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6 November 2013

Dear Adviser

## **Important notification that requires your attention – you need to take some action**

### **Subject – Changes to the Henderson Gartmore Global Focus Fund**

**Policyholder - <insert Policyholder name>**

**Policy number - <insert Policy number>**

We write to you in your capacity of investment adviser to the above policy. We have been informed by Henderson Global Investors that they will be making some changes to the Henderson Gartmore Global Focus Fund on 1 December 2013.

As this policy invests in the Henderson Gartmore Global Focus Fund we are writing to let you know what this means with respect to the policy.

Please note that as investment adviser, you are receiving the correspondence in this instance and no written communication has been issued to the policyholder. Please therefore contact your client as appropriate to discuss the details of the fund changes and any recommended course of action.

### **Change of investment policy and change of name to the Henderson Gartmore Global Growth Fund**

From 1 December 2013, the fund will change name to the Henderson Gartmore Global Growth Fund and its investment policy will be amended.

The investment policy will be amended from:

*The Fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from global equity markets, by investing at any given time at least two-thirds of its net assets in a concentrated portfolio of companies in global markets. The return will be a combination of capital and income returns.*

*The Fund will invest in companies of any market capitalisation. The Fund will invest in a portfolio of typically 30-40 holdings.*

To:

*The Fund aims to achieve above average long-term capital growth, in excess of long-term capital growth that is typically achieved from global equity markets. The Fund will invest principally in a concentrated portfolio of global securities with a bias to those securities where innovation drives competitive advantage and where the fund manager considers them to be underappreciated and which offer substantially high levels of growth.*

The Global Focus fund will be managed as a concentrated portfolio, but will not be constrained to only 30-40 holdings.

The Annual Management Charge will move from a floating 1.25% to 2.00% (the charge applied is dependent on fund performance) to a flat 1.50%.

#### **Appointment of Henderson Management S.A as management company**

The Henderson Board of Directors has decided to replace the current structure with a management company. Henderson Management S.A. will be appointed, effective from 1 December 2013. These changes will not impact shareholders or how the fund is managed. There will be no fee increases as a result of the Henderson Gartmore Fund appointing Henderson Management S.A. as its management company.

#### **What happens now?**

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

If you are not happy with the changes then you can switch into an alternative fund from the <insert product> range free of any switch charge. Information for fund range available to this policy can be found in the downloads section of our website at:

<http://www.rl360adviser.com/downloads/products/index.htm>

Here you will find a product specific *Investment Guide* detailing the current menu of funds available and a *Fund Switch Instruction* form which will require completing with your new fund choice and returning to us. Don't forget to also redirect any regular premiums you pay into the fund on the form.

Alternatively, if you are a registered user of our Online Service Centre and fund switching facility, you can now conduct switches online fast and efficiently, and make changes to the direction of your regular premium payments.

#### **What if I have a query?**

For general queries on this policy our Customer Service Team can be contacted by telephone on +44 (0)1624 681682 or by email [csc@rl360.com](mailto:csc@rl360.com) and will be pleased to assist you further.

Kind regards,



Natalie Hall  
Director of Marketing

cc. <Agent>

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Could you benefit from being able to manage all of your clients' policy portfolio's online, at any time, from anywhere in the world with just a couple of clicks or tablet gestures? If so, you should register for our Online Service Centre where you can do just that. Using our online service you can quickly, easily and securely alter the balance of your clients investment mix at any time – so no more hand written switch forms and the need to fax within office hours – you can take control whenever you need.

In addition you can keep tabs on policies using our adviser dashboard and policy health checker – preventing potential issues before they arise. You will also be able to view a policy at a glance with our summary screen, print valuations, and see full transaction histories including premium payments, withdrawals, charges and switches.

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