

| <i>Original Allocation</i> | <i>New Allocation</i> | <i>Fund name</i>   |
|----------------------------|-----------------------|--|
| 9                          | 9                     | abrdn - Global Sustainable and Responsible Investment Equity |
| 5                          | 5                     | abrdn - Sterling Money Market                                |
| 3                          | 3                     | Blackrock - UK Absolute Alpha                                |
| 9                          | 9                     | CT - Responsible Global Equity                               |
| 5                          | 3                     | CT - Responsible UK Equity                                   |
| 5                          | 5                     | EdenTree - European Equity                                   |
| 4                          | 4                     | EdenTree - Sterling Bond                                     |
| 5                          | 6                     | Fidelity Responsible Emerging Markets Equity                 |
| 10                         | 10                    | iShares - ESG Screened Overseas Corporate Bond Index         |
| 7                          | 12                    | iShares - UK Equity ESG Screened and Optimised Index         |
| 9                          | 9                     | Janus Henderson - Global Sustainable Equity                  |
| 9                          | 9                     | Jupiter - Ecology  |
| 4                          | 4                     | M&G Short Dated Corporate Bond                               |
| 8                          | 8                     | Rathbone - Ethical Bond                                      |
| 8                          | 4                     | Royal London - Sustainable Leaders                           |

BUY

SELL

INCREASE

DECREASE

Accepting these fund changes will result in portfolios being updated to reflect the selection above. Where no changes are recommended, a rebalance will occur to restore the correct weightings. In the case of fund suspensions, a cash alternative will be used for new investments and regular premiums and also where it is necessary to bring a portfolio up to 100%.