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3 November 2014

Dear Adviser

Advanced fund closures notification. Please ensure this letter is passed to the adviser who looks after the policies listed overleaf.

Please find enclosed a sample copy of a policyholder notification that we will be issuing on 10 November 2014 in regard to a number of fund closures that affect our Paragon, Oracle and Quantum (post 2010) products. We are writing to you give you advanced notice as you have one or more clients that are affected, which we have detailed overleaf.

We have recommended that your client(s) speak to you in the first instance should they require assistance with regard to selecting a alternative fund choice(s).

RL360° Fund Centres

The notification also provides details of 22 new funds that have been added to the range. If you use our Online Fund Centres for fund research they have already been updated to include the new fund additions. We have also taken the decision to remove the closing funds from the Fund Centres so that you can only select the funds that are now available to new business.

Please note that for any saved short lists you have, these will no longer display any of the closing funds. Fund performance bulletins will continue to display the closing funds for the next 3 months to allow you to monitor performance until they are formally withdrawn.

Queries

Should you have any general queries about your client's policies, you can contact our Customer Service Team by email: csc@rl360.com or by telephone: +44 (0)1624 681682 where our representatives will be able to assist you further.

Don't forget to visit our 'Fund updates' page on a regular basis. This page can be found on our dedicated adviser website www.rl360adviser.com/news/fund.htm where you will find the latest information about fund range changes and corporate actions that could impact your client's policy. While you are there please also take the time to read through our ever expanding range of fund manager articles, keeping you up-to-date with expert market commentaries, news and views from around the world.

Yours faithfully,



Natalie Hall
Director of Marketing

Enclosure: Sample copy of policyholder letter

Policies registered to your agency which are affected by this notification

Policy Number Product name Policyholder name

SAMPLE