

<i>Original Allocation</i>	<i>New Allocation</i>	<i>Fund name</i>
4	2	ASI - Emerging Markets Income Equity
4	4	ASI - Sterling Money Market
3	3	Aviva Investors - Multi-Strategy Target Return
4	4	Fidelity - Extra Income
5	5	Fidelity - Japan Index
4	4	First Sentier - Global Listed Infrastructure
6	4	HSBC - European Index
4	4	HSBC - FTSE 100 Index
3	3	HSBC - Pacific Index
2	2	iShares - Overseas Corporate Bond Index
4	4	JPM - UK Equity Income
6	6	L&G - All Stocks Gilt Index
4	4	L&G - Cash Trust
3	3	L&G - Global Inflation Linked Bond Index
5	6	L&G - US Index Trust
3	3	M&G - Emerging Markets Bond
3	3	M&G - Global Dividend
2	2	M&G - Global Macro Bond
5	5	Royal London - Corporate Bond
7	7	Royal London - Short Duration Credit
7	8	Schroder - Income Maximiser
5	7	Schroder - US Equity Income Maximiser
7	7	Vanguard - FTSE UK Equity Income Index

BUY	SELL	INCREASE	DECREASE
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Please note: 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%.