

<PLAN OWNER>  
<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**

<SERVICING AGENT>  
<SERVICING AGENT ADDRESS 1>  
<SERVICING AGENT ADDRESS 2>  
<SERVICING AGENT ADDRESS 3>  
<SERVICING AGENT ADDRESS 4>  
<SERVICING AGENT ADDRESS 5>  
<SERVICING AGENT ADDRESS 6>  
<SERVICING AGENT ADDRESS 7>

19 October 2022

Dear <Salutation>

**CHANGES TO THE FUND RANGE FOR YOUR PLAN - <PRODUCT 1> - <Policy>**

We continually monitor the funds available to <Product 2> to ensure plan owners continue to have access to a high quality and diverse range of funds, to help them meet their investment goals.

As part of our review process, we consider the performance and risk profile of funds within the range to determine whether they continue to provide the right outcomes for investors and remain appropriate for the product. As a result, we will be removing **one** fund (the "Closing Fund"), including currency variants, from our Global Fixed Interest sector.

**What does this mean?**

We are writing to you because you are invested in one or more of the currency variants of the Closing Fund that we are removing from the range. We have selected an alternative fund ("the Receiving Fund") that holdings will be switched into automatically (including any regular payment allocation) on **14 December 2022**. You can remain invested in the Closing Fund you hold until the date we switch you. The details of the Closing Fund in each currency and the Receiving Fund can be found in the table overleaf.

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, it's free of charge and 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](http://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 <a href="http://www.rl360.com">www.rl360.com</a> and submit your switch online quickly and efficiently.	Download a copy of our <b>Fund Switch Instruction Form</b> , 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](mailto:csc@rl360.com) and one of our team will be happy to help.

Kind regards



Chris Corkish  
Investment Marketing Manager

## Closing Fund and the default Receiving Fund

The below table details the Closing Fund in each currency and the Receiving Fund we have selected:

Sector: Fixed Interest – Global

Closing Fund	ISIN	OCF <sup>1</sup>	Receiving Fund	ISIN	OCF <sup>1</sup>
Templeton Global Bond A Acc EUR	LU0152980495	1.38%	Jupiter Dynamic Bond L EUR Acc	LU0853555380	1.46%
Templeton Global Bond A Acc USD	LU0252652382	1.38%	Jupiter Dynamic Bond L USD Hdg Acc	LU0853555463	1.46%
Templeton Global Bond A H1 CHF Hgd	LU0450468003	1.39%	Jupiter Dynamic Bond L CHF Hdg Acc	LU0853555620	1.46%
Templeton Global Bond A H1 EUR Hgd	LU0294219869	1.38%	Jupiter Dynamic Bond L EUR Acc	LU0853555380	1.46%

<sup>1</sup>Ongoing Charge ("OCF") includes the Annual Management Charge plus other operational expenses, so better reflects the total costs applied to the fund. Correct as at 10 October 2022.

More information for the Closing Fund and the Receiving fund can be obtained from the Documents tab of the relevant product fund centre at [www.rl360.com/fundcentres](http://www.rl360.com/fundcentres). Documents include factsheet, prospectus and Key investor information document which details charges, fund objective and strategy and risks associated to the funds.