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Financial Adviser

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19 October 2022

Dear <Salutation>

CHANGES TO THE FUND RANGE FOR YOUR PLAN – LIFEPLAN LEBANON - <Policy>

We wrote to you in July 2022 regarding the economic crisis in Lebanon and that, as a consequence, it will be necessary for RL360 to make changes to your LifePlan Lebanon policy, which includes your holding in the Lebanese Deposit Fund (the "LDF").

Whilst you still have an in-force policy with us, should we make any changes to the externally managed investment funds that you also invest in through your policy alongside the LDF, we have an obligation to write to you and inform you how these changes will impact your policy.

Upcoming change to the External Fund Range available to your policy

We regularly review and monitor the externally managed funds (together the "External Fund Range") available to LifePlan Lebanon to ensure plan owners continue to have access to a high quality and diverse range of funds. 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 of a recent review, we will be removing **one** fund (the "Closing Fund") from the Global Fixed Interest sector. The changes will be effective on **14 December 2022** (the "Effective Date")

How does this impact me?

We are writing to you because you are invested in the Closing Fund that we are removing from the range. Should your policy still be in-force on the Effective Date, either in its current form or you have chosen to restructure your policy to a non-Lebanon LifePlan policy and you are still invested in the Closing Fund, the removal of the fund from the fund range will impact you.

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 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 before the Effective Date, it's 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 LifePlan Lebanon 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

Closing Fund and the default Receiving Fund

The below tables detail the Closing Fund and the Receiving Fund we have selected:

Sector: Fixed Interest – Global

Closing Fund	ISIN	OCF ¹	Receiving Fund	ISIN	OCF ¹
Templeton Global Bond A Acc USD	LU0252652382	1.38%	Jupiter Dynamic Bond L USD Hdg Acc	LU0853555463	1.46%

¹Ongoing 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 LifePlan Lebanon fund centre at 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.