

# Supplementary information document



# Contents

## Section 1

Our services and cost explained ————— 3

## Section 2

Customer service and protection of  
your personal information ————— 4

## Section 3

ISA terms and conditions ————— 12

Unit Trusts terms and conditions ————— 21

Glossary ————— 27

## Section 1

### Our services and costs explained

#### RLUM Limited

80 Fenchurch Street, London,  
EC3M 4BY

#### 1. Supplementary Information Document (SID)

This SID gives you important additional information about investing in the RLUM Unit Trusts, which are also referred to as funds. You should read it in conjunction with the Key Investor Information Document (KIID) for the funds.

These funds each have a separate KIID. All the information contained in the KIID, and the format and terminology used, is required by law to help you understand the nature of an investment and the risks associated with it.

Please make sure you have read the contents of this SID, the KIID(s) and the Terms and Conditions before deciding to invest, to ensure you are able to make an informed decision. You may also want to read the Prospectus (for more information on how the funds operate) and the annual and interim reports (which are regular accounting reports for the funds). We will ask you to declare that you have received an up-to-date KIID and this SID.

#### 2. Whose products do we offer?

We only offer our own products.

#### 3. What service will we provide you with?

No advice – you will not receive advice or a recommendation from us. You will need to make your own choice about how to proceed.

#### 4. What will you have to pay us for our services?

The charges applied to your investment are detailed in the Key Investor Information Document (KIID) and the Costs & Charges Disclosure Document (CCDD) available for each Scheme (fund). Details of these can also be found in the Prospectus.

#### 5. Who regulates us?

RLUM Limited is authorised and regulated by the Financial Conduct Authority and is a subsidiary of The Royal London Mutual Insurance Society Limited. RLUM Limited is registered in England and Wales number 2369965. Our Financial Services Register number is 144032.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, provides life assurance and pensions and is a member of the Association of British Insurers. Registered in England and Wales number 99064.

The registered office for RLUM Limited and The Royal London Mutual Insurance Society Limited is 80 Fenchurch Street, London, EC3M 4BY, United Kingdom.

You can check this on the Financial Services Register by visiting the FCA's website **fca.org.uk** or by contacting the FCA on **0800 111 6768**.

## **6. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Most types of investment business are covered up to a maximum limit of £85,000.

Further information about compensation scheme arrangements is available from the FSCS.

## **Section 2**

### **Customer service and protection of your personal information**

**This section explains your rights as a customer of RLUM Limited and the basis upon which we do business with you.**

The terms set out in this section are revised periodically. The latest version will always be available on our website **royallondon.com/rlumisaoverview**

### **The products and services we provide**

We offer investment into the RLUM funds via the following products:

- **Individual Savings Account (ISA)**  
- Investment into the RLUM Unit Trust(s) within the RLUM Limited ISA. Please note our ISA product is closed to new customers. These terms apply solely to existing ISA account-holders.
- **Unit Trusts** - Investment into the RLUM Unit Trusts(s) outside of the ISA wrapper.

If you have any queries about our products or services you can call our Customer Contact Centre on **0345 605 7777**. Calls may be monitored or recorded for security and training purposes.

## Charges for our products and services

Where we are obliged to disclose full details of charges and the cost of any advice we will provide these to you. This information can also be provided on request.

## Information about your RLUM Limited ISA

RLUM Limited is the ISA Manager (see glossary) of the Unit Trust investments held within your ISA. We will have custody of (i.e. hold) ISA Investments on your behalf. Since we do not issue documents of title, our own records act as proof of your ownership.

These Investments will be registered in the name of the ISA Manager (see glossary) and will be identifiable as yours by being designated with your name. None of these investments can be used as security for any loan and we will buy, sell or otherwise deal with them only upon your instructions.

We will claim and receive dividends, interest and any other entitlements accruing for you. Further details of how we deal with income can be found in the Terms and Conditions of the RLUM Limited Stocks & Shares Individual Savings Account (ISA) in section 3.

### **Payment of Income.**

We will send you ISA statements twice a year detailing your investments with us and any income reinvested. An ISA can be transferred to another ISA manager, subject to our ISA Terms and Conditions and those of the other ISA manager.

## Information about your RLUM Limited Unit Trusts

RLUM Limited is the authorised fund manager for RLUM Limited Unit Trusts. Any investments held in Unit Trusts will be registered in your name. We do not issue documents of title, therefore our own records act as proof of your ownership.

We will claim and receive dividends, interest and any other entitlements accruing for you.

Further details of how we deal with income can be found in the Terms and Conditions of the RLUM Limited Unit Trusts in section 3. **Payment of Income.**

We will send you Unit Trust statements twice a year detailing your investments with us and any income reinvested.

## Our client money arrangements for ISA and Unit Trust investors

RLUM Limited maintain separate client money (see glossary) accounts with third party banks outside of The Royal London Group. We use the DvP (see glossary) exemption to process payments when units are purchased until your money is cleared through the normal banking process, during which time the money is not protected as client money. Any request to withdraw your money will be held as client money whilst we process your instruction and will remain so until you present your cheque at your bank or until we make electronic payment to you. Funds held in such client money accounts are held on trust and segregated from our own funds (see also the section headed Compensation in the event of insolvency). Interest is not paid on any money held in this way.

## Service standards and complaints

- RLUM Limited aim to provide all our customers with the highest level of service. If on any occasion you think we fall short of this aim, we promise that we will act fairly and promptly in putting things right.
- If you have any issues or queries, the best course of action is to contact the office or person you have been dealing with.
- Where possible, we will resolve the matter immediately. However, if this is not possible, we will explain to you what will happen next.
- RLUM Limited has well-established complaints handling procedures to ensure that all causes of concern are dealt with fairly and promptly. If you would like us to send you a leaflet describing these procedures, or if you need to complain to us, please contact:

Royal London Group  
Royal London House  
Alderley Park  
Congleton Road  
Nether Alderley  
Macclesfield  
SK10 4EL

Tel: **0161 274 8890**

- If your complaint is not dealt with to your satisfaction, you can then contact:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: **0800 023 4567** or **0300 1239 123**  
from a mobile.

Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

- Making a complaint will not affect your legal rights.

## How is my personal information used?

This section is a notice which we are required to give you under the data protection laws. We, RLUM Limited, will collect and use your personal information, including any sensitive personal information where necessary.

We may update this notice from time to time and we will alert you to any important updates. It's not meant to be a legal contract between you and Royal London, and does not affect your rights under the data protection laws.

In this notice we have included the uses that we feel would be most important to you.

## We use your information for the following:

- Arranging, providing, administering your ISA/ Unit Trust and managing any queries or claims.
- Verifying your identity and carrying out fraud prevention checks. We will use a reputable reference agency who will access a range of data such as information from the electoral register. Although we will keep a record of this search, we will not share it outside the Royal London Group.

- To ensure we meet our legal and regulatory responsibilities.
- If we lose touch we will use a trusted 3rd party to try and find you and reunite you with your policy.

We also use your information for other activities. Where we do this we require a 'legitimate interest'. This is when each activity is assessed and your rights and freedoms are taken into account ensuring that nothing we do is too intrusive or beyond your reasonable expectation. We use legitimate interests for:

- Market research - We use personal information to help us understand that our products and services suit the needs of our customers and meet your expectations. We also do this to improve your customer experience;
- Analytics and Insight - We generally combine your information with other customers' in order to check if our products are priced fairly and are suitable for our customers. We also do this to check that our communications are easy to understand.
- Marketing and Communications - To send you information about your products and other products you may be interested in.
- We use a trusted 3rd party to help us to provide you with communications relevant to you, and reduce the chances of you receiving information you wouldn't want. There is more information on marketing and communications in our full Privacy Notice on our website at [www.royallondon.com/legal/privacy/](http://www.royallondon.com/legal/privacy/).

We may monitor and record phone calls, such as when you apply or when dealing with queries and claims, for training and quality purposes. We do this so we have accurate records of what you tell us to do.

### **Providing information about someone else**

If you provide information to us about someone else, you must have their permission to do so, and have told them about how we will use their personal information.

### **How long will you hold my personal information?**

We'll keep your personal information for as long as is needed, for the purpose for which it was collected, and to comply with our legal and regulatory responsibilities. This will involve keeping your information for a reasonable period of time after your plan or your relationship with us has ended.

If there aren't any legal, regulatory or contractual requirements, any other personal information is kept for seven years from the date your plan ended.

### **How will my personal information be shared?**

- Your information will be used by employees of Royal London, who need to see or work on your policy. In addition to our own staff we share your information with other companies so that we can administer your policy and provide our services to you.

Such as:

- other companies within the Royal London Group;
- our service providers and agents e.g. who print your regular statement, our data storage providers, who send an email on our behalf following a quote;
- approved IT specialists e.g. those who support our IT systems;
- our third party advisers, such as auditors, underwriters, reinsurers, medical agencies and legal advisers;
- identity authentication and fraud prevention agencies; and/or
- legal and regulatory bodies.

### **How will my personal information be protected?**

We will protect your personal information with the right level of security. Depending on the policy you have with us, some of your personal data might be processed overseas outside of the European Economic Area (EEA). We take the steps needed to make sure that your information is treated securely and has the right legal protection.

### **How can I find out more?**

- You can find out more information about how we handle your personal information by visiting our Privacy Notice at [www.royallondon.com/legal/privacy/](http://www.royallondon.com/legal/privacy/)

- Our full Privacy Notice contains more detail on:

- (i) our legal grounds for using your personal information (including more information about our legitimate interests and our approach to sending marketing communications);
- (ii) how your personal information is protected if we transfer it overseas;
- (iii) how we protect your personal information;
- (iv) how long we keep your personal information for; and
- (v) your rights under the data protection laws and how to exercise them (including how to object to marketing we send to you and to processing done under legitimate interests)

### **Marketing**

You have a specific right to object to marketing we send to you. If you would like to do this or change how you'd like to receive marketing, please contact us on **0345 600 7788** or by email at **GDPR@royallondon.com**

### **What are my rights?**

If you are not able to access the full Privacy Notice at [www.royallondon.com/legal/privacy/](http://www.royallondon.com/legal/privacy/) or you would prefer a recorded version you can call **0800 085 8352**. If you prefer to receive the full Privacy Notice in another format, please also use this telephone number, or contact us at the email or postal address below.

If you wish to use any of your rights under the data protection laws, please contact us. For example, you might want to access a copy of your information, or to correct any inaccurate information. You should contact our Data Protection Officer by email at **GDPR@royallondon.com** or by post to Royal London Group, Royal London House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL.

### Law governing the relationship

The Law of England & Wales will apply to the relationship between us and any products or services we provide. Any terms and conditions of your policy will be supplied in English and we will communicate with you in English, using any mutually acceptable method, which may include in person, telephone, email and through the post.

### Cancellation

Details of any cancellation rights are included within the product documentation. Where cancellation rights are provided you will receive a cancellation notice with your product document which, if you wish to cancel, you should sign and return following the instructions given. If you are increasing your investment to an existing product, or making an investment to a new choice of Unit Trust, returning the cancellation notice will cancel the increase or new Unit Trust investment only, not the whole product.

### Cancellation relating to ISA investments

Any cancellation notice that you receive will relate to the particular ISA investments that you have just made. If these are the only investments you have agreed to make in this tax year, cancelling all of them will have the effect of cancelling your ISA for this tax year.

If you do not cancel all of your ISA investments, or you have made other investments in an ISA this tax year, your existing ISA arrangements will continue in respect of the remaining investments.

### Your right to change your mind

You will have the right to change your mind. This should put you back into the position you were in before you bought our product, or instructed us to carry out your transfer if applicable.

However, if you invest a lump sum and the unit price of your chosen investment falls between the time you buy and the time you tell us you have changed your mind, you will not get back the full amount of your investment as it will be adjusted for that fall in value.

### How long will I have to change my mind?

- The documentation you receive as confirmation of your purchase/instruction will include a cancellation notice; you will then have 30 days from the date on your contract note (see glossary) in which to inform us of your wish to change your mind. The 30 day period starts from the date your investment is made.

- The 30 day cancellation period is more than the 14 day period required by our regulator, the FCA. This gives customers more time to consider the investment they have made with us. However, you should be aware that the extended cancellation period increases the risk that the value of your investment could fall should you choose to cancel a lump sum investment.

### **What do I have to do if I want to cancel?**

Return the cancellation notice and contract note to:

ISA & Unit Trust Dealing Team  
Royal London  
Churchgate House  
56 Oxford Street  
Manchester  
M1 6EU

Alternatively, you can write to us at the address above confirming;

- Your name and address.
- Your investor ID.
- The date you took out the investment.

### **And if I don't change my mind?**

- After 30 days you will be bound by the terms and conditions applicable to this product. You retain the right to transfer your investment to another provider. Please refer to section **7. Additional ISA Conditions**, points 7.7 - 7.10 for further details.

### **Compensation in the event of insolvency**

We are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim.

### **Investments**

The maximum level of compensation you can receive from the FSCS for an investment is £85,000. Further information about the compensation scheme arrangements is available from the FSCS.

For further information on the FSCS visit **fscs.org.uk**

### **Client Money**

Any cash we hold for you will be held separately from cash belonging to us. The banks we use acknowledge your money is held as client money (see glossary), which is protected in the event of the insolvency of RLUM Limited. In the event of the insolvency of one of the banks we use, any client money we hold for you is protected under the FSCS up to a maximum of £85,000 for each client and bank with whom client money is held. This limit is applied to banks that are separately authorised and can only be applied once, therefore banks operating under different brands within the same authorisation are covered under the same limitation. The compensation limit of £85,000 includes any other money held by you in accounts with the authorised banks we use, therefore if you have current or deposit accounts with the same bank these will all count towards the compensation limit of £85,000.

For further information on the FSCS visit **fscs.org.uk**

## Proof of Identity

We reserve the right to return your payment and cancel your investment if our proof of identity requirements are not satisfied.

## Client categorisation

Unless we tell you otherwise, we will categorise you as a retail client. This gives you the highest level of protection under the rules of our regulator, the FCA.

However, if you are not a retail client as defined in the rules (large firms, for example are outside the definition), consumer protection bodies, such as the Financial Ombudsman Service or the FSCS, may not have jurisdiction to deal with your claim.

## Suitability

We are not required to assess the suitability of the investment or service provided or offered to you. Consequently you will not benefit from the protection of the FCA rules on assessing suitability. As a result, we will not assess whether:

- the investment or service meets your investment objectives
- you are able financially to bear the risk of any loss that the investment or service may cause
- you have the necessary knowledge and experience to understand the risks involved

If you are in doubt as to the appropriateness of this investment, we recommend that you speak to your Financial Advisor. If you do not have a Financial Advisor, you can find in your

area by visiting [royallondon.com/find-a-financial-adviser/](https://royallondon.com/find-a-financial-adviser/). Advisers usually charge for their service so you should confirm costs beforehand.

## Conflicts of Interest policy

We have a Royal London Group Conflicts of Interest policy. Under this policy, each of our businesses is required to have robust policies and procedures in place to identify and effectively manage any conflicts of interest that arise. A summary of our Conflicts of Interest policy is available on request.

## Automatic Exchange of Information

To comply with the European Directive on Administrative Cooperation and an inter government agreement (IGA) between the UK and USA, RLUM Limited will review the accounts it holds and report certain account holders to HMRC every year. RLUM Limited reserve the right to widen this reporting to comply with changes in legislation.

## Vulnerable Customers

We are committed to ensuring that all investors including those with characteristics of vulnerability, can access and understand our Funds and are treated fairly to support good outcomes.

This document is available online and in print. If you need it in a different format (e.g. large print, audio) or require translation or further assistance, please call us on **0345 605 7777**.

If your circumstances have changed or you are unsure whether this fund is right for you, we recommend seeking independent financial advice.

## Section 3

### Terms and Conditions of the RLUM Limited Stocks & Shares ISA

#### 1. General

1.1 The terms and conditions in this document should be kept in a safe place for future reference and apply to each investment in Unit Trusts described: as Royal London Corporate Bond Monthly Income Trust, Royal London Sustainable Leaders Trust, Royal London European Growth Trust, Royal London UK Growth Trust, Royal London UK Income with Growth Trust, Royal London US Equity Trust, Royal London Sustainable World Trust, Royal London Sustainable Diversified Trust, Royal London Sustainable Corporate Bond Trust and Royal London Sustainable Managed Growth Trust.

1.2 The RLUM Limited Unit Trusts in this Individual Savings Account (ISA) are provided and managed by us, RLUM Limited, in accordance with the relevant trust deed and Prospectus and the requirements of the FCA. A copy of the Prospectus can be obtained, upon request, free of charge and in English from us at our office, Royal London, Churchgate House, 56 Oxford Street, Manchester, M1 6EU or by visiting **[royallondon.com/rlumisaoverview](http://royallondon.com/rlumisaoverview)**

A copy of the relevant trust deed may be inspected at this address on request. We are approved as an ISA Manager under the Individual Savings Account Regulations 1998, as amended (the Regulations). In that capacity, we must ensure that this ISA is managed in accordance with the requirements of the Regulations, to qualify for the tax benefits available under the Regulations. The principal requirements of the Regulations are set out in point 1.4 below.

1.3 Day to day enquiries and communications may be made by telephone – our telephone number is **0345 605 7777**.

Calls are charged at local rate. Your Investor ID should be quoted in all communications.

Telephone calls may be monitored or recorded for security and training purposes.

We may require certain communications, including all notices in respect of your ISA, to be made in writing and to be delivered or sent by post to us at Royal London, Churchgate House, 56 Oxford Street, Manchester, M1 6EU, or such other address as we may notify to you from time to time.

We will deliver or send written communications to you at your last address shown in our records. You shall notify us in writing of any change of name or address as soon as reasonably possible. Failure to update your address may result in subscriptions being voided.

1.4 The terms and conditions together with the Key Investor Information Document (KIID) and your completed application form including the Declarations, form the contract between you and us. A person who is not a party to the contract shall have no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of the contract. This means that only you have the right to enforce the contract (such as making a payment in respect of this ISA) against us.

1.5 A separate ISA is established for each tax year in which subscriptions are made and each subscription is allocated to the ISA for the tax year to which it relates.

1.6 The terms and conditions of this ISA reflect current legislation and regulation but if the law or regulatory requirements change it may, as a result, be amended. We may vary any of the terms of the contract, provided that no variation shall affect the status of this ISA under the Regulations (see glossary). You will be informed, where necessary, of any changes which affect you during the tax year covered by this ISA by 90 days' notice in writing, subject to any shorter period being required for a legal or regulatory reason in respect of an individual investment in a Unit Trust listed in point 1.1 above. The contract cannot otherwise be altered during a tax year unless we have agreed this in writing.

1.7 The contract shall be governed by and interpreted in accordance with the law of England & Wales. Where any dispute in relation to the contract arises, only a court in England and Wales, Scotland and Northern Ireland may consider any legal claim.

All money payable by us will be paid in the currency of the United Kingdom from time to time into your bank account or by such other method as may be agreed by us.

1.8 Certificates or other documents evidencing title to investments in the Unit Trusts listed in point 1.1 above are not issued. If requested, we will arrange for you to receive copies of the annual and half-yearly report and accounts in respect of each Unit Trust in which you hold units and can, in addition, make arrangements for you to attend and vote at meetings of unitholders (see glossary) and to receive any further information issued to unitholders.

## 2. Making subscriptions

2.1 Subscriptions to this ISA may be made by means of regular monthly payments or a lump sum.

All subscriptions will be applied in accordance with your instructions set out on the application form. We may decline to accept any or any further subscriptions if, in our reasonable opinion, we consider it appropriate, for example if we suspect fraud or that you have exceeded the ISA Limits (see glossary).

- 2.2 Lump sum subscriptions may be made by cheque or such other method as may be agreed. The minimum additional lump sum subscriptions to this ISA must be at least £500.
- 2.3 Monthly subscriptions must be paid by Direct Debit. With our agreement, the amount of the subscriptions may be varied at any time. Monthly subscriptions to this ISA must at all times be of a sum in whole pounds of not less than £50. With our agreement, the amount of the monthly subscriptions may, at any time, be increased by not less than £25 (subject to a minimum of £5 per Unit Trust listed in section **1. General**, point 1.1) or decreased, provided that the minimum subscription of £50 per month is maintained.
- 2.4 We reserve the right to vary the limits in points 2.2 & 2.3 where such changes are necessary to respond proportionately to changes in regulations or market conditions. We will give you at least 90 days' prior notice of any changes, unless changes in regulations do not allow for this amount of time to be given.
- 2.5 Subscriptions to this ISA will be used to buy units in one or more of the Unit Trusts listed in section **1. General**, point 1.1, in accordance with your instructions on the application form and subject to point 2.8.
- 2.6 You may discontinue monthly subscriptions at any time. Alternatively, a temporary suspension of subscriptions, for not more than two months in any 12-month period, is allowed. In either case at least 14 days' notice will be required. If a Direct Debit demand is not met, collection will not normally be re-attempted in the same month. If two successive demands are not met where no temporary suspension has been notified and, in any event, if three demands are not met in any 12-month period, no further Direct Debit demands will be made and no further monthly subscriptions can be paid without our agreement. It is your responsibility to cancel any Direct Debit with your bank as well as with us. Subject to the terms of the contract, in the event that no further subscriptions are paid, the benefits provided by the subscriptions already paid will be unaffected.
- 2.7 We will send out regular statements twice a year to you which give details of subscriptions paid and units purchased.
- 2.8 Subscriptions which would result in the ISA limits being exceeded will not be accepted. Where payment is received by cheque, this will be returned to you. If you are paying by monthly Direct Debit, collection will cease when the limit has been reached and not recommence until the new tax year. It is your responsibility to ensure that they do not breach the ISA limits.

- 2.9 If at any time when monthly subscriptions are not being paid, the value of units held in a Unit Trust is less than, or would as a result of your instructions to repurchase units, fall below £500, we may repurchase (see glossary) your whole unit holding and we will pay the proceeds to you.

### 3. Payment of Income

For ISAs held in the Royal London European Growth Trust, Royal London UK Growth Trust, Royal London UK Income with Growth Trust, Royal London US Equity Trust, Royal London Corporate Bond Monthly Income Trust and all Class A units, the income earned on units may, at your choice and subject to any minimum level of the Unit Trust, be paid over to you or reinvested to buy additional units.

If we receive no instructions, income will be reinvested. Income earned on units held in this ISA which is reinvested will be used to purchase further units of the same kind within this ISA.

For ISAs held in all Class B and Class C units, income earned on accumulation units will be reinvested within the fund to increase the value of units. Income earned on income units will be paid over to you. Individuals requiring an income from their ISA should hold income units. If your circumstances alter and you need to change from income to accumulation units (and vice versa), please refer to section **4. Switches, Conversions & Conversions (Exchange)**.

## 4. Switches, Conversions & Conversion (Exchange)

Requests for Switches, Conversions & Conversion (Exchange) can be undertaken by contacting our Customer Contact Centre on **0345 605 7777** or in writing to:

Royal London  
Churchgate House  
56 Oxford Street  
Manchester  
M1 6EU

### 4.1 Switches

A switch is the sale of existing units and purchase of new units on the same dealing day. The term switch is specifically referring to the sale of units within one Scheme (see glossary) to allow the purchase of units in a different Scheme.

- No right to cancel the purchase of units will be given to unitholders who switch their units in another Scheme.
- Switches between units within classes (see glossary) of a Scheme for units of a different class within a Scheme are not allowed.
- Switches are not liable to Capital Gains Tax.

## 4.2 Conversions

A Conversion is replacement of an income unit with an accumulation unit (or vice versa) within the same unit class of the Scheme.

- No right to cancel the purchase of units will be given to unitholders who convert their units from income units to accumulation units or vice versa within the same unit class of the Scheme.
- Conversions are not liable to Capital Gains Tax.
- Requests for Conversions cannot be processed on the Ex Dividend date (see glossary).
- Conversions are not available to the Royal London European Growth Trust, Royal London UK Growth Trust, Royal London UK Income with Growth Trust and Royal London Corporate Bond Monthly Income Trust funds as these are single unit type.

## 4.3 Conversion (Exchange)

A Conversion (Exchange) is the replacement of a unit class within a Scheme for a different unit class within the same Scheme.

- No right to cancel the purchase of units will be given to unitholders who convert (exchange) their units from one unit class within a Scheme to another unit class within the same Scheme.

- A Conversion (Exchange) is not liable to Capital Gains Tax.
- A Conversion (Exchange) is not available on the Royal London European Growth Trust, Royal London UK Growth Trust, Royal London UK Income with Growth Trust and Royal London Corporate Bond Monthly Income Trust funds as these are single class.

## 5. Charges

- 5.1 The charges made in respect of the different types of Unit Trusts listed in section **1. General**, point 1.1 are referred to in the Key Investor Information Document (KIID), the Costs & Charges Disclosure Document (CCDD) and the full Prospectus. A copy of the KIID and the CCDD for each Scheme (see glossary) can be obtained by visiting the website **[royallondon.com/rlumisaoverview](http://royallondon.com/rlumisaoverview)** or by telephoning **0345 605 7777** and asking for a copy. A copy of the full Prospectus is available by visiting **[royallondon.com/rlumisaoverview](http://royallondon.com/rlumisaoverview)** or a copy can be obtained, free of charge, by writing to us at:

Royal London  
Churchgate House  
56 Oxford Street  
Manchester  
M1 6EU

These charges are paid by the relevant Unit Trust and not directly by you.

- 5.2 Other than the administration charge referred to section 7. **Additional ISA Conditions**, point 7.8, there is currently no charge applied by us for managing your ISA. We may decide to introduce reasonable initial and periodic charges in the future.

These charges will only apply for any new tax year and we will give you at least 90 days' prior notice of our intention to levy such charges. If you do not wish to pay such charges in respect of future tax years, you may choose to invest in a stocks & shares ISA with another provider.

## 6. Selling Units

- 6.1 Instructions for the sale of units must be made either by writing to us or by telephoning us (see contact details under section 4. **Switches, Conversions & Conversion (Exchange)**). Full instructions in writing should include your name, address, Investor ID and signature. Instructions received via electronic communications, such as email, will not be accepted. Where instructions to sell units are given over the telephone, we will look to authenticate your identity before your instructions are carried out. Please note the minimum repurchase (see glossary) is £250 per transaction.
- 6.2 Once we have received and processed your instruction to sell units (repurchase), we are unable to cancel this request and the proceeds will be paid in line with section 9. **Settlement Periods**. Requests received prior to the valuation point (see glossary) on any business day (see glossary), will be processed on the same day. Requests received after the valuation point will be processed on the next business day.
- ## 7. Additional ISA Conditions
- 7.1 Investments in your ISA shall be and shall remain in your beneficial ownership (see glossary). You must not use your ISA as a security for a loan.
- 7.2 The title to your ISA shall be vested in us or, at our discretion, in our nominee (see glossary).
- 7.3 If we delegate to any person any of our functions or our responsibilities under the contract, we shall satisfy ourselves that the person is suitable and competent to carry them out.
- 7.4 This ISA is available to any individual to whom all of the declarations shown on pages 20 of this booklet apply.
- 7.5 An investor who satisfies the conditions referred to in point 7.4 can make subscriptions to this ISA up to the ISA Limits (see glossary), which are subject to change in respect of future tax years, less any amount invested in a cash ISA, Lifetime ISA and Innovative Finance ISA in the current tax year (subject to point 7.10).

- 7.6 You may transfer all or part of this ISA to another ISA manager at any time, in accordance with the Regulations (see glossary), subject to point 7.7, on your written instructions we will transfer your ISA within a period of 30 days. In addition, on your instructions all or part of any investments held in this ISA and proceeds arising from those investments will be transferred or paid to you within a period of 30 days. We will undertake to perform transfers or withdrawals promptly at your request, subject to regulatory requirements being satisfied.
- 7.7 Subject to point 7.6, we will cancel your Direct Debit if you transfer all of this ISA to another ISA Manager. We will keep your Direct Debit active if you transfer part of this ISA to another ISA Manager unless you provide instruction to cancel your Direct Debit.
- 7.8 We will convert the appropriate investments into cash prior to any such transfer.
- 7.9 Subject to point 7.6, transfers into your ISA from another ISA manager in accordance with the Regulations (see glossary) may be permitted, subject to our agreement. Transfers may be made from a cash ISA or a stocks & shares ISA. Transfers of subscriptions made in previous tax years will not count towards the current tax year's ISA limits.

Transfers of current tax year subscriptions, whether from a cash ISA or a stocks & shares ISA, will be treated as current tax year subscriptions to a stocks & shares ISA.

- 7.10 We or you may close this ISA or any investment at any time in accordance with the Regulations (see glossary). If you wish to close your ISA, you must notify us in writing at the address below or by contacting our Customer Contact Centre on 0345 605 7777. Once received and processed, your instruction cannot be withdrawn. Instructions will be processed in line with section 6.2.

write to:  
Unit Trust and ISA Dealing Team  
Royal London  
Churchgate House  
56 Oxford Street  
Manchester  
M1 6EU

## 8. Residency

- 8.1 If your residency for tax purposes changes, then you should inform us immediately of this change as this may affect your eligibility for an ISA. Further details of the definition of residency can be found on the HMRC website at **[hmrc.gov.uk](https://www.hmrc.gov.uk)**

You will also need to inform us if your address changes, within the UK. If we do not have the correct address for you, we may cancel your direct debit.

## 9. Settlement Periods

- 9.1 Any request to repurchase (see glossary) units from your ISA will normally be paid by the end of the 3rd business day (see glossary) after your instruction was received.
- 9.2 Requests to purchase units where payment is not made by cheque or Direct Debit, payment must be made by the end of the 3rd business day after the instruction to purchase (deal) was received.
- 9.3 Payments/instructions received after the valuation point (12.00 noon) will be treated as being received the following business day.

## 10. Additional Permitted Subscription

- 10.1 If you have a spouse (husband, wife or civil partner) and they die, you may add the value of their ISA to your annual ISA allowance (known as Additional Permitted Subscription or 'APS'), provided you are eligible to do so.

To be eligible you must be classed as a Surviving Spouse (see glossary), you must have been Living With (see glossary) your spouse at the date of their death, aged 18 or over and not in the process of separating.

The value of the APS is dependent on the date your spouse dies. If this was before 6 April 2018 the APS allowance will be equal to the value of investments at date of death. Where the date of death is on or after 6 April 2018, the ISA held may remain open as 'a continuing account of a deceased investor'.

The APS allowance will be the higher of the following values:

- The value of the ISA investments as at the date of death, or
  - The value of the ISA investments when it ceases to be a 'continuing account of a deceased investor' up to a maximum of 3 years.
- 10.2 If you wish to use the APS allowance by transferring the ISA investment held in the deceased's name, this must be requested within 180 days of beneficial ownership (see glossary) passing to you. If you wish to use the APS allowance using your own funds by way of a cash subscription, then this must be made within 3 years from the date of death, or if later, 180 days from completion of the administration of their Estate (see Glossary).
  - 10.3 Any Additional Permitted Subscription will be applied to your previous year's annual ISA allowance, and not your annual ISA allowance in the current tax year.

## 11. Void, invalid or repairable ISA

- 11.1 We will notify you as soon as we reasonably can if your ISA becomes invalid because it breaches the Regulations (see glossary). This may be the case where you fail to comply with eligibility requirements as indicated in the declarations below or if your application is considered to be invalid. Some invalid ISAs can be repaired, but where a repair is not possible we will be forced to treat your ISA as void.

11.2 HMRC will inform us of the action to take in respect of your ISA. In some instances HMRC may inform us to repair an ISA in whole, or in part. We will deduct and return to HMRC sufficient cash to cover any tax liability incurred in repairing your ISA.

11.3 If any part of your ISA becomes void, we will issue a cheque in your name to the address we hold in our records. We, as the ISA Manager, may make deductions before this is paid to you to meet charges, tax or other liabilities in connection with your ISA.

11.4 We will write to HMRC where you have insufficient cash or assets to cover any tax liability due to them. We will also write to you to in all instances to tell you what action we have taken to repair or void your ISA.

11.5 We will only void your ISA for the tax years where it breaches the Regulations.

## 12. Units and Rounding Adjustments

12.1 From time to time, we may calculate and record unit holdings, unit allocations, unit deductions and transaction values to a limited number of decimal places. Because of this, small rounding differences may arise when units are issued, cancelled, switched, redeemed, or allocated following the reinvestment of distributions.

Where this happens, any shortfalls or surpluses arising solely from these rounding adjustments will be borne or retained by RLUM Limited.

## Statements to be made by the investor on the ISA application

### Declarations

**I apply to invest** with and through RLUM Limited (the Manager) in accordance with this application.

### **I authorise the Manager:**

- where appropriate, to collect the Direct Debit subscriptions, details of which are set out on the application form
- to hold my cash subscriptions, RLUM Limited ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash
- to make on my behalf any claims to relief from tax in respect of RLUM Limited ISA investments.

### **I declare that:**

- all subscriptions made, and to be made, to the RLUM Limited ISA belong to me
- I am 18 years of age or over
- I am resident in the United Kingdom for tax purposes or, if not so resident, perform duties which, by virtue of Section 28 of the Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in

a civil partnership with a person who performs such duties. I will inform the Manager if I cease to be so resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties

- I have not subscribed/made payments and will not subscribe/make payments more than the overall subscription/payment limit in total to a cash ISA, a stocks and shares ISA, an Innovative finance ISA and a Lifetime ISA in the same tax year
- the information contained in this application form is correct to the best of my knowledge and belief and I will inform the Manager of any change affecting the information I have given
- I am aware that RLUM Limited, maintains client money bank accounts with third party UK banks outside of The Royal London Group. I consent to my money being held temporarily as client money in the accounts whilst my instructions are processed
- I have read the Key Investor Information Document (KIID) and the Costs & Charges Disclosure Document (CCDD) for the fund(s) that I am investing in together with the Supplementary Information Document which includes ISA terms and conditions.
- I agree to the ISA terms and conditions.

## Terms and Conditions of RLUM Limited Unit Trusts

### 1. General

- 1.1 The terms and conditions in this document should be kept in a safe place for future reference and apply to each investment in the Unit Trusts described: as Royal London Corporate Bond Monthly Income Trust, Royal London Sustainable Leaders Trust, Royal London European Growth Trust, Royal London UK Growth Trust, Royal London UK Income with Growth Trust, Royal London US Equity Trust, Royal London Sustainable World Trust, Royal London Sustainable Diversified Trust, Royal London Sustainable Managed Growth Trust and Royal London Sustainable Corporate Bond Trust.
- 1.2 The Unit Trusts listed in point 1.1 are provided and managed by us, RLUM Limited, in accordance with the relevant trust deed and Prospectus and the rules and regulations of the FCA. A copy of the Prospectus for each Unit Trust can be obtained, upon request in English, free of charge from us at our office:

Royal London  
Churchgate House  
56 Oxford Street  
Manchester,  
M1 6EU

or by visiting  
**[royallondon.com/rlumisaoverview](https://royallondon.com/rlumisaoverview)**  
A copy of the relevant trust deed may be inspected at this address on request.

- 1.3 Day to day enquiries and communications may be made by telephone – the current telephone number is **0345 605 7777**.

Calls are charged at local rate. Your Investor ID must be quoted in all communications. Telephone calls may be monitored or recorded for security and training purposes.

We may require certain communications, including all notices in respect of your Unit Trust, to be made in writing and to be delivered or sent by post to us at:

Royal London  
Churchgate House  
56 Oxford Street  
Manchester  
M1 6EU

or such other address as we may notify to you from time to time. We will deliver or send written communications to you at your last address shown in our records.

You shall notify us in writing of any change of name or address as soon as reasonably possible.

- 1.4 The terms and conditions together with the Key Investor Information Document (KIID) and your completed application form including the Declarations, form the contract between you and us. A person who is not a party to the contract shall have no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of the contract.

This means that only you have the right to enforce the contract (such as asking for any units to be sold) against us.

- 1.5 We may vary the terms and conditions of this Unit Trust at any time for any of the following reasons:

1.5.1 to take account of any changes to, or improvements, we make to the services which we already provide to our customers, including to accommodate technological changes

1.5.2 to take account, in a proportionate matter, of any changes in the law or the interpretation of the law, codes of practice, regulations or to take account of any decision, requirement or recommendation by a court, ombudsman or regulator with which we intend to comply

1.5.3 to correct errors if it is reasonable to do so

1.5.4. if the change is to your advantage

1.5.5 by agreement with you, or

1.5.6 to make them easier to understand or fairer.

We will tell you of any change at least 30 days before the change becomes effective unless it is not possible for us to do this, for example, where urgent changes are necessary to meet regulatory requirements, in which case we will give you as much notice as we can. Where we make a change under this point 1.5, we will do so in a reasonable and proportionate manner.

- 1.6 The contract shall be governed by and interpreted in accordance with the law of England and Wales. Where any dispute in relation to the contract arises, only a court in England and Wales, Scotland and Northern Ireland may consider any legal claim.

All money payable by us will be paid in the currency of the United Kingdom from time to time into your bank account or by such other method as may be agreed by us.

- 1.7 Certificates or other documents evidencing title to investments in the Unit Trusts listed in point 1.1 are not issued. If requested, we will arrange for you to receive copies of the annual and half-yearly report and accounts in respect of each Unit Trust in which you hold units and can, in addition, make arrangements for you to attend and vote at meetings of unitholders (see glossary) and to receive any further information issued to unitholders.

## 2. Making subscriptions

- 2.1 Subscriptions to any of the Unit Trusts listed in section **1. General**, point 1.1 may be made by means of regular monthly payments or a lump sum. All subscriptions will be applied in accordance with your instructions set out on the application form.

We may decline to accept any or any further subscriptions if, in our reasonable opinion, we consider this appropriate, for example if we suspect fraud.

- 2.2 Lump sum subscriptions may be made by cheque or such other method as may be agreed. The minimum initial lump sum subscription is £1,000, with a minimum of £100 to any particular Unit Trust listed in section **1. General**, point 1.1. Subsequent lump sum investments must be at least £500, with a minimum increase of £100 to any individual Unit Trust.

- 2.3 Monthly subscriptions must be paid by Direct Debit.

With our agreement, the amount of the subscriptions may be varied at any time. Monthly subscriptions must at all times be of a sum in whole pounds of not less than £50.

With our agreement, the amount of the monthly subscriptions may, at any time, be increased by not less than £25 (subject to a minimum of £5 per Unit Trust listed in section **1. General**, point 1.1) or decreased, provided that the minimum subscription is maintained.

2.4 We reserve the right to vary the limits in points 2.2 and 2.3 where such changes are necessary to respond proportionally to changes in regulations or market conditions. We will give you at least 90 days notice of any changes, unless changes in regulations do not allow for this amount of time to be given.

2.5 Subscriptions to this Unit Trust will be used to buy units in one or more of the Unit Trusts listed in section **1. General**, point 1.1, in accordance with your instructions on the application form.

2.6 You may discontinue monthly subscriptions at any time. Alternatively, a temporary suspension of subscriptions, for not more than two months in any 12-month period, is allowed. In either case at least 14 days' notice will be required if a Direct Debit demand is not met, collection will not normally be reattempted in the same month. If two successive demands are not met where no temporary suspension has been notified and, in any event, if three demands are not met in any 12-month period, no further Direct Debit demands will be made and no further monthly subscriptions can be paid without our agreement. It is your responsibility to cancel any Direct Debit with your bank as well as with us.

Subject to the terms of the contract, in the event that no further subscriptions are paid, the benefits provided by the subscriptions already paid will be unaffected.

2.7 We will send out regular statements to you twice a year which give details of subscriptions paid and units purchased.

2.8 If at any time when monthly subscriptions are not being paid, the value of units held in a Unit Trust is less than, or would as a result of your instructions to repurchase (see glossary) units, fall below £500, we may repurchase your whole unit holding and we will pay the proceeds to you.

### 3. Payment of Income

For Unit Trusts held in the Royal London European Growth Trust, Royal London UK Growth Trust, Royal London UK Income with Growth Trust, Royal London US Equity Trust, Royal London Corporate Bond Monthly Income Trust and all Class A units, the income earned on units may, at your choice and subject to any minimum level of the Unit Trust, be paid over to you or reinvested to buy additional units. If we receive no instructions, income will be reinvested. Income earned on units held in this Unit Trust which is reinvested will be used to purchase further units within this Unit Trust.

For Unit Trusts held in all Class B, C & D units, income earned on accumulation units will be reinvested in the fund to increase the value of the units. Income earned on income units will be paid over to you. Investors requiring an income from their Unit Trust should hold income units.

If your circumstances alter and you need to change from income to accumulation units (and vice versa), please refer to section **4. Switches, Conversions & Conversion (Exchange)**.

Any income paid out by cheque that is not presented to your bank within 6 years will be paid back into the Scheme (see Glossary). This means that you will no longer have access to it. Please refer to the Prospectus for further details.

#### **4. Switches, Conversions & Conversion (Exchange)**

Requests for Switches, Conversions & Conversion (Exchange) can be undertaken by contacting our Customer Contact Centre on **0345 605 7777** or in writing to:

Royal London  
Churchgate House  
56 Oxford Street  
Manchester  
M1 6EU

#### **4.1 Switches**

A switch is the sale of existing units and purchase of new units on the same dealing day. The term switch is specifically referring to the sale of units within one Scheme (see glossary) to allow the purchase of units in a different Scheme.

- No right to cancel the purchase of units will be given to unitholders who switch their units in another Scheme.
- Switches between units within classes (see glossary) of a scheme for units of a different class within a Scheme are not allowed.
- Switches between different schemes is treated as disposal for the purposes of Capital Gains Tax and unitholders may be subject to UK tax.

#### **4.2 Conversions**

A Conversion is replacement of an income unit with an accumulation unit (or vice versa) within the same unit class of the Scheme.

- No right to cancel the purchase of units will be given to unitholders who convert their units from income units to accumulation units or vice versa within the same unit class of the Scheme.
- Conversions are not liable to Capital Gains Tax.
- Requests for a Conversion cannot be processed on the Ex Dividend date (see glossary).

A Conversion is not available to the Royal London European Growth Trust, Royal London UK Growth Trust, Royal London UK Income with Growth Trust and Royal London Corporate Bond Monthly Income Trust funds as these are single unit type.

#### 4.3 Conversion (Exchange)

A Conversion (Exchange) is the replacement of a unit class within a Scheme for a different unit class within the same Scheme.

- No right to cancel the purchase of units will be given to unitholders who convert (exchange) their units from one unit class within a Scheme to another unit class within the same Scheme.
- A Conversion (Exchange) is not liable to Capital Gains Tax.
- A Conversion (Exchange) is not available on the Royal London European Growth Trust, Royal London UK Growth Trust, Royal London UK Income with Growth Trust and Royal London Corporate Bond Monthly Income Trust funds as these are single class.

## 5. Charges

- 5.1 The charges made in respect of the different types of Unit Trusts listed in section **1. General**, point 1.1 are referred to in the Key Investor Information Document (KIID), the Costs & Charges Disclosure Document (CCDD) available and the full Prospectus. A copy of the KIID and the CCDD for each Scheme (see glossary) can be obtained [royallondon.com/rlumisaoverview](http://royallondon.com/rlumisaoverview) or by telephoning **0345 605 7777** and asking for a copy. A copy of the full Prospectus is available by visiting [royallondon.com/rlumisaoverview](http://royallondon.com/rlumisaoverview) or a copy can be obtained, free of charge, by writing to us at:

Royal London  
Churchgate House  
56 Oxford Street  
Manchester  
M1 6EU

These charges are paid by the relevant Unit Trust and not directly by you.

## 6. Selling Units

- 6.1 Instructions for the sale of units must be made either by writing to us or by telephoning us (see contact details under section **4. Switches, Conversions & Conversion (Exchange)**). Full instructions in writing should include your name, address, Investor ID and signature. Instructions received via electronic communications, such as email, will not be accepted. Where instructions to sell units are given over the telephone, we will look to authenticate your identity before your instructions are carried out.

Please note the minimum repurchase (see glossary) is £250 per transaction.

- 6.2 Once we have received and processed your instruction to sell units (repurchase), we are unable to cancel this request and the proceeds will be paid in line with section **7. Settlement Periods**. Requests received prior to the valuation point (see glossary) on any business day (see glossary), will be processed on the same day. Requests received after the valuation point will be processed on the next business day.

## 7. Settlement Periods

- 7.1 Any request to repurchase units from your Unit Trusts will normally be paid by the end of the 3rd business day (see glossary) after your instruction was received.
- 7.2 Requests to purchase units where payment is not made by cheque or Direct Debit, payment must be made by the end of the 3rd business day after the instruction to purchase (deal) was received.
- 7.3 Payments/instructions received after the valuation point (12.00 noon) will be treated as being received the following business day.

## 8. Units and Rounding Adjustments

- 8.1 From time to time, we may calculate and record unit holdings, unit allocations, unit deductions and transaction values to a limited number of decimal places. Because of this, small rounding differences may arise when units are issued, cancelled, switched, redeemed, or allocated following the reinvestment of distributions. Where this happens, any shortfalls or surpluses arising solely from these rounding adjustments will be borne or retained by RLUM Limited.

## Glossary

### Beneficial Ownership

A beneficial ownership refers to the person who owns the proceeds of an investment.

### Business Day

A business day is Monday to Friday but excludes any bank holiday.

### Classes

Royal London Sustainable Leaders Trust exists as Class A, B, C, D & E units. Royal London Sustainable World Trust and Royal London Sustainable Diversified Trust, exist as Classes A, B, C & D. Royal London Sustainable Corporate Bond Trust & Royal London Sustainable Managed Growth Trust exist as Classes B, C & D. Royal London US Equity Trust exists as Class A & D units. Royal London Corporate Bond Monthly Income Trust, Royal London European Growth Trust, Royal London UK Income with Trust, Royal London UK Growth Trust are only available as Class A units. Different Classes represent different distribution channels.

### Client Money

Client money is cash of any currency belonging to you and held in trust by us in separate client money accounts with third party banks outside of The Royal London Group.

### Contract Note

This is issued on the purchase or sale of units in your investment confirming the details of the sale or purchase.

### DvP

Or delivery versus payment, describes the process whereby money is held temporarily outside of client money whilst investment instructions are processed and the money is cleared for payment by the bank.

### Ex Dividend period

This refers to the period after which a unit is bought without a right to its next dividend payment.

### Estate

Means the property and assets belonging to you at the time of your death.

### ISA Limits

Means the limits set by HM Government on subscriptions to a stocks & shares ISA for each tax year, as set out at [hmrc.gov.uk](https://www.hmrc.gov.uk)

### ISA Manager

Means a firm registered with HMRC as being responsible for managing an ISA in accordance with the ISA Regulations.

### Living With

This means 'living together' at the date of death. That is, not separated under a court order, under a deed of separation, or in circumstances where the separation was likely to be permanent.

## Nominee

A person or firm to whom securities or other properties are transferred to facilitate transactions, while leaving the investor as the actual owner.

## Regulations

Means the Individual Savings Account Regulations 1998, as amended or substituted from time to time.

## Repurchase

Means to sell units in your investment. The proceeds of the sale will be sent to you.

## Royal London Group

The Royal London Mutual Insurance Society Limited and its subsidiaries which includes RLUM Limited.

## Scheme

Scheme refers to a Collective Investment Scheme. A Unit Trust is a type of Collective Investment Scheme.

## Surviving Spouse

Means a widow, widower or civil partner.

## Unitholder

A unitholder is an individual or corporate body that holds units within a Scheme.

## Unit Trust

Means the Unit Trusts (or any one of the units trusts) listed in **1. General**, point 1.1 for which you have subscribed in the application form.

## Valuation Point

The valuation point is the time of day when the Unit Trusts are valued and then priced. At RLUM this is 12 noon.

## We/us/our

Refers to RLUM Limited, registered at 80 Fenchurch Street, London, EC3M 4BY.

## You/your

Refers to the investor subscribing to this Unit Trust/ISA.





**If you would like a copy of this booklet in large print, audio or  
braille, please call us on 0345 605 7777.**

We may record your call for training and quality purposes.



**Royal London**

Churchgate House, 56 Oxford Street, Manchester M1 6EU

**royallondon.com**

RLUM Limited is authorised and regulated by the Financial Conduct Authority. The firm is on the Financial Services Register, FCA number 144032. Registered in England and Wales number 2369965.  
Registered office: 80 Fenchurch Street, London, EC3M 4BY.