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11 February 2013

Dear Adviser

IMPORTANT NOTIFICATION WHICH REQUIRES YOUR ATTENTION. PLEASE ENSURE THIS LETTER IS PASSED TO THE ADVISER WHO LOOKS AFTER THE POLICIES LISTED BELOW.

Please find enclosed a copy of a letter that we have issued to affected policyholders in regard to the closure of 5 funds from our Quantum, Oracle and Paragon fund ranges.

We are writing to you as you have one or more clients affected by the closures as listed below:

Product	Policy Number	Policyholder
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A full suite of literature for the products, including fund performance information, can be located from the *Products* page on our RL360°Adviser site at www.rl360.com.

Should you have any general queries in regard to your client's policies, our customer service team can be contacted by telephone on +44 (0)1624 681682 or by email at csc@rl360.com.

Kind regards,

Natalie Hall Director of Marketing

Enclosure: Copy of policyholder letter