

<Agent Name>
<Agent Address>
<Agent Address>
<Agent Address>
<Agent Address>
<Agent Address>

14 January 2013

Dear Adviser

Important notification which requires your attention. Please ensure this letter is passed to the adviser who looks after the below listed policies.

Please find enclosed a copy of a policyholder notification that we issued.

We are writing to you as you have one or more clients that are affected by this notification, as detailed below:

| Product | Policy Number | Policyholder |
|----------------|----------------------|---------------------|
| <Product name> | <Policy number> | <Policyholder name> |

Should you have any general queries about your client's policies, you can contact our Customer Service Team by email hongkong@rl360.com or by telephone: +852 3923 4333 where our representatives will be able to assist you further.

Kind regards,



Natalie Hall
Director of Marketing

Enclosure: Copy of policyholder letter<<, copy of Chinese translation letter>>