

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

14 January 2013

Dear <Salutation>

IMPORTANT NOTIFICATION THAT REQUIRES YOUR ATTENTION

**Changes to the JPMorgan Funds/JF Funds
Policy number - <Policy number>**

We have been informed by JPMorgan Asset Management that they are making some changes which will see the removal of the 'JF' brand from the name of their funds.

We are writing to you as you are invested in one or more of the affected funds (**the Investment Choice**) via your Prosper Policy.

With effect from 4 February 2013 the name of the 7 funds that are available within Prosper will change as per the table below.

Current fund name (Investment Choice)	New fund name (Investment Choice)
JF Hong Kong 'A'	JPMorgan Hong Kong 'A'
JF India	JPMorgan India
JF Japan	JPMorgan Japan (Yen)
JF Pacific Securities	JPMorgan Pacific Securities
JF Global Equity 'A'	JPMorgan Global Equity 'A'
JF America Equity 'A'	JPMorgan America Equity 'A'
JF Eastern Smaller Companies	JPMorgan Eastern Smaller Companies

There are no other changes to the funds, therefore this letter is for your information only.

Should you have any general questions about your policy please contact your financial adviser in the first instance. Our Customer Service Team can also be contacted by telephone on +852 3929 4333 or by email hongkong@rl360.com.

Kind regards,



Natalie Hall
Director of Marketing

cc. <Adviser>

Enclosure: Chinese translation of letter