

Appendix 1

Affected Fund	Default Fund	Deadline for alternative instructions	Closure Date
L60 Fidelity US Dollar Cash Fund	J42 JPM USD Money Market VNAV	17 th February 2022	21 st February – 7 th March 2022
L62 Fidelity Euro Cash Fund*			
L43 Emirates NBD MENA Fixed Income			
L75 BlackRock SF – managed Index Portfolios Defensive (USD)			
L29 Pictet CH Precious Metals – Physical Gold			

*Please note L62 Fidelity Euro Cash Fund is priced in EUR, while the Default Fund is priced in USD. This means if your policy currency is not in USD, we would like to make you aware that your investment will be subject to the normal foreign exchange movements from the point of switching into the Default Fund, and will continue for the period this fund is held.

Affected Fund	Default Fund	Deadline for alternative instructions	Affected Fund
P63 Janus Henderson Horizon European Growth (USD)	J36 Ninety One GS European Equity	17 th February 2022	21 st February – 7 th March 2022
R16 FPIL European*			

*Please note R16 FPIL European is priced in GBP, while the Default Fund is priced in USD. This means if your policy currency is not in USD, we would like to make you aware that your investment will be subject to the normal foreign exchange movements from the point of switching into the Default Fund, and will continue for the period this fund is held.

Affected Fund	Default Fund	Deadline for alternative instructions	Closure Date
R70 Mellon Global Bond (GBP)*	P67 Mellon Global Bond (USD)	17 th February 2022	21 st February – 7 th March 2022

*Please note R70 Mellon Global Bond (GBP) is priced in GBP, while the Default Fund is priced in USD. This means if your policy currency is not in USD, we would like to make you aware that your investment will be subject to the normal foreign exchange movements from the point of switching into the Default Fund, and will continue for the period this fund is held.

Affected Fund	Default Fund	Deadline for alternative instructions	Closure Date
J11 FPIL UK Index Tracker	L83 BlackRock United Kingdom (GBP)	17 th February 2022	21 st February – 7 th March 2022

Affected Fund	Default Fund	Deadline for alternative instructions	Closure Date
R61 JPM Emerging Markets Small Cap	R11 Aberdeen Standard SICAV I Emerging Markets Smaller Companies	3 rd March 2022	7 th – 21 st March 2022

Affected Fund	Default Fund	Deadline for alternative instructions	Closure Date
R69 DWS Noor Precious Metals Securities	M82 BlackRock World Gold	3 rd March 2022	7 th – 21 st March 2022

Affected Fund	Default Fund	Deadline for alternative instructions	Closure Date
L35 Mellon Global Real Return	J43 Ninety One Global Multi-Asset Income	3 rd March 2022	7 th – 21 st March 2022
L72 BlackRock SF – Managed Index Portfolios Defensive (GBP)*			
L48 Invesco Global Targeted Returns (USD HDG)			
P41 Ninety One Cautious Managed*			
S126 GAM Star Global Cautious (EUR)**			
S290 Bentley Reid Sterling Balanced*			
S99 FPIL Pension Growth Bonus*			

* Please note L72 BlackRock SF – Managed Index Portfolios Defensive, P41 Ninety One Cautious Managed, S290 Bentley Reid Sterling Balanced and S99 FPIL Pension Growth Bonus funds are priced in GBP, while the Default Fund is priced in USD. This means if your policy currency is not in USD, we would like to make you aware that your investment will be subject to the normal foreign

exchange movements from the point of switching into the Default Fund, and will continue for the period this fund is held.

** Please also note that S126 GAM Star Global Cautious (EUR) is priced in EUR, while the Default Fund is priced in USD. This means if your policy currency is not in USD, we would like to make you aware that your investment will be subject to the normal foreign exchange movements from the point of switching into the Default Fund, and will continue for the period this fund is held.

Affected Fund	Default Fund	Deadline for alternative instructions	Closure Date
R12 DWS Invest Global Agribusiness	J74 Ninety One GS Global Strategic Equity	3 rd March 2022	7 th – 21 st March 2022

Affected Fund	Default Fund	Deadline for alternative instructions	Closure Date
J01 Invesco Bond	P90 Schroder Global Corporate Bond (USD)	3 rd March 2022	7 th – 21 st March 2022