

Our ref: Sample

(Date)

# Sample copy

Dear (Salutation)

## Nordea 1 - Emerging Wealth Equity – fund closure

**Account number:** XXXXXXX

**Your financial adviser:** XXXXXXX

I am writing to you because you are an investor in the Nordea 1 - Emerging Wealth Equity fund.

The fund will be merging into the Nordea 1 – Emerging Stars ex China Equity fund. As we do not offer the Nordea 1 – Emerging Stars ex China Equity fund, we will be closing the Nordea 1 - Emerging Wealth Equity fund on **19 January 2024**.

We have been unable to accept new investments into the fund since 03 January 2024.

**The last day we can sell units in the fund will be 17 January 2024.**

To continue receiving the benefits of being invested in this type of fund you will need to switch into an alternative asset(s) from our extensive range and send us any new instructions before then. You can switch online by visiting **quilter.com** or by sending us a form in the post, but it is important you speak to your financial adviser before doing so. You can switch free of any Quilter administration charges.

**If you don't have a financial adviser**, we recommend that you consider the benefits of receiving professional financial advice, which can be especially important when you need to make investment decisions. If you would like to search for an adviser in your area you can start by visiting **quilter.com/financial-advice/find-an-adviser**

### What happens if you don't take action

If we don't hear from you by 11:00 am on 17 January 2024, the Nordea 1 - Emerging Wealth Equity fund will close and you will receive cash based on the value of your holding at the closure date. It will stay in cash until you choose a new asset.

Cash may not be suitable for your long-term investment needs and could be used to pay your financial adviser fees and/or our charges, leaving less to invest. We recommend you speak to your financial adviser about your investments and before making any investment decisions.

### **Capital gains tax – Collective Investment Account only**

If you choose to sell or switch your holdings, this is a disposal for capital gains tax purposes. Please speak to your financial adviser to understand how this may affect you.

If you have any questions about this letter, please speak to your financial adviser who will be able to help you. Alternatively, you can call or email us using the details shown and we will be happy to help. Our Customer Service Centre is open 8:30am – 5:30pm, Monday to Friday.

Yours sincerely,

A handwritten signature in black ink that reads "Callum Earl". The signature is written in a cursive, slightly slanted style.

**Callum Earl**

*Head of Customer Operations*