

<i>Original Allocation</i>	<i>New Allocation</i>	<i>Fund name</i>
2	2	Artemis - High Income
2	2	Artemis - US Select
5	5	ASI - Sterling Money Market
6	6	Aviva Investors - Multi-Strategy Target Return
6	6	Baillie Gifford - Japanese
2	2	Baillie Gifford - Pacific
4	4	Baillie Gifford - Strategic Bond
3	3	Fidelity - Emerging Markets
4	4	Fidelity - Extra Income
6	6	First State - Global Listed Infrastructure
7	7	Fundsmith - Equity
4	4	HSBC - American Index
6	6	Jupiter - European
5	5	L&G - All Stocks Gilt Index
2	3	L&G - Global Inflation Linked Bond Index
8	8	Liontrust - Special Situations
4	4	M&G - Emerging Markets Bond
2	4	M&G - Global Macro Bond
4	4	Merion - UK Mid Cap
8	7	Rathbone - Income
5	5	Schroder - Recovery
5	3	Threadneedle - UK Property*

*This fund is not available in offshore bonds. Royal London Short Duration Credit or an equivalent will be used in its place

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%.