

Change to IOMA Internal Fund range

If you are currently investing in the IOMA Internal Funds, please note that these funds do not form part of the proposed transfer to RL360 Services (the **Transfer**). This means that your policy cannot continue to invest in these funds once it transfers to RL360 Services. The changes to the investments linked to your policy are set out in full in question 7 of section 3 of the policyholder circular on our website. The link to the circular is

<https://www.iomagroup.co.im/Transferring/3%20-%20IOMA%20Transferring%20Policyholder%20Circular.pdf> There should be no change to the value of your policy as a result of the Transfer.

Proposed Replacement Funds

If your policy is linked to one of the managed internal funds listed below (the **Managed Internal Funds**), IOMA has worked closely with RL360 Services to identify suitable replacement external funds (the **Proposed Replacement Funds**) which have materially similar investment objectives, comparable asset class allocations, sector and regional exposures, market capitalisation, investment style, risk profile and cost to the Managed Internal Funds. Details of the Proposed Replacement Funds that we have determined to be most suitable for each of the Managed Internal Funds are set out in the below table.

If your policy is linked to one or more Managed Internal Funds, you will have received supplementary information about the options available to you and the actions you may wish to take. In short, upon Transfer, unless you instruct us otherwise, the Managed Internal Funds linked to your policy(ies) will be replaced with the Proposed Replacement Funds set out in the table below. However, you have the option to choose your own funds to replace the Managed Internal Funds (**Alternative Replacement Funds**) (subject to the Alternative Replacement Funds meeting RL360 Services' acceptability criteria). You can exercise this right by completing the Dealing Instruction Form on our website and delivering the completed form to IOMA before 5pm UK time on 15 November 2024.

The link to the Dealing Instruction Form is
<https://www.iomagroup.co.im/Transferring/6%20-%20Dealing%20Instruction%20Form.PDF>

The Proposed Replacement Funds are as follows:

Managed Internal Fund Name	Currency	Proposed Replacement Fund (including link to information about the Proposed Replacement Fund)	ISIN	Currency
IOMA Diversified Fund	USD	BSF Managed Index Portfolio Growth A2 USD H BlackRock Strategic Funds - Managed Index Portfol... LU1298145357 (morningstar.co.uk)	LU1298145357	USD
IOMA Safety First Fund	USD	BGF Global Allocation A2 USD BlackRock Global Funds - Global Allocation Fund A... LU0072462426 (morningstar.co.uk)	LU0072462426	USD
IOMA United States Growth Fund	USD	AB American Growth A USD AB - American Growth Portfolio A Acc LU0079474960 (morningstar.co.uk)	LU0079474960	USD
IOMA European Growth Fund	USD	MFS Meridian European Smaller Companies A1 USD	LU0219440681	USD

		MFS Meridian Funds - European Smaller Companies F... LU0219440681 (morningstar.co.uk)		
IOMA S&P 500 Fund	USD	SPDR S&P 500 ETF Trust https://www.morningstar.com/etfs/arcx/spy/quote	US78462F1030	USD
IOMA Gold Fund	USD	BGF World Gold D2 USD BlackRock Global Funds - World Gold Fund D2 LU0252968424 (morningstar.co.uk)	LU0252968424	USD
IOMA Emerging Market Growth Fund	USD	Schroder ISF Emerging Markets Equity A Acc USD Schroder International Selection Fund Emerging Ma... LU0106252389 (morningstar.co.uk)	LU0106252389	USD
IOMA Diversified Euro Fund	EUR	BSF Managed Index Portfolio Growth A2 EUR BlackRock Strategic Funds - Managed Index Portfol... LU1241524880 (morningstar.co.uk)	LU1241524880	EUR
IOMA United Kingdom Growth Fund	GBP	Liontrust GF Special Situations C1 Acc GBP Liontrust GF Special Situations Fund C1 Acc GBP IE00B76P4R28 (morningstar.co.uk)	IE00B76P4R28	GBP
IOMA F&C Investment Trust Fund	GBP	F&C Investment Trust	GB0003466074	GBP

		F&C Investment Trust Ord, CEF, quote Morningstar		
GAP Global Equity Fund	GBP	Janus Henderson Global Equity Income I Acc GBP Janus Henderson Global Equity Income Fund I Acc GB00BFDTFV49 (morningstar.co.uk)	GB00BFDTFV49	GBP
GAP Select Managed Growth Fund	GBP	Janus Henderson Multi-Manager Managed I Acc GBP Janus Henderson Multi-Manager Managed Fund I Acc GB00B7JZZK97 (morningstar.co.uk)	GB00B7JZZK97	GBP
GAP Global Index Tracker USD	USD	iShares MSCI World ETF USD iShares MSCI World UCITS ETF USD (Dist) ETF IE00B0M62Q58 (morningstar.co.uk)	IE00B0M62Q58	USD

You can find out more about the Proposed Replacement Funds by clicking on the links in the above table or by visiting the Morningstar (or other fund data provider) website and typing in the relevant ISIN number shown in the table. Alternatively, please contact your financial advisor.

After the Transfer has been completed, you will be able to switch funds in accordance with the terms and conditions applicable to your policy.