



Annual *report*

St. James's Place International plc
Singapore Branch

Contents

Message from the Principal Officer	3	SJPISG Sustainable & Responsible SGD	48
<hr/>		SJPISG UK Equity Income GBP	49
ILP Sub-Funds Information	4	SJPISG UK Equity Income SGD	50
<hr/>		SJPISG Global Value GBP	51
SJPISG International Equity GBP	5	SJPISG Global Value SGD	52
SJPISG International Equity SGD	6	SJPISG Global Value USD	53
SJPISG International Equity USD	7	SJPISG Global Government Inflation	54
SJPISG Global Equity GBP	8	Linked Bond GBP	
SJPISG Global Equity SGD	9	SJPISG Global Government Inflation	55
SJPISG Global Equity USD	10	Linked Bond SGD	
SJPISG Managed Growth GBP	11	SJPISG Emerging Markets Equity GBP	56
SJPISG Managed Growth SGD	12	SJPISG Emerging Markets Equity SGD	57
SJPISG Managed Growth USD	13	SJPISG Emerging Markets Equity USD	58
SJPISG Global Government Bond GBP	14	SJPISG Greater European GBP	59
SJPISG Global Government Bond SGD	15	SJPISG Greater European SGD	60
SJPISG Asia Pacific GBP	16	SJPISG Greater European USD	61
SJPISG Asia Pacific SGD	17	SJPISG North American GBP	62
SJPISG Asia Pacific USD	18	SJPISG North American SGD	63
SJPISG Strategic Managed GBP	19	SJPISG North American USD	64
SJPISG Strategic Managed SGD	20	SJPISG Diversified Bond GBP	65
SJPISG Strategic Managed USD	21	SJPISG Diversified Bond SGD Hedged	66
SJPISG Corporate Bond GBP	22	SJPISG Diversified Bond USD Hedged	67
SJPISG Corporate Bond SGD Hedged	23	SJPISG Strategic Income GBP	68
SJPISG Corporate Bond USD Hedged	24	SJPISG Strategic Income SGD Hedged	69
SJPISG Balanced Managed GBP	25	SJPISG Strategic Income USD Hedged	70
SJPISG Balanced Managed SGD	26	SJPISG Global Emerging Markets GBP	71
SJPISG Balanced Managed USD	27	SJPISG Global Emerging Markets SGD	72
SJPISG Global Managed GBP	28	SJPISG Global Emerging Markets USD	73
SJPISG Global Managed SGD	29	SJPISG Worldwide Income GBP	74
SJPISG Global Managed USD	30	SJPISG Worldwide Income SGD	75
SJPISG Global Quality GBP	31	SJPISG Worldwide Income USD	76
SJPISG Global Quality SGD	32	SJPISG Japan GBP	77
SJPISG Global Quality USD	33	SJPISG Japan SGD	78
SJPISG Continental European GBP	34	SJPISG Japan USD	79
SJPISG Continental European SGD	35	SJPISG Conservative International	80
SJPISG Continental European USD	36	Growth Fund SGD	
SJPISG UK GBP	37	SJPISG Balanced International	81
SJPISG UK SGD	38	Growth Fund SGD	
SJPISG Global Smaller Companies GBP	39	SJPISG Adventurous International	82
SJPISG Global Smaller Companies SGD	40	Growth Fund SGD	
SJPISG Global Smaller Companies USD	41	SJPISG Money Market Fund GBP	83
SJPISG Investment Grade Corporate	42	SJPISG Money Market Fund SGD	84
Bond GBP		SJPISG Money Market Fund USD	85
SJPISG Investment Grade Corporate	43	<hr/>	
Bond SGD Hedged		Notes to the Fund Information	86
SJPISG Investment Grade Corporate	44	<hr/>	
Bond USD Hedged		ILP Sub-Fund Financial Statements	88
SJPISG Global High Yield Bond GBP	45	<hr/>	
SJPISG Global High Yield Bond SGD Hedged	46	Notes to the Financial Statements	117
SJPISG Global High Yield Bond USD Hedged	47	<hr/>	
		Independent Auditor's report	120

Message from the Principal Officer

I am delighted to present the latest annual report of the St. James's Place International (Singapore Branch) Investment-Linked Policy Sub-Funds.

Over the past year, the stock market has achieved strong gains, with the S&P 500 up 20.81%¹ through September 2024, marking one of its best year-to-date performances in recent decades. This growth occurred despite global challenges from sustained inflation and geopolitical tensions. Inflation remains above target levels in many major economies due to supply disruptions and higher food and energy prices, partially driven by the Russia-Ukraine war and the recent conflict in the Middle East. Central banks are cautiously easing policies but are expected to keep interest rates higher than pre-pandemic levels, balancing the need for growth while controlling inflation.

Looking ahead, while central banks easing could lend some support, geopolitical uncertainties and the upcoming elections are expected to influence financial markets, with the upcoming U.S. presidential election, arguably the most anticipated event of the year, likely to affect market sentiment and introduce near term volatility.

Thank you for your continued investment with us. To ensure that you remain best placed to meet your long-term financial goals, we encourage you to regularly review your investments with your SJP Partner.




Reagan Koh
Principal Officer
St. James's Place International plc (Singapore Branch)

Past performance is not indicative of future performance. The value of an investment with St. James's Place will be directly linked to the performance of the funds you select, and the value can therefore go down as well as up. You may get back less than you invested.

¹S&P Dow Jones Indices LLC. Data as at Sept. 30, 2024.

**Investment-Linked
Policy Sub-Funds**
information

A decorative graphic consisting of several overlapping, wavy brushstrokes in a light teal color, positioned behind the main title text.

SJPISG International Equity GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place International Equity Unit Trust (UK)	14,063	100.14%
Cash and others (UK)	(20)	(0.14%)

Performance of ILP sub-fund

3 months	(1.32%)
6 months	1.07%
1 year	20.33%
3 year	15.37%
5 year	29.01%
Since launch 10 October 2016	84.27%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	65.87%	51.48%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	632,263	4.40%
2. Apple Inc	613,355	4.27%
3. Nvidia Corp	540,973	3.77%
4. Amazon Com Inc	294,335	2.05%
5. Meta Platforms Inc Class A	293,169	2.04%
6. Alphabet Inc Class A	265,375	1.85%
7. Costco Wholesale Corp	240,329	1.67%
8. Allianz	223,987	1.56%
9. Schneider Electric	212,931	1.48%
10. Shell Plc	176,525	1.23%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	1,577
Redemptions during the period	5,437

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.11%	2.09%
Underlying Fund	1.35%	1.35%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	409,107	4.97%
2. Apple Inc	274,942	3.34%
3. Berkshire Hathaway Inc Class B	266,648	3.24%
4. Cisco Systems Inc	202,335	2.46%
5. Meta Platforms Inc Class A	198,467	2.41%
6. Philip Morris International Inc	188,416	2.29%
7. Toyota Motor Corp	167,972	2.04%
8. Alphabet Inc Class A	166,985	2.03%
9. Samsung Electronics Ltd	159,911	1.94%
10. Shell Plc	157,728	1.91%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG International Equity SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place International Equity Unit Trust (UK)	35,282	100.14%
Cash and others (UK)	(51)	(0.14%)

Performance of ILP sub-fund

3 months	(1.18%)
6 months	1.87%
1 year	23.71%
3 year	8.34%
5 year	30.27%
Since launch 2 February 2015	91.38%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	65.87%	51.48%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	632,263	4.40%
2. Apple Inc	613,355	4.27%
3. Nvidia Corp	540,973	3.77%
4. Amazon Com Inc	294,335	2.05%
5. Meta Platforms Inc Class A	293,169	2.04%
6. Alphabet Inc Class A	265,375	1.85%
7. Costco Wholesale Corp	240,329	1.67%
8. Allianz	223,987	1.56%
9. Schneider Electric	212,931	1.48%
10. Shell Plc	176,525	1.23%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	5,922
Redemptions during the period	8,879

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.11%	2.09%
Underlying Fund	1.35%	1.35%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	409,107	4.97%
2. Apple Inc	274,942	3.34%
3. Berkshire Hathaway Inc Class B	266,648	3.24%
4. Cisco Systems Inc	202,335	2.46%
5. Meta Platforms Inc Class A	198,467	2.41%
6. Philip Morris International Inc	188,416	2.29%
7. Toyota Motor Corp	167,972	2.04%
8. Alphabet Inc Class A	166,985	2.03%
9. Samsung Electronics Ltd	159,911	1.94%
10. Shell Plc	157,728	1.91%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG International Equity USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place International Equity Unit Trust (UK)	7,013	100.16%
Cash and others (UK)	(11)	(0.16%)

Performance of ILP sub-fund

3 months	4.52%
6 months	7.43%
1 year	31.48%
3 year	15.11%
5 year	40.59%
Since launch 10 October 2016	98.82%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	65.87%	51.48%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	632,263	4.40%
2. Apple Inc	613,355	4.27%
3. Nvidia Corp	540,973	3.77%
4. Amazon Com Inc	294,335	2.05%
5. Meta Platforms Inc Class A	293,169	2.04%
6. Alphabet Inc Class A	265,375	1.85%
7. Costco Wholesale Corp	240,329	1.67%
8. Allianz	223,987	1.56%
9. Schneider Electric	212,931	1.48%
10. Shell Plc	176,525	1.23%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	1,520
Redemptions during the period	2,995

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.11%	2.09%
Underlying Fund	1.35%	1.35%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	409,107	4.97%
2. Apple Inc	274,942	3.34%
3. Berkshire Hathaway Inc Class B	266,648	3.24%
4. Cisco Systems Inc	202,335	2.46%
5. Meta Platforms Inc Class A	198,467	2.41%
6. Philip Morris International Inc	188,416	2.29%
7. Toyota Motor Corp	167,972	2.04%
8. Alphabet Inc Class A	166,985	2.03%
9. Samsung Electronics Ltd	159,911	1.94%
10. Shell Plc	157,728	1.91%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Equity GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Global Equity Unit Trust (UK)	20,255	99.66%
Cash and others (UK)	70	0.34%

Performance of ILP sub-fund

3 months	(0.73%)
6 months	2.05%
1 year	18.89%
3 year	13.43%
5 year	35.15%
Since launch 10 October 2016	62.15%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	25.90%	32.41%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Apple Inc	608,264	4.50%
2. Microsoft Corp	519,224	3.84%
3. Nvidia Corp	510,883	3.78%
4. Amazon Com Inc	311,749	2.31%
5. Meta Platforms Inc Class A	215,978	1.60%
6. Alphabet Inc Class C	194,911	1.44%
7. Alphabet Inc Class A	168,348	1.25%
8. Taiwan Semiconductor Manufacturing	150,396	1.11%
9. Tesla Inc	122,201	0.90%
10. Broadcom Inc	120,354	0.89%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	3,223
Redemptions during the period	6,821

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.21%	2.19%
Underlying Fund	1.42%	1.42%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Apple Inc	599,334	4.19%
2. Microsoft Corp	561,584	3.92%
3. Nvidia Corp	268,573	1.88%
4. Amazon Com Inc	264,942	1.85%
5. Alphabet Inc Class C	221,059	1.54%
6. Alphabet Inc Class A	174,992	1.22%
7. Meta Platforms Inc Class A	160,516	1.12%
8. Tesla Inc	159,526	1.11%
9. Visa Inc Class A	134,798	0.94%
10. United Health Group Inc	116,165	0.81%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Equity SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Global Equity Unit Trust (UK)	49,103	99.66%
Cash and others (UK)	168	0.34%

Performance of ILP sub-fund

3 months	(0.60%)
6 months	2.86%
1 year	22.23%
3 year	6.52%
5 year	36.48%
Since launch 2 February 2015	67.04%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	25.90%	32.41%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Apple Inc	608,264	4.50%
2. Microsoft Corp	519,224	3.84%
3. Nvidia Corp	510,883	3.78%
4. Amazon Com Inc	311,749	2.31%
5. Meta Platforms Inc Class A	215,978	1.60%
6. Alphabet Inc Class C	194,911	1.44%
7. Alphabet Inc Class A	168,348	1.25%
8. Taiwan Semiconductor Manufacturing	150,396	1.11%
9. Tesla Inc	122,201	0.90%
10. Broadcom Inc	120,354	0.89%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	11,164
Redemptions during the period	9,247

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.21%	2.19%
Underlying Fund	1.42%	1.42%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Apple Inc	599,334	4.19%
2. Microsoft Corp	561,584	3.92%
3. Nvidia Corp	268,573	1.88%
4. Amazon Com Inc	264,942	1.85%
5. Alphabet Inc Class C	221,059	1.54%
6. Alphabet Inc Class A	174,992	1.22%
7. Meta Platforms Inc Class A	160,516	1.12%
8. Tesla Inc	159,526	1.11%
9. Visa Inc Class A	134,798	0.94%
10. United Health Group Inc	116,165	0.81%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Equity USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Global Equity Unit Trust (UK)	10,095	99.65%
Cash and others (UK)	35	0.35%

Performance of ILP sub-fund

3 months	5.14%
6 months	8.47%
1 year	29.92%
3 year	13.18%
5 year	47.30%
Since launch 10 October 2016	74.93%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	25.90%	32.41%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Apple Inc	608,264	4.50%
2. Microsoft Corp	519,224	3.84%
3. Nvidia Corp	510,883	3.78%
4. Amazon Com Inc	311,749	2.31%
5. Meta Platforms Inc Class A	215,978	1.60%
6. Alphabet Inc Class C	194,911	1.44%
7. Alphabet Inc Class A	168,348	1.25%
8. Taiwan Semiconductor Manufacturing	150,396	1.11%
9. Tesla Inc	122,201	0.90%
10. Broadcom Inc	120,354	0.89%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	2,440
Redemptions during the period	3,034

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.21%	2.19%
Underlying Fund	1.42%	1.42%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Apple Inc	599,334	4.19%
2. Microsoft Corp	561,584	3.92%
3. Nvidia Corp	268,573	1.88%
4. Amazon Com Inc	264,942	1.85%
5. Alphabet Inc Class C	221,059	1.54%
6. Alphabet Inc Class A	174,992	1.22%
7. Meta Platforms Inc Class A	160,516	1.12%
8. Tesla Inc	159,526	1.11%
9. Visa Inc Class A	134,798	0.94%
10. United Health Group Inc	116,165	0.81%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Managed Growth GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Managed Growth Unit Trust (UK)	485	99.79%
Cash and others (UK)	1	0.21%

Performance of ILP sub-fund

3 months	0.18%
6 months	2.56%
1 year	14.58%
3 year	6.91%
5 year	21.57%
Since launch 10 October 2016	33.38%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	112.38%	57.14%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	146,941	2.27%
2. Nvidia Corp	130,529	2.02%
3. Apple Inc	125,789	1.94%
4. Alphabet Inc Class A	108,172	1.67%
5. Amazon Com Inc	88,008	1.36%
6. Meta Platforms Inc Class A	73,131	1.13%
7. JPMorgan Chase	59,550	0.92%
8. Schroder Intl Glb Hi Yd-I	58,985	0.91%
9. Taiwan Semiconductor Manufacturing	57,096	0.88%
10. United States Treasury 5.25% 15/02/2029	48,316	0.75%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	236
Redemptions during the period	511

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.32%	2.30%
Underlying Fund	1.51%	1.50%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	144,668	1.94%
2. Apple Inc	116,296	1.56%
3. Alphabet Inc Class A	105,279	1.41%
4. Schroder Intl Glb Hi Yd-I	96,706	1.30%
5. Novartis AG	81,000	1.09%
6. United States Treasury 5.25% 15/02/2029	76,359	1.02%
7. United States Treasury 2.125% 15/05/2025	71,788	0.96%
8. Amazon Com Inc	71,320	0.96%
9. Schroder Inst Pacific-I Acc	70,581	0.95%
10. United States Treasury 2.375% 15/05/2027	70,169	0.94%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Managed Growth SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Managed Growth Unit Trust (UK)	1,661	99.70%
Cash and others (UK)	5	0.30%

Performance of ILP sub-fund

3 months	0.32%
6 months	3.38%
1 year	17.81%
3 year	0.39%
5 year	22.78%
Since launch 2 February 2015	25.27%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	112.38%	57.14%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	146,941	2.27%
2. Nvidia Corp	130,529	2.02%
3. Apple Inc	125,789	1.94%
4. Alphabet Inc Class A	108,172	1.67%
5. Amazon Com Inc	88,008	1.36%
6. Meta Platforms Inc Class A	73,131	1.13%
7. JPMorgan Chase	59,550	0.92%
8. Schroder Intl Glb Hi Yd-I	58,985	0.91%
9. Taiwan Semiconductor Manufacturing	57,096	0.88%
10. United States Treasury 5.25% 15/02/2029	48,316	0.75%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	53
Redemptions during the period	511

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.32%	2.30%
Underlying Fund	1.51%	1.50%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	144,668	1.94%
2. Apple Inc	116,296	1.56%
3. Alphabet Inc Class A	105,279	1.41%
4. Schroder Intl Glb Hi Yd-I	96,706	1.30%
5. Novartis AG	81,000	1.09%
6. United States Treasury 5.25% 15/02/2029	76,359	1.02%
7. United States Treasury 2.125% 15/05/2025	71,788	0.96%
8. Amazon Com Inc	71,320	0.96%
9. Schroder Inst Pacific-I Acc	70,581	0.95%
10. United States Treasury 2.375% 15/05/2027	70,169	0.94%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Managed Growth USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Managed Growth Unit Trust (UK)	327	99.70%
Cash and others (UK)	1	0.30%

Performance of ILP sub-fund

3 months	6.11%
6 months	9.01%
1 year	25.22%
3 year	6.67%
5 year	32.50%
Since launch 10 October 2016	43.91%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	112.38%	57.14%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	146,941	2.27%
2. Nvidia Corp	130,529	2.02%
3. Apple Inc	125,789	1.94%
4. Alphabet Inc Class A	108,172	1.67%
5. Amazon Com Inc	88,008	1.36%
6. Meta Platforms Inc Class A	73,131	1.13%
7. JPMorgan Chase	59,550	0.92%
8. Schroder Intl Glb Hi Yd-I	58,985	0.91%
9. Taiwan Semiconductor Manufacturing	57,096	0.88%
10. United States Treasury 5.25% 15/02/2029	48,316	0.75%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	9
Redemptions during the period	52

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.32%	2.30%
Underlying Fund	1.51%	1.50%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	144,668	1.94%
2. Apple Inc	116,296	1.56%
3. Alphabet Inc Class A	105,279	1.41%
4. Schroder Intl Glb Hi Yd-I	96,706	1.30%
5. Novartis AG	81,000	1.09%
6. United States Treasury 5.25% 15/02/2029	76,359	1.02%
7. United States Treasury 2.125% 15/05/2025	71,788	0.96%
8. Amazon Com Inc	71,320	0.96%
9. Schroder Inst Pacific-I Acc	70,581	0.95%
10. United States Treasury 2.375% 15/05/2027	70,169	0.94%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Government Bond GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Global Government Bond Unit Trust (UK)	187	99.47%
Cash and others (UK)	1	0.53%

Performance of ILP sub-fund

3 months	2.85%
6 months	2.72%
1 year	5.36%
3 year	(12.46%)
5 year	(17.18%)
Since launch 10 October 2016	(18.25%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	45.45%	132.20%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United States Treasury 3.875% 15/08/2033	57,592	5.51%
2. United States Treasury 4.875% 31/10/2028	55,392	5.30%
3. Japan (Government Of) 0.4% 20/06/2033	46,440	4.44%
4. United States Treasury 3.75% 30/06/2030	37,473	3.58%
5. United States Treasury 1.625% 30/11/2026	36,607	3.50%
6. United States Treasury 3.625% 31/03/2028	36,219	3.46%
7. United States Treasury 4.375% 15/08/2026	33,797	3.23%
8. United States Treasury 3.5% 15/09/2025	33,458	3.20%
9. United States Treasury 1.75% 31/01/2029	31,742	3.04%
10. United States Treasury 4.5% 31/05/2029	30,772	2.94%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	79
Redemptions during the period	21

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.16%	2.17%
Underlying Fund	0.88%	0.90%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. United States Treasury 3.625% 31/03/2028	45,234	6.88%
2. United States Treasury 3.75% 15/04/2026	39,768	6.04%
3. United States Treasury 3.5% 31/01/2028	37,178	5.65%
4. United States Treasury 3.75% 30/06/2030	35,040	5.33%
5. United States Treasury 4.625% 30/06/2025	31,736	4.82%
6. United States Treasury 1.5% 30/09/2024	27,701	4.21%
7. Japan (Government Of) 0.005% 01/06/2025	26,311	4.00%
8. United States Treasury 4.25% 15/10/2025	24,422	3.71%
9. Japan (Government Of) 0.1% 20/12/2030	24,027	3.65%
10. Japan (Government Of) 0.1% 20/06/2028	24,004	3.65%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Government Bond SGD

Holdings of the ILP sub-fund

	Market Value (\$'000)	NAV
St. James's Place Global Government Bond Unit Trust (UK)	152	100.00%
Cash and others (UK)	-	-

Performance of ILP sub-fund

3 months	2.99%
6 months	3.53%
1 year	8.34%
3 year	(17.80%)
5 year	(16.36%)
Since launch 2 February 2015	(30.50%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	45.45%	132.20%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United States Treasury 3.875% 15/08/2033	57,592	5.51%
2. United States Treasury 4.875% 31/10/2028	55,392	5.30%
3. Japan (Government Of) 0.4% 20/06/2033	46,440	4.44%
4. United States Treasury 3.75% 30/06/2030	37,473	3.58%
5. United States Treasury 1.625% 30/11/2026	36,607	3.50%
6. United States Treasury 3.625% 31/03/2028	36,219	3.46%
7. United States Treasury 4.375% 15/08/2026	33,797	3.23%
8. United States Treasury 3.5% 15/09/2025	33,458	3.20%
9. United States Treasury 1.75% 31/01/2029	31,742	3.04%
10. United States Treasury 4.5% 31/05/2029	30,772	2.94%

Subscriptions and redemptions

	(\$'000)
Subscriptions during the period	147
Redemptions during the period	7

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.16%	2.17%
Underlying Fund	0.88%	0.90%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. United States Treasury 3.625% 31/03/2028	45,234	6.88%
2. United States Treasury 3.75% 15/04/2026	39,768	6.04%
3. United States Treasury 3.5% 31/01/2028	37,178	5.65%
4. United States Treasury 3.75% 30/06/2030	35,040	5.33%
5. United States Treasury 4.625% 30/06/2025	31,736	4.82%
6. United States Treasury 1.5% 30/09/2024	27,701	4.21%
7. Japan (Government Of) 0.005% 01/06/2025	26,311	4.00%
8. United States Treasury 4.25% 15/10/2025	24,422	3.71%
9. Japan (Government Of) 0.1% 20/12/2030	24,027	3.65%
10. Japan (Government Of) 0.1% 20/06/2028	24,004	3.65%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Asia Pacific GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Asia Pacific Unit Trust (UK)	17,748	100.12%
Cash and others (UK)	(22)	(0.12%)

Performance of ILP sub-fund

3 months	5.04%
6 months	10.69%
1 year	12.81%
3 year	(0.29%)
5 year	12.31%
Since launch 10 October 2016	33.24%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	10.43%	18.43%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. HDFC Bank Ltd	188,516	9.06%
2. China Mengniu Dairy Ltd	158,573	7.62%
3. Kasikornbank Pcl	152,583	7.33%
4. ICICI Bank Ltd	132,131	6.35%
5. Tencent Holdings Ltd	130,739	6.28%
6. Sony Group Corp	95,608	4.59%
7. Oversea-Chinese Banking Ltd	89,817	4.31%
8. China Resources Beer Holdings Ltd	84,221	4.05%
9. CSL Ltd	77,731	3.73%
10. Samsung Electronics Ltd	71,151	3.42%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	2,472
Redemptions during the period	5,921

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.67%	2.63%
Underlying Fund	1.88%	1.85%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. HDFC Bank Ltd	192,989	7.27%
2. ICICI Bank Ltd	172,277	6.49%
3. Samsung Electronics Ltd	162,599	6.12%
4. China Mengniu Dairy Ltd	148,369	5.59%
5. Tencent Holdings Ltd	136,297	5.13%
6. Sony Group Corp	130,964	4.93%
7. CSL Ltd	113,300	4.27%
8. Oversea-Chinese Banking Ltd	111,989	4.22%
9. Singapore Telecommunications Ltd	105,887	3.99%
10. Olympus Corp	87,479	3.29%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Asia Pacific SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Asia Pacific Unit Trust (UK)	39,751	100.13%
Cash and others (UK)	(50)	(0.13%)

Performance of ILP sub-fund

3 months	5.18%
6 months	11.56%
1 year	15.99%
3 year	(6.37%)
5 year	13.41%
Since launch 10 October 2016	34.08%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	10.43%	18.43%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. HDFC Bank Ltd	188,516	9.06%
2. China Mengniu Dairy Ltd	158,573	7.62%
3. Kasikornbank Pcl	152,583	7.33%
4. ICICI Bank Ltd	132,131	6.35%
5. Tencent Holdings Ltd	130,739	6.28%
6. Sony Group Corp	95,608	4.59%
7. Oversea-Chinese Banking Ltd	89,817	4.31%
8. China Resources Beer Holdings Ltd	84,221	4.05%
9. CSL Ltd	77,731	3.73%
10. Samsung Electronics Ltd	71,151	3.42%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	6,879
Redemptions during the period	11,584

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.67%	2.63%
Underlying Fund	1.88%	1.85%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. HDFC Bank Ltd	192,989	7.27%
2. ICICI Bank Ltd	172,277	6.49%
3. Samsung Electronics Ltd	162,599	6.12%
4. China Mengniu Dairy Ltd	148,369	5.59%
5. Tencent Holdings Ltd	136,297	5.13%
6. Sony Group Corp	130,964	4.93%
7. CSL Ltd	113,300	4.27%
8. Oversea-Chinese Banking Ltd	111,989	4.22%
9. Singapore Telecommunications Ltd	105,887	3.99%
10. Olympus Corp	87,479	3.29%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Asia Pacific USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Asia Pacific Unit Trust (UK)	7,028	100.11%
Cash and others (UK)	(8)	(0.11%)

Performance of ILP sub-fund

3 months	11.26%
6 months	17.64%
1 year	23.29%
3 year	(0.52%)
5 year	22.39%
Since launch 10 October 2016	43.76%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	10.43%	18.43%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. HDFC Bank Ltd	188,516	9.06%
2. China Mengniu Dairy Ltd	158,573	7.62%
3. Kasikornbank Pcl	152,583	7.33%
4. ICICI Bank Ltd	132,131	6.35%
5. Tencent Holdings Ltd	130,739	6.28%
6. Sony Group Corp	95,608	4.59%
7. Oversea-Chinese Banking Ltd	89,817	4.31%
8. China Resources Beer Holdings Ltd	84,221	4.05%
9. CSL Ltd	77,731	3.73%
10. Samsung Electronics Ltd	71,151	3.42%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	1,169
Redemptions during the period	2,789

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.67%	2.63%
Underlying Fund	1.88%	1.85%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. HDFC Bank Ltd	192,989	7.27%
2. ICICI Bank Ltd	172,277	6.49%
3. Samsung Electronics Ltd	162,599	6.12%
4. China Mengniu Dairy Ltd	148,369	5.59%
5. Tencent Holdings Ltd	136,297	5.13%
6. Sony Group Corp	130,964	4.93%
7. CSL Ltd	113,300	4.27%
8. Oversea-Chinese Banking Ltd	111,989	4.22%
9. Singapore Telecommunications Ltd	105,887	3.99%
10. Olympus Corp	87,479	3.29%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Strategic Managed GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Strategic Managed Unit Trust (UK)	806	99.75%
Cash and others (UK)	2	0.25%

Performance of ILP sub-fund

3 months	0.13%
6 months	2.61%
1 year	10.38%
3 year	11.46%
5 year	18.80%
Since launch 10 October 2016	30.28%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	216.87%	45.99%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	155,452	3.32%
2. Nvidia Corp	146,718	3.14%
3. Apple Inc	130,067	2.78%
4. Amazon Com Inc	93,474	2.00%
5. Meta Platforms Inc Class A	60,372	1.29%
6. Alphabet Inc Class A	55,641	1.19%
7. Alphabet Inc Class C	47,561	1.02%
8. Mastercard Inc Class A	44,250	0.95%
9. United States Treasury 4.25% 28/02/2029	43,964	0.94%
10. Eli Lilly	40,893	0.87%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	12
Redemptions during the period	572

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.32%	2.29%
Underlying Fund	1.51%	1.50%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. SPDR FTSE UK All Share ETF Ucits A	213,750	3.77%
2. AstraZeneca Plc	122,848	2.17%
3. Centrica Plc	117,049	2.07%
4. Rentokil Initial Plc	114,949	2.03%
5. Pearson Plc	112,714	1.99%
6. Glaxosmithkline	105,204	1.86%
7. 3i Group Plc	93,256	1.65%
8. Relx Plc	93,192	1.65%
9. Imperial Brands Plc	92,903	1.64%
10. Unilever Plc	87,039	1.54%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Strategic Managed SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Strategic Managed Unit Trust (UK)	1,643	99.76%
Cash and others (UK)	4	0.24%

Performance of ILP sub-fund

3 months	0.27%
6 months	3.43%
1 year	13.49%
3 year	4.68%
5 year	19.97%
Since launch 2 February 2015	22.98%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	216.87%	45.99%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	155,452	3.32%
2. Nvidia Corp	146,718	3.14%
3. Apple Inc	130,067	2.78%
4. Amazon Com Inc	93,474	2.00%
5. Meta Platforms Inc Class A	60,372	1.29%
6. Alphabet Inc Class A	55,641	1.19%
7. Alphabet Inc Class C	47,561	1.02%
8. Mastercard Inc Class A	44,250	0.95%
9. United States Treasury 4.25% 28/02/2029	43,964	0.94%
10. Eli Lilly	40,893	0.87%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	76
Redemptions during the period	947

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.32%	2.29%
Underlying Fund	1.51%	1.50%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. SPDR FTSE UK All Share ETF Ucits A	213,750	3.77%
2. AstraZeneca Plc	122,848	2.17%
3. Centrica Plc	117,049	2.07%
4. Rentokil Initial Plc	114,949	2.03%
5. Pearson Plc	112,714	1.99%
6. Glaxosmithkline	105,204	1.86%
7. 3i Group Plc	93,256	1.65%
8. Relx Plc	93,192	1.65%
9. Imperial Brands Plc	92,903	1.64%
10. Unilever Plc	87,039	1.54%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Strategic Managed USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Strategic Managed Unit Trust (UK)	372	99.73%
Cash and others (UK)	1	0.27%

Performance of ILP sub-fund

3 months	6.06%
6 months	9.08%
1 year	20.64%
3 year	11.23%
5 year	29.48%
Since launch 10 October 2016	40.57%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	216.87%	45.99%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	155,452	3.32%
2. Nvidia Corp	146,718	3.14%
3. Apple Inc	130,067	2.78%
4. Amazon Com Inc	93,474	2.00%
5. Meta Platforms Inc Class A	60,372	1.29%
6. Alphabet Inc Class A	55,641	1.19%
7. Alphabet Inc Class C	47,561	1.02%
8. Mastercard Inc Class A	44,250	0.95%
9. United States Treasury 4.25% 28/02/2029	43,964	0.94%
10. Eli Lilly	40,893	0.87%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	44
Redemptions during the period	92

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.32%	2.29%
Underlying Fund	1.51%	1.50%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. SPDR FTSE UK All Share ETF Ucits A	213,750	3.77%
2. AstraZeneca Plc	122,848	2.17%
3. Centrica Plc	117,049	2.07%
4. Rentokil Initial Plc	114,949	2.03%
5. Pearson Plc	112,714	1.99%
6. Glaxosmithkline	105,204	1.86%
7. 3i Group Plc	93,256	1.65%
8. Relx Plc	93,192	1.65%
9. Imperial Brands Plc	92,903	1.64%
10. Unilever Plc	87,039	1.54%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Corporate Bond GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Corporate Bond Unit Trust (UK)	16,573	99.74%
Cash and others (UK)	43	0.26%

Performance of ILP sub-fund

3 months	2.34%
6 months	2.58%
1 year	10.79%
3 year	(0.40%)
5 year	5.30%
Since launch 10 October 2016	14.93%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	19.28%	13.51%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Iron Mountain (UK) Plc 3.875% 15/11/2025	29,191	1.43%
2. UK Conv Gilt 3.75% 22/10/2053	22,095	1.08%
3. Barclays Plc 9.25% 31/12/2079	21,907	1.07%
4. Ford Motor Credit Company Llc 6.86% 05/06/2026	20,368	1.00%
5. United States Treasury 3.875% 15/08/2033	18,862	0.92%
6. Vodafone Group Plc 4.875% 03/10/2078	18,075	0.88%
7. Lloyds Banking Group Plc 2.707% 03/12/2035	15,955	0.78%
8. United States Treasury 1.625% 15/11/2050	15,476	0.76%
9. UK Conv Gilt 3.5% 22/10/2025	15,094	0.74%
10. NGG Finance Plc 5.625% 18/06/2073	15,053	0.74%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	5,137
Redemptions during the period	2,477

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.43%	2.41%
Underlying Fund	1.40%	1.39%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. UK Conv Gilt 0.125% 31/01/2024	29,523	1.59%
2. Iron Mountain (UK) Plc 3.875% 15/11/2025	23,618	1.27%
3. Electricite De France SA 6% 31/12/2079	22,073	1.19%
4. UK Conv Gilt 3.75% 22/10/2053	20,992	1.13%
5. Barclays Plc 9.25% 31/12/2079	18,897	1.02%
6. Vodafone Group Plc 4.875% 03/10/2078	17,180	0.92%
7. AT&T Inc 2.9% 04/12/2026	16,847	0.91%
8. Ford Motor Credit Company Llc 6.86% 05/06/2026	15,664	0.84%
9. United States Treasury 1.625% 15/11/2050	15,161	0.82%
10. United Kingdom (Government Of) 3.5% 22/10/2025	14,829	0.80%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Corporate Bond SGD Hedged

Holdings of the ILP sub-fund

	Market Value (\$'000)	NAV
St. James's Place Corporate Bond Unit Trust (UK)	23,304	100.51%
Cash and others (UK)	(118)	(0.51%)

Performance of ILP sub-fund

3 months	1.88%
6 months	1.77%
1 year	9.31%
3 year	(2.68%)
5 year	4.20%
Since launch 19 November 2018	11.58%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	19.28%	13.51%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Iron Mountain (UK) Plc 3.875% 15/11/2025	29,191	1.43%
2. UK Conv Gilt 3.75% 22/10/2053	22,095	1.08%
3. Barclays Plc 9.25% 31/12/2079	21,907	1.07%
4. Ford Motor Credit Company Llc 6.86% 05/06/2026	20,368	1.00%
5. United States Treasury 3.875% 15/08/2033	18,862	0.92%
6. Vodafone Group Plc 4.875% 03/10/2078	18,075	0.88%
7. Lloyds Banking Group Plc 2.707% 03/12/2035	15,955	0.78%
8. United States Treasury 1.625% 15/11/2050	15,476	0.76%
9. UK Conv Gilt 3.5% 22/10/2025	15,094	0.74%
10. NGG Finance Plc 5.625% 18/06/2073	15,053	0.74%

Subscriptions and redemptions

	(\$'000)
Subscriptions during the period	7,461
Redemptions during the period	3,515

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (\$'000)	Market Value (\$'000)	NAV	Realised gain/(loss) (\$'000)	Unrealised gain/(loss) (\$'000)
22,124	(108)	(0.47%)	(450)	(108)

Expenses ratio

	2024	2023
ILP sub-fund*	2.48%	2.48%
Underlying Fund	0.94%	0.93%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. UK Conv Gilt 0.125% 31/01/2024	29,523	1.59%
2. Iron Mountain (UK) Plc 3.875% 15/11/2025	23,618	1.27%
3. Electricite De France SA 6% 31/12/2079	22,073	1.19%
4. UK Conv Gilt 3.75% 22/10/2053	20,992	1.13%
5. Barclays Plc 9.25% 31/12/2079	18,897	1.02%
6. Vodafone Group Plc 4.875% 03/10/2078	17,180	0.92%
7. AT&T Inc 2.9% 04/12/2026	16,847	0.91%
8. Ford Motor Credit Company Llc 6.86% 05/06/2026	15,664	0.84%
9. United States Treasury 1.625% 15/11/2050	15,161	0.82%
10. United Kingdom (Government Of) 3.5% 22/10/2025	14,829	0.80%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Corporate Bond USD Hedged

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Corporate Bond Unit Trust (UK)	6,400	100.68%
Cash and others (UK)	(43)	(0.68%)

Performance of ILP sub-fund

3 months	2.84%
6 months	3.11%
1 year	11.67%
3 year	1.18%
5 year	8.52%
Since launch 10 October 2016	23.58%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	19.28%	13.51%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Iron Mountain (UK) Plc 3.875% 15/11/2025	29,191	1.43%
2. UK Conv Gilt 3.75% 22/10/2053	22,095	1.08%
3. Barclays Plc 9.25% 31/12/2079	21,907	1.07%
4. Ford Motor Credit Company Llc 6.86% 05/06/2026	20,368	1.00%
5. United States Treasury 3.875% 15/08/2033	18,862	0.92%
6. Vodafone Group Plc 4.875% 03/10/2078	18,075	0.88%
7. Lloyds Banking Group Plc 2.707% 03/12/2035	15,955	0.78%
8. United States Treasury 1.625% 15/11/2050	15,476	0.76%
9. UK Conv Gilt 3.5% 22/10/2025	15,094	0.74%
10. NGG Finance Plc 5.625% 18/06/2073	15,053	0.74%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	2,818
Redemptions during the period	1,712

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (U\$000)	Market Value (U\$000)	NAV	Realised gain/(loss) (U\$000)	Unrealised gain/(loss) (U\$000)
5,841	(97)	(1.53%)	(281)	(97)

Expenses ratio

	2024	2023
ILP sub-fund*	2.49%	2.53%
Underlying Fund	1.40%	1.39%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. UK Conv Gilt 0.125% 31/01/2024	29,523	1.59%
2. Iron Mountain (UK) Plc 3.875% 15/11/2025	23,618	1.27%
3. Electricite De France SA 6% 31/12/2079	22,073	1.19%
4. UK Conv Gilt 3.75% 22/10/2053	20,992	1.13%
5. Barclays Plc 9.25% 31/12/2079	18,897	1.02%
6. Vodafone Group Plc 4.875% 03/10/2078	17,180	0.92%
7. AT&T Inc 2.9% 04/12/2026	16,847	0.91%
8. Ford Motor Credit Company Llc 6.86% 05/06/2026	15,664	0.84%
9. United States Treasury 1.625% 15/11/2050	15,161	0.82%
10. United Kingdom (Government Of) 3.5% 22/10/2025	14,829	0.80%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Balanced Managed GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Balanced Managed Unit Trust (UK)	628	110.18%
Cash and others (UK)	(58)	(10.18%)

Performance of ILP sub-fund

3 months	(0.20%)
6 months	1.12%
1 year	11.89%
3 year	5.72%
5 year	23.62%
Since launch 10 October 2016	35.03%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	109.73%	97.42%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. GMO Equity Dislocation Invmt GBP	278,145	3.95%
2. Pinebridge - India Equity Z	137,556	1.95%
3. UK Conv Gilt 4.25% 07/06/2032	123,878	1.76%
4. UK Conv Gilt 0.875% 22/10/2029	114,391	1.63%
5. Microsoft Corp	91,303	1.30%
6. GMO Emerging Country Debt	81,900	1.16%
7. Nvidia Corp	63,952	0.91%
8. Taiwan Semiconductor Manufacturing	62,469	0.89%
9. JPMorgan Chase	59,695	0.85%
10. Vanguard FTSE UCITS ETF GBP Dis	54,013	0.77%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	70
Redemptions during the period	253

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.46%	2.44%
Underlying Fund	1.65%	1.65%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. UK Conv Gilt 4.25% 07/06/2032	293,102	3.68%
2. UK Conv Gilt 0.875% 22/10/2029	263,765	3.31%
3. GMO Equity Dislocation Invmt GBP	248,071	3.11%
4. UK Conv Gilt 0.5% 31/01/2029	210,052	2.64%
5. Nvidia Corp	121,176	1.52%
6. Microsoft Corp	97,334	1.22%
7. Hermes International	86,773	1.09%
8. Alphabet Inc Class A	82,197	1.03%
9. Amazon Com Inc	73,113	0.92%
10. Novo Nordisk Class B	72,298	0.91%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Balanced Managed SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Balanced Managed Unit Trust (UK)	1,728	110.27%
Cash and others (UK)	(161)	(10.27%)

Performance of ILP sub-fund

3 months	(0.05%)
6 months	1.93%
1 year	15.04%
3 year	(0.71%)
5 year	24.84%
Since launch 2 February 2015	28.86%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	109.73%	97.42%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. GMO Equity Dislocation Invmt GBP	278,145	3.95%
2. Pinebridge - India Equity Z	137,556	1.95%
3. UK Conv Gilt 4.25% 07/06/2032	123,878	1.76%
4. UK Conv Gilt 0.875% 22/10/2029	114,391	1.63%
5. Microsoft Corp	91,303	1.30%
6. GMO Emerging Country Debt	81,900	1.16%
7. Nvidia Corp	63,952	0.91%
8. Taiwan Semiconductor Manufacturing	62,469	0.89%
9. JPMorgan Chase	59,695	0.85%
10. Vanguard FTSE UCITS ETF GBP Dis	54,013	0.77%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	478
Redemptions during the period	1,374

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.46%	2.44%
Underlying Fund	1.65%	1.65%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. UK Conv Gilt 4.25% 07/06/2032	293,102	3.68%
2. UK Conv Gilt 0.875% 22/10/2029	263,765	3.31%
3. GMO Equity Dislocation Invmt GBP	248,071	3.11%
4. UK Conv Gilt 0.5% 31/01/2029	210,052	2.64%
5. Nvidia Corp	121,176	1.52%
6. Microsoft Corp	97,334	1.22%
7. Hermes International	86,773	1.09%
8. Alphabet Inc Class A	82,197	1.03%
9. Amazon Com Inc	73,113	0.92%
10. Novo Nordisk Class B	72,298	0.91%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Balanced Managed USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Balanced Managed Unit Trust (UK)	179	109.82%
Cash and others (UK)	(16)	(9.82%)

Performance of ILP sub-fund

3 months	5.71%
6 months	7.48%
1 year	22.28%
3 year	5.50%
5 year	34.73%
Since launch 10 October 2016	45.70%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	109.73%	97.42%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. GMO Equity Dislocation Invmt GBP	278,145	3.95%
2. Pinebridge - India Equity Z	137,556	1.95%
3. UK Conv Gilt 4.25% 07/06/2032	123,878	1.76%
4. UK Conv Gilt 0.875% 22/10/2029	114,391	1.63%
5. Microsoft Corp	91,303	1.30%
6. GMO Emerging Country Debt	81,900	1.16%
7. Nvidia Corp	63,952	0.91%
8. Taiwan Semiconductor Manufacturing	62,469	0.89%
9. JPMorgan Chase	59,695	0.85%
10. Vanguard FTSE UCITS ETF GBP Dis	54,013	0.77%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	43
Redemptions during the period	125

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.46%	2.44%
Underlying Fund	1.65%	1.65%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. UK Conv Gilt 4.25% 07/06/2032	293,102	3.68%
2. UK Conv Gilt 0.875% 22/10/2029	263,765	3.31%
3. GMO Equity Dislocation Invmt GBP	248,071	3.11%
4. UK Conv Gilt 0.5% 31/01/2029	210,052	2.64%
5. Nvidia Corp	121,176	1.52%
6. Microsoft Corp	97,334	1.22%
7. Hermes International	86,773	1.09%
8. Alphabet Inc Class A	82,197	1.03%
9. Amazon Com Inc	73,113	0.92%
10. Novo Nordisk Class B	72,298	0.91%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Managed GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Global Unit Trust (UK)	5,257	101.10%
Cash and others (UK)	(57)	(1.10%)

Performance of ILP sub-fund

3 months	(0.41%)
6 months	0.94%
1 year	16.21%
3 year	24.64%
5 year	45.19%
Since launch 10 October 2016	75.19%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	13.79%	15.26%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Danone SA	125,525	4.67%
2. Heidelberg Materials AG	124,482	4.64%
3. American Express	118,689	4.42%
4. Novartis AG	117,421	4.37%
5. Koninklijke Philips NV	116,706	4.35%
6. Elevance Health Inc	114,020	4.25%
7. Meta Platforms Inc Class A	113,014	4.21%
8. Progressive Corp	112,050	4.17%
9. Compass Group Plc	107,196	3.99%
10. Alphabet Inc Class A	106,015	3.95%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	1,329
Redemptions during the period	1,659

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.50%	2.51%
Underlying Fund	1.72%	1.73%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Novartis AG	135,067	5.02%
2. Samsung Electronics Ltd	128,141	4.76%
3. UBS Group AG	127,131	4.72%
4. Alphabet Inc Class A	123,393	4.58%
5. Danone SA	117,094	4.35%
6. Elevance Health Inc	115,134	4.28%
7. Heidelberg Materials AG	114,910	4.27%
8. Berkshire Hathaway Inc Class B	107,966	4.01%
9. Meta Platforms Inc Class A	104,855	3.90%
10. Compass Group Plc	101,576	3.77%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Managed SGD

Holdings of the ILP sub-fund

	Market Value (\$'000)	NAV
St. James's Place Global Unit Trust (UK)	7,655	101.10%
Cash and others (UK)	(83)	(1.10%)

Performance of ILP sub-fund

3 months	(0.27%)
6 months	1.74%
1 year	19.48%
3 year	17.06%
5 year	46.62%
Since launch 2 February 2015	89.68%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	13.79%	15.26%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Danone SA	125,525	4.67%
2. Heidelberg Materials AG	124,482	4.64%
3. American Express	118,689	4.42%
4. Novartis AG	117,421	4.37%
5. Koninklijke Philips NV	116,706	4.35%
6. Elevance Health Inc	114,020	4.25%
7. Meta Platforms Inc Class A	113,014	4.21%
8. Progressive Corp	112,050	4.17%
9. Compass Group Plc	107,196	3.99%
10. Alphabet Inc Class A	106,015	3.95%

Subscriptions and redemptions

	(\$'000)
Subscriptions during the period	877
Redemptions during the period	4,406

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.50%	2.51%
Underlying Fund	1.72%	1.73%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Novartis AG	135,067	5.02%
2. Samsung Electronics Ltd	128,141	4.76%
3. UBS Group AG	127,131	4.72%
4. Alphabet Inc Class A	123,393	4.58%
5. Danone SA	117,094	4.35%
6. Elevance Health Inc	115,134	4.28%
7. Heidelberg Materials AG	114,910	4.27%
8. Berkshire Hathaway Inc Class B	107,966	4.01%
9. Meta Platforms Inc Class A	104,855	3.90%
10. Compass Group Plc	101,576	3.77%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Managed USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Global Unit Trust (UK)	1,168	101.13%
Cash and others (UK)	(13)	(1.13%)

Performance of ILP sub-fund

3 months	5.49%
6 months	7.29%
1 year	26.99%
3 year	24.37%
5 year	58.24%
Since launch 10 October 2016	89.01%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	13.79%	15.26%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Danone SA	125,525	4.67%
2. Heidelberg Materials AG	124,482	4.64%
3. American Express	118,689	4.42%
4. Novartis AG	117,421	4.37%
5. Koninklijke Philips NV	116,706	4.35%
6. Elevance Health Inc	114,020	4.25%
7. Meta Platforms Inc Class A	113,014	4.21%
8. Progressive Corp	112,050	4.17%
9. Compass Group Plc	107,196	3.99%
10. Alphabet Inc Class A	106,015	3.95%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	464
Redemptions during the period	1,031

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.50%	2.51%
Underlying Fund	1.72%	1.73%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Novartis AG	135,067	5.02%
2. Samsung Electronics Ltd	128,141	4.76%
3. UBS Group AG	127,131	4.72%
4. Alphabet Inc Class A	123,393	4.58%
5. Danone SA	117,094	4.35%
6. Elevance Health Inc	115,134	4.28%
7. Heidelberg Materials AG	114,910	4.27%
8. Berkshire Hathaway Inc Class B	107,966	4.01%
9. Meta Platforms Inc Class A	104,855	3.90%
10. Compass Group Plc	101,576	3.77%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Quality GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Global Quality Unit Trust (UK)	23,961	100.22%
Cash and others (UK)	(53)	(0.22%)

Performance of ILP sub-fund

3 months	0.42%
6 months	(1.54%)
1 year	11.48%
3 year	1.89%
5 year	26.11%
Since launch 10 October 2016	62.32%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	48.13%	33.49%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Visa Inc Class A	517,797	3.26%
2. Microsoft Corp	475,936	3.00%
3. CRH Public Limited Plc	430,752	2.72%
4. CDW Corp	333,015	2.10%
5. Philip Morris International Inc	326,011	2.05%
6. ASML Holding NV	316,229	1.99%
7. London Stock Exchange Group Plc	273,650	1.72%
8. Booking Holdings Inc	228,391	1.44%
9. Safran SA	214,626	1.35%
10. Live Nation Entertainment Inc	203,889	1.29%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	3,605
Redemptions during the period	8,590

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.54%	2.51%
Underlying Fund	1.76%	1.77%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Visa Inc Class A	450,785	3.41%
2. Microsoft Corp	393,089	2.97%
3. ASML Holding NV	300,674	2.27%
4. Philip Morris International Inc	288,953	2.18%
5. Intuit Inc	221,587	1.68%
6. Morningstar Inc	216,452	1.64%
7. CDW Corp	201,037	1.52%
8. Booking Holdings Inc	195,755	1.48%
9. Thermo Fisher Scientific Inc	194,717	1.47%
10. CRH Plc Ltd	194,123	1.47%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Quality SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Global Quality Unit Trust (UK)	52,237	100.22%
Cash and others (UK)	(115)	(0.22%)

Performance of ILP sub-fund

3 months	0.56%
6 months	(0.76%)
1 year	14.61%
3 year	(4.32%)
5 year	27.34%
Since launch 2 February 2015	70.50%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	48.13%	33.49%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Visa Inc Class A	517,797	3.26%
2. Microsoft Corp	475,936	3.00%
3. CRH Public Limited Plc	430,752	2.72%
4. CDW Corp	333,015	2.10%
5. Philip Morris International Inc	326,011	2.05%
6. ASML Holding NV	316,229	1.99%
7. London Stock Exchange Group Plc	273,650	1.72%
8. Booking Holdings Inc	228,391	1.44%
9. Safran SA	214,626	1.35%
10. Live Nation Entertainment Inc	203,889	1.29%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	10,343
Redemptions during the period	12,901

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.54%	2.51%
Underlying Fund	1.76%	1.77%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Visa Inc Class A	450,785	3.41%
2. Microsoft Corp	393,089	2.97%
3. ASML Holding NV	300,674	2.27%
4. Philip Morris International Inc	288,953	2.18%
5. Intuit Inc	221,587	1.68%
6. Morningstar Inc	216,452	1.64%
7. CDW Corp	201,037	1.52%
8. Booking Holdings Inc	195,755	1.48%
9. Thermo Fisher Scientific Inc	194,717	1.47%
10. CRH Plc Ltd	194,123	1.47%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Quality USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Global Quality Unit Trust (UK)	9,237	100.22%
Cash and others (UK)	(20)	(0.22%)

Performance of ILP sub-fund

3 months	6.36%
6 months	4.65%
1 year	21.82%
3 year	1.67%
5 year	37.43%
Since launch 10 October 2016	75.13%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	48.13%	33.49%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Visa Inc Class A	517,797	3.26%
2. Microsoft Corp	475,936	3.00%
3. CRH Public Limited Plc	430,752	2.72%
4. CDW Corp	333,015	2.10%
5. Philip Morris International Inc	326,011	2.05%
6. ASML Holding NV	316,229	1.99%
7. London Stock Exchange Group Plc	273,650	1.72%
8. Booking Holdings Inc	228,391	1.44%
9. Safran SA	214,626	1.35%
10. Live Nation Entertainment Inc	203,889	1.29%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	2,063
Redemptions during the period	2,977

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.54%	2.51%
Underlying Fund	1.76%	1.77%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Visa Inc Class A	450,785	3.41%
2. Microsoft Corp	393,089	2.97%
3. ASML Holding NV	300,674	2.27%
4. Philip Morris International Inc	288,953	2.18%
5. Intuit Inc	221,587	1.68%
6. Morningstar Inc	216,452	1.64%
7. CDW Corp	201,037	1.52%
8. Booking Holdings Inc	195,755	1.48%
9. Thermo Fisher Scientific Inc	194,717	1.47%
10. CRH Plc Ltd	194,123	1.47%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Continental European GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Continental European Unit Trust (UK)	129	100.00%
Cash and others (UK)	-	-

Performance of ILP sub-fund

3 months	(0.06%)
6 months	0.54%
1 year	16.11%
3 year	11.08%
5 year	27.35%
Since launch 10 October 2016	55.22%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	307.66%	98.58%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Novo Nordisk Class B	23,157	4.38%
2. ASML Holding NV	20,394	3.85%
3. SAP	15,542	2.94%
4. Nestle SA	14,997	2.83%
5. Novartis AG	14,745	2.79%
6. Roche Holding Par AG	14,122	2.67%
7. Siemens N AG	10,641	2.01%
8. Schneider Electric	10,094	1.91%
9. LVMH	10,015	1.89%
10. Totalenergies	9,610	1.82%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	45
Redemptions during the period	123

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.23%	2.46%
Underlying Fund	1.46%	1.71%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Novo Nordisk Class B	33,432	6.47%
2. LVMH	28,659	5.55%
3. SAP	24,028	4.65%
4. Totalenergies	23,213	4.49%
5. ASML Holding NV	21,846	4.23%
6. Unicredit	21,647	4.19%
7. Sanofi SA	19,502	3.77%
8. Ferrari NV	16,061	3.11%
9. Enel	16,052	3.11%
10. Siemens N AG	15,827	3.06%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Continental European SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Continental European Unit Trust (UK)	1,510	99.80%
Cash and others (UK)	3	0.20%

Performance of ILP sub-fund

3 months	0.08%
6 months	1.34%
1 year	19.39%
3 year	4.32%
5 year	28.59%
Since launch 2 February 2015	47.42%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	307.66%	98.58%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Novo Nordisk Class B	23,157	4.38%
2. ASML Holding NV	20,394	3.85%
3. SAP	15,542	2.94%
4. Nestle SA	14,997	2.83%
5. Novartis AG	14,745	2.79%
6. Roche Holding Par AG	14,122	2.67%
7. Siemens N AG	10,641	2.01%
8. Schneider Electric	10,094	1.91%
9. LVMH	10,015	1.89%
10. Totalenergies	9,610	1.82%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	684
Redemptions during the period	403

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.23%	2.46%
Underlying Fund	1.46%	1.71%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Novo Nordisk Class B	33,432	6.47%
2. LVMH	28,659	5.55%
3. SAP	24,028	4.65%
4. Totalenergies	23,213	4.49%
5. ASML Holding NV	21,846	4.23%
6. Unicredit	21,647	4.19%
7. Sanofi SA	19,502	3.77%
8. Ferrari NV	16,061	3.11%
9. Enel	16,052	3.11%
10. Siemens N AG	15,827	3.06%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Continental European USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Continental European Unit Trust (UK)	103	100.00%
Cash and others (UK)	-	-

Performance of ILP sub-fund

3 months	5.86%
6 months	6.86%
1 year	26.89%
3 year	10.85%
5 year	38.78%
Since launch 10 October 2016	67.47%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	307.66%	98.58%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Novo Nordisk Class B	23,157	4.38%
2. ASML Holding NV	20,394	3.85%
3. SAP	15,542	2.94%
4. Nestle SA	14,997	2.83%
5. Novartis AG	14,745	2.79%
6. Roche Holding Par AG	14,122	2.67%
7. Siemens N AG	10,641	2.01%
8. Schneider Electric	10,094	1.91%
9. LVMH	10,015	1.89%
10. Totalenergies	9,610	1.82%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	84
Redemptions during the period	30

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.23%	2.46%
Underlying Fund	1.46%	1.71%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Novo Nordisk Class B	33,432	6.47%
2. LVMH	28,659	5.55%
3. SAP	24,028	4.65%
4. Totalenergies	23,213	4.49%
5. ASML Holding NV	21,846	4.23%
6. Unicredit	21,647	4.19%
7. Sanofi SA	19,502	3.77%
8. Ferrari NV	16,061	3.11%
9. Enel	16,052	3.11%
10. Siemens N AG	15,827	3.06%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG UK GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place UK Unit Trust (UK)	1,400	100.57%
Cash and others (UK)	(8)	(0.57%)

Performance of ILP sub-fund

3 months	2.27%
6 months	6.13%
1 year	13.86%
3 year	14.78%
5 year	16.77%
Since launch 10 October 2016	27.21%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	17.25%	12.73%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Standard Chartered Plc	84,379	3.02%
2. AstraZeneca Plc	66,076	2.37%
3. Experian Plc	62,033	2.22%
4. Relx Plc	61,272	2.20%
5. Pearson Plc	60,469	2.17%
6. Shell Plc	59,380	2.13%
7. Marks And Spencer Group Plc	58,627	2.10%
8. Auto Trader Group Plc	57,769	2.07%
9. Barclays Plc	56,701	2.03%
10. GlaxoSmithKline	52,017	1.86%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	125
Redemptions during the period	300

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.38%	2.38%
Underlying Fund	1.61%	1.62%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Standard Chartered Plc	101,764	3.06%
2. Shell Plc	101,500	3.05%
3. AstraZeneca Plc	90,444	2.72%
4. Relx Plc	88,240	2.65%
5. Marks And Spencer Group Plc	87,093	2.62%
6. Pearson Plc	83,963	2.52%
7. Compass Group Plc	74,438	2.24%
8. Rio Tinto Plc	69,052	2.08%
9. BP Plc	59,877	1.80%
10. Centrica Plc	58,219	1.75%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG UK SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place UK Unit Trust (UK)	1,527	100.53%
Cash and others (UK)	(8)	(0.53%)

Performance of ILP sub-fund

3 months	2.40%
6 months	6.98%
1 year	17.06%
3 year	7.80%
5 year	17.91%
Since launch 2 February 2015	19.27%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	17.25%	12.73%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Standard Chartered Plc	84,379	3.02%
2. AstraZeneca Plc	66,076	2.37%
3. Experian Plc	62,033	2.22%
4. Relx Plc	61,272	2.20%
5. Pearson Plc	60,469	2.17%
6. Shell Plc	59,380	2.13%
7. Marks And Spencer Group Plc	58,627	2.10%
8. Auto Trader Group Plc	57,769	2.07%
9. Barclays Plc	56,701	2.03%
10. GlaxoSmithKline	52,017	1.86%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	64
Redemptions during the period	1,473

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.38%	2.38%
Underlying Fund	1.61%	1.62%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Standard Chartered Plc	101,764	3.06%
2. Shell Plc	101,500	3.05%
3. AstraZeneca Plc	90,444	2.72%
4. Relx Plc	88,240	2.65%
5. Marks And Spencer Group Plc	87,093	2.62%
6. Pearson Plc	83,963	2.52%
7. Compass Group Plc	74,438	2.24%
8. Rio Tinto Plc	69,052	2.08%
9. BP Plc	59,877	1.80%
10. Centrica Plc	58,219	1.75%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Smaller Companies GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Global Smaller Companies Unit Trust (UK)	1,045	97.12%
Cash and others (UK)	31	2.88%

Performance of ILP sub-fund

3 months	2.26%
6 months	(0.23%)
1 year	9.04%
3 year	(3.28%)
5 year	12.73%
Since launch 10 October 2016	18.88%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	6.32%	24.80%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Carvana Class A	783	0.18%
2. Toll Brothers Inc	710	0.16%
3. Tenet Healthcare Corp	689	0.16%
4. Reinsurance Group Of America Inc	654	0.15%
5. US Foods Holding Corp	647	0.15%
6. Flex Ltd	646	0.15%
7. Interactive Brokers Group Inc	643	0.15%
8. Nutanix Inc Class A	642	0.15%
9. Coherent Corp	641	0.15%
10. Comfort Systems USA Inc	623	0.14%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	351
Redemptions during the period	385

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.28%	2.68%
Underlying Fund	1.53%	1.94%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Openlane Inc	20,487	3.52%
2. ITT Inc	19,826	3.41%
3. Euronext NV	19,465	3.34%
4. Onex Corp	17,847	3.07%
5. MSC Industrial Inc Class A	16,707	2.87%
6. Lear Corp	16,042	2.76%
7. Kansai Paint Ltd	15,768	2.71%
8. CNO Financial Group Inc	15,357	2.64%
9. Convatec Group Plc	15,349	2.64%
10. Frontdoor Inc	14,820	2.55%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Smaller Companies SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Global Smaller Companies Unit Trust (UK)	2,814	97.17%
Cash and others (UK)	82	2.83%

Performance of ILP sub-fund

3 months	2.41%
6 months	0.56%
1 year	12.11%
3 year	(9.17%)
5 year	13.82%
Since launch 10 October 2016	19.62%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	6.32%	24.80%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Carvana Class A	783	0.18%
2. Toll Brothers Inc	710	0.16%
3. Tenet Healthcare Corp	689	0.16%
4. Reinsurance Group Of America Inc	654	0.15%
5. US Foods Holding Corp	647	0.15%
6. Flex Ltd	646	0.15%
7. Interactive Brokers Group Inc	643	0.15%
8. Nutanix Inc Class A	642	0.15%
9. Coherent Corp	641	0.15%
10. Comfort Systems USA Inc	623	0.14%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	1,452
Redemptions during the period	1,571

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.28%	2.68%
Underlying Fund	1.53%	1.94%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Openlane Inc	20,487	3.52%
2. ITT Inc	19,826	3.41%
3. Euronext NV	19,465	3.34%
4. Onex Corp	17,847	3.07%
5. MSC Industrial Inc Class A	16,707	2.87%
6. Lear Corp	16,042	2.76%
7. Kansai Paint Ltd	15,768	2.71%
8. CNO Financial Group Inc	15,357	2.64%
9. Convatec Group Plc	15,349	2.64%
10. Frontdoor Inc	14,820	2.55%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Smaller Companies USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Global Smaller Companies Unit Trust (UK)	480	97.17%
Cash and others (UK)	14	2.83%

Performance of ILP sub-fund

3 months	8.32%
6 months	6.04%
1 year	19.16%
3 year	(3.48%)
5 year	22.85%
Since launch 10 October 2016	28.27%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	6.32%	24.80%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Carvana Class A	783	0.18%
2. Toll Brothers Inc	710	0.16%
3. Tenet Healthcare Corp	689	0.16%
4. Reinsurance Group Of America Inc	654	0.15%
5. US Foods Holding Corp	647	0.15%
6. Flex Ltd	646	0.15%
7. Interactive Brokers Group Inc	643	0.15%
8. Nutanix Inc Class A	642	0.15%
9. Coherent Corp	641	0.15%
10. Comfort Systems USA Inc	623	0.14%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	199
Redemptions during the period	135

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.28%	2.68%
Underlying Fund	1.53%	1.94%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Openlane Inc	20,487	3.52%
2. ITT Inc	19,826	3.41%
3. Euronext NV	19,465	3.34%
4. Onex Corp	17,847	3.07%
5. MSC Industrial Inc Class A	16,707	2.87%
6. Lear Corp	16,042	2.76%
7. Kansai Paint Ltd	15,768	2.71%
8. CNO Financial Group Inc	15,357	2.64%
9. Convatec Group Plc	15,349	2.64%
10. Frontdoor Inc	14,820	2.55%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Investment Grade Corporate Bond GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Investment Grade Corporate Bond Unit Trust (UK)	15,099	99.76%
Cash and others (UK)	36	0.24%

Performance of ILP sub-fund

3 months	3.86%
6 months	3.78%
1 year	10.08%
3 year	(9.97%)
5 year	(10.17%)
Since launch 10 October 2016	(8.28%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	28.73%	108.57%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United States Treasury 2% 15/11/2041	144,164	1.99%
2. United States Treasury 4.625% 30/04/2029	85,683	1.18%
3. United States Treasury 3.75% 31/08/2026	83,875	1.16%
4. United States Treasury 4.125% 31/03/2029	62,466	0.86%
5. United States Treasury 3.75% 31/08/2031	52,517	0.73%
6. Bank Of America Corp 5.288% 25/04/2034	41,172	0.57%
7. Swisscom Finance BV 3.5% 29/11/2031	37,269	0.51%
8. Roche Holdings Inc 5.338% 13/11/2028	33,883	0.47%
9. Amgen Inc 5.25% 02/03/2033	32,229	0.44%
10. European Union 3% 04/03/2053	29,869	0.41%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	5,114
Redemptions during the period	1,768

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.26%	2.25%
Underlying Fund	1.26%	1.26%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. United States Treasury 2% 15/11/2041	74,587	1.58%
2. United States Treasury 5% 31/08/2025	67,618	1.43%
3. Pfizer Investment Enterprises Pte Ltd 4.75% 19/05/2033	36,742	0.78%
4. Amgen Inc 5.25% 02/03/2033	33,838	0.72%
5. Merck & Co Inc 4.5% 17/05/2033	32,815	0.69%
6. ERAC USA Finance Llc 4.6% 01/05/2028	30,405	0.64%
7. Thermo Fisher 1.215% 18/10/2024	28,623	0.61%
8. United States Treasury 3.75% 31/05/2030	28,282	0.60%
9. United States Treasury 3.375% 15/05/2033	25,195	0.53%
10. Bank Of America Corp 5.288% 25/04/2034	24,967	0.53%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Investment Grade Corporate Bond SGD Hedged

Holdings of the ILP sub-fund

	Market Value (\$'000)	NAV
St. James's Place Investment Grade Corporate Bond Unit Trust (UK)	21,479	101.01%
Cash and others (UK)	(215)	(1.01%)

Performance of ILP sub-fund

3 months	3.52%
6 months	3.15%
1 year	9.28%
3 year	(11.20%)
5 year	(9.91%)
Since launch 19 November 2018	(9.72%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	28.73%	108.57%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United States Treasury 2% 15/11/2041	144,164	1.99%
2. United States Treasury 4.625% 30/04/2029	85,683	1.18%
3. United States Treasury 3.75% 31/08/2026	83,875	1.16%
4. United States Treasury 4.125% 31/03/2029	62,466	0.86%
5. United States Treasury 3.75% 31/08/2031	52,517	0.73%
6. Bank Of America Corp 5.288% 25/04/2034	41,172	0.57%
7. Swisscom Finance BV 3.5% 29/11/2031	37,269	0.51%
8. Roche Holdings Inc 5.338% 13/11/2028	33,883	0.47%
9. Amgen Inc 5.25% 02/03/2033	32,229	0.44%
10. European Union 3% 04/03/2053	29,869	0.41%

Subscriptions and redemptions

	(\$'000)
Subscriptions during the period	8,265
Redemptions during the period	2,690

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (\$'000)	Market Value (\$'000)	NAV	Realised gain/(loss) (\$'000)	Unrealised gain/(loss) (\$'000)
19,530	(98)	(0.46%)	(350)	(98)

Expenses ratio

	2024	2023
ILP sub-fund*	2.30%	2.34%
Underlying Fund	1.26%	1.26%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. United States Treasury 2% 15/11/2041	74,587	1.58%
2. United States Treasury 5% 31/08/2025	67,618	1.43%
3. Pfizer Investment Enterprises Pte Ltd 4.75% 19/05/2033	36,742	0.78%
4. Amgen Inc 5.25% 02/03/2033	33,838	0.72%
5. Merck & Co Inc 4.5% 17/05/2033	32,815	0.69%
6. ERAC USA Finance Llc 4.6% 01/05/2028	30,405	0.64%
7. Thermo Fisher 1.215% 18/10/2024	28,623	0.61%
8. United States Treasury 3.75% 31/05/2030	28,282	0.60%
9. United States Treasury 3.375% 15/05/2033	25,195	0.53%
10. Bank Of America Corp 5.288% 25/04/2034	24,967	0.53%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Investment Grade Corporate Bond USD Hedged

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Investment Grade Corporate Bond Unit Trust (UK)	7,304	101.21%
Cash and others (UK)	(87)	(1.21%)

Performance of ILP sub-fund

3 months	4.29%
6 months	4.13%
1 year	10.79%
3 year	(8.93%)
5 year	(6.97%)
Since launch 2 November 2015	(1.84%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	28.73%	108.57%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United States Treasury 2% 15/11/2041	144,164	1.99%
2. United States Treasury 4.625% 30/04/2029	85,683	1.18%
3. United States Treasury 3.75% 31/08/2026	83,875	1.16%
4. United States Treasury 4.125% 31/03/2029	62,466	0.86%
5. United States Treasury 3.75% 31/08/2031	52,517	0.73%
6. Bank Of America Corp 5.288% 25/04/2034	41,172	0.57%
7. Swisscom Finance BV 3.5% 29/11/2031	37,269	0.51%
8. Roche Holdings Inc 5.338% 13/11/2028	33,883	0.47%
9. Amgen Inc 5.25% 02/03/2033	32,229	0.44%
10. European Union 3% 04/03/2053	29,869	0.41%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	3,075
Redemptions during the period	1,675

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (U\$000)	Market Value (U\$000)	NAV	Realised gain/(loss) (U\$000)	Unrealised gain/(loss) (U\$000)
6,799	(113)	(1.57%)	(326)	(113)

Expenses ratio

	2024	2023
ILP sub-fund*	2.31%	2.34%
Underlying Fund	1.26%	1.26%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. United States Treasury 2% 15/11/2041	74,587	1.58%
2. United States Treasury 5% 31/08/2025	67,618	1.43%
3. Pfizer Investment Enterprises Pte Ltd 4.75% 19/05/2033	36,742	0.78%
4. Amgen Inc 5.25% 02/03/2033	33,838	0.72%
5. Merck & Co Inc 4.5% 17/05/2033	32,815	0.69%
6. ERAC USA Finance Llc 4.6% 01/05/2028	30,405	0.64%
7. Thermo Fisher 1.215% 18/10/2024	28,623	0.61%
8. United States Treasury 3.75% 31/05/2030	28,282	0.60%
9. United States Treasury 3.375% 15/05/2033	25,195	0.53%
10. Bank Of America Corp 5.288% 25/04/2034	24,967	0.53%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global High Yield Bond GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Global High Yield Unit Trust (UK)	13,090	99.96%
Cash and others (UK)	5	0.04%

Performance of ILP sub-fund

3 months	4.20%
6 months	5.30%
1 year	14.01%
3 year	2.08%
5 year	5.07%
Since launch 10 October 2016	10.66%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	65.21%	60.68%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Cloud Software Group Inc 6.5% 31/03/2029	22,277	0.65%
2. Iron Mountain (UK) Plc 3.875% 15/11/2025	21,501	0.63%
3. Samarco Mineracao SA 9% 30/06/2031	20,606	0.60%
4. Verisure Midholding AB 5.25% 15/02/2029	18,809	0.55%
5. Scientific Games Holdings LP 6.625% 01/03/2030	17,044	0.50%
6. Sirius XM Radio Inc 3.875% 01/09/2031	16,414	0.48%
7. Calpine Corp 5.125% 15/03/2028	15,503	0.45%
8. Petroleos Mexicanos 6.95% 28/01/2060	15,417	0.45%
9. OCP SA 7.5% 02/05/2054	15,040	0.44%
10. Ecopetrol SA 5.875% 28/05/2045	14,941	0.44%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	2,837
Redemptions during the period	3,591

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.45%	2.44%
Underlying Fund	1.39%	1.40%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Neptune Bidco UA Inc 9.29% 15/04/2029	27,503	0.70%
2. Teva Pharmaceutical Finance Netherlands Iii Bv 3.15% 01/10/2026	24,337	0.62%
3. Turkey (Republic Of) 4.875% 16/04/2043	22,791	0.58%
4. Prime Security Services Borrower Llc 6.25% 15/01/2028	22,201	0.56%
5. Picard Midco Inc 6.5% 31/03/2029	21,968	0.56%
6. United States Treasury 0.125% 15/01/2024	21,727	0.55%
7. Hanesbrands Inc 9% 15/02/2031	21,679	0.55%
8. Verisure Midholding AB 5.25% 15/02/2029	21,176	0.54%
9. Iron Mountain (UK) Plc 3.875% 15/11/2025	20,575	0.52%
10. Central Parent Llc 7.25% 15/06/2029	17,603	0.45%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global High Yield Bond SGD Hedged

Holdings of the ILP sub-fund

	Market Value (\$'000)	NAV
St. James's Place Global High Yield Unit Trust (UK)	24,431	100.49%
Cash and others (UK)	(120)	(0.49%)

Performance of ILP sub-fund

3 months	3.80%
6 months	5.08%
1 year	13.22%
3 year	(0.06%)
5 year	3.85%
Since launch 19 November 2018	9.40%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	65.21%	60.68%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Cloud Software Group Inc 6.5% 31/03/2029	22,277	0.65%
2. Iron Mountain (UK) Plc 3.875% 15/11/2025	21,501	0.63%
3. Samarco Mineracao SA 9% 30/06/2031	20,606	0.60%
4. Verisure Midholding AB 5.25% 15/02/2029	18,809	0.55%
5. Scientific Games Holdings LP 6.625% 01/03/2030	17,044	0.50%
6. Sirius XM Radio Inc 3.875% 01/09/2031	16,414	0.48%
7. Calpine Corp 5.125% 15/03/2028	15,503	0.45%
8. Petroleos Mexicanos 6.95% 28/01/2060	15,417	0.45%
9. OCP SA 7.5% 02/05/2054	15,040	0.44%
10. Ecopetrol SA 5.875% 28/05/2045	14,941	0.44%

Subscriptions and redemptions

	(\$'000)
Subscriptions during the period	5,298
Redemptions during the period	5,296

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (\$'000)	Market Value (\$'000)	NAV	Realised gain/(loss) (\$'000)	Unrealised gain/(loss) (\$'000)
23,434	(117)	(0.48%)	(447)	(117)

Expenses ratio

	2024	2023
ILP sub-fund*	2.49%	2.52%
Underlying Fund	1.39%	1.40%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Neptune Bidco UA Inc 9.29% 15/04/2029	27,503	0.70%
2. Teva Pharmaceutical Finance Netherlands Iii Bv 3.15% 01/10/2026	24,337	0.62%
3. Turkey (Republic Of) 4.875% 16/04/2043	22,791	0.58%
4. Prime Security Services Borrower Llc 6.25% 15/01/2028	22,201	0.56%
5. Picard Midco Inc 6.5% 31/03/2029	21,968	0.56%
6. United States Treasury 0.125% 15/01/2024	21,727	0.55%
7. Hanesbrands Inc 9% 15/02/2031	21,679	0.55%
8. Verisure Midholding AB 5.25% 15/02/2029	21,176	0.54%
9. Iron Mountain (UK) Plc 3.875% 15/11/2025	20,575	0.52%
10. Central Parent Llc 7.25% 15/06/2029	17,603	0.45%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global High Yield Bond USD Hedged

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Global High Yield Unit Trust (UK)	5,881	101.13%
Cash and others (UK)	(66)	(1.13%)

Performance of ILP sub-fund

3 months	4.52%
6 months	5.67%
1 year	14.61%
3 year	3.27%
5 year	8.78%
Since launch 10 October 2016	19.09%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	65.21%	60.68%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Cloud Software Group Inc 6.5% 31/03/2029	22,277	0.65%
2. Iron Mountain (UK) Plc 3.875% 15/11/2025	21,501	0.63%
3. Samarco Mineracao SA 9% 30/06/2031	20,606	0.60%
4. Verisure Midholding AB 5.25% 15/02/2029	18,809	0.55%
5. Scientific Games Holdings LP 6.625% 01/03/2030	17,044	0.50%
6. Sirius XM Radio Inc 3.875% 01/09/2031	16,414	0.48%
7. Calpine Corp 5.125% 15/03/2028	15,503	0.45%
8. Petroleos Mexicanos 6.95% 28/01/2060	15,417	0.45%
9. OCP SA 7.5% 02/05/2054	15,040	0.44%
10. Ecopetrol SA 5.875% 28/05/2045	14,941	0.44%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	1,551
Redemptions during the period	2,496

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (U\$000)	Market Value (U\$000)	NAV	Realised gain/(loss) (U\$000)	Unrealised gain/(loss) (U\$000)
6,637	(93)	(1.59%)	(321)	(93)

Expenses ratio

	2024	2023
ILP sub-fund*	2.50%	2.53%
Underlying Fund	1.39%	1.40%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Neptune Bidco UA Inc 9.29% 15/04/2029	27,503	0.70%
2. Teva Pharmaceutical Finance Netherlands Iii Bv 3.15% 01/10/2026	24,337	0.62%
3. Turkey (Republic Of) 4.875% 16/04/2043	22,791	0.58%
4. Prime Security Services Borrower Llc 6.25% 15/01/2028	22,201	0.56%
5. Picard Midco Inc 6.5% 31/03/2029	21,968	0.56%
6. United States Treasury 0.125% 15/01/2024	21,727	0.55%
7. Hanesbrands Inc 9% 15/02/2031	21,679	0.55%
8. Verisure Midholding AB 5.25% 15/02/2029	21,176	0.54%
9. Iron Mountain (UK) Plc 3.875% 15/11/2025	20,575	0.52%
10. Central Parent Llc 7.25% 15/06/2029	17,603	0.45%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG UK Equity Income GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place UK Equity Income Unit Trust (UK)	1,434	98.90%
Cash and others (UK)	16	1.10%

Performance of ILP sub-fund

3 months	1.92%
6 months	6.90%
1 year	15.00%
3 year	23.11%
5 year	28.91%
Since launch 10 October 2016	46.10%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	53.47%	53.83%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Shell Plc	169,252	5.20%
2. Barclays Plc	127,012	3.90%
3. BP Plc	116,378	3.58%
4. GlaxoSmithKline	103,932	3.19%
5. Natwest Group Plc	101,868	3.13%
6. Marks And Spencer Group Plc	97,396	2.99%
7. Pearson Plc	95,595	2.94%
8. AstraZeneca Plc	88,108	2.71%
9. 3i Group Plc	84,046	2.58%
10. Aviva Plc	77,029	2.37%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	370
Redemptions during the period	218

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.38%	2.42%
Underlying Fund	1.60%	1.63%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. BP Plc	239,892	6.30%
2. Shell Plc	214,389	5.63%
3. Pearson Plc	143,042	3.76%
4. Marks And Spencer Group Plc	127,034	3.34%
5. AstraZeneca Plc	125,510	3.30%
6. Centrica Plc	111,277	2.92%
7. Barclays Plc	109,521	2.88%
8. 3i Group Plc	105,933	2.78%
9. Natwest Group Plc	99,696	2.62%
10. ITV Plc	89,089	2.34%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG UK Equity Income SGD

Holdings of the ILP sub-fund

	Market Value (\$'000)	NAV
St. James's Place UK Equity Income Unit Trust (UK)	1,556	98.92%
Cash and others (UK)	17	1.08%

Performance of ILP sub-fund

3 months	2.06%
6 months	7.75%
1 year	18.23%
3 year	15.62%
5 year	30.18%
Since launch 2 February 2015	32.51%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	53.47%	53.83%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Shell Plc	169,252	5.20%
2. Barclays Plc	127,012	3.90%
3. BP Plc	116,378	3.58%
4. GlaxoSmithKline	103,932	3.19%
5. Natwest Group Plc	101,868	3.13%
6. Marks And Spencer Group Plc	97,396	2.99%
7. Pearson Plc	95,595	2.94%
8. AstraZeneca Plc	88,108	2.71%
9. 3i Group Plc	84,046	2.58%
10. Aviva Plc	77,029	2.37%

Subscriptions and redemptions

	(\$'000)
Subscriptions during the period	668
Redemptions during the period	257

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.38%	2.42%
Underlying Fund	1.60%	1.63%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. BP Plc	239,892	6.30%
2. Shell Plc	214,389	5.63%
3. Pearson Plc	143,042	3.76%
4. Marks And Spencer Group Plc	127,034	3.34%
5. AstraZeneca Plc	125,510	3.30%
6. Centrica Plc	111,277	2.92%
7. Barclays Plc	109,521	2.88%
8. 3i Group Plc	105,933	2.78%
9. Natwest Group Plc	99,696	2.62%
10. ITV Plc	89,089	2.34%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Sustainable & Responsible SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Sustainable & Responsible Unit Trust (UK)	78,713	100.29%
Cash and others (UK)	(224)	(0.29%)

Performance of ILP sub-fund

3 months	3.24%
6 months	3.30%
1 year	18.10%
3 year	4.66%
5 year	51.14%
Since launch 19 November 2018	70.98%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	13.66%	10.58%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	228,115	4.29%
2. Alcon AG	220,763	4.15%
3. Mastercard Inc Class A	213,445	4.01%
4. Linde Plc	199,775	3.76%
5. Boston Scientific Corp	195,264	3.67%
6. AIA Group Ltd	194,730	3.66%
7. Thermo Fisher Scientific Inc	184,127	3.46%
8. Schneider Electric	173,620	3.26%
9. Marsh & McLennan Inc	165,732	3.12%
10. IQVIA Holdings Inc	160,051	3.01%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	12,790
Redemptions during the period	11,437

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.37%	2.36%
Underlying Fund	1.58%	1.58%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	249,189	4.73%
2. Mastercard Inc Class A	244,313	4.64%
3. Linde Plc	234,902	4.46%
4. Wolters Kluwer NV	193,766	3.68%
5. Cintas Corp	188,494	3.58%
6. Alcon AG	184,150	3.50%
7. AIA Group Ltd	175,210	3.33%
8. Hannover Rueck	175,095	3.33%
9. Thermo Fisher Scientific Inc	175,077	3.32%
10. Schneider Electric	172,355	3.27%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Value GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Global Value Unit Trust (UK)	28,100	99.66%
Cash and others (UK)	96	0.34%

Performance of ILP sub-fund

3 months	0.63%
6 months	0.46%
1 year	13.47%
3 year	23.59%
5 year	62.72%
Since launch 10 October 2016	101.63%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	8.61%	10.29%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Meta Platforms Inc Class A	581,916	2.74%
2. Alibaba Group Holding Ltd	437,880	2.06%
3. Citigroup Inc	387,012	1.82%
4. Samsung Electronics Ltd	385,741	1.82%
5. Taiwan Semiconductor Manufacturing	369,967	1.74%
6. Daimler Truck Holding E AG	369,262	1.74%
7. Elevance Health Inc	366,838	1.73%
8. ING Groep NV	361,960	1.70%
9. UBS Group AG	336,164	1.58%
10. Cognizant Technology Solutions	325,877	1.53%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	5,919
Redemptions during the period	6,713

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.43%	2.43%
Underlying Fund	1.65%	1.66%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Samsung Electronics Ltd	367,385	2.47%
2. Meta Platforms Inc Class A	350,574	2.36%
3. UBS Group AG	347,797	2.34%
4. Daimler Truck Holding E AG	283,608	1.91%
5. Shell Plc	275,470	1.85%
6. Novartis AG	267,838	1.80%
7. Michelin	252,433	1.70%
8. Elevance Health Inc	252,049	1.70%
9. ING Groep NV	248,012	1.67%
10. Roche Holding Par AG	245,847	1.65%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Value SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Global Value Unit Trust (UK)	63,314	99.66%
Cash and others (UK)	217	0.34%

Performance of ILP sub-fund

3 months	0.77%
6 months	1.26%
1 year	16.67%
3 year	16.06%
5 year	64.32%
Since launch 2 February 2015	110.90%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	8.61%	10.29%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Meta Platforms Inc Class A	581,916	2.74%
2. Alibaba Group Holding Ltd	437,880	2.06%
3. Citigroup Inc	387,012	1.82%
4. Samsung Electronics Ltd	385,741	1.82%
5. Taiwan Semiconductor Manufacturing	369,967	1.74%
6. Daimler Truck Holding E AG	369,262	1.74%
7. Elevance Health Inc	366,838	1.73%
8. ING Groep NV	361,960	1.70%
9. UBS Group AG	336,164	1.58%
10. Cognizant Technology Solutions	325,877	1.53%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	15,663
Redemptions during the period	7,540

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.43%	2.43%
Underlying Fund	1.65%	1.66%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Samsung Electronics Ltd	367,385	2.47%
2. Meta Platforms Inc Class A	350,574	2.36%
3. UBS Group AG	347,797	2.34%
4. Daimler Truck Holding E AG	283,608	1.91%
5. Shell Plc	275,470	1.85%
6. Novartis AG	267,838	1.80%
7. Michelin	252,433	1.70%
8. Elevance Health Inc	252,049	1.70%
9. ING Groep NV	248,012	1.67%
10. Roche Holding Par AG	245,847	1.65%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Value USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Global Value Unit Trust (UK)	12,886	99.66%
Cash and others (UK)	44	0.34%

Performance of ILP sub-fund

3 months	6.59%
6 months	6.79%
1 year	24.00%
3 year	23.33%
5 year	77.34%
Since launch 10 October 2016	117.57%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	8.61%	10.29%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Meta Platforms Inc Class A	581,916	2.74%
2. Alibaba Group Holding Ltd	437,880	2.06%
3. Citigroup Inc	387,012	1.82%
4. Samsung Electronics Ltd	385,741	1.82%
5. Taiwan Semiconductor Manufacturing	369,967	1.74%
6. Daimler Truck Holding E AG	369,262	1.74%
7. Elevance Health Inc	366,838	1.73%
8. ING Groep NV	361,960	1.70%
9. UBS Group AG	336,164	1.58%
10. Cognizant Technology Solutions	325,877	1.53%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	3,446
Redemptions during the period	2,259

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.43%	2.43%
Underlying Fund	1.65%	1.66%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Samsung Electronics Ltd	367,385	2.47%
2. Meta Platforms Inc Class A	350,574	2.36%
3. UBS Group AG	347,797	2.34%
4. Daimler Truck Holding E AG	283,608	1.91%
5. Shell Plc	275,470	1.85%
6. Novartis AG	267,838	1.80%
7. Michelin	252,433	1.70%
8. Elevance Health Inc	252,049	1.70%
9. ING Groep NV	248,012	1.67%
10. Roche Holding Par AG	245,847	1.65%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Government Inflation Linked Bond GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Global Government Inflation Linked Bond Unit Trust (UK)	2,010	99.80%
Cash and others (UK)	4	0.20%

Performance of ILP sub-fund

3 months	2.49%
6 months	2.69%
1 year	4.83%
3 year	(3.71%)
5 year	(7.07%)
Since launch 10 October 2016	(5.71%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	6.75%	101.40%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United States Treasury 0.625% 15/01/2026	16,487	3.04%
2. United States Treasury 2.125% 15/04/2029	13,995	2.58%
3. United States Treasury 0.125% 15/01/2032	13,260	2.45%
4. United States Treasury 0.125% 15/04/2026	12,088	2.23%
5. United States Treasury 0.375% 15/01/2027	11,900	2.20%
6. United States Treasury 0.125% 15/01/2031	11,823	2.18%
7. United States Treasury 1.75% 15/01/2034	11,653	2.15%
8. United States Treasury 1.125% 15/01/2033	11,551	2.13%
9. United States Treasury 0.125% 15/07/2031	11,458	2.11%
10. United States Treasury 0.125% 15/07/2030	11,318	2.09%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	205
Redemptions during the period	1,505

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.16%	2.13%
Underlying Fund	1.14%	1.13%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. United States Treasury 0.25% 15/01/2025	16,638	3.72%
2. United States Treasury 0.375% 15/07/2025	15,266	3.42%
3. United States Treasury 0.625% 15/01/2026	13,552	3.03%
4. United States Treasury 0.125% 15/04/2026	11,269	2.52%
5. United States Treasury 0.125% 15/07/2026	11,156	2.50%
6. United States Treasury 1.125% 15/01/2033	10,448	2.34%
7. United States Treasury 0.125% 15/04/2025	10,332	2.31%
8. United States Treasury 0.375% 15/01/2027	10,231	2.29%
9. United States Treasury 0.875% 15/01/2029	10,189	2.28%
10. United States Treasury 0.125% 15/01/2032	10,153	2.27%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Government Inflation Linked Bond SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Global Government Inflation Linked Bond Unit Trust (UK)	721	99.86%
Cash and others (UK)	1	0.14%

Performance of ILP sub-fund

3 months	2.63%
6 months	3.48%
1 year	7.78%
3 year	(9.58%)
5 year	(6.16%)
Since launch 2 February 2015	(17.98%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	6.75%	101.40%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United States Treasury 0.625% 15/01/2026	16,487	3.04%
2. United States Treasury 2.125% 15/04/2029	13,995	2.58%
3. United States Treasury 0.125% 15/01/2032	13,260	2.45%
4. United States Treasury 0.125% 15/04/2026	12,088	2.23%
5. United States Treasury 0.375% 15/01/2027	11,900	2.20%
6. United States Treasury 0.125% 15/01/2031	11,823	2.18%
7. United States Treasury 1.75% 15/01/2034	11,653	2.15%
8. United States Treasury 1.125% 15/01/2033	11,551	2.13%
9. United States Treasury 0.125% 15/07/2031	11,458	2.11%
10. United States Treasury 0.125% 15/07/2030	11,318	2.09%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	152
Redemptions during the period	316

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.16%	2.13%
Underlying Fund	1.14%	1.13%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. United States Treasury 0.25% 15/01/2025	16,638	3.72%
2. United States Treasury 0.375% 15/07/2025	15,266	3.42%
3. United States Treasury 0.625% 15/01/2026	13,552	3.03%
4. United States Treasury 0.125% 15/04/2026	11,269	2.52%
5. United States Treasury 0.125% 15/07/2026	11,156	2.50%
6. United States Treasury 1.125% 15/01/2033	10,448	2.34%
7. United States Treasury 0.125% 15/04/2025	10,332	2.31%
8. United States Treasury 0.375% 15/01/2027	10,231	2.29%
9. United States Treasury 0.875% 15/01/2029	10,189	2.28%
10. United States Treasury 0.125% 15/01/2032	10,153	2.27%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Emerging Markets Equity GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Emerging Markets Equity Unit Trust (UK)	24,685	99.87%
Cash and others (UK)	31	0.13%

Performance of ILP sub-fund

3 months	5.25%
6 months	7.87%
1 year	14.03%
3 year	(13.65%)
5 year	55.66%
Since launch 10 October 2016	74.90%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	65.94%	22.05%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing	197,739	2.64%
2. Meituan	171,922	2.29%
3. Bajaj Finance Ltd	150,171	2.00%
4. Tencent Holdings Ltd	145,841	1.95%
5. Mercadolibre Inc	142,561	1.90%
6. NU Holdings Ltd Class A	134,982	1.80%
7. Uni-President Enterprises Corp	124,406	1.66%
8. Gree Electric Appliances Inc	121,983	1.63%
9. HDFC Bank Ltd	120,148	1.60%
10. Foshan Hai Tian Flavouring & Food	115,259	1.54%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	3,722
Redemptions during the period	6,204

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.49%	2.48%
Underlying Fund	1.72%	1.71%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing	168,183	3.44%
2. Samsung Electronics Ltd	133,237	2.73%
3. Bajaj Finance Ltd	122,310	2.50%
4. Mercadolibre Inc	120,150	2.46%
5. SK Hynix Inc	117,377	2.40%
6. Tencent Holdings Ltd	106,603	2.18%
7. Gree Electric Appliances Inc	82,795	1.69%
8. NU Holdings Ltd Class A	78,190	1.60%
9. Globant SA	77,612	1.59%
10. ICICI Bank ADR Rep Ltd	77,459	1.58%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Emerging Markets Equity SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Emerging Markets Equity Unit Trust (UK)	58,716	99.87%
Cash and others (UK)	74	0.13%

Performance of ILP sub-fund

3 months	5.40%
6 months	8.73%
1 year	17.24%
3 year	(18.91%)
5 year	57.21%
Since launch 2 February 2015	61.22%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	65.94%	22.05%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing	197,739	2.64%
2. Meituan	171,922	2.29%
3. Bajaj Finance Ltd	150,171	2.00%
4. Tencent Holdings Ltd	145,841	1.95%
5. Mercadolibre Inc	142,561	1.90%
6. NU Holdings Ltd Class A	134,982	1.80%
7. Uni-President Enterprises Corp	124,406	1.66%
8. Gree Electric Appliances Inc	121,983	1.63%
9. HDFC Bank Ltd	120,148	1.60%
10. Foshan Hai Tian Flavouring & Food	115,259	1.54%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	13,425
Redemptions during the period	6,992

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.49%	2.48%
Underlying Fund	1.72%	1.71%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing	168,183	3.44%
2. Samsung Electronics Ltd	133,237	2.73%
3. Bajaj Finance Ltd	122,310	2.50%
4. Mercadolibre Inc	120,150	2.46%
5. SK Hynix Inc	117,377	2.40%
6. Tencent Holdings Ltd	106,603	2.18%
7. Gree Electric Appliances Inc	82,795	1.69%
8. NU Holdings Ltd Class A	78,190	1.60%
9. Globant SA	77,612	1.59%
10. ICICI Bank ADR Rep Ltd	77,459	1.58%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Emerging Markets Equity USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Emerging Markets Equity Unit Trust (UK)	9,821	99.87%
Cash and others (UK)	13	0.13%

Performance of ILP sub-fund

3 months	11.49%
6 months	14.66%
1 year	24.62%
3 year	(13.83%)
5 year	69.66%
Since launch 10 October 2016	88.72%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	65.94%	22.05%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing	197,739	2.64%
2. Meituan	171,922	2.29%
3. Bajaj Finance Ltd	150,171	2.00%
4. Tencent Holdings Ltd	145,841	1.95%
5. Mercadolibre Inc	142,561	1.90%
6. NU Holdings Ltd Class A	134,982	1.80%
7. Uni-President Enterprises Corp	124,406	1.66%
8. Gree Electric Appliances Inc	121,983	1.63%
9. HDFC Bank Ltd	120,148	1.60%
10. Foshan Hai Tian Flavouring & Food	115,259	1.54%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	2,404
Redemptions during the period	2,265

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.49%	2.48%
Underlying Fund	1.72%	1.71%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing	168,183	3.44%
2. Samsung Electronics Ltd	133,237	2.73%
3. Bajaj Finance Ltd	122,310	2.50%
4. Mercadolibre Inc	120,150	2.46%
5. SK Hynix Inc	117,377	2.40%
6. Tencent Holdings Ltd	106,603	2.18%
7. Gree Electric Appliances Inc	82,795	1.69%
8. NU Holdings Ltd Class A	78,190	1.60%
9. Globant SA	77,612	1.59%
10. ICICI Bank ADR Rep Ltd	77,459	1.58%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Greater European GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Greater European Unit Trust (UK)	1,291	100.23%
Cash and others (UK)	(3)	(0.23%)

Performance of ILP sub-fund

3 months	2.75%
6 months	4.18%
1 year	13.78%
3 year	12.33%
5 year	20.80%
Since launch 10 October 2016	39.34%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	201.06%	59.95%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Unilever Plc	58,380	8.08%
2. British American Tobacco	53,070	7.35%
3. Novartis AG	50,919	7.05%
4. Brenntag	45,473	6.29%
5. Heineken Holding NV	42,936	5.94%
6. Bunzl	38,798	5.37%
7. Roche Holding Par AG	38,287	5.30%
8. Henkel & Kgaa Pref AG	37,692	5.22%
9. Auto Trader Group Plc	34,798	4.82%
10. Hargreaves Lansdown Plc	32,693	4.52%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	77
Redemptions during the period	1,110

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.54%	2.53%
Underlying Fund	1.75%	1.77%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Unilever Plc	74,202	4.63%
2. Novartis AG	69,878	4.36%
3. Brenntag	65,448	4.08%
4. British American Tobacco Plc	60,163	3.75%
5. SAP	56,461	3.52%
6. Heineken Holding NV	48,752	3.04%
7. Informa Plc	48,502	3.02%
8. Nestle SA	47,963	2.99%
9. Novo Nordisk Class B	45,488	2.84%
10. Roche Holding Par AG	45,413	2.83%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Greater European SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Greater European Unit Trust (UK)	3,013	100.27%
Cash and others (UK)	(8)	(0.27%)

Performance of ILP sub-fund

3 months	2.89%
6 months	5.00%
1 year	16.97%
3 year	5.48%
5 year	21.98%
Since launch 2 February 2015	37.56%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	201.06%	59.95%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Unilever Plc	58,380	8.08%
2. British American Tobacco	53,070	7.35%
3. Novartis AG	50,919	7.05%
4. Brenntag	45,473	6.29%
5. Heineken Holding NV	42,936	5.94%
6. Bunzl	38,798	5.37%
7. Roche Holding Par AG	38,287	5.30%
8. Henkel & Kgaa Pref AG	37,692	5.22%
9. Auto Trader Group Plc	34,798	4.82%
10. Hargreaves Lansdown Plc	32,693	4.52%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	320
Redemptions during the period	1,776

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.54%	2.53%
Underlying Fund	1.75%	1.77%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Unilever Plc	74,202	4.63%
2. Novartis AG	69,878	4.36%
3. Brenntag	65,448	4.08%
4. British American Tobacco Plc	60,163	3.75%
5. SAP	56,461	3.52%
6. Heineken Holding NV	48,752	3.04%
7. Informa Plc	48,502	3.02%
8. Nestle SA	47,963	2.99%
9. Novo Nordisk Class B	45,488	2.84%
10. Roche Holding Par AG	45,413	2.83%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Greater European USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Greater European Unit Trust (UK)	291	100.34%
Cash and others (UK)	(1)	(0.34%)

Performance of ILP sub-fund

3 months	8.82%
6 months	10.73%
1 year	24.33%
3 year	12.08%
5 year	31.64%
Since launch 10 October 2016	50.35%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	201.06%	59.95%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Unilever Plc	58,380	8.08%
2. British American Tobacco	53,070	7.35%
3. Novartis AG	50,919	7.05%
4. Brenntag	45,473	6.29%
5. Heineken Holding NV	42,936	5.94%
6. Bunzl	38,798	5.37%
7. Roche Holding Par AG	38,287	5.30%
8. Henkel & Kgaa Pref AG	37,692	5.22%
9. Auto Trader Group Plc	34,798	4.82%
10. Hargreaves Lansdown Plc	32,693	4.52%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	24
Redemptions during the period	854

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.54%	2.53%
Underlying Fund	1.75%	1.77%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Unilever Plc	74,202	4.63%
2. Novartis AG	69,878	4.36%
3. Brenntag	65,448	4.08%
4. British American Tobacco Plc	60,163	3.75%
5. SAP	56,461	3.52%
6. Heineken Holding NV	48,752	3.04%
7. Informa Plc	48,502	3.02%
8. Nestle SA	47,963	2.99%
9. Novo Nordisk Class B	45,488	2.84%
10. Roche Holding Par AG	45,413	2.83%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG North American GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place North American Unit Trust (UK)	21,056	99.73%
Cash and others (UK)	58	0.27%

Performance of ILP sub-fund

3 months	0.33%
6 months	(2.45%)
1 year	15.77%
3 year	15.91%
5 year	52.93%
Since launch 10 October 2016	108.39%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	12.60%	9.94%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Parker-Hannifin Corp	196,421	4.42%
2. Lennar A Corp	170,239	3.83%
3. Microsoft Corp	164,568	3.70%
4. Ameriprise Finance Inc	148,857	3.35%
5. Corteva Inc	131,355	2.95%
6. Adobe Inc	126,613	2.85%
7. Martin Marietta Materials Inc	123,290	2.77%
8. Capital One Financial Corp	116,650	2.62%
9. Qualcomm Inc	115,873	2.60%
10. Amgen Inc	114,822	2.58%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	6,700
Redemptions during the period	4,872

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.34%	2.33%
Underlying Fund	1.56%	1.55%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	201,938	4.32%
2. Adobe Inc	166,687	3.57%
3. Parker-Hannifin Corp	163,716	3.50%
4. Corteva Inc	154,668	3.31%
5. Martin Marietta Materials Inc	141,249	3.02%
6. Lennar A Corp	140,316	3.00%
7. Microchip Technology Inc	135,695	2.90%
8. Ameriprise Finance Inc	135,594	2.90%
9. Ansys Inc	132,131	2.83%
10. Danaher Corp	131,922	2.82%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG North American SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place North American Unit Trust (UK)	54,565	99.73%
Cash and others (UK)	149	0.27%

Performance of ILP sub-fund

3 months	0.47%
6 months	(1.67%)
1 year	19.03%
3 year	8.85%
5 year	54.44%
Since launch 2 February 2015	149.94%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	12.60%	9.94%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Parker-Hannifin Corp	196,421	4.42%
2. Lennar A Corp	170,239	3.83%
3. Microsoft Corp	164,568	3.70%
4. Ameriprise Finance Inc	148,857	3.35%
5. Corteva Inc	131,355	2.95%
6. Adobe Inc	126,613	2.85%
7. Martin Marietta Materials Inc	123,290	2.77%
8. Capital One Financial Corp	116,650	2.62%
9. Qualcomm Inc	115,873	2.60%
10. Amgen Inc	114,822	2.58%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	17,995
Redemptions during the period	5,284

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.34%	2.33%
Underlying Fund	1.56%	1.55%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	201,938	4.32%
2. Adobe Inc	166,687	3.57%
3. Parker-Hannifin Corp	163,716	3.50%
4. Corteva Inc	154,668	3.31%
5. Martin Marietta Materials Inc	141,249	3.02%
6. Lennar A Corp	140,316	3.00%
7. Microchip Technology Inc	135,695	2.90%
8. Ameriprise Finance Inc	135,594	2.90%
9. Ansys Inc	132,131	2.83%
10. Danaher Corp	131,922	2.82%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG North American USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place North American Unit Trust (UK)	9,849	99.73%
Cash and others (UK)	27	0.27%

Performance of ILP sub-fund

3 months	6.28%
6 months	3.69%
1 year	26.52%
3 year	15.65%
5 year	66.68%
Since launch 10 October 2016	124.85%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	12.60%	9.94%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Parker-Hannifin Corp	196,421	4.42%
2. Lennar A Corp	170,239	3.83%
3. Microsoft Corp	164,568	3.70%
4. Ameriprise Finance Inc	148,857	3.35%
5. Corteva Inc	131,355	2.95%
6. Adobe Inc	126,613	2.85%
7. Martin Marietta Materials Inc	123,290	2.77%
8. Capital One Financial Corp	116,650	2.62%
9. Qualcomm Inc	115,873	2.60%
10. Amgen Inc	114,822	2.58%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	3,066
Redemptions during the period	2,165

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.34%	2.33%
Underlying Fund	1.56%	1.55%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	201,938	4.32%
2. Adobe Inc	166,687	3.57%
3. Parker-Hannifin Corp	163,716	3.50%
4. Corteva Inc	154,668	3.31%
5. Martin Marietta Materials Inc	141,249	3.02%
6. Lennar A Corp	140,316	3.00%
7. Microchip Technology Inc	135,695	2.90%
8. Ameriprise Finance Inc	135,594	2.90%
9. Ansys Inc	132,131	2.83%
10. Danaher Corp	131,922	2.82%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Diversified Bond GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Diversified Bond Unit Trust (UK)	20,554	99.86%
Cash and others (UK)	28	0.14%

Performance of ILP sub-fund

3 months	4.13%
6 months	5.24%
1 year	12.96%
3 year	(3.09%)
5 year	1.38%
Since launch 10 October 2016	4.96%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	173.17%	125.08%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United States Treasury 4% 15/02/2034	77,065	2.09%
2. United States Treasury 4.5% 15/11/2033	60,212	1.63%
3. Germany (Federal Republic Of) 2.2% 15/02/2034	41,531	1.12%
4. Brazil Federative Republic Of (Government) 01/07/2025	41,468	1.12%
5. Prime Healthcare Services Inc 9.375% 01/09/2029	22,958	0.62%
6. Jerrold Finco Plc 7.875% 15/04/2030	21,355	0.58%
7. Bellis Acquisition Company Plc 8.125% 14/05/2030	20,175	0.55%
8. RLGH Finance Bermuda Ltd 8.25% 17/07/2031	20,018	0.54%
9. United States Treasury 15/10/2024	16,371	0.44%
10. ABRA Global Finance 5% 02/03/2028	16,212	0.44%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	5,315
Redemptions during the period	2,701

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.50%	2.46%
Underlying Fund	1.45%	1.44%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. United States Treasury 3.5% 15/02/2033	80,571	2.01%
2. United States Treasury 4.75% 31/07/2025	58,731	1.46%
3. United States Treasury 4.125% 15/08/2053	56,693	1.41%
4. Far East Horizon Ltd Rights	44,066	1.10%
5. Brazil Federative Republic Of (Government) 01/01/2024	38,507	0.96%
6. United States Treasury 3.375% 15/05/2033	32,945	0.82%
7. United States Treasury 2.75% 15/08/2032	27,855	0.69%
8. United States Treasury 2.875% 15/05/2032	26,942	0.67%
9. 888 Acquisitions Ltd 7.558% 15/07/2027	22,659	0.56%
10. LHMC Finco 2 SARL 7.25% 02/10/2025	21,096	0.53%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Diversified Bond SGD Hedged

Holdings of the ILP sub-fund

	Market Value (\$'000)	NAV
St. James's Place Diversified Bond Unit Trust (UK)	32,250	100.20%
Cash and others (UK)	(64)	(0.20%)

Performance of ILP sub-fund

3 months	3.69%
6 months	4.41%
1 year	11.40%
3 year	(5.15%)
5 year	0.65%
Since launch 19 November 2018	2.35%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	173.17%	125.08%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United States Treasury 4% 15/02/2034	77,065	2.09%
2. United States Treasury 4.5% 15/11/2033	60,212	1.63%
3. Germany (Federal Republic Of) 2.2% 15/02/2034	41,531	1.12%
4. Brazil Federative Republic Of (Government) 01/07/2025	41,468	1.12%
5. Prime Healthcare Services Inc 9.375% 01/09/2029	22,958	0.62%
6. Jerrold Finco Plc 7.875% 15/04/2030	21,355	0.58%
7. Bellis Acquisition Company Plc 8.125% 14/05/2030	20,175	0.55%
8. RLGH Finance Bermuda Ltd 8.25% 17/07/2031	20,018	0.54%
9. United States Treasury 15/10/2024	16,371	0.44%
10. ABRA Global Finance 5% 02/03/2028	16,212	0.44%

Subscriptions and redemptions

	(\$'000)
Subscriptions during the period	8,722
Redemptions during the period	3,943

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (\$'000)	Market Value (\$'000)	NAV	Realised gain/(loss) (\$'000)	Unrealised gain/(loss) (\$'000)
30,705	(154)	(0.48%)	(644)	(154)

Expenses ratio

	2024	2023
ILP sub-fund*	2.54%	2.53%
Underlying Fund	1.45%	1.44%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. United States Treasury 3.5% 15/02/2033	80,571	2.01%
2. United States Treasury 4.75% 31/07/2025	58,731	1.46%
3. United States Treasury 4.125% 15/08/2053	56,693	1.41%
4. Far East Horizon Ltd Rights	44,066	1.10%
5. Brazil Federative Republic Of (Government) 01/01/2024	38,507	0.96%
6. United States Treasury 3.375% 15/05/2033	32,945	0.82%
7. United States Treasury 2.75% 15/08/2032	27,855	0.69%
8. United States Treasury 2.875% 15/05/2032	26,942	0.67%
9. 888 Acquisitions Ltd 7.558% 15/07/2027	22,659	0.56%
10. LHMC Finco 2 SARL 7.25% 02/10/2025	21,096	0.53%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Diversified Bond USD Hedged

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Diversified Bond Unit Trust (UK)	8,848	101.19%
Cash and others (UK)	(104)	(1.19%)

Performance of ILP sub-fund

3 months	4.37%
6 months	5.52%
1 year	13.44%
3 year	(2.48%)
5 year	4.45%
Since launch 2 November 2015	14.53%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	173.17%	125.08%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United States Treasury 4% 15/02/2034	77,065	2.09%
2. United States Treasury 4.5% 15/11/2033	60,212	1.63%
3. Germany (Federal Republic Of) 2.2% 15/02/2034	41,531	1.12%
4. Brazil Federative Republic Of (Government) 01/07/2025	41,468	1.12%
5. Prime Healthcare Services Inc 9.375% 01/09/2029	22,958	0.62%
6. Jerrold Finco Plc 7.875% 15/04/2030	21,355	0.58%
7. Bellis Acquisition Company Plc 8.125% 14/05/2030	20,175	0.55%
8. RLGH Finance Bermuda Ltd 8.25% 17/07/2031	20,018	0.54%
9. United States Treasury 15/10/2024	16,371	0.44%
10. ABRA Global Finance 5% 02/03/2028	16,212	0.44%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	3,112
Redemptions during the period	2,028

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (U\$000)	Market Value (U\$000)	NAV	Realised gain/(loss) (U\$000)	Unrealised gain/(loss) (U\$000)
8,889	(148)	(1.70%)	(432)	(148)

Expenses ratio

	2024	2023
ILP sub-fund*	2.55%	2.57%
Underlying Fund	1.45%	1.44%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. United States Treasury 3.5% 15/02/2033	80,571	2.01%
2. United States Treasury 4.75% 31/07/2025	58,731	1.46%
3. United States Treasury 4.125% 15/08/2053	56,693	1.41%
4. Far East Horizon Ltd Rights	44,066	1.10%
5. Brazil Federative Republic Of (Government) 01/01/2024	38,507	0.96%
6. United States Treasury 3.375% 15/05/2033	32,945	0.82%
7. United States Treasury 2.75% 15/08/2032	27,855	0.69%
8. United States Treasury 2.875% 15/05/2032	26,942	0.67%
9. 888 Acquisitions Ltd 7.558% 15/07/2027	22,659	0.56%
10. LHMC Finco 2 SARL 7.25% 02/10/2025	21,096	0.53%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Strategic Income GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Strategic Income Unit Trust (UK)	5,104	99.94%
Cash and others (UK)	3	0.06%

Performance of ILP sub-fund

3 months	3.05%
6 months	3.78%
1 year	12.53%
3 year	0.76%
5 year	7.01%
Since launch 10 October 2016	13.97%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	67.88%	70.11%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United Kingdom (Government Of) 06/01/2025	31,587	1.15%
2. United Kingdom (Government Of) 30/09/2024	28,000	1.02%
3. United Kingdom (Government Of) 31/03/2025	27,349	1.00%
4. TwentyFour Income Fund Ltd	24,936	0.91%
5. Home Depot Inc	24,444	0.89%
6. Procter & Gamble	23,848	0.87%
7. Johnson & Johnson	22,844	0.83%
8. Exxon Mobil Corp	22,035	0.81%
9. United Kingdom (Government Of) 07/10/2024	20,980	0.77%
10. Abbvie Inc	19,392	0.71%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	408
Redemptions during the period	3,585

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.50%	2.52%
Underlying Fund	1.66%	1.74%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Exxon Mobil Corp	43,595	1.17%
2. Johnson & Johnson	33,404	0.90%
3. Procter & Gamble	31,824	0.85%
4. Home Depot Inc	30,352	0.81%
5. Nestle SA	27,899	0.75%
6. United Kingdom (Government Of) 06/11/2023	24,863	0.67%
7. Abbvie Inc	24,782	0.66%
8. Merck & Co Inc	24,660	0.66%
9. CSC Holdings Llc 4.625% 01/12/2030	24,577	0.66%
10. Vistajet Malta Finance Plc 6.375% 01/02/2030	23,146	0.62%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Strategic Income SGD Hedged

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Strategic Income Unit Trust (UK)	7,211	100.42%
Cash and others (UK)	(30)	(0.42%)

Performance of ILP sub-fund

3 months	2.64%
6 months	3.01%
1 year	10.88%
3 year	(1.19%)
5 year	6.34%
Since launch 19 November 2018	10.15%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	67.88%	70.11%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United Kingdom (Government Of) 06/01/2025	31,587	1.15%
2. United Kingdom (Government Of) 30/09/2024	28,000	1.02%
3. United Kingdom (Government Of) 31/03/2025	27,349	1.00%
4. TwentyFour Income Fund Ltd	24,936	0.91%
5. Home Depot Inc	24,444	0.89%
6. Procter & Gamble	23,848	0.87%
7. Johnson & Johnson	22,844	0.83%
8. Exxon Mobil Corp	22,035	0.81%
9. United Kingdom (Government Of) 07/10/2024	20,980	0.77%
10. Abbvie Inc	19,392	0.71%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	701
Redemptions during the period	3,123

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (\$000)	Market Value (\$000)	NAV	Realised gain/(loss) (\$000)	Unrealised gain/(loss) (\$000)
7,140	(36)	(0.50%)	(144)	(36)

Expenses ratio

	2024	2023
ILP sub-fund*	2.54%	2.62%
Underlying Fund	1.66%	1.74%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Exxon Mobil Corp	43,595	1.17%
2. Johnson & Johnson	33,404	0.90%
3. Procter & Gamble	31,824	0.85%
4. Home Depot Inc	30,352	0.81%
5. Nestle SA	27,899	0.75%
6. United Kingdom (Government Of) 06/11/2023	24,863	0.67%
7. Abbvie Inc	24,782	0.66%
8. Merck & Co Inc	24,660	0.66%
9. CSC Holdings Llc 4.625% 01/12/2030	24,577	0.66%
10. Vistajet Malta Finance Plc 6.375% 01/02/2030	23,146	0.62%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Strategic Income USD Hedged

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Strategic Income Unit Trust (UK)	1,522	101.13%
Cash and others (UK)	(17)	(1.13%)

Performance of ILP sub-fund

3 months	3.27%
6 months	3.99%
1 year	13.04%
3 year	1.04%
5 year	10.87%
Since launch 2 November 2015	27.46%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	67.88%	70.11%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. United Kingdom (Government Of) 06/01/2025	31,587	1.15%
2. United Kingdom (Government Of) 30/09/2024	28,000	1.02%
3. United Kingdom (Government Of) 31/03/2025	27,349	1.00%
4. TwentyFour Income Fund Ltd	24,936	0.91%
5. Home Depot Inc	24,444	0.89%
6. Procter & Gamble	23,848	0.87%
7. Johnson & Johnson	22,844	0.83%
8. Exxon Mobil Corp	22,035	0.81%
9. United Kingdom (Government Of) 07/10/2024	20,980	0.77%
10. Abbvie Inc	19,392	0.71%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	138
Redemptions during the period	1,419

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (U\$000)	Market Value (U\$000)	NAV	Realised gain/(loss) (U\$000)	Unrealised gain/(loss) (U\$000)
1,462	(24)	(1.62%)	(77)	(24)

Expenses ratio

	2024	2023
ILP sub-fund*	2.57%	2.59%
Underlying Fund	1.66%	1.74%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Exxon Mobil Corp	43,595	1.17%
2. Johnson & Johnson	33,404	0.90%
3. Procter & Gamble	31,824	0.85%
4. Home Depot Inc	30,352	0.81%
5. Nestle SA	27,899	0.75%
6. United Kingdom (Government Of) 06/11/2023	24,863	0.67%
7. Abbvie Inc	24,782	0.66%
8. Merck & Co Inc	24,660	0.66%
9. CSC Holdings Llc 4.625% 01/12/2030	24,577	0.66%
10. Vistajet Malta Finance Plc 6.375% 01/02/2030	23,146	0.62%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Emerging Markets GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Global Emerging Markets Unit Trust (UK)	2,454	99.39%
Cash and others (UK)	15	0.61%

Performance of ILP sub-fund

3 months	1.52%
6 months	6.17%
1 year	12.74%
3 year	(17.15%)
5 year	(18.45%)
Since launch 10 October 2016	(18.03%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	28.31%	11.78%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing	64,365	8.89%
2. Tencent Holdings Ltd	32,102	4.43%
3. Samsung Electronics Ltd	18,973	2.62%
4. Alibaba Group Holding Ltd	18,452	2.55%
5. Meituan	10,968	1.51%
6. Reliance Industries Ltd	7,544	1.04%
7. Infosys ADR Representing One Ltd	7,517	1.04%
8. SK Hynix Inc	6,428	0.89%
9. JD.com Class A Inc	6,374	0.88%
10. Hon Hai Precision Industry Ltd	6,343	0.88%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	1098
Redemptions during the period	1,041

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.31%	2.44%
Underlying Fund	1.50%	1.64%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing Co Ltd	48,530	7.28%
2. ICICI Bank Adr Rep Ltd	42,749	6.41%
3. Samsung Electronics Co Ltd	31,949	4.79%
4. Tencent Holdings Ltd	31,113	4.66%
5. Infosys Ltd	27,284	4.09%
6. Prio SA	26,573	3.98%
7. SK Hynix Inc	26,036	3.90%
8. Al Rajhi Bank	24,379	3.66%
9. Grupo Financiero Banorte Sab De CV	23,079	3.46%
10. Hong Kong Exchanges And Clearing Ltd	20,796	3.12%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Emerging Markets SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Global Emerging Markets Unit Trust (UK)	7,485	99.39%
Cash and others (UK)	46	0.61%

Performance of ILP sub-fund

3 months	1.67%
6 months	7.01%
1 year	15.91%
3 year	(22.20%)
5 year	(17.64%)
Since launch 10 October 2016	(17.52%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	28.31%	11.78%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing	64,365	8.89%
2. Tencent Holdings Ltd	32,102	4.43%
3. Samsung Electronics Ltd	18,973	2.62%
4. Alibaba Group Holding Ltd	18,452	2.55%
5. Meituan	10,968	1.51%
6. Reliance Industries Ltd	7,544	1.04%
7. Infosys ADR Representing One Ltd	7,517	1.04%
8. SK Hynix Inc	6,428	0.89%
9. JD.com Class A Inc	6,374	0.88%
10. Hon Hai Precision Industry Ltd	6,343	0.88%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	4299
Redemptions during the period	1,682

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.31%	2.44%
Underlying Fund	1.50%	1.64%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing Co Ltd	48,530	7.28%
2. ICICI Bank Adr Rep Ltd	42,749	6.41%
3. Samsung Electronics Co Ltd	31,949	4.79%
4. Tencent Holdings Ltd	31,113	4.66%
5. Infosys Ltd	27,284	4.09%
6. Prio SA	26,573	3.98%
7. SK Hynix Inc	26,036	3.90%
8. Al Rajhi Bank	24,379	3.66%
9. Grupo Financiero Banorte Sab De CV	23,079	3.46%
10. Hong Kong Exchanges And Clearing Ltd	20,796	3.12%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Global Emerging Markets USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Global Emerging Markets Unit Trust (UK)	1,060	99.34%
Cash and others (UK)	7	0.66%

Performance of ILP sub-fund

3 months	7.53%
6 months	12.85%
1 year	23.21%
3 year	(17.33%)
5 year	(11.11%)
Since launch 10 October 2016	(11.56%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	28.31%	11.78%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing	64,365	8.89%
2. Tencent Holdings Ltd	32,102	4.43%
3. Samsung Electronics Ltd	18,973	2.62%
4. Alibaba Group Holding Ltd	18,452	2.55%
5. Meituan	10,968	1.51%
6. Reliance Industries Ltd	7,544	1.04%
7. Infosys ADR Representing One Ltd	7,517	1.04%
8. SK Hynix Inc	6,428	0.89%
9. JD.com Class A Inc	6,374	0.88%
10. Hon Hai Precision Industry Ltd	6,343	0.88%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	452
Redemptions during the period	244

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.31%	2.44%
Underlying Fund	1.50%	1.64%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Taiwan Semiconductor Manufacturing Co Ltd	48,530	7.28%
2. ICICI Bank Adr Rep Ltd	42,749	6.41%
3. Samsung Electronics Co Ltd	31,949	4.79%
4. Tencent Holdings Ltd	31,113	4.66%
5. Infosys Ltd	27,284	4.09%
6. Prio SA	26,573	3.98%
7. SK Hynix Inc	26,036	3.90%
8. Al Rajhi Bank	24,379	3.66%
9. Grupo Financiero Banorte Sab De CV	23,079	3.46%
10. Hong Kong Exchanges And Clearing Ltd	20,796	3.12%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Worldwide Income GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Worldwide Income Unit Trust (UK)	2,489	102.18%
Cash and others (UK)	(53)	(2.18%)

Performance of ILP sub-fund

3 months	(0.80%)
6 months	(1.51%)
1 year	8.29%
3 year	9.32%
5 year	31.92%
Since launch 10 October 2016	53.24%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	8.12%	7.44%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	111,508	8.84%
2. Visa Inc Class A	98,147	7.78%
3. Philip Morris International Inc	68,568	5.44%
4. Automatic Data Processing Inc	61,840	4.90%
5. Accenture Plc Class A	61,382	4.87%
6. ASML Holding NV	54,728	4.34%
7. Siemens Healthineers AG	45,512	3.61%
8. Experian Plc	44,380	3.52%
9. Kone	43,353	3.44%
10. Broadridge Financial Solutions Inc	40,251	3.19%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	301
Redemptions during the period	1,413

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.50%	2.49%
Underlying Fund	1.72%	1.72%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	136,514	8.74%
2. Visa Inc Class A	112,035	7.18%
3. ASML Holding Nv	77,164	4.94%
4. Netease Adr Inc	76,804	4.92%
5. Automatic Data Processing Inc	73,359	4.70%
6. Broadridge Financial Solutions Inc	73,218	4.69%
7. Accenture Plc Class A	72,770	4.66%
8. Philip Morris International Inc	71,351	4.57%
9. Siemens Healthineers AG	52,504	3.36%
10. Partners Group Holding AG	47,373	3.03%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Worldwide Income SGD

Holdings of the ILP sub-fund

	Market Value (\$'000)	NAV
St. James's Place Worldwide Income Unit Trust (UK)	3,961	102.17%
Cash and others (UK)	(84)	(2.17%)

Performance of ILP sub-fund

3 months	(0.66%)
6 months	(0.73%)
1 year	11.34%
3 year	2.66%
5 year	33.23%
Since launch 10 October 2016	54.19%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	8.12%	7.44%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	111,508	8.84%
2. Visa Inc Class A	98,147	7.78%
3. Philip Morris International Inc	68,568	5.44%
4. Automatic Data Processing Inc	61,840	4.90%
5. Accenture Plc Class A	61,382	4.87%
6. ASML Holding NV	54,728	4.34%
7. Siemens Healthineers AG	45,512	3.61%
8. Experian Plc	44,380	3.52%
9. Kone	43,353	3.44%
10. Broadridge Financial Solutions Inc	40,251	3.19%

Subscriptions and redemptions

	(\$'000)
Subscriptions during the period	1,300
Redemptions during the period	1,569

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.50%	2.49%
Underlying Fund	1.72%	1.72%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	136,514	8.74%
2. Visa Inc Class A	112,035	7.18%
3. ASML Holding Nv	77,164	4.94%
4. Netease Adr Inc	76,804	4.92%
5. Automatic Data Processing Inc	73,359	4.70%
6. Broadridge Financial Solutions Inc	73,218	4.69%
7. Accenture Plc Class A	72,770	4.66%
8. Philip Morris International Inc	71,351	4.57%
9. Siemens Healthineers AG	52,504	3.36%
10. Partners Group Holding AG	47,373	3.03%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Worldwide Income USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Worldwide Income Unit Trust (UK)	451	102.27%
Cash and others (UK)	(10)	(2.27%)

Performance of ILP sub-fund

3 months	5.08%
6 months	4.69%
1 year	18.35%
3 year	9.08%
5 year	43.78%
Since launch 10 October 2016	65.34%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	8.12%	7.44%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Microsoft Corp	111,508	8.84%
2. Visa Inc Class A	98,147	7.78%
3. Philip Morris International Inc	68,568	5.44%
4. Automatic Data Processing Inc	61,840	4.90%
5. Accenture Plc Class A	61,382	4.87%
6. ASML Holding NV	54,728	4.34%
7. Siemens Healthineers AG	45,512	3.61%
8. Experian Plc	44,380	3.52%
9. Kone	43,353	3.44%
10. Broadridge Financial Solutions Inc	40,251	3.19%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	231
Redemptions during the period	235

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.50%	2.49%
Underlying Fund	1.72%	1.72%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Microsoft Corp	136,514	8.74%
2. Visa Inc Class A	112,035	7.18%
3. ASML Holding Nv	77,164	4.94%
4. Netease Adr Inc	76,804	4.92%
5. Automatic Data Processing Inc	73,359	4.70%
6. Broadridge Financial Solutions Inc	73,218	4.69%
7. Accenture Plc Class A	72,770	4.66%
8. Philip Morris International Inc	71,351	4.57%
9. Siemens Healthineers AG	52,504	3.36%
10. Partners Group Holding AG	47,373	3.03%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Japan GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
St. James's Place Japan Unit Trust (UK)	1,819	97.27%
Cash and others (UK)	51	2.73%

Performance of ILP sub-fund

3 months	5.91%
6 months	2.00%
1 year	17.45%
3 year	(9.86%)
5 year	(6.16%)
Since launch 6 November 2017	(22.41%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	18.01%	66.42%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Ezaki Glico Ltd	14,995	3.87%
2. Bandai Namco Holdings Inc	13,846	3.58%
3. Rinnai Corp	13,184	3.41%
4. Sony Group Corp	13,079	3.38%
5. Fuji Media Holdings Inc	12,901	3.33%
6. Toyota Industries Corp	10,975	2.84%
7. Hikari Tsushin Inc	10,647	2.75%
8. Bunka Shutter Ltd	10,224	2.64%
9. Trancom Ltd	9,962	2.57%
10. Sanwa Holdings Corp	9,696	2.51%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	887
Redemptions during the period	1,196

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.67%	2.70%
Underlying Fund	0.63%	0.66%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Amundi Japan Topix UCITS ETF - JPY	26,093	5.64%
2. Toyota Industries Corp	16,958	3.67%
3. Sony Group Corp	14,496	3.13%
4. Macnica Holdings Inc	13,856	3.00%
5. Mitsubishi UFJ Financial Group Inc	13,611	2.94%
6. Ezaki Glico Ltd	13,575	2.93%
7. Hikari Tsushin Inc	13,080	2.83%
8. Toyo Seikan Group Holdings Ltd	13,076	2.83%
9. Fuji Media Holdings Inc	12,676	2.74%
10. Sanwa Holdings Corp	12,286	2.66%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Japan SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Japan Unit Trust (UK)	6,213	97.31%
Cash and others (UK)	172	2.69%

Performance of ILP sub-fund

3 months	5.76%
6 months	1.19%
1 year	14.23%
3 year	(4.02%)
5 year	(7.07%)
Since launch 6 November 2017	(19.22%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	18.01%	66.42%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Ezaki Glico Ltd	14,995	3.87%
2. Bandai Namco Holdings Inc	13,846	3.58%
3. Rinnai Corp	13,184	3.41%
4. Sony Group Corp	13,079	3.38%
5. Fuji Media Holdings Inc	12,901	3.33%
6. Toyota Industries Corp	10,975	2.84%
7. Hikari Tsushin Inc	10,647	2.75%
8. Bunka Shutter Ltd	10,224	2.64%
9. Trancom Ltd	9,962	2.57%
10. Sanwa Holdings Corp	9,696	2.51%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	3,364
Redemptions during the period	866

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.67%	2.70%
Underlying Fund	0.63%	0.66%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Amundi Japan Topix UCITS ETF - JPY	26,093	5.64%
2. Toyota Industries Corp	16,958	3.67%
3. Sony Group Corp	14,496	3.13%
4. Macnica Holdings Inc	13,856	3.00%
5. Mitsubishi UFJ Financial Group Inc	13,611	2.94%
6. Ezaki Glico Ltd	13,575	2.93%
7. Hikari Tsushin Inc	13,080	2.83%
8. Toyo Seikan Group Holdings Ltd	13,076	2.83%
9. Fuji Media Holdings Inc	12,676	2.74%
10. Sanwa Holdings Corp	12,286	2.66%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Japan USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
St. James's Place Japan Unit Trust (UK)	774	97.36%
Cash and others (UK)	21	2.64%

Performance of ILP sub-fund

3 months	12.02%
6 months	7.56%
1 year	24.84%
3 year	(4.22%)
5 year	1.27%
Since launch 6 November 2017	(17.40%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	18.01%	66.42%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Ezaki Glico Ltd	14,995	3.87%
2. Bandai Namco Holdings Inc	13,846	3.58%
3. Rinnai Corp	13,184	3.41%
4. Sony Group Corp	13,079	3.38%
5. Fuji Media Holdings Inc	12,901	3.33%
6. Toyota Industries Corp	10,975	2.84%
7. Hikari Tsushin Inc	10,647	2.75%
8. Bunka Shutter Ltd	10,224	2.64%
9. Trancom Ltd	9,962	2.57%
10. Sanwa Holdings Corp	9,696	2.51%

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	390
Redemptions during the period	269

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.67%	2.70%
Underlying Fund	0.63%	0.66%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Amundi Japan Topix UCITS ETF - JPY	26,093	5.64%
2. Toyota Industries Corp	16,958	3.67%
3. Sony Group Corp	14,496	3.13%
4. Macnica Holdings Inc	13,856	3.00%
5. Mitsubishi UFJ Financial Group Inc	13,611	2.94%
6. Ezaki Glico Ltd	13,575	2.93%
7. Hikari Tsushin Inc	13,080	2.83%
8. Toyo Seikan Group Holdings Ltd	13,076	2.83%
9. Fuji Media Holdings Inc	12,676	2.74%
10. Sanwa Holdings Corp	12,286	2.66%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Conservative International Growth Fund SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Unit Trusts (UK) & other funds	7,842	98.57%
Cash and others (UK)	114	1.43%

Performance of ILP sub-fund

3 months	3.28%
6 months	3.27%
1 year	10.88%
3 year	(3.99%)
5 year	7.48%
Since launch 19 November 2018	13.21%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	45.08%	45.98%

Top 10 holdings of the fund

30 September 2024	Market Value (£000)	NAV
1. SJP Investment Grade Corp Bond	730	15.97%
2. SJP Diversified Bond	639	13.97%
3. SJP Corporate Bond	637	13.91%
4. iShares Global Govt Bond UCITS ETF USD	433	9.46%
5. SJP Global Government Bond	433	9.46%
6. SJP Global Value	323	7.06%
7. SJP Global Quality	321	7.01%
8. SJP Emerging Markets Equity	238	5.21%
9. iShares Global Infrastructure UCITS ETF USD	182	3.97%
10. SJP Sustainable & Responsible	160	3.50%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	2,347
Redemptions during the period	2,483

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (\$000)	Market Value (\$000)	NAV	Realised gain/(loss) (\$000)	Unrealised gain/(loss) (\$000)
4,974	(16)	(0.21%)	(65)	(16)

Expenses ratio

	2024	2023
ILP sub-fund*	2.40%	2.41%
Underlying Fund	1.08%	1.07%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. SJP Investment Grade Corporate Bond	710	15.43%
2. SJP Diversified Bond	710	15.43%
3. SJP Corporate Bond	664	14.44%
4. iShares Global Govt Bond UCITS ETF USD	490	10.65%
5. SJP Global Value	266	5.78%
6. SJP Global Quality	265	5.77%
7. iShares USD TIPS UCITS ETF	245	5.33%
8. iShares Gl Infl Lnk Govt Bd UCITS ETF USD	244	5.30%
9. SJP Emerging Markets Equity	178	3.86%
10. iShares Global Infrastructure UCITS ETF USD	173	3.77%

Underlying SJP Funds financial statements

The financial statements of the SJP funds are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Balanced International Growth Fund SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Unit Trusts (UK) & other funds	63,207	100.09%
Cash and others (UK)	(55)	(0.09%)

Performance of ILP sub-fund

3 months	2.71%
6 months	3.40%
1 year	13.47%
3 year	(3.99%)
5 year	12.23%
Since launch 19 November 2018	19.68%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	31.84%	33.09%

Top 10 holdings of the fund

30 September 2024	Market Value (£000)	NAV
1. SJP Global Value	4,431	12.01%
2. SJP Global Quality	4,395	11.91%
3. SJP Investment Grade Corp Bond	4,006	10.86%
4. SJP Emerging Markets Equity	3,105	8.42%
5. SJP Asia Pacific	2,676	7.25%
6. iShares Global Govt Bond UCITS ETF	2,365	6.41%
7. SJP Global Government Bond	2,358	6.39%
8. SJP Sustainable & Responsible	2,232	6.05%
9. SJP Global Equity	2,214	6.00%
10. SJP Diversified Bond	1,831	4.96%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	13,784
Redemptions during the period	10,893

Exposure to financial derivatives

Forward foreign exchange contracts 30 September 2024				
Notional Amount (\$000)	Market Value (\$000)	NAV	Realised gain/(loss) (\$000)	Unrealised gain/(loss) (\$000)
21,604	(66)	(0.11%)	(289)	(66)

Expenses ratio

	2024	2023
ILP sub-fund*	2.43%	2.40%
Underlying Fund	1.22%	1.20%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. SJP Global Value	3,469	10.91%
2. SJP Global Quality	3,461	10.89%
3. SJP Investment Grade Corporate Bond	3,459	10.88%
4. SJP Emerging Markets Equity	2,522	7.93%
5. SJP Asia Pacific	2,519	7.92%
6. iShares Global Govt Bond UCITS ETF	2,365	7.44%
7. SJP Diversified Bond	1,886	5.93%
8. SJP North American	1,883	5.92%
9. SJP Corporate Bond	1,883	5.92%
10. SJP Sustainable & Responsible	1,734	5.45%

Underlying SJP Funds financial statements

The financial statements of the SJP funds are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Adventurous International Growth Fund SGD

Holdings of the ILP sub-fund

	Market Value (\$000)	NAV
St. James's Place Unit Trusts (UK) & other funds	131,718	99.80%
Cash and others (UK)	267	0.20%

Performance of ILP sub-fund

3 months	2.27%
6 months	3.37%
1 year	17.81%
3 year	0.22%
5 year	32.67%
Since launch 19 November 2018	41.36%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	26.18%	20.51%

Top 10 holdings of the fund

30 September 2024	Market Value (£000)	NAV
1. SJP Emerging Markets Equity	12,757	16.58%
2. SJP Global Value	12,222	15.88%
3. SJP Global Quality	12,122	15.75%
4. SJP Asia Pacific	7,908	10.28%
5. SJP North American	7,571	9.84%
6. iShares MSCI USA UCITS ETF USD	7,551	9.81%
7. SJP Sustainable & Responsible	6,096	7.92%
8. SJP Global Equity	6,050	7.86%
9. SJP Japan Equity	4,589	5.96%

Subscriptions and redemptions

	(\$000)
Subscriptions during the period	34,750
Redemptions during the period	15,537

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	2.44%	2.39%
Underlying Fund	1.40%	1.39%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. SJP Emerging Markets Equity	9,059	15.95%
2. SJP Global Value	9,030	15.90%
3. SJP Global Quality	9,025	15.89%
4. SJP North American	6,717	11.83%
5. SJP Asia Pacific	6,221	10.96%
6. iShares MSCI USA UCITS ETF USD	4,574	8.06%
7. SJP Sustainable & Responsible	4,514	7.95%
8. SJP Global Equity	4,503	7.93%
9. SJP Japan Equity	2,793	4.92%
10. SJP Global Emerging Markets	2	0.01%

Underlying SJP Funds financial statements

The financial statements of the SJP funds are available at: <https://www.sjp.co.uk/fund-prices/unit-trust-group-funds/long-reports>

SJPISG Money Market GBP

Holdings of the ILP sub-fund

	Market Value (£000)	NAV
JP Morgan GBP Liquidity LVNAV	1,947	100.00%
Cash and others (UK)	-	-

Performance of ILP sub-fund

3 months	0.83%
6 months	1.61%
1 year	3.41%
3 year	4.26%
5 year	-
Since launch 14 October 2019	0.50%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	553.65%	654.92%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (£000)	NAV
1. Mizuho Financial 01/10/2024	315,718	2.20%
2. Commonwealth Bank of Australia 02/10/2024	315,718	2.20%
3. Commonwealth Bank of Australia 01/10/2024	315,718	2.20%
4. Citigroup 01/10/2024	272,665	1.90%
5. Bank of Nova Scotia 02/10/2024	229,613	1.60%
6. Bank of Nova Scotia 01/10/2024	229,613	1.60%
7. DBS Group 01/10/2024	229,613	1.60%
8. DBS Group 02/10/2024	229,613	1.60%
9. DBS Group 01/10/2024	186,560	1.30%
10. DBS Group 02/10/2024	186,560	1.30%

Investment Type (£000)

Govt/Treasury debt	Money Market Instruments	Cash, Deposits & Other
14,351	12,800,912	1,535,535
0.10%	89.20%	10.70%

Credit Rating of the Underlying Fund (£000)

AAA/AA/A-1+/F1+	A/A-1/A-2/F1	Other
10,290,957	3,930,684	129,157
71.71%	27.39%	0.90%

Subscriptions and redemptions

	(£000)
Subscriptions during the period	2,859
Redemptions during the period	3,501

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	1.73%	1.73%
Underlying Fund	0.21%	0.21%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (£000)	NAV
1. Citigroup 02/10/2023	448,671	3.20%
2. Natwest 02/10/2023	266,398	1.90%
3. Toronto Dominion Bank 02/10/2023	266,398	1.90%
4. Toronto Dominion Bank 02/10/2023	266,398	1.90%
5. Toronto Dominion Bank 03/10/2023	266,398	1.90%
6. Commonwealth Bank of Australia 02/10/2023	252,377	1.80%
7. Commonwealth Bank of Australia 03/10/2023	252,377	1.80%
8. Credit Agricole 02/10/2023	252,377	1.80%
9. Mitsubishi UFJ Financial 03/10/2023	224,335	1.60%
10. Mitsubishi UFJ Financial 02/10/2023	224,335	1.60%

Maturity of Investments (£000)

<30	31-90	91-180	>180
7,749,431	2,640,547	2,396,583	1,564,237
54.00%	18.40%	16.70%	10.90%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://am.jpmorgan.com/content/dam/jpm-am-aem/emea/ch/en/regulatory/annual-report/jpmorgan-liquidity-funds-annual-report-ch-en.pdf>

SJPISG Money Market SGD

Holdings of the ILP sub-fund

	Market Value (S\$000)	NAV
JP Morgan SGD Liquidity LVNAV	4,259	100.09%
Cash and others (UK)	(4)	(0.09%)

Performance of ILP sub-fund

3 months	0.51%
6 months	1.00%
1 year	2.02%
3 year	2.57%
5 year	-
Since launch 14 October 2019	(0.68%)

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	655.59%	887.71%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (S\$000)	NAV
1. HSBC Holdings 01/10/2024	245,109	8.80%
2. ING Groep 01/10/2024	245,109	8.80%
3. National Australia Bank 01/10/2024	225,612	8.10%
4. BNP Paribas 01/10/2024	194,973	7.00%
5. Standard Chartered 01/10/2024	194,973	7.00%
6. Republic of Singapore 25/10/2024	64,063	2.30%
7. Republic of Singapore 08/11/2024	61,277	2.20%
8. Republic of Singapore 29/11/2024	58,492	2.10%
9. Republic of Singapore 18/03/2025	58,492	2.10%
10. Republic of Singapore 01/04/2025	58,492	2.10%

Investment Type (S\$000)

Govt/Treasury debt	Money Market Instruments	Cash, Deposits & Other
1,295,178	910,803	579,348
46.50%	32.70%	20.80%

Credit Rating of the Underlying Fund (S\$000)

AAA/AA/A-1+/F1+	A/A-1/A-2/F1	Other
2,020,756	213,078	551,495
72.55%	7.65%	19.80%

Subscriptions and redemptions

	(S\$000)
Subscriptions during the period	11,931
Redemptions during the period	18,863

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	1.73%	1.72%
Underlying Fund	0.21%	0.21%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (S\$000)	NAV
1. National Australia Bank 02/10/2023	189,806	10.00%
2. ING Group 02/10/2023	161,335	8.50%
3. Australia & New Zealand Bank 02/10/2023	151,845	8.00%
4. First Abu Dhabi Bank 02/10/2023	151,845	8.00%
5. Standard Chartered 02/10/2023	113,884	6.00%
6. Republic of Singapore 06/10/2023	66,432	3.50%
7. Republic of Singapore 06/10/2023	66,432	3.50%
8. Republic of Singapore 01/12/2023	47,452	2.50%
9. Republic of Singapore 27/10/2023	43,655	2.30%
10. Republic of Singapore 03/11/2023	41,757	2.20%

Maturity of Investments (S\$000)

<30	31-90	91-180	>180
1,504,078	512,501	465,150	303,601
55.90%	20.60%	17.70%	5.80%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://am.jpmorgan.com/content/dam/jpm-am-aem/emea/ch/en/regulatory/annual-report/jpmorgan-liquidity-funds-annual-report-ch-en.pdf>

SJPISG Money Market USD

Holdings of the ILP sub-fund

	Market Value (U\$000)	NAV
JP Morgan USD Liquidity LVNAV	4,509	100.09%
Cash and others (UK)	(4)	(0.09%)

Performance of ILP sub-fund

3 months	0.93%
6 months	1.91%
1 year	3.98%
3 year	5.89%
5 year	-
Since launch 14 October 2019	2.82%

Past performance is not indicative of future performance.

Turnover ratio

	2024	2023
Underlying Fund	555.99%	622.61%

Top 10 holdings of the Underlying Fund

30 September 2024	Market Value (U\$000)	NAV
1. DTCC 01/10/2024	6,969,418	5.90%
2. First Abu Dhabi Bank 01/10/2024	2,716,892	2.30%
3. ANZ Group Holdings 01/10/2024	2,008,137	1.70%
4. US Treasury 23/01/2025	1,299,383	1.10%
5. Mizuho Financial 01/10/2024	1,299,383	1.10%
6. Agricultural Bank Of China 01/10/2024	945,006	0.80%
7. Government of France 18/12/2024	945,006	0.80%
8. ING Groep 02/10/2024	945,006	0.80%
9. Credit Agricole 01/10/2024	826,880	0.70%
10. Skandinaviska Enskilda Banken 03/10/2024	826,880	0.70%

Investment Type (U\$000)

Govt/Treasury debt	Money Market Instruments	Cash, Deposits & Other
7,914,424	90,129,933	20,081,374
6.70%	76.30%	17.00%

Credit Rating of the Underlying Fund (U\$000)

AAA/AA/A-1+/F1+	A/A-1/A-2/F1	Other
69,977,683	48,148,048	-
59.24%	40.76%	-

Subscriptions and redemptions

	(U\$000)
Subscriptions during the period	9,158
Redemptions during the period	6,526

Exposure to financial derivatives

Nil

Expenses ratio

	2024	2023
ILP sub-fund*	1.71%	1.75%
Underlying Fund	0.21%	0.21%

*Includes expense ratio of Underlying Fund.

30 September 2023	Market Value (U\$000)	NAV
1. DTCC 02/10/2023	8,915,264	8.10%
2. Cooperative Rabobank 02/10/2023	2,971,755	2.70%
3. DTCC 02/10/2023	2,971,755	2.70%
4. DTCC 02/10/2023	2,971,755	2.70%
5. Skandinaviska Enskilda Banken 02/10/2023	2,311,365	2.10%
6. First Abu Dhabi Bank 02/10/2023	2,311,365	2.10%
7. Mizuho Financial Group 03/10/2023	1,871,105	1.70%
8. Royal Bank of Canada 02/10/2023	1,650,975	1.50%
9. Royal Bank of Canada 05/10/2023	1,210,715	1.10%
10. DZ Bank 02/10/2023	990,585	0.90%

Maturity of Investments (U\$000)

<30	31-90	91-180	>180
63,787,895	21,735,135	19,726,997	12,875,705
39.20%	25.80%	25.90%	9.10%

Underlying Fund financial statements

The financial statements of the Underlying Fund are available at: <https://am.jpmorgan.com/content/dam/jpm-am-aem/emea/ch/en/regulatory/annual-report/jpmorgan-liquidity-funds-annual-report-ch-en.pdf>

Notes to the Fund
Information
disclosures

Notes to the fund information disclosures for the period ended 30 September 2024

Name Changes

There were no ILP sub-fund name changes during the reporting period.

Fund currencies

Our funds are priced in Singapore Dollars, United States Dollars, and Pounds Sterling, and include US Dollar hedged and Singapore Dollar hedged versions of our Bond funds.

Fund Closures

There were no ILP sub-fund closures during the reporting period.

Expense ratio

The expense ratio does not include (where applicable) charges for insurance coverage, brokerage and other transaction costs, performance fee, foreign exchange gains or losses, front or back-end loads arising from the purchase or sale of collective investment schemes and tax deducted at source or arising out of income received.

Turnover ratio

As the ILP sub fund invests substantially into the underlying fund, the turnover ratio is only reported on the underlying fund.

The turnover ratio is calculated based on the lesser of purchases or sales expressed as a percentage of the daily average NAV for the underlying fund for the reporting period.

Debt of Sub fund

For all ILP sub-funds, there is nil debt to the Funds' NAV as at period end.

Related Party transactions

For all ILP sub-funds, there is nil related party transactions as at period end.

Other material information

For all ILP sub-funds, there is nil material information that adversely impacts the valuation of the ILP sub-funds for the reporting period.

Underlying soft dollars received

For all ILP sub-funds, there were nil dollars received for the reporting period.

Fund Information

For further information on all ILP sub-funds please refer to www.sjp.co.uk/individuals/fund-prices/asia-international-funds/singapore-international-life-funds.

**Investment-Linked
Policy Sub-Funds
financial statements**

Capital Account for the period ended 30 September 2024

	SJPISG International Equity GBP £	SJPISG International Equity SGD S\$	SJPISG International Equity USD U\$
Value of Fund at beginning of the period	15,168,847	31,176,131	6,641,546
Subscriptions during the period	1,577,383	5,921,548	1,519,812
Redemptions during the period	(5,436,747)	(8,879,413)	(2,994,528)
Income on investments	294,071	674,918	132,942
Realised gain/(loss) on the disposal of investments	959,813	2,202,851	433,908
Unrealised gain/(loss) on investments	1,776,243	4,818,671	1,403,423
Other fund related expenses	(296,479)	(683,471)	(134,627)
Net increase/(decrease) in the net asset value for the period	(1,125,716)	4,055,104	360,930
Value of Fund as at 30 September 2024	14,043,131	35,231,235	7,002,476

Statement of assets and liabilities as at 30 September 2024

	SJPISG International Equity GBP £	SJPISG International Equity SGD S\$	SJPISG International Equity USD U\$
Collective Investment Schemes	14,063,485	35,282,297	7,012,625
Cash and cash equivalents	16,951	42,527	8,453
Outstanding trade settlements	-	-	-
Amount due from policyholders	-	-	-
Management fee rebate	14,718	36,923	7,339
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	14,095,154	35,361,747	7,028,417
Outstanding investment settlements	(7,580)	(19,017)	(3,780)
Amount due to policyholders	(20,727)	(52,000)	(10,335)
Expenses due	(23,716)	(59,495)	(11,826)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(52,023)	(130,512)	(25,941)
Value of Fund as at 30 September 2024	14,043,131	35,231,235	7,002,476

Capital Account for the period ended 30 September 2024

	SJPISG Global Equity GBP £	SJPISG Global Equity SGD S\$	SJPISG Global Equity USD U\$
Value of Fund at beginning of the period	20,292,154	38,755,774	8,334,390
Subscriptions during the period	3,222,514	11,164,184	2,440,448
Redemptions during the period	(6,820,977)	(9,246,930)	(3,034,412)
Income on investments	379,490	801,575	163,797
Realised gain/(loss) on the disposal of investments	674,807	1,425,358	291,264
Unrealised gain/(loss) on investments	3,036,145	7,291,609	2,122,512
Other fund related expenses	(459,633)	(920,112)	(188,020)
Net increase/(decrease) in the net asset value for the period	32,346	10,515,684	1,795,589
Value of Fund as at 30 September 2024	20,324,500	49,271,458	10,129,979

Statement of assets and liabilities as at 30 September 2024

	SJPISG Global Equity GBP £	SJPISG Global Equity SGD S\$	SJPISG Global Equity USD U\$
Collective Investment Schemes	20,255,151	49,103,338	10,095,415
Cash and cash equivalents	7,397	17,932	3,687
Outstanding trade settlements	11,088	26,880	5,526
Amount due from policyholders	64,404	156,131	32,100
Management fee rebate	20,763	50,335	10,349
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	20,358,803	49,354,616	10,147,077
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	-	-
Expenses due	(34,303)	(83,158)	(17,098)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(34,303)	(83,158)	(17,098)
Value of Fund as at 30 September 2024	20,324,500	49,271,458	10,129,979

Capital Account for the period ended 30 September 2024

	SJPISG Managed Growth GBP £	SJPISG Managed Growth SGD S\$	SJPISG Managed Growth USD U\$
Value of Fund at beginning of the period	684,230	1,821,000	300,779
Subscriptions during the period	236,027	52,937	8,629
Redemptions during the period	(511,261)	(511,220)	(52,479)
Income on investments	11,822	38,850	6,609
Realised gain/(loss) on the disposal of investments	44,972	147,786	25,140
Unrealised gain/(loss) on investments	31,237	154,792	45,991
Other fund related expenses	(10,816)	(37,885)	(6,445)
Net increase/(decrease) in the net asset value for the period	(198,019)	(154,740)	27,445
Value of Fund as at 30 September 2024	486,211	1,666,260	328,224

Statement of assets and liabilities as at 30 September 2024

	SJPISG Managed Growth GBP £	SJPISG Managed Growth SGD S\$	SJPISG Managed Growth USD U\$
Collective Investment Schemes	484,585	1,660,686	327,126
Cash and cash equivalents	1,963	6,728	1,325
Outstanding trade settlements	-	-	-
Amount due from policyholders	-	-	-
Management fee rebate	495	1,695	334
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	487,043	1,669,109	328,785
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	-	-
Expenses due	(832)	(2,849)	(561)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(832)	(2,849)	(561)
Value of Fund as at 30 September 2024	486,211	1,666,260	328,224

Capital Account for the period ended 30 September 2024

	SJPISG Global Government Bond GBP £	SJPISG Global Government Bond SGD S\$
Value of Fund at beginning of the period	121,148	7,098
Subscriptions during the period	79,267	147,240
Redemptions during the period	(20,813)	(7,300)
Income on investments	5,323	1,635
Realised gain/(loss) on the disposal of investments	(6,625)	(2,035)
Unrealised gain/(loss) on investments	12,546	6,417
Other fund related expenses	(2,793)	(1,002)
Net increase/(decrease) in the net asset value for the period	66,905	144,955
Value of Fund as at 30 September 2024	188,053	152,053

Statement of assets and liabilities as at 30 September 2024

	SJPISG Global Government Bond GBP £	SJPISG Global Government Bond SGD S\$
Collective Investment Schemes	187,467	151,579
Cash and cash equivalents	678	548
Outstanding trade settlements	-	-
Amount due from policyholders	-	-
Management fee rebate	118	95
Derivative assets	-	-
Other assets	110	89
Total assets	188,373	152,311
Outstanding investment settlements	-	-
Amount due to policyholders	-	-
Expenses due	(320)	(258)
Derivative liability	-	-
Other liabilities	-	-
Total liabilities	(320)	(258)
Value of Fund as at 30 September 2024	188,053	152,053

Capital Account for the period ended 30 September 2024

	SJPISG Asia Pacific GBP £	SJPISG Asia Pacific SGD S\$	SJPISG Asia Pacific USD U\$
Value of Fund at beginning of the period	19,034,902	38,775,381	7,218,475
Subscriptions during the period	2,472,158	6,878,852	1,169,202
Redemptions during the period	(5,921,176)	(11,583,628)	(2,788,907)
Income on investments	283,939	576,462	104,836
Realised gain/(loss) on the disposal of investments	382,046	775,641	141,059
Unrealised gain/(loss) on investments	1,864,838	5,053,409	1,315,863
Other fund related expenses	(390,781)	(774,629)	(140,875)
Net increase/(decrease) in the net asset value for the period	(1,308,976)	926,107	(198,822)
Value of Fund as at 30 September 2024	17,725,926	39,701,488	7,019,653

Statement of assets and liabilities as at 30 September 2024

	SJPISG Asia Pacific GBP £	SJPISG Asia Pacific SGD S\$	SJPISG Asia Pacific USD U\$
Collective Investment Schemes	17,748,051	39,751,044	7,028,415
Cash and cash equivalents	-	-	-
Outstanding trade settlements	46,798	104,816	18,533
Amount due from policyholders	-	-	-
Management fee rebate	17,670	39,577	6,998
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	17,812,519	39,895,437	7,053,946
Outstanding investment settlements	-	-	-
Amount due to policyholders	(51,393)	(115,107)	(20,352)
Expenses due	(29,195)	(65,392)	(11,563)
Derivative liability	-	-	-
Other liabilities	(6,005)	(13,450)	(2,378)
Total liabilities	(86,593)	(193,949)	(34,293)
Value of Fund as at 30 September 2024	17,725,926	39,701,488	7,019,653

Capital Account for the period ended 30 September 2024

	SJPISG Strategic Managed GBP £	SJPISG Strategic Managed SGD S\$	SJPISG Strategic Managed USD U\$
Value of Fund at beginning of the period	1,265,943	2,255,465	354,541
Subscriptions during the period	12,481	76,014	44,146
Redemptions during the period	(571,514)	(946,571)	(92,146)
Income on investments	28,080	55,127	9,790
Realised gain/(loss) on the disposal of investments	69,056	135,569	24,076
Unrealised gain/(loss) on investments	25,148	113,159	39,541
Other fund related expenses	(20,730)	(41,480)	(7,366)
Net increase/(decrease) in the net asset value for the period	(457,479)	(608,182)	18,041
Value of Fund as at 30 September 2024	808,464	1,647,283	372,582

Statement of assets and liabilities as at 30 September 2024

	SJPISG Strategic Managed GBP £	SJPISG Strategic Managed SGD S\$	SJPISG Strategic Managed USD U\$
Collective Investment Schemes	806,292	1,642,857	371,581
Cash and cash equivalents	2,725	5,552	1,256
Outstanding trade settlements	-	-	-
Amount due from policyholders	-	-	-
Management fee rebate	829	1,690	382
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	809,846	1,650,099	373,219
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	-	-
Expenses due	(1,382)	(2,816)	(637)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(1,382)	(2,816)	(637)
Value of Fund as at 30 September 2024	808,464	1,647,283	372,582

Capital Account for the period ended 30 September 2024

	SJPISG Corporate Bond GBP £	SJPISG Corporate Bond SGD Hedged S\$	SJPISG Corporate Bond USD Hedged U\$
Value of Fund at beginning of the period	12,464,472	17,494,562	4,680,533
Subscriptions during the period	5,136,553	7,460,688	2,817,992
Redemptions during the period	(2,477,242)	(3,515,100)	(1,711,568)
Income on investments	927,225	1,145,952	321,408
Realised gain/(loss) on the disposal of investments	(31,127)	(511,053)	(372,585)
Unrealised gain/(loss) on investments	904,327	1,533,328	735,606
Other fund related expenses	(307,769)	(422,416)	(114,283)
Net increase/(decrease) in the net asset value for the period	4,151,967	5,691,399	1,676,570
Value of Fund as at 30 September 2024	16,616,439	23,185,961	6,357,103

Statement of assets and liabilities as at 30 September 2024

	SJPISG Corporate Bond GBP £	SJPISG Corporate Bond SGD Hedged S\$	SJPISG Corporate Bond USD Hedged U\$
Collective Investment Schemes	16,572,737	23,304,136	6,399,752
Cash and cash equivalents	11,767	131,041	8,346
Outstanding trade settlements	-	-	-
Amount due from policyholders	95,455	-	81,487
Management fee rebate	13,790	10,561	5,347
Derivative assets	-	-	-
Other assets	3,824	6	29
Total assets	16,697,573	23,445,744	6,494,961
Outstanding investment settlements	(52,900)	(112,538)	(29,687)
Amount due to policyholders	-	-	-
Expenses due	(28,234)	(39,171)	(10,690)
Derivative liability	-	(108,074)	(97,481)
Other liabilities	-	-	-
Total liabilities	(81,134)	(259,783)	(137,858)
Value of Fund as at 30 September 2024	16,616,439	23,185,961	6,357,103

Capital Account for the period ended 30 September 2024

	SJPISG Balanced Managed GBP £	SJPISG Balanced Managed SGD S\$	SJPISG Balanced Managed USD U\$
Value of Fund at beginning of the period	680,531	2,156,159	208,642
Subscriptions during the period	70,345	478,160	42,736
Redemptions during the period	(253,194)	(1,373,673)	(125,484)
Income on investments	16,400	59,879	4,752
Realised gain/(loss) on the disposal of investments	51,617	188,465	14,957
Unrealised gain/(loss) on investments	17,014	105,105	20,825
Other fund related expenses	(12,965)	(46,769)	(3,712)
Net increase/(decrease) in the net asset value for the period	(110,783)	(588,833)	(45,926)
Value of Fund as at 30 September 2024	569,748	1,567,326	162,716

Statement of assets and liabilities as at 30 September 2024

	SJPISG Balanced Managed GBP £	SJPISG Balanced Managed SGD S\$	SJPISG Balanced Managed USD U\$
Collective Investment Schemes	628,309	1,728,422	179,441
Cash and cash equivalents	2,448	6,735	699
Outstanding trade settlements	-	-	-
Amount due from policyholders	-	-	-
Management fee rebate	649	1,786	185
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	631,406	1,736,943	180,325
Outstanding investment settlements	-	-	-
Amount due to policyholders	(60,587)	(166,668)	(17,303)
Expenses due	(1,071)	(2,949)	(306)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(61,658)	(169,617)	(17,609)
Value of Fund as at 30 September 2024	569,748	1,567,326	162,716

Capital Account for the period ended 30 September 2024

	SJPISG Global Managed GBP £	SJPISG Global Managed SGD S\$	SJPISG Global Managed USD U\$
Value of Fund at beginning of the period	4,825,214	9,451,871	1,435,280
Subscriptions during the period	1,329,222	877,108	464,441
Redemptions during the period	(1,659,116)	(4,406,117)	(1,031,336)
Income on investments	70,376	122,811	16,505
Realised gain/(loss) on the disposal of investments	649,350	1,133,152	152,292
Unrealised gain/(loss) on investments	87,726	572,418	141,930
Other fund related expenses	(102,645)	(179,238)	(24,089)
Net increase/(decrease) in the net asset value for the period	374,913	(1,879,866)	(280,257)
Value of Fund as at 30 September 2024	5,200,127	7,572,005	1,155,023

Statement of assets and liabilities as at 30 September 2024

	SJPISG Global Managed GBP £	SJPISG Global Managed SGD S\$	SJPISG Global Managed USD U\$
Collective Investment Schemes	5,256,951	7,654,748	1,167,644
Cash and cash equivalents	5,829	8,488	1,295
Outstanding trade settlements	-	-	-
Amount due from policyholders	-	-	-
Management fee rebate	5,450	7,936	1,211
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	5,268,230	7,671,172	1,170,150
Outstanding investment settlements	-	-	-
Amount due to policyholders	(59,179)	(86,171)	(13,144)
Expenses due	(8,924)	(12,996)	(1,983)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(68,103)	(99,167)	(15,127)
Value of Fund as at 30 September 2024	5,200,127	7,572,005	1,155,023

Capital Account for the period ended 30 September 2024

	SJPISG Global Quality GBP £	SJPISG Global Quality SGD S\$	SJPISG Global Quality USD U\$
Value of Fund at beginning of the period	25,994,952	47,805,940	8,339,237
Subscriptions during the period	3,605,079	10,342,570	2,063,269
Redemptions during the period	(8,589,761)	(12,901,002)	(2,976,657)
Income on investments	336,771	629,903	115,518
Realised gain/(loss) on the disposal of investments	787,708	1,473,343	270,197
Unrealised gain/(loss) on investments	2,332,668	5,783,193	1,590,763
Other fund related expenses	(559,252)	(1,011,996)	(185,590)
Net increase/(decrease) in the net asset value for the period	(2,086,787)	4,316,011	877,500
Value of Fund as at 30 September 2024	23,908,165	52,121,951	9,216,737

Statement of assets and liabilities as at 30 September 2024

	SJPISG Global Quality GBP £	SJPISG Global Quality SGD S\$	SJPISG Global Quality USD U\$
Collective Investment Schemes	23,960,997	52,237,129	9,237,104
Cash and cash equivalents	11,693	25,493	4,508
Outstanding trade settlements	14,375	31,339	5,542
Amount due from policyholders	-	-	-
Management fee rebate	24,847	54,168	9,578
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	24,011,912	52,348,129	9,256,732
Outstanding investment settlements	-	-	-
Amount due to policyholders	(63,010)	(137,369)	(24,291)
Expenses due	(40,737)	(88,809)	(15,704)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(103,747)	(226,178)	(39,995)
Value of Fund as at 30 September 2024	23,908,165	52,121,951	9,216,737

Capital Account for the period ended 30 September 2024

	SJPISG Continental European GBP £	SJPISG Continental European SGD S\$	SJPISG Continental European Fund USD U\$
Value of Fund at beginning of the period	185,179	1,032,952	36,051
Subscriptions during the period	45,421	683,872	84,327
Redemptions during the period	(122,932)	(403,354)	(29,807)
Income on investments	3,100	28,234	1,285
Realised gain/(loss) on the disposal of investments	5,697	51,890	2,362
Unrealised gain/(loss) on investments	17,754	145,342	10,435
Other fund related expenses	(5,078)	(25,620)	(1,166)
Net increase/(decrease) in the net asset value for the period	(56,038)	480,364	67,436
Value of Fund as at 30 September 2024	129,141	1,513,316	103,487

Statement of assets and liabilities as at 30 September 2024

	SJPISG Continental European GBP £	SJPISG Continental European SGD S\$	SJPISG Continental European Fund USD U\$
Collective Investment Schemes	128,878	1,510,233	103,276
Cash and cash equivalents	347	4,063	278
Outstanding trade settlements	-	-	-
Amount due from policyholders	-	-	-
Management fee rebate	136	1,589	109
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	129,361	1,515,885	103,663
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	-	-
Expenses due	(220)	(2,569)	(176)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(220)	(2,569)	(176)
Value of Fund as at 30 September 2024	129,141	1,513,316	103,487

Capital Account for the period ended 30 September 2024

	SJPISG UK GBP £	SJPISG UK SGD S\$
Value of Fund at beginning of the period	1,393,078	2,593,585
Subscriptions during the period	124,789	63,914
Redemptions during the period	(300,313)	(1,472,776)
Income on investments	37,642	54,975
Realised gain/(loss) on the disposal of investments	36,781	53,717
Unrealised gain/(loss) on investments	129,392	267,005
Other fund related expenses	(29,541)	(41,811)
Net increase/(decrease) in the net asset value for the period	(1,250)	(1,074,976)
Value of Fund as at 30 September 2024	1,391,828	1,518,609

Statement of assets and liabilities as at 30 September 2024

	SJPISG UK GBP £	SJPISG UK SGD S\$
Collective Investment Schemes	1,399,875	1,527,389
Cash and cash equivalents	4,166	4,545
Outstanding trade settlements	-	-
Amount due from policyholders	-	-
Management fee rebate	1,487	1,623
Derivative assets	-	-
Other assets	-	-
Total assets	1,405,528	1,533,557
Outstanding investment settlements	-	-
Amount due to policyholders	(11,290)	(12,319)
Expenses due	(2,410)	(2,629)
Derivative liability	-	-
Other liabilities	-	-
Total liabilities	(13,700)	(14,948)
Value of Fund as at 30 September 2024	1,391,828	1,518,609

Capital Account for the period ended 30 September 2024

	SJPISG Global Smaller Companies GBP £	SJPISG Global Smaller Companies SGD S\$	SJPISG Global Smaller Companies USD U\$
Value of Fund at beginning of the period	1,026,221	2,702,336	365,927
Subscriptions during the period	350,579	1,452,205	198,710
Redemptions during the period	(385,256)	(1,570,505)	(134,655)
Income on investments	13,537	36,560	5,215
Realised gain/(loss) on the disposal of investments	(2,569)	(6,939)	(990)
Unrealised gain/(loss) on investments	95,184	338,349	67,510
Other fund related expenses	(21,626)	(56,208)	(8,018)
Net increase/(decrease) in the net asset value for the period	49,849	193,462	127,772
Value of Fund as at 30 September 2024	1,076,070	2,895,798	493,699

Statement of assets and liabilities as at 30 September 2024

	SJPISG Global Smaller Companies GBP £	SJPISG Global Smaller Companies SGD S\$	SJPISG Global Smaller Companies USD U\$
Collective Investment Schemes	1,045,491	2,813,508	479,670
Cash and cash equivalents	2,314	6,228	1,062
Outstanding trade settlements	-	-	-
Amount due from policyholders	28,915	77,812	13,266
Management fee rebate	1,117	3,006	512
Derivative assets	-	-	-
Other assets	4	10	2
Total assets	1,077,841	2,900,564	494,512
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	-	-
Expenses due	(1,771)	(4,766)	(813)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(1,771)	(4,766)	(813)
Value of Fund as at 30 September 2024	1,076,070	2,895,798	493,699

Capital Account for the period ended 30 September 2024

	SJPISG Investment Grade Corporate Bond GBP £	SJPISG Investment Grade Corporate Bond SGD Hedged S\$	SJPISG Investment Grade Corporate Bond USD Hedged U\$
Value of Fund at beginning of the period	10,605,174	14,248,785	5,188,344
Subscriptions during the period	5,113,837	8,265,418	3,075,214
Redemptions during the period	(1,768,357)	(2,690,303)	(1,675,197)
Income on investments	602,712	815,821	291,822
Realised gain/(loss) on the disposal of investments	(185,900)	(599,593)	(546,236)
Unrealised gain/(loss) on investments	1,024,590	1,587,934	1,013,598
Other fund related expenses	(256,795)	(364,488)	(130,815)
Net increase/(decrease) in the net asset value for the period	4,530,087	7,014,789	2,028,386
Value of Fund as at 30 September 2024	15,135,261	21,263,574	7,216,730

Statement of assets and liabilities as at 30 September 2024

	SJPISG Investment Grade Corporate Bond GBP £	SJPISG Investment Grade Corporate Bond SGD Hedged S\$	SJPISG Investment Grade Corporate Bond USD Hedged U\$
Collective Investment Schemes	15,099,119	21,479,043	7,303,665
Cash and cash equivalents	28,115	160,477	8,294
Outstanding trade settlements	-	-	-
Amount due from policyholders	94,493	-	105,615
Management fee rebate	12,749	17,888	6,166
Derivative assets	-	-	-
Other assets	142,829	194,807	71,069
Total assets	15,377,305	21,852,215	7,494,809
Outstanding investment settlements	(216,668)	(421,274)	(152,592)
Amount due to policyholders	-	(33,871)	-
Expenses due	(25,376)	(35,437)	(12,001)
Derivative liability	-	(98,042)	(113,486)
Other liabilities	-	(17)	-
Total liabilities	(242,044)	(588,641)	(278,079)
Value of Fund as at 30 September 2024	15,135,261	21,263,574	7,216,730

Capital Account for the period ended 30 September 2024

	SJPISG Global High Yield GBP £	SJPISG Global High Yield SGD Hedged S\$	SJPISG Global High Yield USD Hedged U\$
Value of Fund at beginning of the period	12,147,875	21,520,043	5,933,937
Subscriptions during the period	2,836,990	5,297,689	1,550,969
Redemptions during the period	(3,590,628)	(5,296,338)	(2,495,865)
Income on investments	1,010,164	1,806,729	465,916
Realised gain/(loss) on the disposal of investments	(355,248)	(895,134)	(584,765)
Unrealised gain/(loss) on investments	1,310,823	2,370,414	1,072,828
Other fund related expenses	(264,705)	(492,277)	(127,917)
Net increase/(decrease) in the net asset value for the period	947,396	2,791,083	(118,834)
Value of Fund as at 30 September 2024	13,095,271	24,311,126	5,815,103

Statement of assets and liabilities as at 30 September 2024

	SJPISG Global High Yield GBP £	SJPISG Global High Yield SGD Hedged S\$	SJPISG Global High Yield USD Hedged U\$
Collective Investment Schemes	13,089,569	24,431,210	5,880,731
Cash and cash equivalents	-	19,201	7,779
Outstanding trade settlements	16,800	101,698	104,154
Amount due from policyholders	-	-	-
Management fee rebate	10,762	20,423	4,994
Derivative assets	-	-	-
Other assets	5,590	135	15
Total assets	13,122,721	24,572,667	5,997,673
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	(102,086)	(79,757)
Expenses due	(22,424)	(42,194)	(10,089)
Derivative liability	-	(117,245)	(92,674)
Other liabilities	(5,026)	(16)	(50)
Total liabilities	(27,450)	(261,541)	(182,570)
Value of Fund as at 30 September 2024	13,095,271	24,311,126	5,815,103

Capital Account for the period ended 30 September 2024

	SJPISG UK Equity Income GBP £	SJPISG UK Equity Income SGD S\$	SJPISG Sustainable & Responsible SGD S\$
Value of Fund at beginning of the period	1,122,628	964,412	64,903,903
Subscriptions during the period	369,581	668,100	12,789,754
Redemptions during the period	(218,295)	(257,254)	(11,437,306)
Income on investments	60,407	55,246	929,375
Realised gain/(loss) on the disposal of investments	16,113	14,736	1,341,820
Unrealised gain/(loss) on investments	122,947	151,406	11,474,798
Other fund related expenses	(23,277)	(23,288)	(1,513,672)
Net increase/(decrease) in the net asset value for the period	327,476	608,946	13,584,769
Value of Fund as at 30 September 2024	1,450,104	1,573,358	78,488,672

Statement of assets and liabilities as at 30 September 2024

	SJPISG UK Equity Income GBP £	SJPISG UK Equity Income SGD S\$	SJPISG Sustainable & Responsible SGD S\$
Collective Investment Schemes	1,434,063	1,555,953	78,713,187
Cash and cash equivalents	4,266	4,629	27,051
Outstanding trade settlements	-	-	18,510
Amount due from policyholders	12,739	13,821	-
Management fee rebate	1,486	1,612	80,455
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	1,452,554	1,576,015	78,839,203
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	-	(217,524)
Expenses due	(2,450)	(2,657)	(133,007)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(2,450)	(2,657)	(350,531)
Value of Fund as at 30 September 2024	1,450,104	1,573,358	78,488,672

Capital Account for the period ended 30 September 2024

	SJPISG Global Value GBP £	SJPISG Global Value SGD S\$	SJPISG Global Value USD U\$
Value of Fund at beginning of the period	25,428,145	47,260,074	9,335,090
Subscriptions during the period	5,919,451	15,662,999	3,446,153
Redemptions during the period	(6,712,634)	(7,540,065)	(2,258,787)
Income on investments	596,460	1,145,748	236,838
Realised gain/(loss) on the disposal of investments	401,003	770,293	159,228
Unrealised gain/(loss) on investments	3,185,662	7,352,920	2,242,928
Other fund related expenses	(621,977)	(1,121,181)	(231,760)
Net increase/(decrease) in the net asset value for the period	2,767,965	16,270,714	3,594,600
Value of Fund as at 30 September 2024	28,196,110	63,530,788	12,929,690

Statement of assets and liabilities as at 30 September 2024

	SJPISG Global Value GBP £	SJPISG Global Value SGD S\$	SJPISG Global Value USD U\$
Collective Investment Schemes	28,099,784	63,313,748	12,885,519
Cash and cash equivalents	8,172	18,412	3,747
Outstanding trade settlements	11,215	25,269	5,143
Amount due from policyholders	95,435	215,031	43,763
Management fee rebate	28,893	65,101	13,249
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	28,243,499	63,637,561	12,951,421
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	-	-
Expenses due	(47,389)	(106,773)	(21,731)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(47,389)	(106,773)	(21,731)
Value of Fund as at 30 September 2024	28,196,110	63,530,788	12,929,690

Capital Account for the period ended 30 September 2024

	SJPISG Global Government Inflation Linked Bond GBP £	SJPISG Global Government Inflation Linked Bond SGD S\$
Value of Fund at beginning of the period	3,197,173	829,077
Subscriptions during the period	205,417	151,737
Redemptions during the period	(1,504,901)	(316,365)
Income on investments	27,766	8,128
Realised gain/(loss) on the disposal of investments	(43,277)	(12,669)
Unrealised gain/(loss) on investments	187,289	78,542
Other fund related expenses	(55,243)	(16,186)
Net increase/(decrease) in the net asset value for the period	(1,182,949)	(106,813)
Value of Fund as at 30 September 2024	2,014,224	722,264

Statement of assets and liabilities as at 30 September 2024

	SJPISG Global Government Inflation Linked Bond GBP £	SJPISG Global Government Inflation Linked Bond SGD S\$
Collective Investment Schemes	2,010,283	720,851
Cash and cash equivalents	5,713	2,049
Outstanding trade settlements	-	-
Amount due from policyholders	-	-
Management fee rebate	1,701	610
Derivative assets	-	-
Other assets	-	-
Total assets	2,017,697	723,510
Outstanding investment settlements	-	-
Amount due to policyholders	-	-
Expenses due	(3,473)	(1,246)
Derivative liability	-	-
Other liabilities	-	-
Total liabilities	(3,473)	(1,246)
Value of Fund as at 30 September 2024	2,014,224	722,264

Capital Account for the period ended 30 September 2024

	SJPISG Emerging Markets Equity GBP £	SJPISG Emerging Markets Equity SGD S\$	SJPISG Emerging Markets Equity USD U\$
Value of Fund at beginning of the period	24,086,310	44,451,242	7,801,258
Subscriptions during the period	3,722,188	13,424,859	2,404,346
Redemptions during the period	(6,203,798)	(6,991,733)	(2,264,796)
Income on investments	563,229	1,121,844	193,635
Realised gain/(loss) on the disposal of investments	436,975	870,370	150,230
Unrealised gain/(loss) on investments	2,653,642	6,931,573	1,724,723
Other fund related expenses	(542,397)	(1,018,341)	(175,770)
Net increase/(decrease) in the net asset value for the period	629,839	14,338,572	2,032,368
Value of Fund as at 30 September 2024	24,716,149	58,789,814	9,833,626

Statement of assets and liabilities as at 30 September 2024

	SJPISG Emerging Markets Equity GBP £	SJPISG Emerging Markets Equity SGD S\$	SJPISG Emerging Markets Equity USD U\$
Collective Investment Schemes	24,685,042	58,715,823	9,821,250
Cash and cash equivalents	8,299	19,741	3,302
Outstanding trade settlements	14,748	35,080	5,868
Amount due from policyholders	23,762	56,521	9,454
Management fee rebate	24,369	57,963	9,695
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	24,756,220	58,885,128	9,849,569
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	-	-
Expenses due	(40,071)	(95,314)	(15,943)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(40,071)	(95,314)	(15,943)
Value of Fund as at 30 September 2024	24,716,149	58,789,814	9,833,626

Capital Account for the period ended 30 September 2024

	SJPISG Greater European GBP £	SJPISG Greater European SGD S\$	SJPISG Greater European USD U\$
Value of Fund at beginning of the period	2,102,276	3,918,513	987,647
Subscriptions during the period	77,212	319,972	23,885
Redemptions during the period	(1,110,022)	(1,776,165)	(854,377)
Income on investments	44,339	89,955	15,480
Realised gain/(loss) on the disposal of investments	144,810	293,790	50,556
Unrealised gain/(loss) on investments	63,117	228,810	78,567
Other fund related expenses	(33,900)	(69,956)	(12,038)
Net increase/(decrease) in the net asset value for the period	(814,444)	(913,594)	(697,927)
Value of Fund as at 30 September 2024	1,287,832	3,004,919	289,720

Statement of assets and liabilities as at 30 September 2024

	SJPISG Greater European GBP £	SJPISG Greater European SGD S\$	SJPISG Greater European USD U\$
Collective Investment Schemes	1,291,430	3,013,314	290,530
Cash and cash equivalents	2,668	6,226	600
Outstanding trade settlements	-	-	-
Amount due from policyholders	-	-	-
Management fee rebate	1,385	3,232	312
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	1,295,483	3,022,772	291,442
Outstanding investment settlements	-	-	-
Amount due to policyholders	(5,396)	(12,591)	(1,214)
Expenses due	(2,255)	(5,262)	(508)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(7,651)	(17,853)	(1,722)
Value of Fund as at 30 September 2024	1,287,832	3,004,919	289,720

Capital Account for the period ended 30 September 2024

	SJPISG North American GBP £	SJPISG North American SGD S\$	SJPISG North American USD U\$
Value of Fund at beginning of the period	16,471,556	34,870,163	6,965,183
Subscriptions during the period	6,699,862	17,994,671	3,065,501
Redemptions during the period	(4,871,834)	(5,284,446)	(2,164,611)
Income on investments	288,800	614,258	122,378
Realised gain/(loss) on the disposal of investments	262,131	557,534	111,077
Unrealised gain/(loss) on investments	2,735,524	6,874,213	1,958,533
Other fund related expenses	(471,988)	(912,099)	(181,717)
Net increase/(decrease) in the net asset value for the period	4,642,495	19,844,131	2,911,161
Value of Fund as at 30 September 2024	21,114,051	54,714,294	9,876,344

Statement of assets and liabilities as at 30 September 2024

	SJPISG North American GBP £	SJPISG North American SGD S\$	SJPISG North American USD U\$
Collective Investment Schemes	21,056,427	54,564,969	9,849,390
Cash and cash equivalents	23,844	61,788	11,153
Outstanding trade settlements	5,277	13,675	2,468
Amount due from policyholders	42,623	110,452	19,937
Management fee rebate	21,586	55,937	10,097
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	21,149,757	54,806,821	9,893,045
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	-	-
Expenses due	(35,706)	(92,527)	(16,701)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(35,706)	(92,527)	(16,701)
Value of Fund as at 30 September 2024	21,114,051	54,714,294	9,876,344

Capital Account for the period ended 30 September 2024

	SJPISG Diversified Bond GBP £	SJPISG Diversified Bond SGD Hedged S\$	SJPISG Diversified Bond USD Hedged U\$
Value of Fund at beginning of the period	15,740,984	24,337,830	6,684,082
Subscriptions during the period	5,315,373	8,722,381	3,112,424
Redemptions during the period	(2,701,324)	(3,942,973)	(2,027,632)
Income on investments	1,283,583	1,990,665	540,960
Realised gain/(loss) on the disposal of investments	(197,075)	(946,155)	(652,948)
Unrealised gain/(loss) on investments	1,516,994	2,629,940	1,254,817
Other fund related expenses	(376,608)	(606,104)	(167,270)
Net increase/(decrease) in the net asset value for the period	4,840,943	7,847,754	2,060,351
Value of Fund as at 30 September 2024	20,581,927	32,185,584	8,744,433

Statement of assets and liabilities as at 30 September 2024

	SJPISG Diversified Bond GBP £	SJPISG Diversified Bond SGD Hedged S\$	SJPISG Diversified Bond USD Hedged U\$
Collective Investment Schemes	20,554,244	32,249,747	8,847,999
Cash and cash equivalents	11,723	19,212	8,000
Outstanding trade settlements	-	-	-
Amount due from policyholders	99,564	38,726	-
Management fee rebate	16,765	26,580	7,353
Derivative assets	-	-	-
Other assets	310,184	483,612	144,269
Total assets	20,992,480	32,817,877	9,007,621
Outstanding investment settlements	(375,550)	(423,379)	(63,300)
Amount due to policyholders	-	-	(36,633)
Expenses due	(35,003)	(55,076)	(14,923)
Derivative liability	-	(153,745)	(148,293)
Other liabilities	-	(93)	(39)
Total liabilities	(410,553)	(632,293)	(263,188)
Value of Fund as at 30 September 2024	20,581,927	32,185,584	8,744,433

Capital Account for the period ended 30 September 2024

	SJPISG Strategic Income GBP £	SJPISG Strategic Income SGD Hedged S\$	SJPISG Strategic Income USD Hedged U\$
Value of Fund at beginning of the period	7,520,532	8,784,836	2,548,406
Subscriptions during the period	407,897	700,740	138,198
Redemptions during the period	(3,584,571)	(3,122,895)	(1,419,052)
Income on investments	457,114	540,532	132,204
Realised gain/(loss) on the disposal of investments	(658,902)	(581,700)	(370,180)
Unrealised gain/(loss) on investments	1,097,326	1,024,047	513,566
Other fund related expenses	(131,950)	(164,513)	(38,166)
Net increase/(decrease) in the net asset value for the period	(2,413,086)	(1,603,789)	(1,043,430)
Value of Fund as at 30 September 2024	5,107,446	7,181,047	1,504,976

Statement of assets and liabilities as at 30 September 2024

	SJPISG Strategic Income GBP £	SJPISG Strategic Income SGD Hedged S\$	SJPISG Strategic Income USD Hedged U\$
Collective Investment Schemes	5,104,150	7,211,250	1,521,900
Cash and cash equivalents	6,857	10,706	8,268
Outstanding trade settlements	-	-	-
Amount due from policyholders	-	20,547	16,246
Management fee rebate	5,086	7,344	1,510
Derivative assets	-	-	-
Other assets	19	-	22
Total assets	5,116,112	7,249,847	1,547,946
Outstanding investment settlements	-	(20,578)	(16,056)
Amount due to policyholders	-	-	-
Expenses due	(8,666)	(12,401)	(2,516)
Derivative liability	-	(35,759)	(24,398)
Other liabilities	-	(62)	-
Total liabilities	(8,666)	(68,800)	(42,970)
Value of Fund as at 30 September 2024	5,107,446	7,181,047	1,504,976

Capital Account for the period ended 30 September 2024

	SJPISG Global Emerging Markets GBP £	SJPISG Global Emerging Markets SGD S\$	SJPISG Global Emerging Markets USD U\$
Value of Fund at beginning of the period	2,162,052	4,183,869	687,031
Subscriptions during the period	1,097,635	4,299,254	451,918
Redemptions during the period	(1,041,269)	(1,681,767)	(244,421)
Income on investments	34,080	81,623	12,695
Realised gain/(loss) on the disposal of investments	(169,546)	(406,069)	(63,156)
Unrealised gain/(loss) on investments	430,214	1,154,443	238,559
Other fund related expenses	(44,430)	(100,799)	(15,677)
Net increase/(decrease) in the net asset value for the period	306,684	3,346,685	379,918
Value of Fund as at 30 September 2024	2,468,736	7,530,554	1,066,949

Statement of assets and liabilities as at 30 September 2024

	SJPISG Global Emerging Markets GBP £	SJPISG Global Emerging Markets SGD S\$	SJPISG Global Emerging Markets USD U\$
Collective Investment Schemes	2,453,791	7,484,968	1,060,490
Cash and cash equivalents	5,844	17,828	2,526
Outstanding trade settlements	-	-	-
Amount due from policyholders	14,344	43,754	6,199
Management fee rebate	2,371	7,233	1,025
Derivative assets	-	-	-
Other assets	12	36	5
Total assets	2,476,362	7,553,819	1,070,245
Outstanding investment settlements	(3,674)	(11,208)	(1,588)
Amount due to policyholders	-	-	-
Expenses due	(3,952)	(12,057)	(1,708)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(7,626)	(23,265)	(3,296)
Value of Fund as at 30 September 2024	2,468,736	7,530,554	1,066,949

Capital Account for the period ended 30 September 2024

	SJPISG Worldwide Income GBP £	SJPISG Worldwide Income SGD S\$	SJPISG Worldwide Income USD U\$
Value of Fund at beginning of the period	3,284,364	3,711,027	370,561
Subscriptions during the period	301,498	1,299,988	230,777
Redemptions during the period	(1,412,729)	(1,568,761)	(234,979)
Income on investments	104,067	149,906	16,460
Realised gain/(loss) on the disposal of investments	98,861	142,406	15,637
Unrealised gain/(loss) on investments	124,317	230,912	52,369
Other fund related expenses	(64,876)	(88,885)	(9,760)
Net increase/(decrease) in the net asset value for the period	(848,862)	165,566	70,504
Value of Fund as at 30 September 2024	2,435,502	3,876,593	441,065

Statement of assets and liabilities as at 30 September 2024

	SJPISG Worldwide Income GBP £	SJPISG Worldwide Income SGD S\$	SJPISG Worldwide Income USD U\$
Collective Investment Schemes	2,488,839	3,961,490	450,724
Cash and cash equivalents	3,305	5,261	599
Outstanding trade settlements	-	-	-
Amount due from policyholders	-	-	-
Management fee rebate	2,632	4,190	477
Derivative assets	-	-	-
Other assets	4	6	1
Total assets	2,494,780	3,970,947	451,801
Outstanding investment settlements	-	-	-
Amount due to policyholders	(54,967)	(87,492)	(9,954)
Expenses due	(4,311)	(6,862)	(782)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(59,278)	(94,354)	(10,736)
Value of Fund as at 30 September 2024	2,435,502	3,876,593	441,065

Capital Account for the period ended 30 September 2024

	SJPISG Japan GBP £	SJPISG Japan SGD S\$	SJPISG Japan USD U\$
Value of Fund at beginning of the period	1,910,057	3,289,668	542,698
Subscriptions during the period	886,694	3,364,487	389,549
Redemptions during the period	(1,195,936)	(866,302)	(269,288)
Income on investments	18,624	33,623	4,571
Realised gain/(loss) on the disposal of investments	(8,220)	(14,840)	(2,017)
Unrealised gain/(loss) on investments	311,743	654,075	139,836
Other fund related expenses	(53,163)	(75,294)	(10,236)
Net increase/(decrease) in the net asset value for the period	(40,258)	3,095,749	252,415
Value of Fund as at 30 September 2024	1,869,799	6,385,417	795,113

Statement of assets and liabilities as at 30 September 2024

	SJPISG Japan GBP £	SJPISG Japan SGD S\$	SJPISG Japan USD U\$
Collective Investment Schemes	1,819,197	6,212,607	773,595
Cash and cash equivalents	9,966	34,033	4,238
Outstanding trade settlements	-	-	-
Amount due from policyholders	71,856	245,390	30,556
Management fee rebate	-	-	-
Derivative assets	-	-	-
Other assets	19	64	8
Total assets	1,901,038	6,492,094	808,397
Outstanding investment settlements	(28,306)	(96,666)	(12,037)
Amount due to policyholders	-	-	-
Expenses due	(2,933)	(10,011)	(1,247)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(31,239)	(106,677)	(13,284)
Value of Fund as at 30 September 2024	1,869,799	6,385,417	795,113

Capital Account for the period ended 30 September 2024

	SJPISG Conservative International Growth Fund SGD S\$	SJPISG Balanced International Growth Fund SGD S\$	SJPISG Adventurous International Growth Fund SGD S\$
Value of Fund at beginning of the period	7,332,820	52,885,957	94,320,332
Subscriptions during the period	2,346,721	13,783,831	34,749,879
Redemptions during the period	(2,483,437)	(10,893,415)	(15,537,300)
Income on investments	284,400	1,643,715	1,679,600
Realised gain/(loss) on the disposal of investments	(195,564)	54,027	1,472,867
Unrealised gain/(loss) on investments	823,145	6,902,667	17,653,607
Other fund related expenses	(152,426)	(1,224,352)	(2,353,623)
Net increase/(decrease) in the net asset value for the period	622,839	10,266,473	37,665,030
Value of Fund as at 30 September 2024	7,955,659	63,152,430	131,985,362

Statement of assets and liabilities as at 30 September 2024

	SJPISG Conservative International Growth Fund SGD S\$	SJPISG Balanced International Growth Fund SGD S\$	SJPISG Adventurous International Growth Fund SGD S\$
Collective Investment Schemes	7,841,911	63,206,685	131,718,010
Cash and cash equivalents	5,527	33,487	115,911
Outstanding trade settlements	-	-	-
Amount due from policyholders	151,842	44,361	385,212
Management fee rebate	5,253	45,775	104,663
Derivative assets	-	-	-
Other assets	30,373	128,874	-
Total assets	8,034,906	63,459,182	132,323,796
Outstanding investment settlements	(48,823)	(128,874)	(112,729)
Amount due to policyholders	-	-	-
Expenses due	(13,825)	(111,134)	(224,923)
Derivative liability	(16,472)	(66,384)	(28)
Other liabilities	(127)	(360)	(754)
Total liabilities	(79,247)	(306,752)	(338,434)
Value of Fund as at 30 September 2024	7,955,659	63,152,430	131,985,362

Capital Account for the period ended 30 September 2024

	SJPISG Money Market GBP £	SJPISG Money Market SGD S\$	SJPISG Money Market USD U\$
Value of Fund at beginning of the period	2,527,267	11,021,256	1,789,952
Subscriptions during the period	2,859,498	11,931,485	9,158,353
Redemptions during the period	(3,500,516)	(18,862,939)	(6,525,536)
Income on investments	-	-	-
Realised gain/(loss) on the disposal of investments	98,305	331,927	81,544
Unrealised gain/(loss) on investments	(10,961)	(52,061)	32,193
Other fund related expenses	(27,057)	(114,691)	(31,364)
Net increase/(decrease) in the net asset value for the period	(580,731)	(6,766,279)	2,715,190
Value of Fund as at 30 September 2024	1,946,536	4,254,977	4,505,142

Statement of assets and liabilities as at 30 September 2024

	SJPISG Money Market GBP £	SJPISG Money Market SGD S\$	SJPISG Money Market USD U\$
Collective Investment Schemes	1,947,025	4,258,795	4,508,674
Cash and cash equivalents	1,990	2,036	1,998
Outstanding trade settlements	-	120,100	-
Amount due from policyholders	-	-	-
Management fee rebate	-	-	-
Derivative assets	-	-	-
Other assets	-	-	-
Total assets	1,949,015	4,380,931	4,510,672
Outstanding investment settlements	-	-	-
Amount due to policyholders	-	(120,092)	-
Expenses due	(2,479)	(5,862)	(5,530)
Derivative liability	-	-	-
Other liabilities	-	-	-
Total liabilities	(2,479)	(125,954)	(5,530)
Value of Fund as at 30 September 2024	1,946,536	4,254,977	4,505,142

**Notes to the
financial statements**



Notes to the financial statements for the period ended 30 September 2024

Accounting policies

The material accounting policies adopted in the preparation of the financial statements are set out below:

Basis of preparation

The financial statements are prepared in accordance with the historical cost convention, except for financial investments which are stated at fair value. The financial statements are for a period from 1 October 2023 (or date of commencement of the respective investment linked sub-fund, whichever is later) to 30 September 2024. The financial statements are presented in Singapore Dollars, United States Dollars, and Pounds Sterling. The functional currency of the funds are Pounds Sterling.

Revenue and expense recognition

Dividends are recognised in the Capital Account when the right to receive payment is established and are accrued on an ex-dividend basis. Interest income is recognised on an accruals basis. Expenses inclusive of fund annual management charges are recognised on an accruals basis daily.

Investments

The Funds recognise financial assets when the Fund becomes a party to the contractual provisions of the instrument recognised at the trade date. On initial recognition, the financial assets are recorded in the Statement of Assets and Liabilities at cost, being the fair value of consideration given. The financial assets are subsequently measured at fair value, which is the bid price as at 30 September 2024. Subsequent changes in the fair value of the financial assets are recorded through the Capital Account. The fair value is determined by using open market valuation as at 30 September 2024.

Realised gains and losses recognised in the Capital Account

All sales of investments are recognised on their trade dates, the date the funds commit to sell the investments. The cost of disposal of investments is determined on the weighted-average cost basis. Realised gains/losses from the sale of investments are taken to the Capital Account.

Fund contingent liabilities and commitments

There were no contingent liabilities or commitments as at 30 September 2024.

Foreign currency translations

Monetary assets and liabilities denominated in foreign currencies are translated at the functional currency rate of exchange ruling as at 30 September 2024. Transactions in foreign currencies are translated to the functional currency at rates ruling on transaction dates. Assets and Liabilities are translated from the functional currency into the presentation currency at the closing rate as at 30 September 2024 and income and expenses are translated at average exchange rates for the period. Differences in exchange are recognised in the Capital Account.

Subscriptions

The amounts received by the funds comprise the gross premiums received by the Singapore Branch (after deducting charges) and switches by the policyholders from other funds. Any amounts outstanding from policyholders as at 30 September 2024 are recognised as amounts due from policyholders.

Redemptions

The amounts paid by the funds for liquidations of units comprise the sale of units in the Investment-Linked Funds for the payment of death claims or surrenders and for switches by the policyholders to other funds. Any amounts outstanding to policyholders as at 30 September 2024 are recognised as amounts due to policyholders.

Cash and cash equivalents

Cash and bank balances represents deposits with financial institutions, which are subject to an insignificant risk of change in value.

Other assets and liabilities

Other assets and liabilities are unlikely to be significant, however, in the case where other assets are significant, this results from a dividend receivable for the respective sub-fund as at period end. Outstanding trade settlements arise as a result of outstanding settlement of purchase and sale of external units respectively as at 30 September 2024. Other liabilities may also include bank overdrafts.



Independent
Auditor's *report*

Independent Auditor's Report

Our Opinion

We have audited the accompanying financial statements of the Investment-Linked Policy Sub-Funds (the "Funds") as set out on pages 89 to 119 of St. James's Place International plc, (Singapore Branch) (the "Branch") for the financial period from 1 October 2023 to 30 September 2024. In our opinion, the accompanying financial statements are prepared, in all material respects, in accordance with the stated accounting policies as set out in pages 118 and 119.

What we have audited

The financial statements of the Funds comprise:

- ◆ the Statements of Assets and Liabilities as at 30 September 2024;
- ◆ the Capital Accounts for the financial period from 1 October 2023 to 30 September 2024; and
- ◆ the notes to the financial statements, comprising a summary of material accounting policies.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Branch in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter – Basis of Accounting and Restriction on Distribution and Use

We draw attention to pages 118 and 119 to the financial statements, which describe the basis of accounting. The financial statements are prepared to assist the Branch to comply with MAS Notice 307 Investment-Linked Policies. As a result, the financial statements may not be suitable for another purpose.

This report is intended for the sole benefit and use of the Branch and is not intended to nor may it be relied upon by any other party, other than the Branch. We accept no liability or responsibility to any other party to whom this report is disclosed or otherwise made available to.

This report relates solely to the financial statements of the Funds of the Branch and does not extend to the financial statements of the Branch taken as a whole. Our report is not modified in respect of this matter.

Other Information

Management is responsible for the other information. The other information comprises the Message from the Principal Officer and ILP Sub-Fund Information, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Management and those Charged with Governance for the Financial Statements

Management is responsible for the preparation of these financial statements in accordance with the accounting policies set out in pages 118 and 119 to the financial statements, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Funds' ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to terminate the Funds or to cease the Funds' operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Funds' financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes their opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- ◆ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ◆ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Branch's internal control.
- ◆ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of each Fund to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause any or all of the Funds to cease to continue as a going concern.
- ◆ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Grant Thornton Audit LLP

Grant Thornton Audit LLP
Public Accountants and Chartered Accountants, Singapore
9 December 2024



SJP

St. James's Place International plc is authorised and regulated by the Central Bank of Ireland. Registered Office: Fleming Court, Flemings Place, Dublin 4, Ireland. Established and Registered in Ireland Number 185345. St. James's Place International plc (Singapore Branch) is licensed and regulated by the Monetary Authority of Singapore and is a member of the Life Insurance Association of Singapore. Registered Office: 1 Raffles Place #15-61, One Raffles Place (Tower 2), Singapore 048616. Company Registration number: T14FC0072F.