



Important information

Private and confidential

<<CLIENT_TITLE> <CLIENT_FORENAME>
 <CLIENT_SURNAME>
 <Pol_Address_1>
 <Pol_Address_2>
 <Pol_Address_3>
 <Pol_Address_4>
 <POL_PCD>

<POLICY_NUMBER>

<DD MONTH YEAR>

Dear <Pol_Salutation>

Your pension <plan is> <plans are> currently invested in the RLS UK Income Core Plus (Fidelity MoneyBuilder Dividend) Fund. We're writing to let you know about changes to this fund.

What's changing and why?

Fidelity has decided to change the name of its Fidelity MoneyBuilder Dividend Fund to Fidelity UK Equity Income Fund.

Fidelity has confirmed that there haven't been any changes to the fund's investment strategy, as the investment approach hasn't changed. However, Fidelity has updated its fund description to provide greater clarity on how the fund's managed.

We'll be updating the fund name and the underlying fund description on our factsheet to reflect the changes Fidelity is making to its fund.

Here are the current and new fund details:

	Current	New
Fund name	RLS UK Income Core Plus (Fidelity MoneyBuilder Dividend)	RLS UK Income Core Plus (Fidelity UK Equity Income)
Underlying fund description	The fund's investment objective is to achieve a combination of income and long-term capital growth from a portfolio primarily made up of investments in the UK, including ordinary shares, preference shares, convertibles and fixed interest securities. The portfolio is likely to have a bias towards larger companies, although it is not restricted in its choice of company by either size or industry. The fund may also use derivatives.	The Fund will invest at least 70% in equities (and their related securities) of UK companies (those domiciled, incorporated or having significant business in UK and those which are listed in the UK), and aims to hold a concentrated portfolio of 35-65 securities. The Investment Manager is not restricted in terms of size or industry. The Fund is actively managed and not constrained by a benchmark. The Fund may also invest in other transferable securities, collective investment schemes, money market instruments, cash and deposits and is also able to use derivatives for efficient portfolio management.

What happens next?

The changes will take effect on 1 March 2026.

You don't need to do anything, but you can review your investment choices and request a change at any time using your online login.

You can find information about all the investment options available to you at royallondon.com/pensioninvestments

Need more information?

If you aren't sure what these changes mean for you, or are considering making changes to your investments, you should speak to your financial adviser. If you don't have one, you can find details of advisers in your area by visiting royallondon.com/find-a-financial-adviser/

Advisers may charge for their services, although they should agree any fees upfront.

If you have any questions, please don't hesitate to contact us on the number on the first page of this letter. We'll be happy to help, although we can't give advice.

Yours sincerely



Iain McLeod

Director of Investment Propositions, Royal London



Royal London
royallondon.com

We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.

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