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6 November 2013

Dear <Salutation>

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

Subject – Changes to the Henderson Gartmore Global Focus Fund
Policy number - *<insert Policy number>*

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 you invest in the Henderson Gartmore Global Focus Fund via your Royal London 360° policy we are writing to let you know what this means to you.

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 your policy, can be found in the downloads 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* 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.

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 have been sent a copy into this letter for their information (cc'd below where this is the case).

For general queries our Customer Service Team can also 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>

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.

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