

<<Policyholder name>>  
<< Address 1>>  
<< Address 2>>  
<< Address 3>>  
<< Address 4>>  
<< Address 5>>  
<< Address 6>>

10 December 2012

Dear <<Salutation>>

### **Important notification that requires your attention**

**Carmignac Patrimoine A EUR Acc**  
**Product - <<Policy type>>**  
**Policy number - <<Policy number>>**

We are writing to notify you that on 12 November 2012, Carmignac Gestion carried out a split on the units of the Carmignac Patrimoine A EUR Acc fund in order to make the fund more accessible to a larger number of investors.

In order to do this, the net asset value per unit has been divided by 10, which means that the number of units held by each shareholder has been multiplied by 10 (for example, if a shareholder held 5 units, they now hold 50).

We are currently undertaking the administration process of applying this change to the policies of those invested in the fund. Policyholders will see the split reflected in their policy in due course by way of a lower price per unit, but an increase in the number of units held in comparison to the position prior to 12 November 2012.

#### **What next?**

If you are happy with the revised changes to the fund then you **do not need to do anything**.

However, if you do not wish to continue investing in fund you can choose to invest in any alternative investment option available to <<Product >> free of charge. Information on the current fund range is available from our website at [www.rl360.com](http://www.rl360.com). An *Investment Guide* which details the current fund range, *Fund Performance Bulletin* and *Fund Switch Instruction* form can all be obtained from visiting the <<Product>> product page and the downloads section of the site. Alternatively, these can be obtained by contacting our Customer Service Centre.

To discuss the investment options available to your policy please contact your financial adviser in the first instance. Where we hold details on file for a financial adviser, a copy of this letter has been sent to them for their information.

Should you have any general questions about your policy our Customer Service Centre can be contacted on telephone number +44 1624 681682 or by email; [csc@r1360.com](mailto:csc@r1360.com) where our representatives will be pleased to assist you.

Kind regards,

A handwritten signature in black ink, appearing to read 'Natalie Hall', written in a cursive style.

Natalie Hall  
Director of Marketing

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