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

6 February 2015

Dear <<Policyholder>>

Important notification that requires your attention. We need you to take some action.

Closure of the Aberdeen UK Opportunities fund - EUR share class
Policy Number: <<Policy No>>

Aberdeen Asset Management Limited has taken the decision to close its Euro denominated share class of their Aberdeen UK Opportunities fund.

As you invest in this fund via your RL360° policy we are writing to let you know what this means for you and your policy.

Why is Aberdeen closing the fund?
Aberdeen took the decision to close the Euro denominated share class due to the reduced Assets Under Management, meaning it was no longer commercially viable to maintain the share class.

What happens now?
Aberdeen has returned to each investor their unit holding in the Aberdeen UK Opportunities EUR fund. Upon receipt of these settlement proceeds we invested this into the UBS Money Market fund, in the same currency as your policy, as a temporary position for your holding. Any regular premiums being allocated to the Aberdeen UK Opportunities EUR fund, where applicable, have also been redirected to the UBS Money Market fund and will continue until you advise otherwise. You will be able to view the revised fund position on your policy with effect 11 February 2015.

What do I need to do?
We now need you to review the list of available funds for <<Product>> as soon as possible and choose an alternative fund. You may wish to consult with your Financial Adviser at this point.

Please note that the UBS Money Market funds are currently yielding very low returns due to the reduced interest rates available in the current economy, so you may not want to leave your investment in this asset class for any extended period.

Information about the fund range available to your policy can be found in the 'Downloads' section of our website at**: www.rl360.com/row/downloads/products.htm**

Here you can find a product specific *Investment Guide* detailing the funds currently available and a *Switch Form* which you can use to detail your alternative fund choice. Changes to the regular premium allocation, where applicable, should also be completed on the *Fund Switch* form.

Alternatively, if you or your adviser are a registered user of our Online Service Centre and fund switching facility, switches and premium redirections can be submitted online fast and efficiently.

What if I have a query?
Should you have any questions about your policy please contact your financial adviser in the first instance. For general queries you can contact our Customer Service Team by telephone on +44 (0)1624 681682 or by email csc@rl360.com and they will pleased to assist you further.

Kind regards,

Natalie Hall
Director of Marketing

Copy to: <<Adviser>>

Do you want to track your policy and manage your investments online?

Register today for our Online Service Centre where you can access your policy summary, valuation and see a full transaction history, including premium payments, withdrawals, charges and switches.

Using our online service you can also quickly, easily and securely alter the balance of your 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.

Register now at www.rl360.com