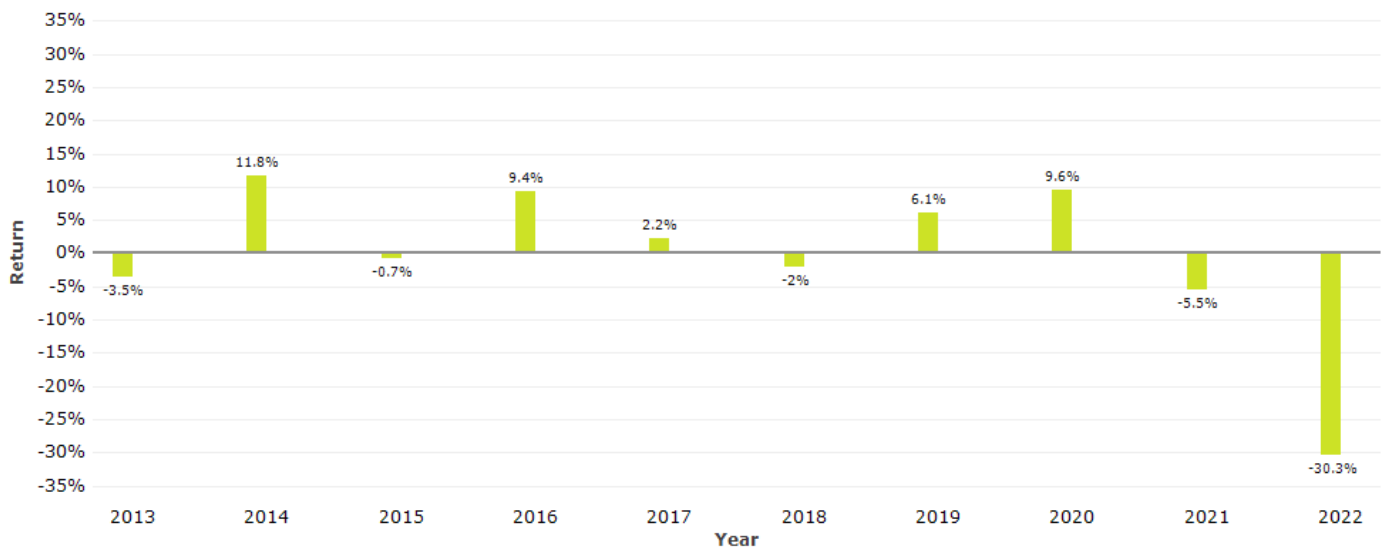




Past Performance - UK Market

UK_GBP_ICF_FRUKFI - Lombard Russell Sterling Bond Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 10 years



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

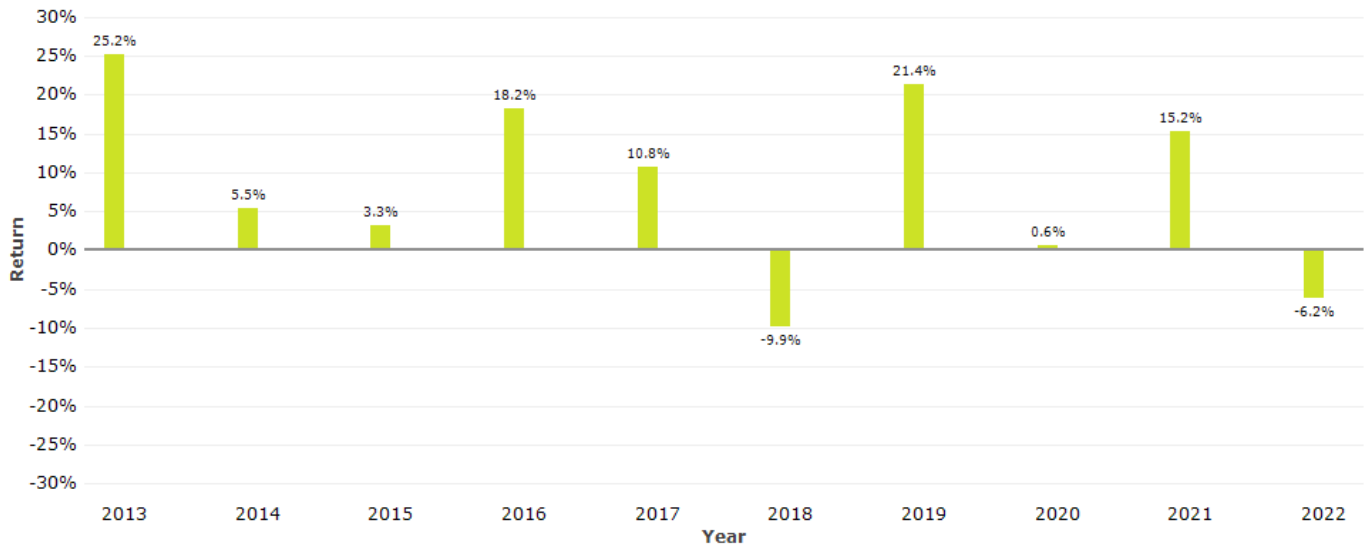
Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.



Past Performance - UK Market

UK_GBP_ICF_Lraggr - Lombard Russell Aggressive Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 10 years



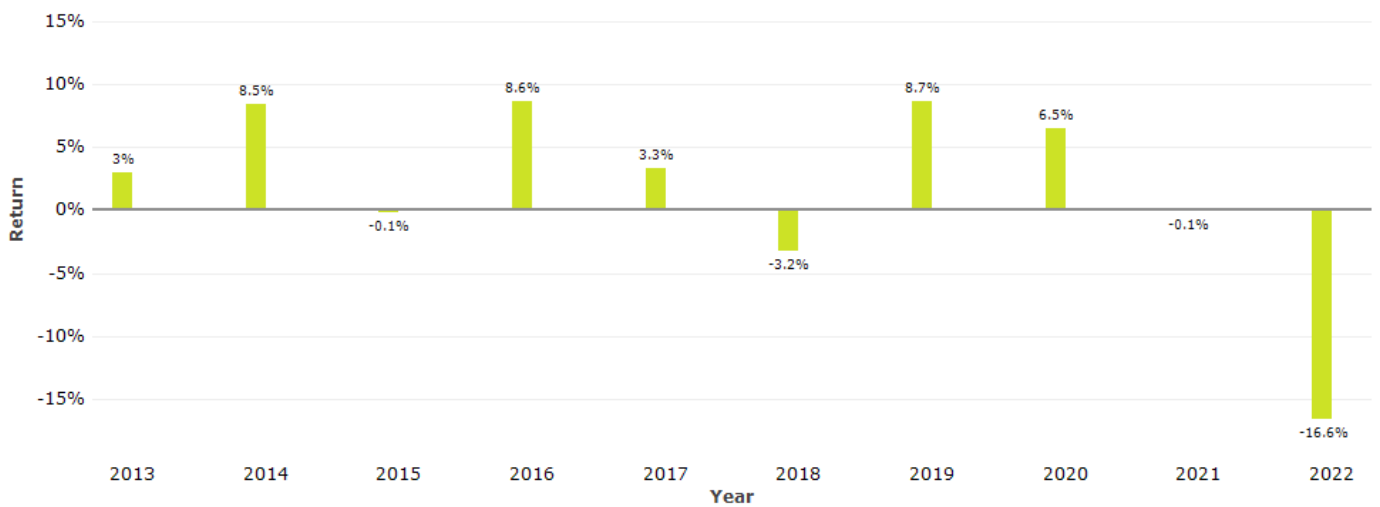
Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.

Past Performance - UK Market

UK_GBP_ICF_LRCONS - Lombard Russell Conservative Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 10 years



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

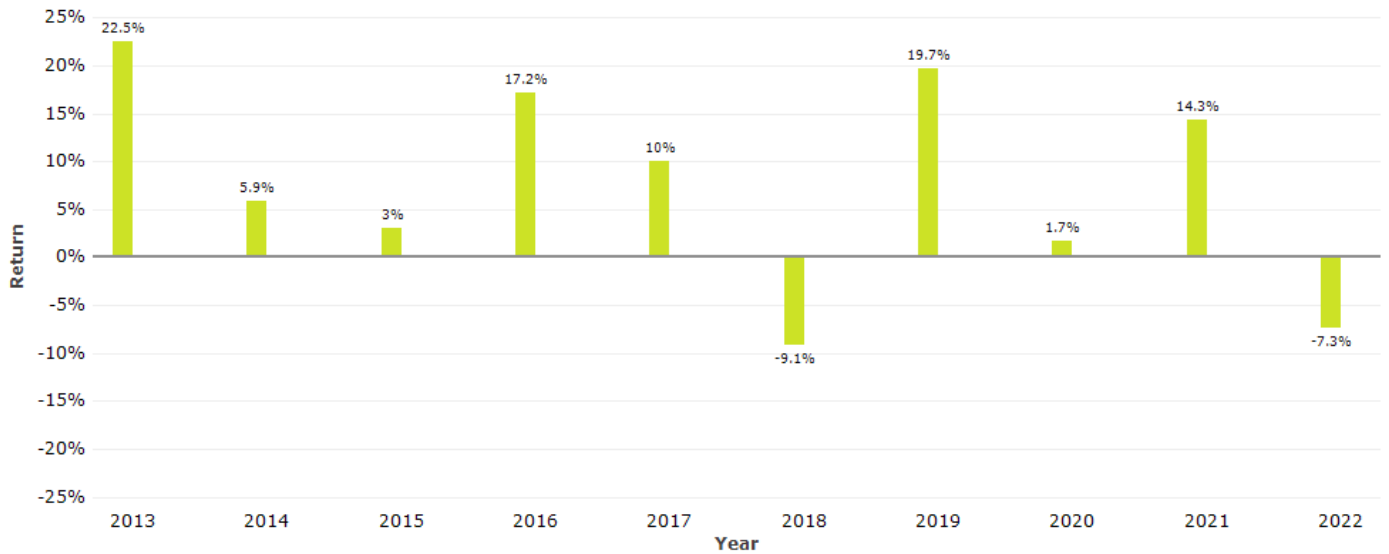
Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.



Past Performance - UK Market

UK_GBP_ICF_LRMOAG - Lombard Russell Moderately Aggressive Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 10 years



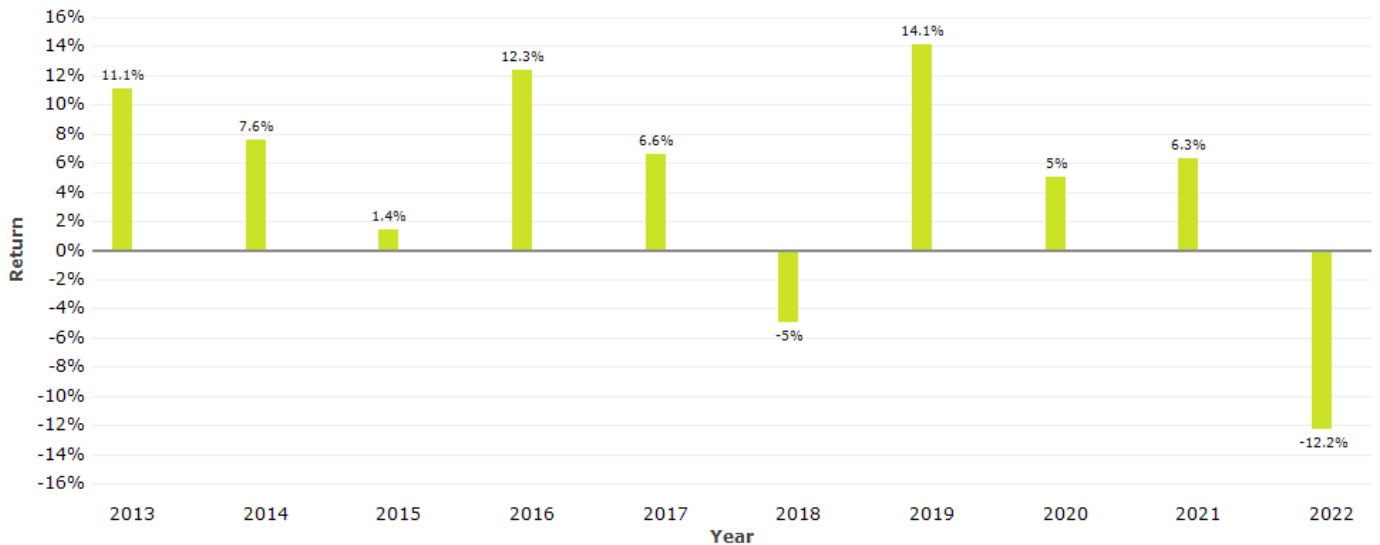
Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.

Past Performance - UK Market

UK_GBP_ICF_LRMOCO - Lombard Russell Moderately Conservative Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 10 years



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

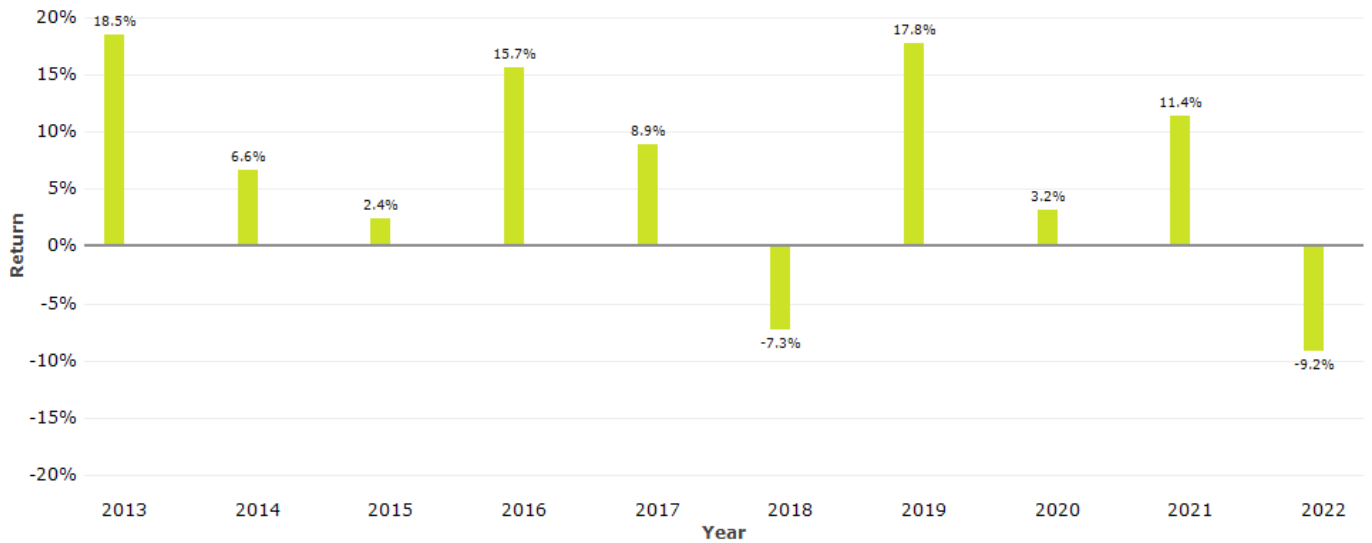
Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.



Past Performance - UK Market

UK_GBP_ICF_LRMODE - Lombard Russell Moderate Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 10 years



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

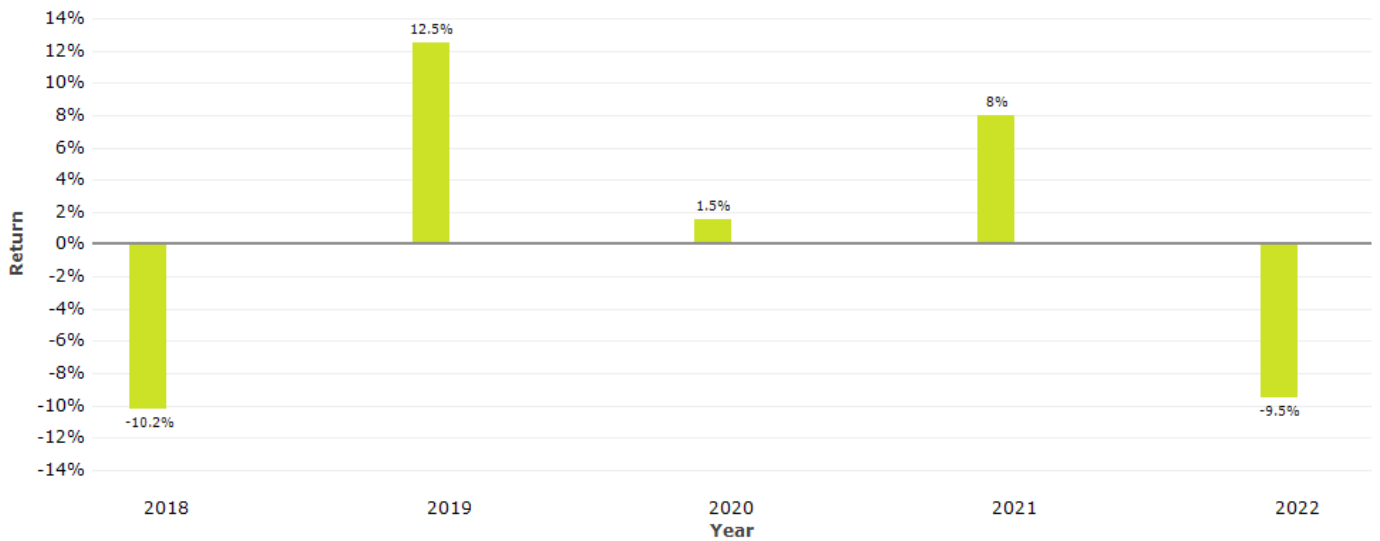
Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.



Past Performance - UK Market

INTL_MT_GBP_ICF_FPWDI5 - The Sanlam Diversified 5 Income Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 5 years



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

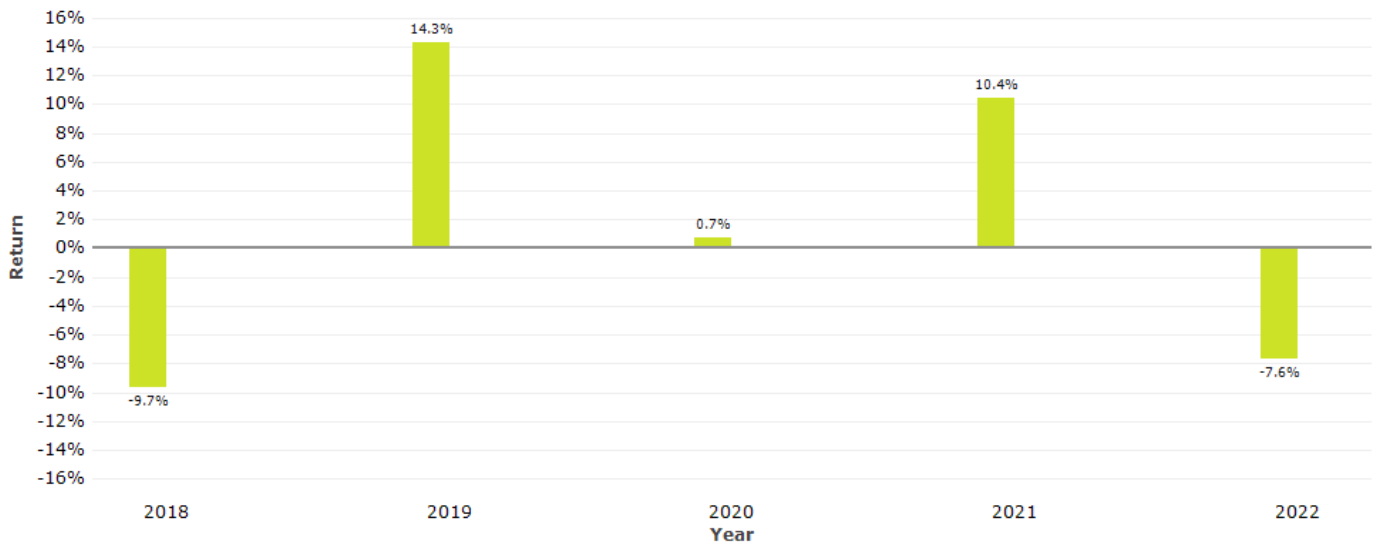
Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.



Past Performance - UK Market

INTL_MT_GBP_ICF_FPWDY6 - The Sanlam Dynamic 6 Income Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 5 years



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

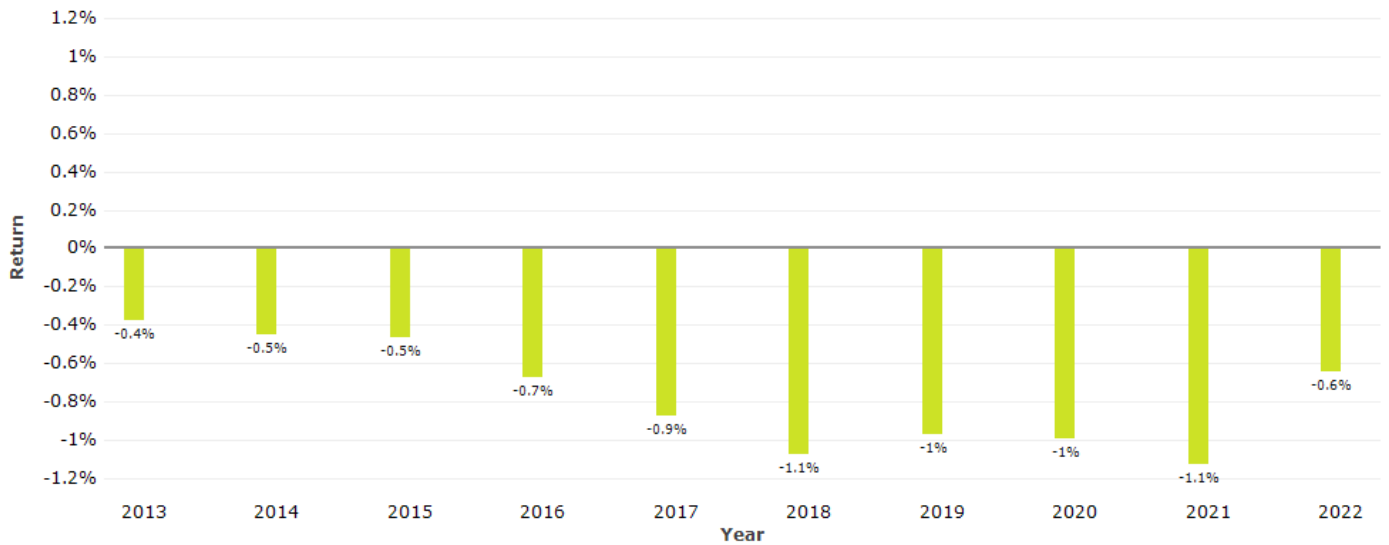
Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.



Past Performance - UK Market

UK_GBP_ICF_LSTEUR - Lombard Short Term EUR Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 10 years



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

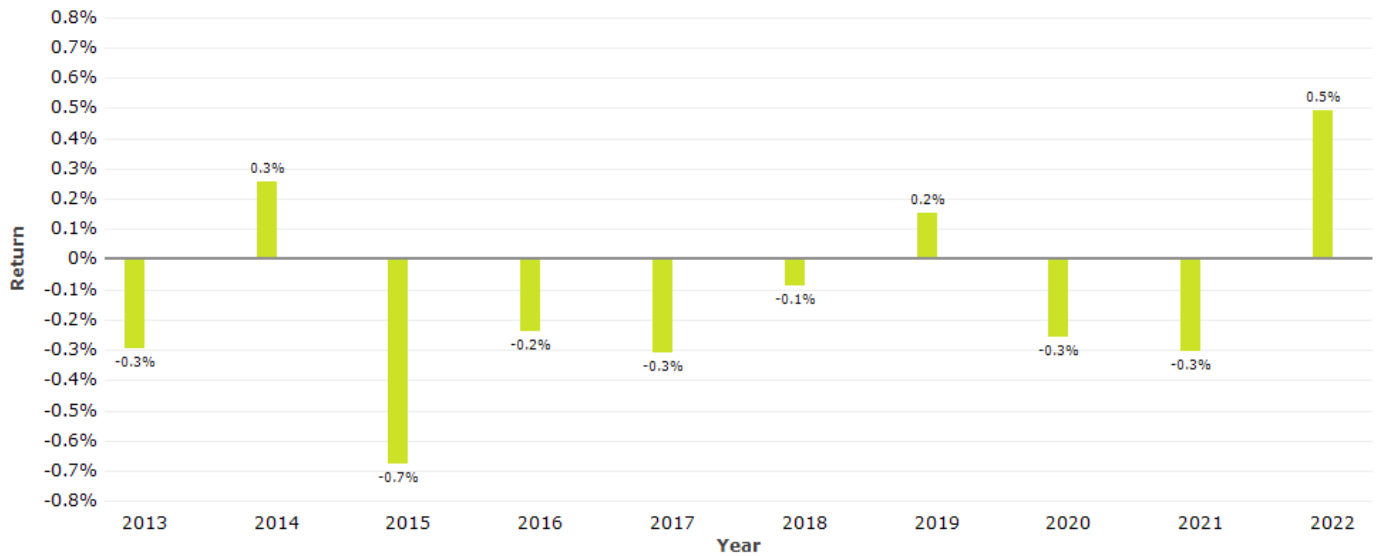
Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.



Past Performance - UK Market

UK_GBP_ICF_LSTGBP - Lombard Short Term GBP Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 10 years



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

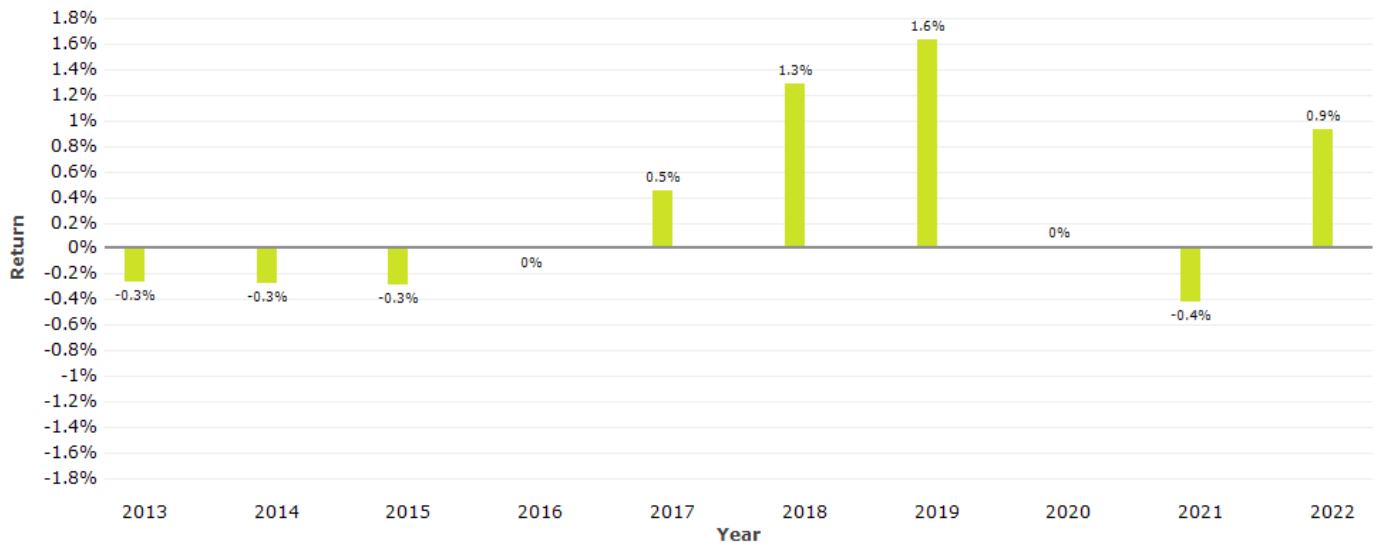
Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.



Past Performance - UK Market

UK_GBP_ICF_LSTUSD - Lombard Short Term USD Fund

This chart shows the fund's performance as the a percentage loss or gain per year over the last 10 years



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

Any product charges, including possible biometric risk premiums, are excluded from the calculation of the performance shown.