



Albany Life funds Monthly performance update

Albany Life (life series 1 and 2 and pension series 1, 2 and 3)

September 2019

About this document

This monthly fund performance update is designed to give you the latest past performance figures and information on our funds.

Fund charges (OCF; Ongoing Charges Figure)

These are the charges made by the fund manager for the day-to-day running of the fund. Because we are a large company we can negotiate a discount on the standard charges on behalf of our policyholders. We do not keep any of the discount that we receive from the fund manager and use it to reduce the fund charges (the OCF) that our policyholders pay. The OCF is built in to the daily unit price which we publish on our website.

Risk

This update shows how our funds have performed over various periods of time but past performance should not be relied upon as a guide for how a fund may perform in the future. The value of funds can fall as well as rise and depending on market conditions at the time you may not get back the amount that you invested.

Although all funds carry an element of risk, some funds have some more specific risks such as property funds or funds which specialise in a narrow range of assets. Where funds invest in assets overseas, changes in currency exchange rates can also affect a fund's value. At the end of this update you will find a notes section after the performance tables which goes into more details about any additional information that you should be aware of.

ABI Sector/Fund name	Fund Information		Percentage growth figures to 31 August 2019				Percentage growth over one year periods to last quarter end				
	Albany Life Launch Date	TER %	6 Mths	1 Yr	3 Yr	5 Yr	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	30/06/14 to 30/06/15
Mixed Investment 20% – 60% Shares											
Canlife Managed (50% Shares) LS1 Acc	29-Jul-94	0.28	0.39	-2.77	3.40	4.70	-0.76	3.80	6.35	-6.21	5.61
Canlife Managed (50% Shares) LS2 Acc	30-Oct-87	0.28	0.35	-2.89	3.00	4.04	-0.88	3.65	6.23	-6.31	5.45
Canlife Managed (50% Shares) Pn PS1 Acc	29-Jul-94	0.29	0.52	-2.75	3.25	4.62	-0.81	3.71	6.13	-6.12	5.70
Canlife Managed (50% Shares) Pn PS2 Acc	29-Jul-94	0.29	0.39	-3.00	2.47	3.31	-1.05	3.44	5.88	-6.35	5.42
Canlife Managed (50% Shares) Pn PS3 Acc	29-Jul-94	0.29	0.36	-3.01	2.47	3.30	-1.05	3.44	5.86	-6.34	5.42
Mixed Investment 40% – 85% Shares											
Canlife Managed (40% - 85% Shares) LS1 Acc	1-Jun-04	0.56	6.43	1.22	13.87	31.59	1.88	4.40	13.22	4.00	7.19
Canlife Managed (40% - 85% Shares) LS2 Acc	2-Jun-04	0.56	6.36	1.11	13.46	30.81	1.77	4.28	13.03	3.94	7.03
Canlife Managed (40% - 85% Shares) Pn PS1 Acc	28-Aug-02	0.56	6.60	1.22	14.52	34.21	2.00	4.36	15.10	3.88	7.49
Canlife Managed (40% - 85% Shares) Pn PS2	2-Jun-04	0.56	6.53	1.00	13.75	32.49	1.77	4.09	14.84	3.61	7.15
Canlife Managed (40% - 85% Shares) Pn PS3	2-Jun-04	0.56	6.53	1.00	13.75	32.49	1.77	4.09	14.84	3.61	7.15
Canlife Multiple Investment LS1 Acc	28-Feb-90	0.39	4.53	0.06	14.85	30.66	1.05	5.99	13.27	1.41	8.63
Canlife Multiple Investment LS2 Acc	28-Feb-90	0.39	4.47	-0.06	14.42	29.85	0.93	5.86	13.13	1.28	8.50
Canlife Multiple Investment Pn PS1 Acc	7-Feb-75	0.40	5.47	0.72	15.91	34.54	1.49	5.54	14.14	2.97	9.18
Canlife Multiple Investment Pn PS2 Acc	7-Feb-75	0.40	5.34	0.47	15.05	32.87	1.24	5.28	13.85	2.72	8.91
Canlife Multiple Investment Pn PS3 Acc	31-Mar-87	0.40	5.34	0.47	15.05	32.87	1.24	5.28	13.86	2.71	8.91
UK All Companies											
Canlife UK Equity LS1 Acc	31-Mar-87	0.40	-0.56	-7.83	7.18	11.36	-3.70	11.13	14.17	-11.55	11.41
Canlife UK Equity LS2 Acc	7-Feb-75	0.40	-0.62	-7.94	6.78	10.67	-3.82	11.00	14.02	-11.67	11.27
Canlife UK Equity Pn PS1 Acc	30-Sep-93	0.40	-0.60	-8.03	7.03	11.52	-3.86	11.11	14.10	-11.77	12.32
Canlife UK Equity Pn PS2 Acc	30-Sep-93	0.40	-0.73	-8.26	6.23	10.14	-4.10	10.85	13.79	-11.98	12.04
Canlife UK Equity Pn PS3 Acc	31-Mar-87	0.40	-0.73	-8.26	6.23	10.13	-4.11	10.84	13.81	-11.99	12.04
Europe excluding UK Equities											
Canlife European LS1 Acc	28-Nov-83	0.47	10.99	1.90	22.88	45.64	4.46	1.02	24.82	4.30	3.87
Canlife European LS2 Acc	28-Feb-90	0.47	10.92	1.77	22.43	44.72	4.32	0.90	24.67	4.18	3.73
Canlife European Pn PS1 Acc	30-Sep-93	0.47	10.99	1.76	23.99	46.54	4.29	0.68	26.50	4.18	3.97
Canlife European Pn PS2 Acc	28-Nov-83	0.47	10.85	1.51	23.07	44.72	4.03	0.42	26.20	3.91	3.71
Canlife European Pn PS3 Acc	31-Mar-87	0.47	10.85	1.50	23.06	44.72	4.03	0.42	26.19	3.92	3.72
North America Equities											
Canlife North American LS1 Acc	21-Jan-83	0.46	12.06	5.98	30.26	74.26	7.18	8.05	15.87	20.56	8.62
Canlife North American LS2 Acc	28-Feb-90	0.46	11.99	5.85	29.77	73.18	7.04	7.92	15.72	20.41	8.49
Canlife North American Pn PS1 Acc	21-Jan-83	0.46	15.24	7.11	36.36	93.15	8.40	8.62	19.87	23.95	11.16
Canlife North American Pn PS2 Acc	21-Jan-83	0.46	15.10	6.84	35.35	90.76	8.13	8.35	19.57	23.64	10.89
Canlife North American Pn PS3 Acc	31-Mar-87	0.46	15.10	6.85	35.35	90.74	8.13	8.35	19.56	23.64	10.88
Asia Pacific excluding Japan Equities											
Canlife Asia Pacific LS1 Acc	21-Oct-87	0.55	5.87	-0.36	25.79	30.05	-0.80	9.84	30.75	-12.81	13.36
Canlife Asia Pacific LS2 Acc	28-Feb-90	0.55	5.80	-0.47	25.31	29.22	-0.91	9.71	30.57	-12.92	13.23
Canlife Asia Pacific Pn PS1 Acc	21-Oct-87	0.55	5.68	-0.55	27.44	30.90	-0.95	11.36	30.88	-13.02	12.91
Canlife Asia Pacific Pn PS2 Acc	21-Oct-87	0.55	5.55	-0.79	26.49	29.27	-1.19	11.07	30.57	-13.24	12.62
Canlife Asia Pacific Pn PS3 Acc	21-Oct-87	0.55	5.56	-0.79	26.50	29.28	-1.19	11.07	30.56	-13.24	12.63
Japan Equities											
Canlife Japanese LS1 Acc	7-Jun-83	0.50	7.85	-0.13	16.90	46.03	-2.03	6.16	17.52	6.18	11.78
Canlife Japanese LS2 Acc	31-Dec-97	0.50	7.75	-0.24	16.44	45.13	-2.17	6.03	17.36	6.08	11.58
Canlife Japanese Pn PS1 Acc	30-Sep-93	0.50	7.76	-0.27	18.79	48.62	-2.18	6.89	19.56	5.93	11.47
Canlife Japanese Pn PS2 Acc	7-Jun-83	0.50	7.63	-0.51	17.92	46.81	-2.41	6.62	19.27	5.63	11.23
Canlife Japanese Pn PS3 Acc	31-Dec-97	0.50	7.66	-0.50	17.92	46.81	-2.42	6.61	19.26	5.68	11.19
Global Equities											
Canlife Global Equity LS1 Acc	21-May-76	0.44	9.72	3.50	25.03	56.04	3.64	5.73	18.01	10.05	9.45

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Canlife Global Equity LS2 Acc	28-Feb-90	0.44	9.64	3.37	24.56	55.06	3.51	5.60	17.87	9.91	9.31
Canlife Global Equity Pn PS1 Acc	30-Sep-93	0.44	11.19	3.90	28.15	65.19	3.93	6.03	21.06	11.64	10.61
Canlife Global Equity Pn PS2 Acc	30-Sep-93	0.44	11.05	3.64	27.19	63.14	3.67	5.77	20.77	11.36	10.33
Canlife Global Equity Pn PS3 Acc	31-Mar-87	0.44	11.05	3.64	27.19	63.14	3.68	5.77	20.76	11.36	10.33
Global Emerging Markets Equities											
Canlife BlackRock Emerging Markets LS1 Acc	4-Aug-93	0.90	6.00	9.72	30.29	40.66	9.05	8.29	24.36	1.81	1.01
Canlife BlackRock Emerging Markets LS2 Acc	31-Dec-97	0.90	5.94	9.58	29.80	39.82	8.91	8.17	24.24	1.67	0.84
Canlife BlackRock Emerging Markets Pn PS1 Acc	4-Aug-93	0.90	7.81	11.65	37.50	48.26	11.06	9.96	26.99	2.20	0.65
Canlife BlackRock Emerging Markets Pn PS2 Acc	4-Aug-93	0.90	7.69	11.38	36.48	46.39	10.76	9.73	26.62	1.97	0.42
Canlife BlackRock Emerging Markets Pn PS3 Acc	4-Aug-93	0.90	7.69	11.38	36.48	46.39	10.76	9.73	26.62	1.97	0.42
UK Gilts											
Canlife Fixed Interest LS1 Acc	7-Feb-75	0.15	7.38	7.67	3.19	18.78	2.73	0.73	-0.75	8.02	5.54
Canlife Fixed Interest LS2 Acc	28-Feb-90	0.15	7.31	7.54	2.82	18.04	2.60	0.60	-0.88	7.89	5.41
Canlife Fixed Interest Pn PS1 Acc	30-Sep-93	0.16	9.30	9.73	3.95	24.79	3.54	0.87	-0.94	10.60	7.15
Canlife Fixed Interest Pn PS2 Acc	30-Sep-93	0.16	9.16	9.46	3.18	23.24	3.28	0.62	-1.19	10.32	6.89
Canlife Fixed Interest Pn PS3 Acc	31-Mar-87	0.16	9.16	9.46	3.18	23.24	3.28	0.62	-1.18	10.32	6.89
Sterling Strategic Bond											
Canlife BlackRock Fixed Income Global Opportunities LS1 Acc	30-May-80	0.64	2.47	1.90	3.85	8.32	1.47	-0.23	3.34	-1.22	6.42
Canlife BlackRock Fixed Income Global Opportunities LS2 Acc	28-Feb-90	0.64	2.40	1.77	3.46	7.65	1.35	-0.34	3.21	-1.35	6.28
Canlife BlackRock Fixed Income Global Opportunities Pn PS1 Acc	25-Feb-98	0.64	2.87	2.25	4.19	8.36	1.66	-0.29	3.38	-1.33	6.26
Canlife BlackRock Fixed Income Global Opportunities Pn PS2 Acc	1-Mar-91	0.64	2.74	1.99	3.41	7.02	1.41	-0.54	3.13	-1.58	5.99
Canlife BlackRock Fixed Income Global Opportunities Pn PS3 Acc	1-Mar-91	0.64	2.74	1.99	3.41	7.02	1.41	-0.54	3.12	-1.59	6.00
UK Direct Property											
Canlife UK Property LS1 Acc	7-Feb-75	0.27	-0.54	1.00	18.32	27.69	0.83	7.21	3.06	2.19	14.53
Canlife UK Property LS2 Acc	30-Apr-90	0.27	-0.60	0.88	17.88	26.91	0.71	7.08	2.93	2.07	14.39
Canlife UK Property Pn PS1 Acc	31-Mar-87	0.27	-0.84	0.84	13.73	29.45	1.13	2.57	3.79	8.10	14.67
Canlife UK Property Pn PS2 Acc	25-Feb-98	0.27	-0.96	0.59	12.88	27.84	0.88	2.32	3.53	7.83	14.38
Canlife UK Property Pn PS3 Acc	31-Mar-87	0.27	-0.96	0.58	12.88	27.84	0.88	2.32	3.53	7.83	14.38
Money Market											
Canlife Money LS1 Acc	14-Feb-75	0.00	0.03	0.05	-0.34	-0.08	0.05	-0.24	-0.22	0.20	0.10
Canlife Money LS2 Acc	7-Feb-75	0.00	0.00	0.02	0.12	0.41	0.02	0.02	0.12	0.19	0.05
Canlife Money Pn PS1 Acc	30-Sep-93	0.00	0.16	0.28	0.47	0.93	0.27	0.06	0.10	0.30	0.14
Canlife Money Pn PS2 Acc	30-Sep-93	0.00	0.16	0.26	0.40	0.69	0.23	0.04	0.08	0.21	0.08
Canlife Money Pn PS3 Acc	31-Mar-87	0.00	0.17	0.27	0.40	0.68	0.22	0.04	0.08	0.22	0.07

Notes

Basis for performance figures

The returns shown are on a bid-to-bid basis of lump sum investments and show the percentage gain over the period with net income re-invested. The returns shown allow for internal fund charges. The source of the figures is Financial Express.

Units

All funds shown are for accumulation units unless stated otherwise.

Derivatives

Many funds have the ability to use derivatives with some making more use than others. Derivatives cover a wide range of types of investment but essentially the term describes an asset for which the value is 'derived' from the value of something else, such as a stock market index or a particular share's price. Derivatives depend on the ability of the companies involved to be able to meet their obligations, so some derivatives are seen as riskier than others. The use of derivatives may be mentioned within the fund objective, but is commonly found in the more detailed information provided by fund managers about their funds on their own website.

Canlife UK Property fund

Specific costs of running the Property fund are deducted from the income received. This is primarily a percentage of rents received.

Property held in Canada Life property funds may not be readily saleable. This means that investors in property funds may not always be able to realise their investments when they choose. In such cases Canada Life may postpone the encashment of the units in the fund by up to six months.

The value of property is generally a matter of a valuer's opinion rather than fact. Costs of buying and selling real property are generally much higher than for other types of assets. Property investments may be subject to significantly wider price spreads than bonds and equities which could affect the valuation of the fund by up to 8.05%.

Global Emerging Markets Equities funds

These funds share a common approach in investing primarily in shares in countries where stock markets are not as well developed as the UK. This means that they are likely to be in the most volatile group of funds (group 4) and may be more likely to see frequent, possibly large, movements in price.

