CHANGES TO THE WAY YOU CAN SEND PAYMENTS TO US IF YOU HAVE MORE THAN ONE INVESTMENT

From 1 September 2018, if you hold more than one investment on our platform (as shown in your enclosed quarterly statement), you may need to start sending us separate payments for each investment when you want to invest, rather than sending us a single payment to be split between them.

This is to help us appropriately safeguard the money you invest with us. It also applies if you take out any new investments with us in the future.

HOW DOES THIS AFFECT YOU?

You can continue to send us a single payment for one or more investments you hold in Group A (the left-hand column in the table below) or for one or more investments in Group B (the right-hand column in the table below).

However, from 1 September 2018, if you are investing in a combination of investments from both Group A and Group B, you will need to send us a separate payment for each group. If you send us a payment for a combination of Group A and Group B investments we will have to return your payment, delaying your investment. Your enclosed quarterly statement will show you which of the below investments you hold.

If you currently make a regular investment by direct debit then these requirements will not affect your payments.

<table>
<thead>
<tr>
<th>Group A</th>
<th>Group B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collective Retirement Account (CRA)</td>
<td>Individual Savings Account (ISA)</td>
</tr>
<tr>
<td>Collective Investment Bond (CIB)</td>
<td>Collective Investment Account (CIA)</td>
</tr>
</tbody>
</table>
SENDING PAYMENTS TO US

PAYMENT METHODS
You can send us a payment in the following ways:
- Electronic payment by BACS or CHAPS
- Debit card (online only)
- Cheque

To help us process your investment as quickly as possible, please ensure you include the application number or your surname and postcode in the reference field of your electronic payment.

A REMINDER OF OUR BANK DETAILS (THESE HAVEN’T CHANGED)

Payment into an ISA or a CIA
Account name: Old Mutual Wealth Limited
Sort code: 56-00-68
Account number: 37632191

Payment into a CRA or a CIB
Account name: Old Mutual Wealth Life & Pensions Limited
Sort code: 56-00-68
Account number: 37632116

WHY ARE WE ASKING YOU TO SEPARATE YOUR PAYMENTS?

Protecting your money is important to us, as well as being a regulatory requirement. The regulations differ according to the type of investment, so the way we treat each payment – and the bank accounts we use – also varies by investment type. It is important to ensure that we have the correct controls in place so that the payments we receive are banked into the correct accounts, and to help us to continue to protect your money.

FIND OUT MORE

If you have any questions please speak to your financial adviser, alternatively you can call us on Freephone 0808 171 2626 or email us at ask@omwealth.com.

Your investment may fall or rise in value and you may not get back what you put in.

www.oldmutualwealth.co.uk

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Old Mutual Wealth is the trading name of Old Mutual Wealth Limited which provides an Individual Savings Account (ISA) and Collective Investment Account (CIA) and Old Mutual Wealth Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

Old Mutual Wealth Limited and Old Mutual Wealth Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.

Registered Office at Old Mutual House, Portland Terrace, Southampton SO14 7EJ, United Kingdom.

Old Mutual Wealth Limited is authorised and regulated by the Financial Conduct Authority. Old Mutual Wealth Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.

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