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Financial Adviser

«Servicing_adviser_name»
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28 September 2021

Dear «Salutation»

CHANGES TO THE FUND RANGE FOR YOUR PLAN – LIFEPLAN LEBANON - «POLICY»

We regularly review the fund ranges for our products to ensure that plan owners continue to have access to a high quality and diverse range of funds, to help them meet their investment goals. The review process considers 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.

Following a review of the LifePlan Lebanon fund range we will be closing one fund in the Global Managed sector and switching clients into a similar, alternative fund within the existing fund range.

We are providing you with 60 days' written notice as you are invested in the fund that we are closing.

The action we will be taking

Between 29 November and 14 December 2021 your unit holding in the closing fund will automatically be switched (including any regular payment allocation) into the alternative fund which is detailed in the table overleaf. You can remain invested in the closing fund you hold until the date we switch you.

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/row/products/lifeplanlebanon/fundcentre.htm 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

Closing funds and their default alternative fund

The below table details the closing fund and the alternative receiving fund we have selected:

Sector: Global Managed

Closing fund	ISIN	OCF ¹	Receiving fund	ISIN	OCF ¹
Templeton Global Income A Acc USD	LU0211326755	1.70%	BGF Global Allocation A2 Acc USD	LU0072462426	1.77%

Notes: Information within these tables is sourced from Morningstar® and is correct as at 21 September 2021.

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