

Market data

Total Return (%) in local currency	2015	2016	2017	2018	2019	YTD
Equities (local currency)						
MSCI World	0.2	6.8	16.3	-9.1	24.8	11.7
MSCI Emerging Markets*	-8.0	7.1	27.8	-12.2	15.1	16.6
S&P 500	1.4	12.0	21.8	-4.4	31.5	18.4
Eurostoxx 50	3.8	0.7	6.5	-14.3	24.6	-5.1
FTSE 100	-4.9	14.4	7.7	-12.5	12.1	-14.3
ISEQ *	30.0	-4.0	8.0	-22.2	31.1	2.7
MSCI ACWI	-4.2	5.6	21.6	-11.2	24.0	14.3
CSI 300*	5.6	-11.3	21.8	-25.3	36.1	27.2
Nikkei Index	9.1	0.4	19.1	-12.0	18.2	15.9
MSCI Global Alternative Energy Index	-11.4	-10.1	18.8	-18.7	26.1	105.1
L&G Robotics & Automation	-7.7	16.7	46.4	-21.2	29.4	45.7
Shanghai Composite Index*	9.4	-12.3	6.6	-24.6	22.3	13.9
Shenzen Composite Index*	63.2	-14.7	-3.5	-33.2	35.9	35.2
Japan Topix	9.9	-1.8	19.7	-17.8	15.2	4.8
Equities (EUR)						
MSCI World	8.3	8.5	5.4	-6.0	27.6	4.8
MSCI Emerging Markets*	-7.5	11.9	17.8	-12.5	17.7	6.2
S&P 500	12.9	15.3	6.9	0.4	34.1	8.8
Eurostoxx 50	3.8	0.7	6.5	-14.3	24.6	-5.1
FTSE 100	0.1	-1.2	3.5	-13.4	18.9	-19.0
ISEQ *	30.0	-4.0	8.0	-22.2	31.1	2.7
MSCI ACWI	6.6	8.8	6.7	-6.7	26.5	5.0
CSI 300*	12.5	-14.6	13.9	-25.7	36.9	24.7
Nikkei Index	20.4	7.4	8.3	-5.8	22.3	11.5
MSCI Global Alternative Energy Index	-1.3	-7.4	4.2	-14.7	28.6	88.4
Artificial Intelligence	2.8	20.3	28.4	-17.2	31.9	33.9
Shanghai Composite Index*	16.6	-15.5	-0.3	-25.0	23.1	11.6
Shenzen Composite Index*	73.8	-17.9	-9.7	-33.6	36.8	32.5
Japan Topix	21.3	5.0	8.8	-11.9	19.2	0.8
Global Sectors						
MSCI World Energy	-22.8	26.6	5.0	-15.8	11.4	-31.5
MSCI World Materials	-15.3	22.5	28.9	-16.9	23.3	19.9
MSCI World Industrials	-2.1	12.9	25.2	-14.5	27.8	11.7
MSCI World Consumer Disc	5.5	3.1	23.7	-5.5	26.6	36.6
MSCI World Consumer Staples	6.4	1.6	17.0	-10.1	22.8	7.8
MSCI World Health Care	6.6	-6.8	19.8	2.5	23.2	13.5
MSCI World Financials	-3.4	12.5	22.7	-17.0	25.5	-2.8
MSCI World IT	4.8	11.5	38.2	-2.6	47.6	43.8
MSCI World Telecoms	2.5	5.7	5.8	-10.0	27.4	23.0
MSCI World Utilities	-6.6	6.0	13.7	2.0	22.5	4.8
Government Bond Yields (%)						
US 10 Year	2.3	2.4	2.4	2.7	1.9	0.9
US 2 Year	1.0	1.2	1.9	2.5	1.6	0.1
Germany 10 Year	0.6	0.2	0.4	0.2	-0.2	-0.6

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. If you invest in this product you may lose some or all of the money you invest. These products may be affected by changes in currency exchange rates.

Total Return (%) in local currency	2015	2016	2017	2018	2019	YTD
Germany 2 Year	-0.3	-0.8	-0.6	-0.6	-0.6	-0.7
UK 10 Year	2.0	1.2	1.2	1.3	0.8	0.2
UK 2 Year	0.7	0.1	0.4	0.8	0.5	-0.2
Japan 10 Year	0.3	0.0	0.0	0.0	0.0	0.0
Japan 2 Year	0.0	-0.2	-0.1	-0.1	-0.1	-0.1
France 10 Year	1.0	0.7	0.8	0.7	0.1	-0.3
Canada 2 Year	0.5	0.7	1.7	1.9	1.7	0.2
Bond Performance (Total Return)						
Bloomberg US Treasury Total return fund	0.8	1.0	2.3	0.9	6.9	8.0
Bloomberg euro gov't bond index	1.8	1.9	0.4	0.4	3.2	2.1
Bloomberg Global Government Bonds	-3.3	1.7	7.3	-0.4	5.6	9.5
Commodities						
Bloomberg Commodity Index	-24.7	11.8	1.7	-11.2	7.7	-3.1
Gold	-10.9	7.7	12.8	-2.8	18.0	20.9
Brent Crude Oil	-45.7	28.5	15.5	-15.3	37.7	-35.1
WTI Crude Oil	-45.3	8.0	4.1	-20.5	34.1	-60.3
Natural Gas	-39.1	9.5	-36.5	4.8	-32.3	-45.9
Platinum	-26.5	0.8	3.0	-14.8	21.6	8.5
Wheat	-22.3	-24.3	-13.3	1.5	7.1	9.8
Corn	-19.2	-9.8	-12.1	-4.6	-5.2	12.9
Silver	-12.7	14.0	5.8	-10.2	13.9	42.5
Currency Rates						
EURUSD	1.09	1.05	1.20	1.15	1.12	1.22
EURGBP	0.74	0.85	0.89	0.90	0.85	0.89
EURJPY	130.6	122.9	135.3	125.8	121.8	126.2
GBPUSD	1.47	1.23	1.35	1.28	1.33	1.37
GBPEUR	1.36	1.17	1.13	1.11	1.18	1.12
USDJPY	120.2	116.9	112.7	109.7	108.6	103.3
Interest Rates						
Euribor 3 month	-0.13	-0.32	-0.33	-0.31	-0.38	-0.55
Libor GBP 3 month	0.59	0.37	0.52	0.91	0.79	0.03
Libor USD 3 month	0.61	1.00	1.69	2.81	1.91	0.24
Central Bank Rates						
European Central Bank	0.05	0.00	0.00	0.00	0.00	0.00
Bank of England	0.50	0.25	0.50	0.75	0.75	0.10
Federal Reserve	0.50	0.75	1.50	2.50	1.75	0.25

Source: Data is sourced from Bloomberg as at market close 31st December 2020 and returns are based on price indices in local currency terms, unless otherwise stated. *Figures are price return as total return unavailable for certain indices.

The MSCI sourced information is the exclusive property of MSCI Inc. (MSCI). Without prior written permission of MSCI, this information and any other MSCI intellectual property may not be reproduced, re-disseminated or used to create any financial products, including any indices. This information is provided on an "as is" basis. The user assumes the entire risk of any use made of this information. MSCI, its affiliates and any third party involved in, or related to, computing or compiling the information hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of this information. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in, or related to, computing or compiling the information have any liability for any damages of any kind. MSCI and the MSCI indexes are services marks of MSCI and its affiliates.

"SPDR" is a registered trademark of Standard & Poor's Financial Services LLC ("S&P") and has been licensed for use by State Street Corporation. STANDARD & POOR'S, S&P, S&P 500 and S&P MIDCAP 400 are registered trademarks of Standard & Poor's Financial Services LLC. No financial product offered by State Street Corporation or its affiliates is sponsored, endorsed, sold or promoted by S&P or its Affiliates, and S&P and its affiliates make no representation, warranty or condition regarding the advisability of buying, selling or holding units/shares in such products. Further limitations and important information that could affect investors' rights are described in the prospectus for the applicable product.

Warning: Past performance is not a reliable guide to future returns and future returns are not guaranteed. The value of investments and of any income derived from them may go down as well as up. You may not get back all of your original investment. Returns on investments may increase or decrease as a result of currency fluctuations.