<<Investment Adviser>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<Address 6>>

6 February 2015

Dear Investment Adviser

Please pass this to the investment adviser who looks after the policy below. This is an important notification. You need to take action on behalf of your client.

Closure of the Aberdeen UK Opportunities fund - EUR share class
Policyholder: <<Policyholder name>>
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. The above policy currently invests in this fund and is therefore affected by the closure.

Please note that as appointed investment adviser on this policy, you are receiving the correspondence in this instance and no written communication has been issued to the policyholder. Please therefore contact your client as appropriate to discuss the details of the fund closure and any recommended course of action.

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 the policy, as a temporary position for the 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 the 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.

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 the investment in this asset class for any extended period.

Information about the fund range available to this policy can be found in the 'Downloads' section of our website at**: www.rl360adviser.com/downloads/funds.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 an alternative fund choice. Changes to the regular premium allocation, where applicable, should also be completed on the *Fund Switch* form.

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

What if I have a query?
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

<div style="border:1px solid">

<p style="color:red; text-align:center">Do you want to manage your client's portfolio online but
not registered for online servicing access yet?</p>

Could you benefit from being able to manage all of your clients' policy portfolio's online, at any time, from anywhere in the world with just a couple of clicks or tablet gestures? If so, you should register for our Online Service Centre where you can do just that. Using our online service you can quickly, easily and securely alter the balance of your clients 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.

In addition you can keep tabs on policies using our adviser dashboard and policy health checker – preventing potential issues before they arise. You will also be able to view a policy at a glance with our summary screen, print valuations, and see full transaction histories including premium payments, withdrawals, charges and switches.

Find out how to register today at www.rl360.com

</div>