

Our ref: Sample

(Date)

Sample copy

Dear (Salutation)

Fund merger for JPMorgan Multi-Asset Growth & Income plc

Account number:

Your financial adviser:

I am writing to you because you are invested in the JPMorgan Multi-Asset Growth & Income plc, provided by J.P.Morgan Asset Management.

J.P.Morgan has informed us that the JPMorgan Multi-Asset Growth & Income plc merged into the JPMorgan Global Growth & Income Plc on **26 March 2024**. You'll see the new asset on your valuations and statements after that date.

You may want to speak to your financial adviser about the impact of the merger. Please speak to them before making any investment decisions, or if you have any questions about this change.

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.

How the merger will affect your account

- **The value of your fund holding** – The merger may affect the value of your holding, as explained below under the heading "Will the merger cost me anything?".
- **Direct Debits** – If you are paying into the asset by Direct Debit:
 - 1) payments up to and including 20 March 2024 will be allocated to JPMorgan Multi-Asset Growth & Income plc.
 - 2) any payments which are due to be collected whilst the merger is taking place will buy units proportionally across the other assets in your Direct Debit instruction. If the merging asset is the only asset in your instruction, those payments will be allocated to cash. They will stay in cash unless you choose to switch them to another asset in future.
 - 3) payments after the merger will be allocated to the JPMorgan Global Growth & Income Plc.

- **Phasing and Rebalancing** – Any **phased investment** or **rebalancing** instructions using the asset will automatically continue after the merger. Unless you give us an alternative choice, future transactions will be reapportioned across the other assets in your instruction, or cash if the merging asset is the only asset in your instruction.

Cash may not be suitable for your long-term investment needs. If you're happy for the amount to stay in cash, you don't need to do anything. Alternatively, you can switch the cash into an alternative asset(s) from our extensive range. Your financial adviser can give us your switch instruction, or you can switch by logging into our online Customer Centre at quilter.com/login or by sending us a switch form in the post.

- The merger **may change the asset's risk profile**. You can see more information about the new asset in its Key Investor Information document, available online at . Please note, it may not reflect the charges applicable when accessing the asset through us.

Will the merger cost me anything?

Any realignment costs will be borne by the asset. J.P.Morgan have advised these costs will be negligible.

Why the asset is merging

J.P.Morgan recognises that the size of the Company limits its appeal to investors and believes that the merger provides the most attractive option for Shareholders, in particular taking into account the strong performance, improved share rating, significantly greater economies of scale and secondary market liquidity that will result from the merger.

You can find more information about the old and new assets overleaf.

You do not need to take any action unless you would like to choose a new asset from our extensive range.

If you decide to switch into a new asset(s), please note that you will also need to update your asset choice for Direct Debit payments, if applicable.

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



Callum Earl

Head of Customer Operations