<Plan owner name>
<Plan owner address 1>
<Plan owner address 2>
<Plan owner address 3>
<Plan owner address 4>
<Plan owner address 5>
<Plan owner address 6>
<Plan owner address 7>

Financial Adviser
<Adviser Name>
<Adviser address 1>
<Adviser address 2>
<Adviser address 3>
<Adviser address 4>
<Adviser address 5>
<Adviser address 6>
<Adviser address 7>

9 February 2022

Dear <Salutation>

CHANGE TO THE FUND RANGE FOR YOUR PLAN – PREFERENCE - <PLAN NUMBER>

Following a recent review, we will be removing a fund from the Emerging Markets Equity sector in the Preference fund range – the Janus Henderson Emerging Markets A2 USD fund. We are writing to you as you are invested in the fund being removed.

We have selected an alternative fund into which you will be switched automatically between 13 and 27 April 2022. You can remain invested in the closing fund until the date we switch you.

Closing fund	ISIN	OCF[1]	Receiving fund	ISIN	OCF[1]
Janus Henderson Emerging Markets A2 Acc USD	LU0201073169	1.83%	JPM Emerging Markets Equity A Dist USD	LU0053685615	1.73%

Notes: Information within this table is sourced from Morningstar® and is correct as at 3 February 2022.

[1]Ongoing Charge ("OCF") includes the Annual Management Charge plus other operational expenses, so better reflects the total costs applied to the fund.

If you are happy with our choice of receiving fund then you do not need to do anything. However, if you would prefer to switch to a different fund you can make up to ten switches per quarter free of charge and it is very easy to do. You may want to discuss the options with your financial adviser before deciding.

Switching funds is easy

Visit the fund centre for your product at www.rl360.com/fundcentres to help you decide on a new fund, or funds. After that choose one of the following options:

Switch online	Send us your changes
If you are a registered user of our Online Service Centre and have signed up for online switching, log into your account at www.rl360.com and submit your switch online quickly and efficiently.	Download a copy of our **Fund Switch Instruction Form**, which you will find on the product fund centre website page, complete it and fax, post or email a scanned version back to us using the details on the form.

If you have any questions regarding this letter or any general queries, please get in touch. Call our Customer Service Team on +44 (0)1624 681682 or send an email to csc@rl360.com and one of our team will be happy to help.

Kind regards

Chris Corkish
Investment Marketing Manager