

Life funds

December 2017			
Event Type	Fund Name	Fund Code	Effective Date
<p>Fund name and description change</p> <p>Following the merger between Henderson and Janus, they have updated the names of their funds.</p> <p>As a result of this we have updated our fund names and fund descriptions.</p>	<p>SL Henderson Fixed Interest Monthly Income Life Fund</p> <p>To SL Janus Henderson Fixed Interest Monthly Income Life Fund</p> <p>New fund description: The SL Janus Henderson Fixed Interest Monthly Income Life Fund invests primarily in the Janus Henderson Fixed Interest Monthly Income Fund. The aim of the Janus Henderson Fixed Interest Monthly Income Fund is summarised below.</p> <p>To achieve a high yield. The fund will invest principally in fixed interest securities including preference shares.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>		
	<p>SL Henderson Global Equity Income Life Fund</p> <p>To SL Janus Henderson Global Equity Income Life Fund</p> <p>New fund description: The SL Janus Henderson Global Equity Income Life Fund invests primarily in the Janus Henderson Global Equity Income Fund. The aim of the Janus Henderson Global Equity Income Fund is summarised below.</p> <p>To achieve an income in excess of that of the MSCI World Index with the potential for long-term capital growth.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	<p>3H, 3J, 3K, 4Z, 5B, 5C, 5D, 7M, 8V, 8X, K8, LV, RG</p>	15/12/2017
	<p>SL Henderson UK Alpha Life Fund</p> <p>To SL Janus Henderson UK Alpha Life Fund</p> <p>New fund description: The SL Janus Henderson UK Alpha Life Fund invests primarily in the Janus Henderson UK Alpha Fund. The aim of the Janus Henderson UK Alpha Fund is summarised below.</p> <p>To seek capital growth through a relatively</p>		

concentrated portfolio principally investing in the securities of UK companies.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson Strategic Bond Life Fund

To

SL Janus Henderson Strategic Bond Life Fund

New fund description:

The SL Janus Henderson Strategic Bond Life Fund invests primarily in the Janus Henderson Strategic Bond Fund. The aim of the Janus Henderson Strategic Bond Fund is summarised below.

To provide a return by investing in higher yielding assets including high yield bonds, investment grade bonds, government bonds, preference shares and other bonds. The Fund may also invest in equities.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson Global Financials Life Fund

To

SL Janus Henderson Global Financials Life Fund

New fund description:

The SL Janus Henderson Global Financials Life Fund invests primarily in the Janus Henderson Global Financials Fund. The aim of the Janus Henderson Global Financials Fund is summarised below.

To achieve long-term capital growth. The fund will invest principally in the securities of financial services companies both in the UK and internationally.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson European Growth Life Fund

To

SL Janus Henderson European Growth Life Fund

New fund description:

The SL Janus Henderson European Growth Life Fund invests primarily in the Janus Henderson European Growth Fund. The aim of the Janus Henderson European Growth Fund is summarised below.

To seek long-term capital growth principally through investment in the securities of European companies excluding the UK.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson Multi-Manager Managed Life Fund To

SL Janus Henderson Multi-Manager Managed Life Fund

New fund description:

The SL Janus Henderson Multi-Manager Managed Life Fund invests primarily in the Janus Henderson Multi-Manager Managed Fund. The aim of the Janus Henderson Multi-Manager Managed Fund is summarised below.

To achieve capital growth through exposure to UK and overseas equities and fixed interest securities.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson Preference & Bond Life Fund To

SL Janus Henderson Preference & Bond Life Fund

New fund description:

The SL Janus Henderson Preference & Bond Life Fund invests primarily in the Janus Henderson Preference & Bond Fund. The aim of the Janus Henderson Preference & Bond Fund is summarised below.

To provide a return by investing primarily in preference shares, Government securities, corporate bonds, Eurobonds and other bonds. Where the Fund invests in currencies other than sterling, the Fund will always be hedged at least 80% to sterling in aggregate. The Fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson Sterling Bond Life Fund To

SL Janus Henderson Sterling Bond Life Fund

New fund description:

The SL Janus Henderson Sterling Bond Life Fund invests primarily in the Janus Henderson Sterling Bond Fund. The aim of the Janus Henderson Sterling Bond Fund is summarised below.

To achieve a high and stable level of income. The fund will invest principally in sterling-denominated fixed interest securities including preference shares, concentrating on investment grade corporate bonds.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson UK Property Life Fund

To

SL Janus Henderson UK Property Life Fund

New fund description:

The SL Janus Henderson UK Property Life Fund invests primarily in the Janus Henderson UK Property PAIF Feeder Fund. The aim of the Janus Henderson UK Property PAIF Feeder Fund is summarised below.

To achieve a high income together with some growth of both income & capital through investment solely in shares of the Janus Henderson UK Property PAIF. The Fund may also hold cash or near cash only where necessary to meet redemption requirements.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson European Selected Opportunities Life Fund

To

SL Janus Henderson European Selected Opportunities Life Fund

New fund description:

The SL Janus Henderson European Selected Opportunities Life Fund invests primarily in the Janus Henderson European Selected Opportunities Fund. The aim of the Janus Henderson European Selected Opportunities Fund is summarised below.

The fund aims to provide long-term capital growth by investing in European company shares.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson US Growth Life Fund

To

SL Janus Henderson US Growth Life Fund

New fund description:

The SL Janus Henderson US Growth Life Fund invests primarily in the Janus Henderson US Growth Fund. The aim of the Janus Henderson US Growth

	<p>Fund is summarised below.</p> <p>The fund aims to provide long-term capital growth by investing in the shares of large US companies. The fund may invest up to 15% in cash or other cash instruments from time to time.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p> <p>SL Henderson Cautious Managed Life Fund To SL Janus Henderson Cautious Managed Life Fund</p> <p>New fund description: The SL Janus Henderson Cautious Managed Life Fund invests primarily in the Janus Henderson Cautious Managed Fund. The aim of the Janus Henderson Cautious Managed Fund is summarised below.</p> <p>The fund aims to provide income and long-term capital growth by investing in a combination of company shares and a range of bonds in any country. The fund will invest no more than 60% of its value in company shares.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>		
<p>Fund Closure</p> <p>JP Morgan is merging their Global property Securities fund into their Global Unconstrained Fund. We do not believe this is appropriate as this would expose the clients currently invested to different investment exposures.</p> <p>As a result of this we have decided to close the JP Morgan fund and move our clients into the most appropriate fund on our platform ensuring there is no additional cost to the client. Therefore the fund name, fund description and Annual Management Charge (AMC) will be changing.</p>	<p>SL JP Morgan Global Property Securities Life Fund</p> <p>Customers switched to: SL Aberdeen Property Share Life Fund</p> <p>Annual Management Charge (AMC) (Series 1) From: 1.68% To: 1.60%</p> <p>Annual Management Charge (AMC) (Series 2) From: 2.18% To: 2.10%</p> <p>New Fund Description The SL Aberdeen Property Share Life Fund invests primarily in the Aberdeen Property Share Fund. The aim of the Aberdeen Property Share Fund is summarised below.</p> <p>The objective of Fund is to provide long term total return, from a diversified portfolio of property company securities or companies which derive a significant proportion of their revenues or profits from</p>	<p>YH</p>	<p>08/12/2017</p>

	<p>property, or have a significant proportion of their assets in property. Holdings will be concentrated in the United Kingdom, though investment overseas is permitted.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>		
<p>Fund Name and Description change</p> <p>CF Macquarie has informed us that they are changing the name of their fund to fall in line with their company name change.</p> <p>As a result of this we have changed our fund names and fund descriptions.</p>	<p>SL CF Macquarie Global Infrastructure Securities Life Fund</p> <p>To SL LF Macquarie Global Infrastructure Securities Life Fund</p> <p>New Fund Description The SL LF Macquarie Global Infrastructure Securities Life Fund invests primarily in the LF Macquarie Global Infrastructure Securities Fund. The aim of the LF Macquarie Global Infrastructure Securities Fund is summarised below.</p> <p>The Fund aims to provide investors with a total return over the medium-to-long term consisting of income and capital growth.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	YQ	18/12/2017
<p>Fund Name and Description change</p> <p>CF Seneca has informed us that they are changing the name of their fund to fall in line with their company name change.</p> <p>As a result of this we have changed our fund names and fund descriptions.</p>	<p>SL CF Seneca Diversified Growth Life Fund</p> <p>To SL LF Seneca Diversified Growth Life Fund</p> <p>New Fund Description The SL LF Seneca Diversified Growth Life Fund invests primarily in the LF Seneca Diversified Growth Fund. The aim of the LF Seneca Diversified Growth Fund is summarised below.</p> <p>The investment objective is to achieve long-term capital growth by investing in balanced and well diversified portfolio of UK and International equities, and fixed interest securities including government and corporate bonds. Investments will also be made in regulated collective investment schemes, money markets and cash deposits to provide further diversification to the Fund in accordance with applicable regulations.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	VC, VD	18/12/2017

	<p>SL CF Seneca Diversified Income Life Fund</p> <p>To SL LF Seneca Diversified Income Life Fund</p> <p>New fund Description The SL LF Seneca Diversified Income Life Fund invests primarily in the LF Seneca Diversified Income Fund. The aim of the LF Seneca Diversified Income Fund is summarised below.</p> <p>The investment objective is to provide a high level of growing income by investing in a balanced and well diversified portfolio of UK and International equities, fixed interest securities including government and corporate bonds. Investments will also be made in regulated collective investment schemes, money markets and cash deposits to provide further diversification to the Fund in accordance with applicable regulations.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>		
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Pension funds

December 2017			
Event Type	Fund Name	Fund Code	Effective Date
<p>Fund Name and description change</p> <p>Following the merger between Henderson and Janus, they have updated the names of their funds.</p> <p>As a result of this we have updated our fund names and fund descriptions.</p>	<p>SL Henderson European Growth Pension Fund To SL Janus Henderson European Growth Pension Fund</p> <p>New fund description: The SL Janus Henderson European Growth Pension Fund invests primarily in the Janus Henderson European Growth Fund. The aim of the Janus Henderson European Growth Fund is summarised below.</p> <p>To seek long-term capital growth principally through investment in the securities of European companies excluding the UK.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>		
	<p>SL Henderson UK Property Pension Fund To SL Janus Henderson UK Property Pension Fund</p> <p>New fund description: The SL Janus Henderson UK Property Pension Fund invests primarily in the Janus Henderson UK Property PAIF Feeder Fund. The aim of the Janus Henderson UK Property PAIF Feeder Fund is summarised below.</p> <p>To achieve a high income together with some growth of both income & capital through investment solely in shares of the Janus Henderson UK Property PAIF. The Fund may also hold cash or near cash only where necessary to meet redemption requirements.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	1P, 1R, 1S, C8, DDMB, KK, NS	15/12/2017
	<p>SL Henderson Sterling Bond Pension Fund To SL Janus Henderson Sterling Bond Pension Fund</p> <p>New fund description: The SL Janus Henderson Sterling Bond Pension Fund invests primarily in the Janus Henderson Sterling Bond Fund. The aim of the Janus Henderson Sterling Bond Fund is summarised below.</p> <p>To achieve a high and stable level of income. The fund will invest principally in sterling-denominated fixed</p>		

interest securities including preference shares, concentrating on investment grade corporate bonds.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson Emerging Markets Opportunities Pension Fund

To

SL Janus Henderson Emerging Markets Opportunities Pension Fund

New fund description:

The SL Janus Henderson Emerging Markets Opportunities Pension Fund invests primarily in the Janus Henderson Emerging Markets Opportunities Fund. The aim of the Janus Henderson Emerging Markets Opportunities Fund is summarised below.

The fund aims to provide long-term capital growth by investing in company shares in emerging market countries. The fund may invest indirectly in emerging market countries by buying securities such as American depositary receipts (ADRs).

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson Strategic Bond Pension Fund

To

SL Janus Henderson Strategic Bond Pension Fund

New fund description:

The SL Janus Henderson Strategic Bond Pension Fund invests primarily in the Janus Henderson Strategic Bond Fund. The aim of the Janus Henderson Strategic Bond Fund is summarised below.

To provide a return by investing in higher yielding assets including high yield bonds, investment grade bonds, government bonds, preference shares and other bonds. The Fund may also invest in equities.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

SL Henderson European Selected Opportunities Pension Fund

To

SL Janus Henderson European Selected Opportunities Pension Fund

New fund description:

The SL Janus Henderson European Selected Opportunities Pension Fund invests primarily in the Janus Henderson European Selected Opportunities

	<p>Fund. The aim of the Janus Henderson European Selected Opportunities Fund is summarised below.</p> <p>The fund aims to provide long-term capital growth by investing in European company shares.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p> <p>SL Henderson Cautious Managed Pension Fund To SL Janus Henderson Cautious Managed Pension Fund</p> <p>New fund description: The SL Janus Henderson Cautious Managed Pension Fund invests primarily in the Janus Henderson Cautious Managed Fund. The aim of the Janus Henderson Cautious Managed Fund is summarised below.</p> <p>The fund aims to provide income and long-term capital growth by investing in a combination of company shares and a range of bonds in any country. The fund will invest no more than 60% of its value in company shares.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>		
<p>Fund Closure</p> <p>JP Morgan is merging their Global property Securities fund into their Global Unconstrained Fund. We do not believe this is appropriate as this would expose the clients currently invested to different investment exposures.</p> <p>As a result of this we have decided to close the JP Morgan fund and move our clients into the most appropriate fund on our platform ensuring there is no additional cost to the client. Therefore the fund name, fund description and Annual Management Charge (AMC) will be changing.</p>	<p>SL JP Morgan Global Property Securities Pension Fund</p> <p>Customers moved to: SL Aberdeen Property Share Pension Fund</p> <p>Annual Management Charge (AMC) (Series 3 & 4) From: 1.68% To: 1.60%</p> <p>New Fund Description The SL Aberdeen Property Share Pension Fund invests primarily in the Aberdeen Property Share Fund. The aim of the Aberdeen Property Share Fund is summarised below.</p> <p>The objective of Fund is to provide long term total return, from a diversified portfolio of property company securities or companies which derive a significant proportion of their revenues or profits from property, or have a significant proportion of their assets in property. Holdings will be concentrated in the United Kingdom, though investment overseas is permitted.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	<p>YE</p>	<p>08/12/2017</p>

<p>Fund Name and Description change</p> <p>CF Macquarie has informed us that they are changing the name of their fund to fall in line with their company name change.</p> <p>As a result of this we have changed our fund names and fund descriptions.</p>	<p>SL CF Macquarie Global Infrastructure Securities Pension Fund To SL LF Macquarie Global Infrastructure Securities Pension Fund</p> <p>New Fund Description The SL LF Macquarie Global Infrastructure Securities Pension Fund invests primarily in the LF Macquarie Global Infrastructure Securities Fund. The aim of the LF Macquarie Global Infrastructure Securities Fund is summarised below.</p> <p>The Fund aims to provide investors with a total return over the medium-to-long term consisting of income and capital growth.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	<p>YP</p>	<p>18/12/2017</p>
<p>Fund Name and Description change</p> <p>CF Woodford has informed us that they are changing the name of their fund to fall in line with their company name change.</p> <p>As a result of this we have changed our fund names and fund descriptions.</p>	<p>SL CF Woodford Equity Income Pension Fund To SL LF Woodford Equity Income Pension Fund</p> <p>New Fund Description The SL LF Woodford Equity Income Pension Fund invests primarily in the LF Woodford Equity Income Fund. The aim of the LF Woodford Equity Income Fund is summarised below.</p> <p>To provide a reasonable level of income together with capital growth. This will be achieved by investing primarily in UK listed companies.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	<p>EEJG</p>	<p>18/12/2017</p>
<p>Fund Name and Description change</p> <p>CF Seneca has informed us that they are changing the name of their fund to fall in line with their company name change.</p> <p>As a result of this we have changed our fund names and fund descriptions.</p>	<p>SL CF Seneca Diversified Growth Pension Fund To SL LF Seneca Diversified Growth Pension Fund</p> <p>New Fund Description The SL LF Seneca Diversified Growth Pension Fund invests primarily in the LF Seneca Diversified Growth Fund. The aim of the LF Seneca Diversified Growth Fund is summarised below.</p> <p>The investment objective is to achieve long-term capital growth by investing in balanced and well diversified portfolio of UK and International equities, and fixed</p>	<p>VJ, VK</p>	<p>18/12/2017</p>

	<p>interest securities including government and corporate bonds. Investments will also be made in regulated collective investment schemes, money markets and cash deposits to provide further diversification to the Fund in accordance with applicable regulations.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p> <p>SL CF Seneca Diversified Income Pension Fund To SL LF Seneca Diversified Income Pension Fund</p> <p>New fund Description The SL LF Seneca Diversified Income Pension Fund invests primarily in the LF Seneca Diversified Income Fund. The aim of the LF Seneca Diversified Income Fund is summarised below.</p> <p>The investment objective is to provide a high level of growing income by investing in a balanced and well diversified portfolio of UK and International equities, fixed interest securities including government and corporate bonds. Investments will also be made in regulated collective investment schemes, money markets and cash deposits to provide further diversification to the Fund in accordance with applicable regulations.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>		
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International funds

December 2017			
Event Type	Fund Name	Fund Code	Effective Date
<p>Fund Name and description change</p> <p>Following the merger between Henderson and Janus, they have updated the names of their funds.</p> <p>As a result of this we have updated our fund names and fund descriptions.</p>	<p>SL Intl Henderson Sterling Bond Fund To SL Intl Janus Henderson Sterling Bond Fund</p> <p>New fund description: The SL Intl Janus Henderson Sterling Bond Fund invests primarily in the Janus Henderson Sterling Bond Fund. The aim of the Janus Henderson Sterling Bond Fund is summarised below.</p> <p>To achieve a high and stable level of income. The fund will invest principally in sterling-denominated fixed interest securities including preference shares,</p>	<p>T1, T9, TN</p>	<p>15/12/2017</p>

	<p>concentrating on investment grade corporate bonds.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p> <p>SL Intl Henderson Cautious Managed Fund To SL Intl Janus Henderson Cautious Managed Fund</p> <p>New fund description: The SL Intl Janus Henderson Cautious Managed Fund invests primarily in the Janus Henderson Cautious Managed Fund. The aim of the Janus Henderson Cautious Managed Fund is summarised below.</p> <p>The fund aims to provide income and long-term capital growth by investing in a combination of company shares and a range of bonds in any country. The fund will invest no more than 60% of its value in company shares.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p> <p>SL Intl Henderson European Selected Opportunities Fund To SL Intl Janus Henderson European Selected Opportunities Fund</p> <p>New fund description: The SL Intl Janus Henderson European Selected Opportunities Fund invests primarily in the Janus Henderson European Selected Opportunities Fund. The aim of the Janus Henderson European Selected Opportunities Fund is summarised below.</p> <p>The fund aims to provide long-term capital growth by investing in European company shares.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>		
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