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

17 December 2012

Dear <<Salutation>>

Important notification that requires your attention

Natixis Harris Associates Global Value Fund
Policy number - <<Policy number>>

We are writing to notify you that Natixis International Funds (Lux) are making some changes to their Harris Associates Global Value Fund which you invest in via your <<Product>> policy.

With effect from 7 January 2013, the fund will change name to the Natixis Harris Associates Global Equity Fund. There will also be a modification of the investment policy to withdraw the possibility for the fund to enter into securities lending, borrowing transactions as well as repurchase agreements and reverse repurchase agreements which will reduce the funds exposure to risk.

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 the 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.rl360com. 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 (0)1624 681682 or by email; csc@rl360.com where our representatives will be pleased to assist you.

Kind regards,

Natalie Hall
Director of Marketing

cc. <<Agent>>