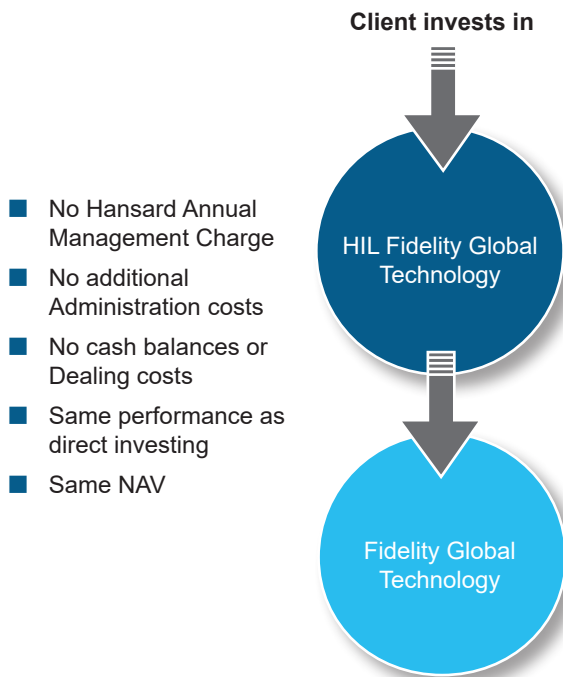




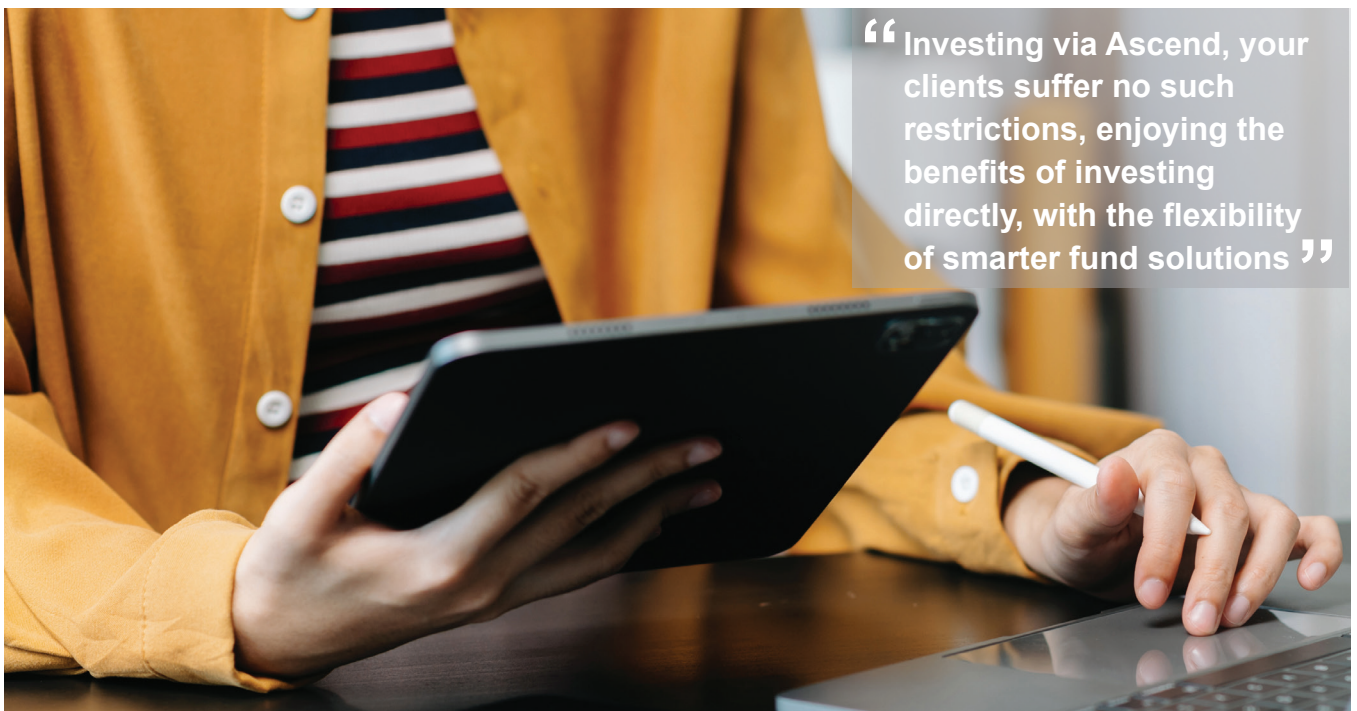
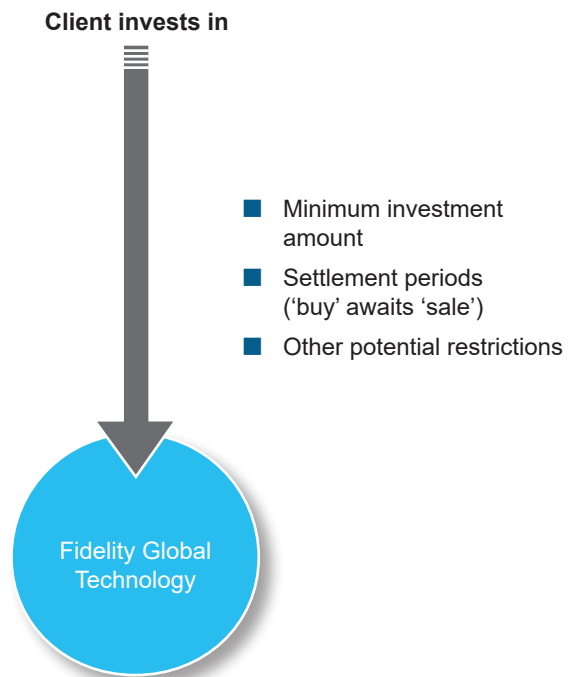
The investment options available via Ascend provide your clients access to a comprehensive, 'Best of breed' range of funds, selected to ensure that a diverse portfolio can be easily assembled while accessing some of the best performing funds available, managed by some of the world's largest asset management companies.

While your clients will enjoy the simple, transparent & true performance of the underlying external fund into which their Ascend fund invests, they will also benefit from a number of additional features from the Ascend fund range; we call it 'Smarter fund investing', as illustrated below.

### Ascend investing



### Direct investing



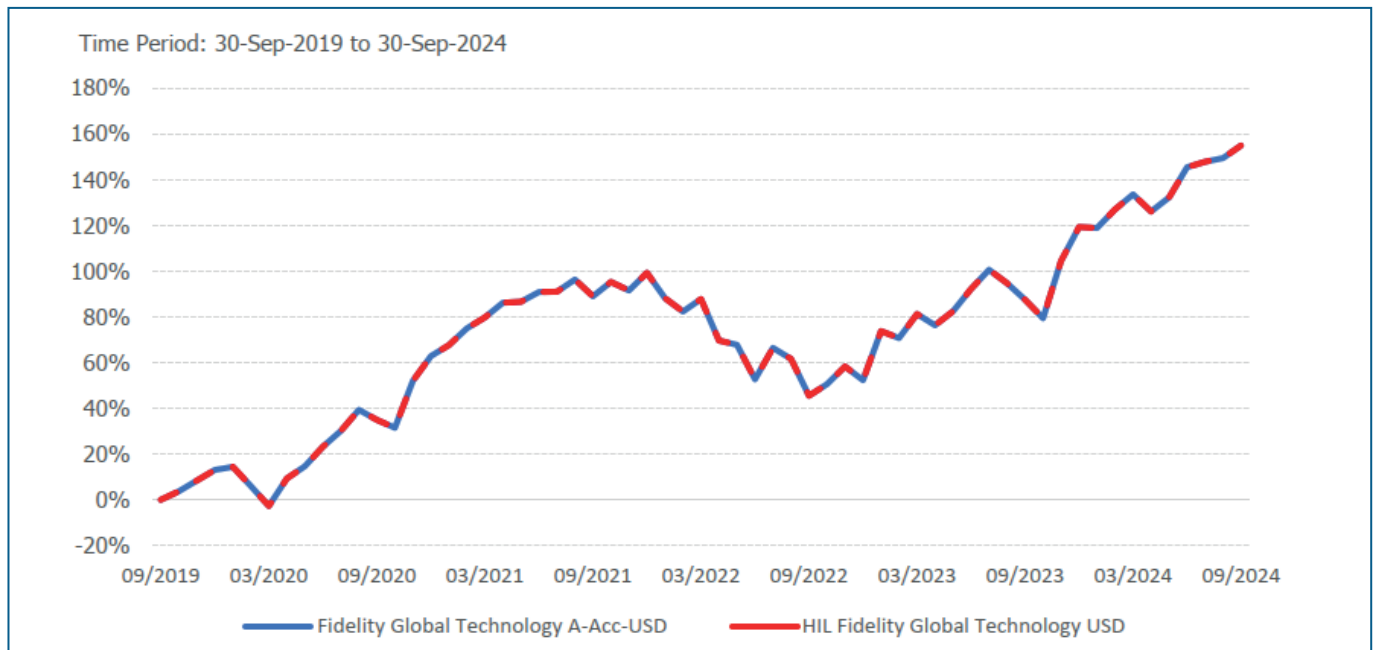
## True Performance

Had the HIL Fidelity Global Technology fund that Ascend contracts invest into been launched prior to September 2019 then, as it provides the same price (NAV) and performance as the Fidelity Global Technology fund, the following performance would have been achieved.

		6 months	1 year	3 year	5 year	10 year
Ascend	HIL Fidelity Global Technology	9.2	36.0	34.9	154.9	465.2
Global Select	Fidelity Global Technology	9.2	36.0	34.9	154.9	465.2

Cumulative performance to last month end (30 September 2024)

Source: Morningstar



## Flexible Solutions

In addition to being free of any additional & unforeseen charges, unlike the fund options available from other providers, investment via Ascend funds ensure that your client is not:

### Out of the market

While we wait several days before receiving the redemption value from an underlying asset, we use our own monies, to ensure your clients don't have to. This means your clients can switch between the Ascend fund range simultaneously, always remaining invested and not suffering from any out-of-market exposure. Additionally, it means that we can release monies for withdrawals and terminations far quicker than those equivalent contracts investing into direct funds.

### Restricted by minimum investment amounts

Other providers impose restrictions on the minimum amount held within a single fund, for example if your client is making a monthly contribution of USD 300 and the minimum single fund purchase is, for example USD 50, with one of our competitors then the maximum number of funds that can be purchased is 6.

### Restricted by the number of funds held

Other providers place restrictions (both from outset (e.g. 10) and thereafter (e.g. 20)) upon the total number of funds that can be held within any contract.

### Restricted with fund switches

Other providers place restrictions on the number of switches that your client can make each year, after which charges are incurred. For example, if only 15 free switches were allowed each year Using the same example, holding an investment portfolio of just 5 funds, and rebalancing it quarterly would lead to 20 switches, 5 of which would incur an additional charge.

### Restricted by currency

Other providers insist that the contract currency matches that of the funds chosen, leading to an inability for diversification or accessing hedged share classes.

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