

«POLICYHOLDER_NAME»
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Financial Adviser

«SERVICING_ADVISER_NAME1»
«SERVICING_ADVISER_ADDRESS_1»
«SERVICING_ADVISER_ADDRESS_2»
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«SERVICING_ADVISER_ADDRESS_7»

2 August 2022

Dear «SALUTATION»

REMOVAL OF VARIOUS JPMORGAN FUNDS FROM THE KUDOS FUND RANGE - «POLICY_NO»

We have been informed by JPMorgan of its decision to convert its retail 'A' shares (the "Affected Funds") held within the JPMorgan ICVCs (UK domiciled funds), into its corresponding 'C' shares of the same funds on 10 September 2022. JPMorgan will stop accepting subscriptions into the Affected Funds on 2 September 2022.

We are writing to you as your plan invests in one or more of the Affected Funds detailed below.

As we do not feature the corresponding C share classes of these funds in the Kudos fund range, we will be switching all holdings held within the Affected Funds into an alternative fund (the "Receiving Fund") available in the range applicable to your plan.

What does this mean?

We have now closed the Affected Funds to new business and switches-in, however, as an existing investor you can continue to invest in the Affected Funds until we switch you out. If you have a regular premium plan, any allocation going into the Affected Funds will also be re-directed into the Receiving Fund, as detailed below, after the switch date which we have scheduled for **31 August 2022** (the "Switch Date").

Affected Funds	Receiving Fund
JPM Emerging Markets A Net Acc GBP (GB0030881550)	Invesco Money (UK) Acc GBP (GB0033029413) *
JPM Japan A Acc GBP (GB0030879471)	
JPM Natural Resources A Acc GBP (GB0031835118)	

* Please note that the Receiving Fund is a money market fund, whereas the Affected Funds are equity funds. The risk/reward profile is therefore very different and potential for returns will differ. You should carefully consider if the Receiving Fund is suitable for your investment goals.

Your options

If you are happy with our choice of Receiving Fund, then you don't need to do anything. However, if you would prefer to switch and/or redirect any regular payment allocation to a different fund or funds available to your plan, it is free of charge and very easy to do.

You may want to discuss your options with your financial adviser before deciding.

Switching funds is easy

Visit the fund centre for Kudos 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 fast and efficiently.	Download a copy of our Fund Switch Instruction Form , which you will find on the product fund centre page, complete it and fax or post it back to us using the details on the form.

Getting in touch

If you have any general queries regarding your plan 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

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