

Freestyle fund summary

Here's an overview of how the Freestyle funds are invested (the underlying funds) as at 30 June 2022, and the Annual Management Charge (AMC).

| Fund as at 30 June 2022 | | |
|---|---|-----------------|
| How the fund is invested (underlying funds) | | AMC (% a year)* |
| Equities | | |
| Active Global Equity Fund | 40.8% Sands Capital Global Growth Fund 39.8% Veritas Global Focus Fund 19.4% Aberdeen Standard Investments Global Equity Fund | 0.64% |
| Passive Global Equity Fund | 53.0% Global Shares 20.4% Minimum Volatility Shares 20.0% Fundamental Shares 6.6% Emerging Market Shares | 0.14% |
| Ethical Equity Fund | ILIM Socially Responsible Equity Fund | 0.16% |
| Emerging Market Equity Fund | 100% Indexed Emerging Markets Equities | 0.14% |
| North American Equity Fund | 100% Indexed North American Equities | 0.14% |
| Eurozone Equity Fund | 100% Indexed Eurozone Equities | 0.14% |
| UK Equity Fund | 100% Indexed UK Equities | 0.14% |
| Japanese Equity Fund | 100% Indexed Japanese Equities | 0.14% |
| Asia Pacific ex Japan Equity Fund | 100% Indexed Asia Pacific ex Japan Equities | 0.14% |

Fund as at 30 June 2022

How the fund is invested (underlying funds)

AMC (% a year)*

Bonds

| | | |
|-----------------------|---|-------|
| Diversified Bond Fund | 49.8% ASI Absolute Return Global Bond Strategies (ARGBS) Fund 35.1% ILIM Indexed Corporate Bonds 15.1% ILIM Emerging Market Bonds | 0.34% |
|-----------------------|---|-------|

| | | |
|--------------------------|--|-------|
| Pre-Retirement Bond Fund | 59.8% Indexed AAA > 15 Yr Eurozone Govt Bond Fund 40.2% Indexed > 10 Yr Euro Large Corp Bond Fund | 0.11% |
|--------------------------|--|-------|

Other

| | | |
|-------------------------|---|-------|
| Diversified Growth Fund | 50.1% Insight Fund 49.9% Schroder International Selection Fund | 0.61% |
|-------------------------|---|-------|

| | | |
|-----------|---------------------|-------|
| Cash Fund | 100% ILIM Cash Fund | 0.10% |
|-----------|---------------------|-------|

* Annual Management Charges (AMCs) for the Emerging Market, North American, Eurozone, UK, Japanese and Asia Pacific ex Japan Equity Fund correct as at October 2022. All other AMCs correct as at 30 June 2022. The AMC is the annual cost of the fund. It is applied to the market value of the relevant fund. It is typically accrued daily and deducted from the price of the fund.