

Our ref: Sample

(Date)

Sample copy

Dear (Salutation)

## Merger for Henderson International Income Trust Plc

Account number: XXXXXX

Your financial adviser: XXXXXX

I am writing to you because you are invested in the Henderson International Income Trust Plc, provided by Janus Henderson Investors Ltd.

Janus Henderson Investors Ltd has informed us that Henderson International Income Trust Plc will merge into JPMorgan Global Growth & Income Plc on **28 May 2025**. You'll see the new asset on your valuations and statements after that date.

The merger is subject to shareholder approval. If it isn't approved, we will write to let you know.

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](https://quilter.com/financial-advice/find-an-adviser)**.

The last date we can sell from the asset before the merger will be 14:00 on 22 May 2025.

## How the merger will affect your account

- **The value of your asset holding** – The merger may affect the value of your asset holding, as explained below under the heading "Will the merger cost me anything?"

### A note about cash in your account

We don't take any product or service charges on your cash balance (although the value is still included in the total value calculation for the charge). Instead, we pay you a rate of interest on cash in your account and we are paid by retaining a proportion of the interest we receive from our banking partners.

You can find more information, including the current interest rate payable and how much interest we retain, on our website at [quilter.com/interest-on-cash](https://quilter.com/interest-on-cash).

### Will the merger cost me anything?

The costs of the proposal will be borne by the asset and are expected to be approximately 0.16% of the asset's value.

### Why the assets are merging

The Board of the Henderson International Income Trust plc recognises that current market conditions have pushed the need for larger, more liquid vehicles that offer highly competitive cost structures. After considering shareholder feedback, the Board believes a merger with the JPMorgan Global Growth & Income plc offers the most attractive option for shareholders. The merger will provide shareholders with access to a larger, more liquid vehicle with an outstanding track record, and a history of growing dividends which focuses on the most attractive investment opportunities.

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

### The next steps and avoiding the merger

You do not need to take any action unless you would like to choose a new asset from our extensive range. You can switch your holding in Henderson International Income Trust Plc at any time up until **14:00 on 22 May 2025**. 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 Client Services*

## Investment objectives

Current asset Henderson International Income Trust Plc	New asset JPMorgan Global Growth & Income Plc
<b>Investment objective:</b> To provide a growing total annual dividend, as well as capital appreciation by investing in focused and internationally diversified portfolio of 50-80 companies that either listed in, registered in, or whose principal business is in countries that are outside the UK.	<b>Investment objective:</b> To achieve superior total returns from world stock markets.