



This monthly update shows performance for all our model portfolios. Highlighting is as follows: for performance, green is **outperformance** and red is **underperformance** versus the relevant benchmark.

| Portfolios by risk grade           |                | Cumulative performance |       |        |        |        |         |         |                 |  |
|------------------------------------|----------------|------------------------|-------|--------|--------|--------|---------|---------|-----------------|--|
|                                    | Inception date | YTD                    | 1m    | 3m     | 6m     | 12m    | 3 Years | 5 Years | Since Inception |  |
| <b>Absolute Return</b>             |                |                        |       |        |        |        |         |         |                 |  |
| Benchmark: ARC Cautious            | -              | 1.30%                  | 1.30% | -0.48% | -2.43% | -2.21% | 8.76%   | 13.63%  | -               |  |
| Absolute Return                    | Oct 13         | 0.53%                  | 0.53% | -0.19% | -1.76% | -3.61% | 0.89%   | 6.78%   | 8.85%           |  |
| <b>Cautious portfolios</b>         |                |                        |       |        |        |        |         |         |                 |  |
| Benchmark: ARC Cautious            | -              | 1.30%                  | 1.30% | -0.48% | -2.43% | -2.21% | 8.76%   | 13.63%  | -               |  |
| Best Ideas (4)                     | Oct 13         | 1.80%                  | 1.80% | -0.26% | -2.89% | -2.10% | 11.43%  | 19.94%  | 22.18%          |  |
| Low cost (4)                       | Oct 13         | 2.29%                  | 2.29% | 0.34%  | -2.08% | -0.04% | 20.64%  | 31.97%  | 31.81%          |  |
| Positive Impact (4)                | Oct 13         | 2.87%                  | 2.87% | 0.80%  | -2.42% | -1.51% | 17.71%  | 26.39%  | 29.77%          |  |
| <b>Cautious Plus portfolios</b>    |                |                        |       |        |        |        |         |         |                 |  |
| Benchmark: ARC Balanced            | -              | 2.30%                  | 2.30% | -0.57% | -3.86% | -2.69% | 14.97%  | 21.26%  | -               |  |
| Best Ideas (5)                     | Oct 13         | 2.05%                  | 2.05% | -0.49% | -3.59% | -2.32% | 13.67%  | 22.73%  | 24.71%          |  |
| Low cost (5)                       | Oct 13         | 2.67%                  | 2.67% | -0.15% | -3.00% | -0.70% | 24.00%  | 35.56%  | 34.82%          |  |
| Positive Impact (5)                | Nov 15         | 3.31%                  | 3.31% | 0.82%  | -3.21% | -1.78% | 20.28%  | -       | 18.98%          |  |
| <b>Balanced portfolios</b>         |                |                        |       |        |        |        |         |         |                 |  |
| Benchmark: ARC Balanced            | -              | 2.30%                  | 2.30% | -0.57% | -3.86% | -2.69% | 14.97%  | 21.26%  | -               |  |
| Best Ideas (6)                     | Oct 13         | 2.66%                  | 2.66% | -0.77% | -4.47% | -2.28% | 19.09%  | 27.07%  | 28.39%          |  |
| Low cost (6)                       | Oct 13         | 3.18%                  | 3.18% | -0.49% | -4.05% | -1.29% | 28.38%  | 39.14%  | 38.11%          |  |
| Positive Impact (6)                | Oct 13         | 3.83%                  | 3.83% | 0.82%  | -4.06% | -1.98% | 24.19%  | 34.10%  | 37.33%          |  |
| <b>Balanced Plus portfolios</b>    |                |                        |       |        |        |        |         |         |                 |  |
| Benchmark: ARC Steady Growth       | -              | 3.10%                  | 3.10% | -0.50% | -4.73% | -2.30% | 22.29%  | 29.40%  | -               |  |
| Best Ideas (7)                     | Oct 13         | 3.18%                  | 3.18% | -0.67% | -5.00% | -2.61% | 22.06%  | 29.48%  | 30.74%          |  |
| Low cost (7)                       | Oct 13         | 3.56%                  | 3.56% | -0.37% | -4.63% | -1.91% | 31.01%  | 41.19%  | 40.00%          |  |
| Positive Impact (7)                | Nov 15         | 4.28%                  | 4.28% | 1.00%  | -4.76% | -2.28% | 26.59%  | -       | 24.04%          |  |
| <b>Adventurous portfolios</b>      |                |                        |       |        |        |        |         |         |                 |  |
| Benchmark: ARC Steady Growth       | -              | 3.10%                  | 3.10% | -0.50% | -4.73% | -2.30% | 22.29%  | 29.40%  | -               |  |
| Best Ideas (8)                     | Oct 13         | 3.59%                  | 3.59% | -0.38% | -5.30% | -2.21% | 29.67%  | 37.93%  | 39.16%          |  |
| Low cost (8)                       | Oct 13         | 3.94%                  | 3.94% | -0.16% | -4.98% | -2.45% | 34.60%  | 45.19%  | 43.81%          |  |
| Positive Impact (8)                | Oct 13         | 4.53%                  | 4.53% | 1.30%  | -5.18% | -2.30% | 29.77%  | 39.78%  | 43.06%          |  |
| <b>Adventurous Plus portfolios</b> |                |                        |       |        |        |        |         |         |                 |  |
| Benchmark: ARC Equity              | -              | 3.80%                  | 3.80% | -0.48% | -5.76% | -2.42% | 27.31%  | 33.66%  | -               |  |
| Best Ideas (9)                     | Nov 15         | 3.98%                  | 3.98% | -0.13% | -5.48% | -2.37% | 34.18%  | -       | 28.59%          |  |
| Low Cost (9)                       | Nov 15         | 4.31%                  | 4.31% | 0.07%  | -5.42% | -2.98% | 38.81%  | -       | 35.39%          |  |
| Positive Impact (9)                | Nov 15         | 4.74%                  | 4.74% | 1.53%  | -5.58% | -2.47% | 35.29%  | -       | 31.32%          |  |
| <b>High Octane portfolios</b>      |                |                        |       |        |        |        |         |         |                 |  |
| Benchmark: ARC Equity              | -              | 3.80%                  | 3.80% | -0.48% | -5.76% | -2.42% | 27.31%  | 33.66%  | -               |  |
| Best Ideas (10)                    | Oct 13         | 4.57%                  | 4.57% | 0.45%  | -5.68% | -1.81% | 42.83%  | 51.61%  | 51.37%          |  |
| Low Cost (10)                      | Nov 15         | 4.55%                  | 4.55% | 0.39%  | -5.49% | -3.32% | 42.65%  | -       | 38.73%          |  |
| Positive Impact (10)               | Nov 15         | 5.11%                  | 5.11% | 1.91%  | -5.84% | -2.20% | 40.25%  | -       | 35.65%          |  |

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If portfolios have short histories, performance and volatility data may not be shown. The performance figures shown may differ from the performance of the actual model itself due to the variation in timing of the initial and subsequent investments. Model performance is shown in sterling, net of underlying fund charges and an EQ management fee, but excludes platform and advice fees. Management fees included are 0.59% for Best Ideas and Positive Impact portfolios and 0.39% for Low Cost portfolios. Underlying fund charges may vary depending on platform. All income reinvested; actual returns may vary. We benchmark our model portfolios against Asset Risk Consultants (ARC) Private Client Indices. All ARC benchmark figures are based on participating investment managers' actual performance data, net of fees, following the last quarter end. Data sources: ARC, EQ, Morningstar. While this performance data is believed to be correct, it cannot be guaranteed. No representation or warranty, expressed or implied, is given as to its accuracy or completeness. EQ Investors Limited ("EQ"), its partners and employees accept no liability for the consequences of you or your advisers acting upon the information contained herein. This performance update constitutes neither investment advice, nor an offer to sell, nor is it a solicitation of an offer to purchase any security or any other investment or product. This performance data may not be reproduced or distributed in any format without EQ's prior written consent.

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## Portfolios by risk grade

|                                    | Inception date | Volatility |         |         |              | Discrete performance |                 |                 |                 |                 |
|------------------------------------|----------------|------------|---------|---------|--------------|----------------------|-----------------|-----------------|-----------------|-----------------|
|                                    |                | 12m        | 3 Years | 5 Years | Since Incept | Feb 18 - Jan 19      | Feb 17 - Jan 18 | Feb 16 - Jan 17 | Feb 15 - Jan 16 | Feb 14 - Jan 15 |
| <b>Absolute Return</b>             |                |            |         |         |              |                      |                 |                 |                 |                 |
| Benchmark: ARC Cautious            | -              | 3.40%      | 2.91%   | 2.95%   | -            | -2.21%               | 4.15%           | 6.78%           | -1.28%          | 5.83%           |
| Absolute Return                    | Oct 13         | 1.77%      | 2.12%   | 2.27%   | 2.27%        | -3.61%               | 4.88%           | -0.20%          | 0.43%           | 5.39%           |
| <b>Cautious portfolios</b>         |                |            |         |         |              |                      |                 |                 |                 |                 |
| Benchmark: ARC Cautious            | -              | 3.40%      | 2.91%   | 2.95%   | -            | -2.21%               | 4.15%           | 6.78%           | -1.28%          | 5.83%           |
| Best Ideas (4)                     | Oct 13         | 4.86%      | 3.94%   | 4.30%   | 4.33%        | -2.10%               | 7.48%           | 5.90%           | -0.32%          | 7.98%           |
| Low cost (4)                       | Oct 13         | 4.72%      | 5.08%   | 4.65%   | 4.76%        | -0.04%               | 6.45%           | 13.37%          | 0.44%           | 8.92%           |
| Positive Impact (4)                | Oct 13         | 5.65%      | 4.86%   | 4.97%   | 4.95%        | -1.51%               | 8.41%           | 10.24%          | -1.81%          | 9.36%           |
| <b>Cautious Plus portfolios</b>    |                |            |         |         |              |                      |                 |                 |                 |                 |
| Benchmark: ARC Balanced            | -              | 6.05%      | 4.65%   | 4.76%   | -            | -2.69%               | 6.21%           | 11.25%          | -2.11%          | 7.75%           |
| Best Ideas (5)                     | Oct 13         | 5.78%      | 4.52%   | 4.90%   | 4.90%        | -2.32%               | 8.28%           | 7.47%           | -0.64%          | 8.67%           |
| Low cost (5)                       | Oct 13         | 6.05%      | 5.56%   | 5.30%   | 5.45%        | -0.70%               | 7.43%           | 16.24%          | -0.61%          | 10.00%          |
| Positive Impact (5)                | Nov 15         | 7.03%      | 5.55%   | -       | 5.60%        | -1.78%               | 9.41%           | 11.93%          | -               | -               |
| <b>Balanced portfolios</b>         |                |            |         |         |              |                      |                 |                 |                 |                 |
| Benchmark: ARC Balanced            | -              | 6.05%      | 4.65%   | 4.76%   | -            | -2.69%               | 6.21%           | 11.25%          | -2.11%          | 7.75%           |
| Best Ideas (6)                     | Oct 13         | 7.33%      | 5.48%   | 5.73%   | 5.74%        | -2.28%               | 9.30%           | 11.50%          | -1.89%          | 8.76%           |
| Low cost (6)                       | Oct 13         | 7.80%      | 6.46%   | 6.29%   | 6.43%        | -1.29%               | 8.54%           | 19.83%          | -2.25%          | 10.88%          |
| Positive Impact (6)                | Oct 13         | 8.68%      | 6.44%   | 6.54%   | 6.48%        | -1.98%               | 10.68%          | 14.47%          | -2.32%          | 10.55%          |
| <b>Balanced Plus portfolios</b>    |                |            |         |         |              |                      |                 |                 |                 |                 |
| Benchmark: ARC Steady Growth       | -              | 8.30%      | 6.23%   | 6.25%   | -            | -2.30%               | 8.69%           | 15.17%          | -2.76%          | 8.82%           |
| Best Ideas (7)                     | Oct 13         | 8.56%      | 6.27%   | 6.44%   | 6.42%        | -2.61%               | 10.57%          | 13.35%          | -2.96%          | 9.32%           |
| Low cost (7)                       | Oct 13         | 8.84%      | 7.12%   | 7.02%   | 7.16%        | -1.91%               | 9.41%           | 22.08%          | -3.26%          | 11.40%          |
| Positive Impact (7)                | Nov 15         | 9.90%      | 7.15%   | -       | 7.35%        | -2.28%               | 11.90%          | 15.76%          | -               | -               |
| <b>Adventurous portfolios</b>      |                |            |         |         |              |                      |                 |                 |                 |                 |
| Benchmark: ARC Steady Growth       | -              | 8.30%      | 6.23%   | 6.25%   | -            | -2.30%               | 8.69%           | 15.17%          | -2.76%          | 8.82%           |
| Best Ideas (8)                     | Oct 13         | 9.71%      | 7.16%   | 7.45%   | 7.44%        | -2.21%               | 12.61%          | 17.75%          | -3.56%          | 10.29%          |
| Low cost (8)                       | Oct 13         | 9.86%      | 7.91%   | 8.02%   | 8.15%        | -2.45%               | 10.47%          | 24.90%          | -4.36%          | 12.78%          |
| Positive Impact (8)                | Oct 13         | 10.82%     | 7.72%   | 7.96%   | 7.86%        | -2.30%               | 13.02%          | 17.53%          | -3.00%          | 11.04%          |
| <b>Adventurous Plus portfolios</b> |                |            |         |         |              |                      |                 |                 |                 |                 |
| Benchmark: ARC Equity              | -              | 10.14%     | 7.49%   | 7.51%   | -            | -2.42%               | 10.61%          | 17.95%          | -3.61%          | 8.93%           |
| Best Ideas (9)                     | Nov 15         | 10.69%     | 7.96%   | -       | 8.35%        | -2.37%               | 13.84%          | 20.73%          | -               | -               |
| Low Cost (9)                       | Nov 15         | 11.02%     | 8.78%   | -       | 8.78%        | -2.98%               | 11.69%          | 28.10%          | -               | -               |
| Positive Impact (9)                | Nov 15         | 11.78%     | 8.45%   | -       | 8.85%        | -2.47%               | 13.91%          | 21.78%          | -               | -               |
| <b>High Octane portfolios</b>      |                |            |         |         |              |                      |                 |                 |                 |                 |
| Benchmark: ARC Equity              | -              | 10.14%     | 7.49%   | 7.51%   | -            | -2.42%               | 10.61%          | 17.95%          | -3.61%          | 8.93%           |
| Best Ideas (10)                    | Oct 13         | 12.01%     | 9.07%   | 9.41%   | 9.44%        | -1.81%               | 15.71%          | 25.71%          | -6.51%          | 13.53%          |
| Low Cost (10)                      | Nov 15         | 11.70%     | 9.52%   | -       | 9.52%        | -3.32%               | 12.57%          | 31.07%          | -               | -               |
| Positive Impact (10)               | Nov 15         | 13.08%     | 9.30%   | -       | 9.70%        | -2.20%               | 15.18%          | 24.49%          | -               | -               |

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