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19 May 2015

Dear <Salutation>

Important notification that requires your attention – you may want to take some action

Subject: Changes to the Pictet Absolute Return Global Diversified Fund

Policy number: <insert Policy number>

We have been informed by Pictet that they will be changing the investment policy of the Pictet Absolute Return Global Diversified Fund on 26 May 2015.

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

The changes

These include broadening the fund's investment options in order to help it achieve its objective. It will also diversify risk by spreading investments across several types of strategies and asset classes.

I enclose the Pictet shareholder notification for your information which provides full details of the changes.

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

Here you will find a product specific *Investment Guide* detailing the current menu of funds available and a *Fund Switch Instruction* which you can complete with your new fund choice and return to us. Please also remember to redirect any regular premiums you currently pay into the fund.

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

At this point, we would recommend that you speak to your servicing financial adviser to discuss your investment options.

What if I have a query?

Should you have any questions about your policy please contact your servicing financial adviser in the first instance. Where we hold details of this adviser for you, they will be sent a copy of this letter for their information (cc'd below where this is the case).

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

Kind regards,



Natalie Hall
Director of Marketing

cc. <Agent>

Enclosure: Pictet shareholder notification

Did you know you can track your policy and manage your investments online?

If you haven't already, 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