mapfre Msv Life

Abridged Chartbook

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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 September 2026 unless otherwise stated. The performance figures are based on NAV to NAV.

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 Life 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 or call **Us** on (+356) 2590 9000 or call at **Our** offices at: Mapfre Msv Life p.l.c. Head Office The Mall, Triq il- Mall, Floriana, FRN 1470, Malta.

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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.

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Guidance Notes (continued)

- 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

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 (continued)

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.

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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.

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Guidance Notes (continued)

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-struments. 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.

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Guidance Notes (continued)

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.

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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 press

here



Or else you can use the QR Code below

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CHOICE OF FUNDS – UNIT-LINKED PRODUCT RANGE

Summary Risk Indicator 5

Fund Name	ISIN	Savings Retirement Plan	Unit Linked Savings Plan	Investment Bond			Personal Pension Plan	Worksave Pension Scheme
				(EUR)	(USD)	(GBP)		
BGF Natural Resources Growth & Income Acc USD Fund	LU0612318385	–	–	–	Yes	–	–	–
BGF Natural Resources Growth & Income EUR Fund	LU1142331880	Yes	Yes	Yes	–	–	Yes	Yes
BOV Growth Portfolio Acc EUR Fund	MT7000015509	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity Asian Special Situations USD Fund	LU0054237671	–	–	–	Yes	–	–	–
Fidelity China Focus Acc EUR Fund	LU0318931192	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity China Focus USD Fund	LU0173614495	–	–	–	Yes	–	–	–
Fidelity Greater China Acc EUR Fund	LU1400166911	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity Greater China USD Fund	LU0048580855	–	–	–	Yes	–	–	–
Fidelity Latin America Acc EUR Fund	LU1213835942	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity Latin America USD Fund	LU0050427557	–	–	–	Yes	–	–	–
Mapfre AM Inclusion Responsible Acc EUR Fund	LU2020674094	Yes	Yes	Yes	–	–	Yes	Yes

Summary Risk Indicator 4

Fund Name	ISIN	Savings Retirement Plan	Unit Linked Savings Plan	Investment Bond			Personal Pension Plan	Worksave Pension Scheme
				(EUR)	(USD)	(GBP)		
BOV Balanced Portfolio Acc EUR Fund	MT7000015491	Yes	Yes	Yes	–	–	Yes	Yes
BOV Conservative Portfolio Acc EUR Fund	MT7000015475	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity America Acc EUR Fund	LU0251127410	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity America GBP Fund	LU0251120670	–	–	–	–	Yes	–	–
Fidelity America USD Fund	LU0048573561	–	–	–	Yes	–	–	–
Fidelity Asian Special Situations GBP Fund	LU0251122882	–	–	–	–	Yes	–	–
Fidelity Asian Special Situations Acc EUR Fund	LU0413542167	Yes	Yes	Yes	–	–	Yes	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	–	–	–

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Summary Risk Indicator 4 (Cont.)

Fund Name	ISIN	Savings Retirement Plan	Unit Linked Savings Plan	Investment Bond			Personal Pension Plan	Worksave Pension Scheme
				(EUR)	(USD)	(GBP)		
Fidelity Global Multi Asset Dynamic USD Fund	LU0080751232	–	–	–	Yes	–	–	–
Fidelity Global Technology EUR Fund	LU0099574567	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity Global Thematic Opportunities Acc 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 Acc EUR Fund	LU0922334643	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity Sustainable Eurozone Equity Acc 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 Acc EUR Fund	LU2050860480	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity UK Special Situations GBP Fund	LU2219351520	–	–	–	–	Yes	–	–
Fidelity US Equity Acc EUR Fund	LU0275692696	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity US Equity USD Fund	LU0077335932	–	–	–	Yes	–	–	–
Fidelity World EUR Fund	LU0069449576	Yes	Yes	Yes	–	–	Yes	Yes
Mapfre AM Good Governance Acc EUR Fund	LU1509934318	Yes	Yes	Yes	–	–	Yes	Yes
Schroder Global Cities EUR Fund	LU0638090042	Yes	Yes	Yes	–	–	Yes	Yes
Schroder Global Cities 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 Global Themed Acc EUR Fund	MT0000074345	Yes	Yes	Yes	–	–	Yes	Yes
Vilhena Global Themed Acc USD Fund	MT0000072448	–	–	–	Yes	–	–	–
Vilhena US Multi Manager Acc EUR (Hedged) Fund	MT7000031811	Yes	Yes	Yes	–	–	Yes	Yes
Vilhena US Multi Manager Acc USD Fund	MT7000031829	–	–	–	Yes	–	–	–

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Summary Risk Indicator **3**

Fund Name	ISIN	Savings Retirement 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 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 Acc EUR Fund	LU1431863932	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity Global Multiple Opportunities Acc EUR Fund	LU2151107021	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity Global Multiple Opportunities USD Fund	LU0138981039	–	–	–	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 Acc GBP Fund	LU1775980979	–	–	–	–	Yes	–	–
Mapfre AM Capital Responsible Acc EUR Fund	LU1860585428	Yes	Yes	Yes	–	–	Yes	Yes
Mapfre Msv Life With Profits EUR 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 European Multi Manager Acc EUR Fund	MT0000072638	Yes	Yes	Yes	–	–	Yes	Yes
Vilhena Maltese Opportunities Acc EUR Fund	MT7000010377	Yes	Yes	Yes	–	–	Yes	Yes

Summary Risk Indicator **2**

Fund Name	ISIN	Savings Retirement 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 Euro Ultra Short Duration Bond Acc EUR Fund	LU1345485095	Yes	Yes	Yes	–	–	Yes	Yes
Fidelity Euro Ultra Short Duration Bond GBP Fund	LU0048620586	–	–	–	–	Yes	–	–
Fidelity Global Bond Acc EUR (Hedged) Fund	LU0337577430	Yes	Yes	Yes	–	–	Yes	Yes
Invesco Euro Corporate Bond Acc EUR Fund	LU0243957825	Yes	Yes	Yes	–	–	Yes	Yes
Vilhena High Yield Acc EUR Fund	MT7000034575	Yes	Yes	Yes	–	–	Yes	Yes
Vilhena Malta Bond Acc EUR Fund	MT7000009759	Yes	Yes	Yes	–	–	Yes	Yes
Vilhena Malta Acc EUR Fund	MT0000072075	Yes	Yes	Yes	–	–	Yes	Yes
Vilhena Malta Government Bond Acc EUR Fund	MT0000072125	Yes	Yes	Yes	–	–	Yes	Yes

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Summary Risk Indicator **1**

Fund Name	ISIN	Savings Retirement 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.

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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 2030 EUR Fund	LU0215159145	-0.27	4.53	6.33	27.48	8.43	14.92	2.82
Fidelity Target 2035 EUR Fund	LU0251118260	2.14	15.29	19.24	53.93	15.46	43.37	7.47
Fidelity Target 2040 EUR Fund	LU0251119318	2.36	15.81	19.77	54.87	15.70	47.92	8.15
Fidelity Target 2045 EUR Fund	LU1025014207	2.38	15.83	19.79	54.62	15.64	48.77	8.27
Fidelity Target 2050 EUR Fund	LU1025014546	2.35	15.80	19.76	54.54	15.62	48.76	8.27
Fidelity Target 2055 EUR Fund	LU2218680051	2.36	15.77	19.78	54.61	15.63	48.99	8.30
Fidelity Target 2060 EUR Fund	LU2218680564	2.31	15.79	19.73	54.45	15.59	48.83	8.28

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	-1.71	1.48	3.78	15.11	5.04	0.38	0.08
APS Income EUR Fund	MT0000075565	0.06	4.49	4.17	10.55	3.52	0.24	0.05
BOV Balanced Portfolio Acc EUR Fund	MT7000015491	-0.73	2.46	4.03	34.59	10.51	15.27	2.91
BOV Conservative Portfolio Acc EUR Fund	MT7000015475	-1.44	-0.73	-0.05	18.66	5.92	2.74	0.55
BOV Growth Portfolio EUR Fund	MT7000015509	-0.34	4.89	7.13	51.23	14.93	30.14	5.46
Fidelity Euro Multi Asset Income EUR Fund	LU0052588471	-2.09	0.76	2.44	21.29	6.64	10.39	2.00
Fidelity Global Multi Asset Dynamic USD Fund	LU0080751232	-0.27	13.35	19.20	62.21	17.50	35.86	6.32
Fidelity Global Multi Asset Dynamic Acc EUR Fund	LU1431863932	2.15	17.33	23.32	51.50	14.85	38.77	6.77
Fidelity Global Multiple Opportunities Acc EUR Fund	LU2151107021	-0.52	3.97	3.41	17.00	5.37	-1.79	-0.36
Fidelity Global Multiple Opportunities USD Fund	LU0138981039	-2.89	0.54	1.88	19.74	6.19	4.97	0.97
Vilhena Malta Acc EUR Fund	MT0000072075	0.12	8.64	8.31	18.00	5.66	9.02	1.74
Vilhena Maltese Opportunities Acc EUR Fund	MT7000010377	0.95	14.35	14.72	22.10	6.87	12.35	2.35
Mapfre AM Capital Responsible Acc EUR Fund	LU1860585428	-1.86	-0.46	-0.58	5.83	1.91	-0.61	-0.12
Mapfre Msv Life With Profits Fund	-	0.13	1.12	1.71	6.75	2.20	10.37	1.99

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	0.17	1.47	1.93	8.25	2.68	9.80	1.89
Fidelity US Dollar Cash USD Fund	LU0064963852	0.29	2.69	3.72	14.12	4.50	19.95	3.70

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EQUITY FUNDS

Fund Name	ISIN	1 MTH	YTD	1 YR	3 YRS		5 YRS	
		C	C	C	C	A	C	A
BGF Natural Resources Growth & Income EUR Fund	LU1142331880	-3.60	21.47	30.29	33.62	10.14	82.21	12.75
BGF Natural Resources Growth & Income Acc USD Fund	LU0612318385	-5.60	17.53	26.16	43.73	12.76	78.70	12.31
Fidelity America GBP Fund	LU0251120670	-2.25	3.29	7.62	19.41	6.09	39.27	6.85
Fidelity America USD Fund	LU0048573561	-4.30	1.96	6.23	29.71	9.06	37.22	6.53
Fidelity America Acc EUR Fund	LU0251127410	-1.98	5.45	9.87	21.01	6.56	40.03	6.97
Fidelity Asian Special Situations GBP Fund	LU0251122882	2.30	41.79	50.59	94.99	24.93	56.94	9.43
Fidelity Asian Special Situations USD Fund	LU0054237671	0.15	39.88	48.59	111.76	28.42	54.60	9.10
Fidelity Asian Special Situations Acc EUR Fund	LU0413542167	2.58	44.72	53.75	97.62	25.49	57.81	9.55
Fidelity China Focus USD Fund	LU0173614495	-4.20	-11.93	-15.69	16.00	5.07	4.74	0.93
Fidelity China Focus Acc EUR Fund	LU0318931192	-1.91	-8.90	-12.76	8.25	2.68	6.94	1.35
Fidelity European Dynamic Growth EUR Fund	LU0119124781	-2.15	3.72	2.61	6.95	2.27	-2.85	-0.58
Fidelity European Growth EUR Fund	LU0048578792	-2.05	2.68	6.25	36.33	10.88	36.52	6.42
Fidelity European Smaller Companies EUR Fund	LU0061175625	-2.63	5.34	6.65	28.44	8.70	0.24	0.05
Fidelity Germany EUR Fund	LU0048580004	-2.71	4.22	5.30	60.95	17.19	44.41	7.63
Fidelity Global Dividend Plus EUR Fund	LU0099575291	-1.49	8.51	12.82	44.94	13.17	58.30	9.62
Fidelity Global Dividend Plus GBP Fund	LU0116927707	-1.81	6.29	10.47	42.80	12.61	56.90	9.43
Fidelity Global Dividend Plus USD Fund	LU2242652126	-3.82	4.86	9.06	55.24	15.79	54.95	9.15
Fidelity Global Technology EUR Fund	LU0099574567	1.78	19.27	22.82	83.05	22.33	98.72	14.72
Fidelity Global Thematic Opportunities USD Fund	LU0048584097	-1.43	11.51	15.30	64.16	17.97	34.19	6.06
Fidelity Global Thematic Opportunities Acc EUR Fund	LU0251129895	1.01	15.38	19.30	53.21	15.28	36.99	6.50
Fidelity Greater China USD Fund	LU0048580855	-0.79	9.56	5.89	55.66	15.89	1.27	0.25
Fidelity Greater China Acc EUR Fund	LU1400166911	1.59	13.33	9.51	45.13	13.22	3.32	0.66
Fidelity India Focus EUR Fund	LU0197230542	-4.37	-10.66	-8.48	-1.53	-0.51	1.21	0.24
Fidelity India Focus GBP Fund	LU0197230971	-4.60	-12.46	-10.38	-2.80	-0.94	0.68	0.14
Fidelity India Focus USD Fund	LU0197229882	-6.61	-13.63	-11.53	5.55	1.82	-0.83	-0.17
Fidelity Latin America USD Fund	LU0050427557	-2.43	5.89	12.08	41.46	12.26	38.10	6.67
Fidelity Latin America Acc EUR Fund	LU1213835942	-0.07	9.52	16.00	31.94	9.68	40.86	7.09
Fidelity Nordic Acc EUR Fund	LU0922334643	-0.84	18.23	30.00	76.71	20.90	82.67	12.81
Fidelity Europe Equity ESG EUR Fund	LU0088814487	-1.24	13.65	17.27	48.18	14.01	38.66	6.76
Fidelity Sustainable Eurozone Equity Acc EUR Fund	LU0238202427	-1.25	6.19	8.71	36.59	10.95	30.05	5.40
Fidelity UK Special Situations GBP Fund	LU2219351520	-0.61	11.52	18.32	65.60	18.31	67.05	10.81
Fidelity UK Special Situations Acc EUR Fund	LU2050860480	-0.31	13.82	20.80	67.93	18.86	67.78	10.90
Fidelity US Equity USD Fund	LU0077335932	1.77	6.21	7.15	39.49	11.73	29.62	5.33
Fidelity US Equity Acc EUR Fund	LU0275692696	4.18	9.87	10.79	30.14	9.18	32.28	5.76
Fidelity World EUR Fund	LU0069449576	1.26	14.40	18.85	59.85	16.92	58.58	9.66
Vilhena European Multi Manager Acc EUR Fund	MT0000072638	-2.74	5.93	11.74	42.32	12.46	34.76	6.14
Vilhena Global Themed Acc EUR Fund	MT0000074345	1.96	11.67	16.03	62.35	17.50	73.53	11.65
Vilhena Global Themed Acc USD Fund	MT0000072448	-0.50	7.77	12.19	74.39	20.33	69.53	11.13
Vilhena US Multi Manager Acc USD Fund	MT7000031829	-0.77	7.12	9.71	64.41	17.99	-	-
Vilhena US Multi Manager Acc EUR (Hedged) Fund	MT7000031811	-0.80	5.59	7.57	54.16	15.49	-	-
Mapfre AM Inclusion Responsible Acc EUR Fund	LU2020674094	-3.23	4.82	5.55	24.92	7.70	26.92	4.88
Mapfre AM Good Governance Acc EUR Fund	LU1509934318	-1.86	39.75	54.21	72.80	20.00	65.26	10.57
Schroder Global Cities Fund EUR Fund	LU0638090042	-3.10	8.96	9.63	21.41	6.68	-2.73	-0.55
Schroder Global Cities Fund USD Fund	LU0224508324	-5.01	5.48	6.16	30.21	9.20	-4.61	-0.94
Schroders Swiss Equity EUR Fund	LU1015430058	-1.84	8.23	16.01	34.14	10.28	22.41	4.13
Schroders Swiss Equity USD Fund	LU1015430215	-1.74	9.69	18.22	41.90	12.37	35.98	6.34
Schroders Swiss Equity GBP (Hedged) Fund	LU1015430306	-1.73	9.59	18.04	40.26	11.94	31.43	5.62

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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	-1.67	-3.74	-3.28	7.54	2.45	-13.82	-2.93
Fidelity European High Yield EUR Fund	LU0110060430	-2.15	-0.49	-0.51	18.31	5.76	9.22	1.78
Fidelity Euro Ultra Short Duration Bond GBP (Hedged) Fund	LU0048620586	0.32	2.62	2.75	20.55	6.43	-0.90	-0.18
Fidelity Euro Ultra Short Duration Bond Acc EUR Fund	LU1345485095	-0.09	1.96	2.05	18.72	5.89	-3.10	-0.63
Fidelity Global Bond USD Fund	LU0048582984	-2.45	-3.73	-3.73	8.35	2.71	-14.14	-3.00
Fidelity Global Bond Acc EUR (Hedged) Fund	LU0337577430	-1.90	-3.80	-3.80	3.61	1.19	-13.06	-2.76
Fidelity US Dollar Bond USD Fund	LU0048622798	-2.60	-4.12	-3.52	9.06	2.93	-6.86	-1.41
Fidelity US High Yield GBP Fund	LU0132385534	-0.32	1.81	3.25	12.26	3.93	16.81	3.16
Fidelity US High Yield EUR Fund	LU0132385880	-0.09	3.93	5.41	13.79	4.40	17.52	3.28
Fidelity US High Yield USD Fund	LU0132282301	-2.39	0.48	1.98	21.92	6.83	15.19	2.87
Invesco Euro Corporate Bond Acc EUR Fund	LU0243957825	-2.07	-2.41	-2.31	10.01	3.23	-3.38	-0.68
Invesco Sterling Bond Acc GBP Fund	LU1775980979	-1.18	-1.88	0.84	15.95	5.06	3.08	0.61
Vilhena High Yield Acc EUR Fund	MT7000034575	-1.59	-3.07	-2.40	15.96	5.05	6.91	1.34
Vilhena Malta Bond Acc EUR Fund	MT7000009759	-0.45	1.21	0.90	8.63	2.79	-2.02	-0.41
Vilhena Malta Government Bond Acc EUR Fund	MT0000072125	-1.86	-1.67	-2.21	5.85	1.91	-13.62	-2.88
Schroders US Dollar Bond EUR Fund	LU2383070583	-1.01	-0.16	0.88	5.37	1.76	-4.98	-1.02
Schroders US Dollar Bond GBP (Hedged) Fund	LU0523278819	-2.98	-3.44	-2.43	12.07	3.87	-9.10	-1.89

TOP PERFORMING UNIT LINKED FUNDS			
	1ST	2ND	3RD
1 MTH	Fidelity US Equity Acc EUR Fund	Fidelity Asian Special Situations Acc EUR Fund	Fidelity Target 2045 EUR Fund
YTD	Fidelity Asian Special Situations Acc EUR Fund	Fidelity Asian Special Situations GBP Fund	Fidelity Asian Special Situations USD Fund
1 YR	Mapfre AM Good Governance Acc EUR Fund	Fidelity Asian Special Situations Acc EUR Fund	Fidelity Asian Special Situations GBP Fund
3 YRS	Fidelity Asian Special Situations USD Fund	Fidelity Asian Special Situations Acc EUR Fund	Fidelity Asian Special Situations GBP Fund
5 YRS	Fidelity Global Technology EUR Fund	Fidelity Nordic Acc EUR Fund	BGF Natural Resources Growth & Income EUR Fund

List of Abbreviations	
C	Cumulative Growth
A	Annualised Growth
ISIN	International Securities Identifiction Number
MTH	Month
YTD	Year to Date
YR	Year

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Notes:

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