | -     | -    |
| Fidelity Target 2060 EUR Fund | LU2218680564 | 0.97  | -6.08 | -0.06 | 27.84 | 8.53 | -     | -    |

## BALANCE FUNDS

| Fund Name                                             | ISIN         | 1 MTH | YTD   | 1 YR  | 3 YRS |       | 5 YRS |       |
|-------------------------------------------------------|--------------|-------|-------|-------|-------|-------|-------|-------|
|                                                       |              | C     | C     | C     | C     | A     | C     | A     |
| APS Ethical Cautious EUR Fund                         | MT7000005740 | 0.68  | -0.02 | 1.11  | 6.66  | 2.22  | 0.72  | 0.14  |
| APS Income EUR Fund                                   | MT0000075565 | 0.00  | -0.60 | 1.21  | -0.48 | -0.16 | -3.06 | -0.61 |
| BOV Balanced Portfolio Acc EUR Fund                   | MT7000015491 | 2.18  | 3.35  | 7.63  | 21.02 | 6.55  | 24.30 | 4.44  |
| BOV Conservative Portfolio Acc EUR Fund               | MT7000015475 | 1.42  | 2.32  | 4.90  | 10.54 | 3.39  | 0.56  | 0.11  |
| BOV Growth Portfolio EUR Fund                         | MT7000015509 | 2.82  | 4.99  | 10.85 | 33.50 | 10.08 | 47.23 | 8.04  |
| Fidelity Euro Multi Asset Income EUR Fund             | LU0052588471 | 0.44  | 2.81  | 7.94  | 18.57 | 5.84  | 19.10 | 3.56  |
| Fidelity Global Multi Asset Dynamic USD Fund          | LU0080751232 | 4.27  | 3.61  | 6.98  | 25.19 | 7.78  | 18.76 | 3.50  |
| Fidelity Global Multi Asset Dynamic Acc EUR Fund      | LU1431863932 | 0.58  | -8.85 | -2.64 | 11.46 | 3.68  | 13.43 | 2.55  |
| Fidelity Multi Asset Income ESG USD Fund              | LU0138981039 | 1.23  | 5.41  | 6.48  | 15.97 | 5.06  | 11.33 | 2.17  |
| Fidelity Multi Asset Income ESG Acc EUR (Hedged) Fund | LU2151107021 | 1.10  | 4.27  | 4.56  | 8.59  | 2.78  | 2.14  | 0.42  |
| Vilhena Malta Acc EUR Fund                            | MT0000072075 | 0.75  | 1.24  | 3.86  | 6.41  | 2.09  | 0.32  | 0.06  |
| Vilhena Maltese Opportunities Acc EUR Fund            | MT7000010377 | 1.42  | 0.83  | 2.62  | 3.67  | 1.21  | -4.90 | -1.00 |
| Mapfre AM Capital Responsible Acc EUR Fund            | LU1860585428 | -0.36 | 2.68  | 1.83  | 9.40  | 3.04  | 8.43  | 1.63  |
| Mapfre MSV Life With Profits Fund                     | -            | 0.12  | 0.74  | 2.00  | 6.37  | 2.08  | 9.85  | 1.90  |

## CASH FUNDS

| Fund Name                        | ISIN         | 1 MTH | YTD  | 1 YR | 3 YRS |      | 5 YRS |      |
|----------------------------------|--------------|-------|------|------|-------|------|-------|------|
|                                  |              | C     | C    | C    | C     | A    | C     | A    |
| Fidelity Euro Cash EUR Fund      | LU0064964074 | 0.16  | 1.15 | 2.85 | 7.99  | 2.59 | 5.85  | 1.14 |
| Fidelity US Dollar Cash USD Fund | LU0064963852 | 0.39  | 2.12 | 4.68 | 14.41 | 4.59 | 14.00 | 2.65 |

# EQUITY FUNDS

| Fund Name                                           | ISIN         | 1MTH  | YTD    | 1 YR  | 3 YRS |       | 5 YRS  |       |
|-----------------------------------------------------|--------------|-------|--------|-------|-------|-------|--------|-------|
|                                                     |              | C     | C      | C     | C     | A     | C      | A     |
| BGF Natural Resources Growth & Income EUR Fund      | LU1142331880 | 0.28  | -3.40  | -6.50 | 3.86  | 1.27  | 84.25  | 5.37  |
| BGF Natural Resources Growth & Income Acc USD Fund  | LU0612318385 | 3.78  | 9.16   | 2.36  | 16.93 | 5.35  | 92.43  | 13.99 |
| Fidelity America GBP Fund                           | LU0251120670 | 0.71  | -8.06  | -5.35 | 8.70  | 2.82  | 55.35  | 9.21  |
| Fidelity America USD Fund                           | LU0048573561 | 2.55  | 0.73   | 2.74  | 22.62 | 7.03  | 72.29  | 11.49 |
| Fidelity America Acc EUR Fund                       | LU0251127410 | -1.10 | -11.39 | -6.47 | 9.06  | 2.93  | 64.52  | 10.47 |
| Fidelity American Growth USD Fund                   | LU0077335932 | 4.71  | 1.70   | 7.77  | 33.80 | 10.19 | 67.06  | 10.81 |
| Fidelity American Growth Acc EUR Fund               | LU0275692696 | 0.95  | -10.57 | -1.94 | 19.00 | 5.97  | 59.50  | 9.79  |
| Fidelity Asian Special Situations GBP Fund          | LU0251122882 | 3.58  | 1.86   | 0.88  | 3.37  | 1.11  | 7.14   | 1.39  |
| Fidelity Asian Special Situations USD Fund          | LU0054237671 | 5.54  | 11.63  | 9.53  | 16.63 | 5.26  | 18.90  | 3.52  |
| Fidelity Asian Special Situations Acc EUR Fund      | LU0413542167 | 1.74  | -1.81  | -0.33 | 3.73  | 1.23  | 13.53  | 2.57  |
| Fidelity China Focus USD Fund                       | LU0173614495 | 4.41  | 13.80  | 21.28 | 8.46  | 2.74  | 20.59  | 3.82  |
| Fidelity China Focus Acc EUR Fund                   | LU0318931192 | 0.68  | 0.10   | 10.37 | -3.51 | -1.18 | 15.11  | 2.85  |
| Fidelity European Dynamic Growth EUR Fund           | LU0119124781 | -2.24 | -1.08  | -3.30 | 18.20 | 5.73  | 14.61  | 2.76  |
| Fidelity European Growth EUR Fund                   | LU0048578792 | -1.75 | 6.76   | 14.16 | 43.55 | 12.81 | 56.58  | 9.38  |
| Fidelity European Smaller Companies EUR Fund        | LU0061175625 | 1.43  | 6.71   | 4.25  | 21.43 | 6.69  | 43.18  | 7.44  |
| Fidelity Germany EUR Fund                           | LU0048580004 | 0.46  | 19.65  | 30.80 | 67.40 | 18.74 | 56.85  | 9.42  |
| Fidelity Global Dividend Plus EUR Fund              | LU0099575291 | -1.43 | 3.08   | 9.96  | 37.42 | 11.18 | 50.77  | 8.56  |
| Fidelity Global Dividend Plus GBP Fund              | LU0116927707 | 0.28  | 6.95   | 11.13 | 37.02 | 11.07 | 41.93  | 7.25  |
| Fidelity Global Dividend Plus USD Fund              | LU2242652126 | 2.18  | 17.26  | 20.87 | 54.48 | 15.60 | -      | -     |
| Fidelity Global Technology EUR Fund                 | LU0099574567 | 3.35  | -2.11  | 5.60  | 65.88 | 18.38 | 120.77 | 17.16 |
| Fidelity Global Thematic Opportunities USD Fund     | LU0048584097 | 4.91  | 9.25   | 10.08 | 37.60 | 11.23 | 47.81  | 8.13  |
| Fidelity Global Thematic Opportunities Acc EUR Fund | LU0251129895 | 1.15  | -3.89  | 0.18  | 22.38 | 6.96  | 41.15  | 7.14  |
| Fidelity Greater China USD Fund                     | LU0048580855 | 6.09  | 11.54  | 12.69 | 4.31  | 1.42  | 0.49   | 0.10  |
| Fidelity Greater China Acc EUR Fund                 | LU1400166911 | 2.26  | -1.87  | 2.57  | -7.20 | -2.46 | -4.01  | -0.82 |
| Fidelity India Focus EUR Fund                       | LU0197230542 | -1.05 | -8.22  | -4.81 | 31.24 | 9.49  | 96.52  | 14.47 |
| Fidelity India Focus GBP Fund                       | LU0197230971 | 0.71  | -4.81  | -3.67 | 30.75 | 9.35  | 85.45  | 13.15 |
| Fidelity India Focus USD Fund                       | LU0197229882 | 2.63  | 4.36   | 4.60  | 47.56 | 13.85 | 105.81 | 15.53 |
| Fidelity Latin America USD Fund                     | LU0050427557 | 5.39  | 31.66  | 13.04 | 35.30 | 10.60 | 40.73  | 7.07  |
| Fidelity Latin America Acc EUR Fund                 | LU1213835942 | 1.60  | 15.84  | 2.87  | 20.36 | 6.37  | 34.34  | 6.08  |
| Fidelity Nordic Fund Acc EUR Fund                   | LU0922334643 | 0.59  | 8.69   | 1.97  | 38.41 | 11.44 | 107.36 | 15.70 |
| Fidelity Europe Equity ESG EUR Fund                 | LU0088814487 | -1.15 | 6.61   | 5.88  | 36.60 | 10.96 | 36.69  | 6.45  |
| Fidelity Sustainable Eurozone Equity Acc EUR Fund   | LU0238202427 | -1.87 | 7.64   | 4.67  | 38.26 | 11.40 | 50.23  | 8.48  |
| Fidelity UK Special Situations GBP Fund             | LU2219351520 | 0.81  | 11.00  | 17.13 | 42.36 | 12.49 | -      | -     |
| Fidelity UK Special Situations Acc EUR Fund         | LU2050860480 | -0.91 | 7.02   | 15.88 | 42.92 | 12.64 | 98.96  | 14.75 |
| Fidelity World EUR Fund                             | LU0069449576 | 0.65  | -1.98  | 4.26  | 35.14 | 10.56 | 63.03  | 10.27 |
| Vilhena European Multi Manager Acc EUR Fund         | MT0000072638 | -1.07 | 8.99   | 7.22  | 33.83 | 10.19 | 48.26  | 8.19  |
| Vilhena Global Themed Acc EUR Fund                  | MT0000074345 | -0.05 | -6.23  | 1.07  | 46.40 | 13.59 | 89.10  | 13.61 |
| Vilhena Global Themed USD Fund                      | MT0000072448 | 2.33  | 4.56   | 9.66  | 61.89 | 17.47 | 96.26  | 14.46 |
| Vilhena US Multi Manager Acc USD Fund               | MT7000031829 | 4.46  | 3.03   | 11.11 | 50.88 | 14.68 | 23.99  | 6.86  |
| Vilhena US Multi Manager Acc EUR (Hedged) Fund      | MT7000031811 | 4.02  | 1.62   | 8.65  | 39.35 | 11.69 | 18.25  | 5.31  |
| Mapfre AM Inclusion Responsible Acc EUR Fund        | LU2020674094 | -0.67 | 6.09   | 1.03  | 41.73 | 12.33 | 55.54  | 9.24  |
| Mapfre AM Good Governance Acc EUR Fund              | LU1509934318 | 1.33  | -4.16  | -9.39 | 12.25 | 3.93  | 40.84  | 7.09  |
| Schroder Global Cities Fund EUR Fund                | LU0638090042 | -2.45 | -7.74  | -1.66 | -6.76 | -2.31 | 8.16   | 1.58  |
| Schroder Global Cities Fund USD Fund                | LU0224508324 | 0.71  | 3.98   | 7.60  | 4.98  | 1.63  | 13.01  | 2.48  |
| Schroders Swiss Equity EUR Fund                     | LU1015430058 | -1.49 | 7.04   | 4.47  | 25.50 | 7.87  | 31.99  | 5.71  |
| Schroders Swiss Equity USD Fund                     | LU1015430215 | -1.30 | 8.17   | 6.44  | 34.21 | 10.30 | 44.72  | 7.67  |
| Schroders Swiss Equity GBP (Hedged) Fund            | LU1015430306 | -1.34 | 7.82   | 5.84  | 30.68 | 9.33  | 39.45  | 6.88  |

All financial investments involve an element of risk. Therefore, the value of the investment and the income from it will vary and the initial investment cannot be guaranteed. The value of **Your** investment may fall as well as rise and **You** may get back less than originally invested. Past performance is not a reliable indicator of current or future results. All fund information and historical performance figures are shown in fund currency as at 30th June 2025 unless otherwise stated. The performance figures are based on NAV to NAV.

## BOND FUNDS

| Fund Name                                  | ISIN         | 1 MTH | YTD   | 1 YR  | 3 YRS |       | 5 YRS  |       |
|--------------------------------------------|--------------|-------|-------|-------|-------|-------|--------|-------|
|                                            |              | C     | C     | C     | C     | A     | C      | A     |
| Fidelity Euro Bond EUR Fund                | LU0048579097 | -0.24 | -0.55 | 3.40  | 4.04  | 1.33  | -10.86 | -2.27 |
| Fidelity European High Yield EUR Fund      | LU0110060430 | 1.06  | 3.26  | 9.16  | 27.81 | 8.52  | 21.42  | 3.96  |
| Fidelity Flexible Bond GBP Fund            | LU0048620586 | 1.97  | 4.63  | 6.80  | 12.09 | 3.88  | -1.34  | -0.27 |
| Fidelity Flexible Bond Acc EUR Fund        | LU1345485095 | 0.00  | 0.85  | 5.62  | 12.49 | 4.00  | 4.49   | 0.88  |
| Fidelity Global Bond USD Fund              | LU0048582984 | 1.88  | 7.23  | 7.85  | 6.23  | 2.04  | -9.54  | -1.98 |
| Fidelity Global Bond Acc EUR (Hedged) Fund | LU0337577430 | 0.68  | 1.60  | 2.93  | 2.06  | 0.68  | -10.81 | -2.26 |
| Fidelity US Dollar Bond USD Fund           | LU0048622798 | 1.43  | 4.04  | 5.00  | 7.02  | 2.29  | -5.28  | -1.08 |
| Fidelity US High Yield GBP Fund            | LU0132385534 | -0.08 | -5.74 | -0.67 | 11.12 | 3.58  | 14.69  | 2.78  |
| Fidelity US High Yield EUR Fund            | LU0132385880 | -1.87 | -9.18 | -1.83 | 11.50 | 3.70  | 21.52  | 3.98  |
| Fidelity US High Yield USD Fund            | LU0132282301 | 1.82  | 3.35  | 7.92  | 25.38 | 7.83  | 27.32  | 4.95  |
| Invesco Euro Corporate Bond Acc EUR Fund   | LU0243957825 | 0.38  | 1.23  | 4.91  | 11.55 | 3.71  | 2.03   | 0.40  |
| Invesco Sterling Bond Acc GBP Fund         | LU1775980979 | 1.87  | 3.07  | 4.45  | 15.58 | 4.95  | 5.62   | 1.10  |
| Vilhena High Yield Acc EUR Fund            | MT7000034575 | 0.71  | 0.50  | 4.34  | 21.15 | 6.60  | 17.49  | 3.27  |
| Vilhena Malta Bond EUR Fund                | MT7000009759 | 0.05  | 0.66  | 3.33  | 4.86  | 1.59  | -2.10  | -0.42 |
| Vilhena Malta Government Bond Acc EUR Fund | MT0000072125 | 0.30  | 0.30  | 4.52  | 2.03  | 0.67  | -12.55 | -2.65 |
| Schroders US Dollar Bond EUR Fund          | LU2383070583 | -1.33 | -7.77 | -3.64 | -4.81 | -1.63 | -      | -     |
| Schroders US Dollar Bond GBP (Hedged) Fund | LU0523278819 | 1.83  | 3.91  | 5.20  | 5.02  | 1.65  | -8.03  | -1.66 |

## TOP PERFORMING UNIT LINKED FUNDS

|       | 1ST                                 | 2ND                                        | 3RD                                    |
|-------|-------------------------------------|--------------------------------------------|----------------------------------------|
| 1 MTH | Fidelity Greater China USD Fund     | Fidelity Asian Special Situations USD Fund | Fidelity Latin America USD Fund        |
| YTD   | Fidelity Latin America USD Fund     | Fidelity Germany EUR Fund                  | Fidelity Global Dividend Plus USD Fund |
| 1 YR  | Fidelity Germany EUR Fund           | Fidelity China Focus USD Fund              | Fidelity Global Dividend Plus USD Fund |
| 3 YRS | Fidelity Germany EUR Fund           | Fidelity Global Technology EUR Fund        | Vilhena Global Themed Acc USD Fund     |
| 5 YRS | Fidelity Global Technology EUR Fund | Fidelity Nordic Acc EUR Fund               | Fidelity India Focus USD Fund          |

## List of Abbreviations

|      |                                                |
|------|------------------------------------------------|
| C    | Cumulative Growth                              |
| A    | Annualised Growth                              |
| ISIN | International Securities Identification Number |
| MTH  | Month                                          |
| YTD  | Year to Date                                   |
| YR   | Year                                           |

Notes:



**Registered Address:** MAPFRE MSV Life p.l.c., The Mall, Triq il-Mall, Floriana, FRN 1470 Malta

**Postal Address:** P.O. Box 54, Marsa, MRS 1000, Malta **Registration Number:** C-15722

**Telephone:** +356 2590 9000 **Email:** [info@msvlife.com](mailto:info@msvlife.com) **Website:** [www.msvlife.com](http://www.msvlife.com)

MAPFRE MSV Life p.l.c. (C-15722) is authorised by the Malta Financial Services Authority (MFSA) to carry on long term business under the Insurance Business Act, Cap 403 of the Laws of Malta. MAPFRE MSV Life p.l.c. is regulated by the MFSA

Com. no. MMSV310821