<Investment Adviser name>
<Investment Adviser Address>
<Investment Adviser Address>
<Investment Adviser Address>
<Investment Adviser Address>
<Investment Adviser Address>
<Investment Adviser Address>

<Date>

Dear <Salutation>

IMPORTANT NOTIFICATION FOR YOUR INFORMATION. YOU MAY WISH TO TAKE SOME ACTION. PLEASE ENSURE THIS LETTER IS PASSED TO THE ADVISER WHO LOOKS AFTER THE POLICY LISTED BELOW

Amundi Funds Equity Greater China – Performance fee implementation
Product - <Product>
Policyholder - <Policyholder name>
Policy number - <Policy number>

We write to you in your capacity of investment adviser to the above policy. We have been informed by the Directors of the Amundi Fund range that they have agreed to implement a performance fee for AU and AE classes of shares of several funds within their current fund range.

This affects just one fund from the fund menu available under the above policy. As the policy invests in this fund we are writing to let you know what this means with respect to the policy.

How and when will the fee be applied?

With effect from 3 June 2013, the investment manager will be entitled to receive a performance fee equal to 20% of the amount by which the fund's AU and AE share classes outperform the MSCI AC Golden Dragon index. The observation period for calculation purpose begins on December 1 and ends on November 30 each year and, the first observation period will start on 3 June 2013 on the basis of the NAV dated 31 May 2013 and will end on 30 November 2013.

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

Do I need to do anything?

You do not need to do anything if you are content with the implementation of this performance fee however, you do have the opportunity to switch into any other fund available to this policy free of charge if you are not be happy with the intended changes..

Information on the fund range available to this policy can be found in the downloads section of our website at: **http://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 *Switch Form* which will require completing with your new fund choice and returning to us.

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.

What if I have a query?
For general queries on this policy our Customer Service Team can be contacted by telephone on +44 (0)1624 681682 or by email csc@rl360.com and will pleased to assist you further.

Don’t forget to visit our ‘Fund updates’ page on a regular basis. This page can be found on our dedicated adviser website www.rl360adviser.com/news/fund.htm where you will find the latest information about fund range changes and corporate actions that could impact your client’s policy. While you are there please also take the time to read through our ever expanding range of fund manager articles, keeping you up-to-date with expert market commentaries, news and views from around the world.

Kind regards,

Natalie Hall
Director of Marketing

cc. <Agent>

Do you want to manage your clients’ portfolio online?

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.

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