

«AGENT_NAME»
«AGENT_ADDRESS_1»
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21 March 2012

Dear Adviser

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

Please find enclosed a copy of a client letter that we have issued to affected Quantum, Paragon, Oracle and LifePlan policyholders regarding changes to the Schroder ISF Asian Bond Absolute Return A Fund (USD and Hedge EUR).

We are writing to you as you have one or more clients that currently invest in the fund via their policy. Your client policies affected by this notification are as follows:

Policy Type	Policy Number	Policyholder
«POLICY_TYPE_1»	«POLICY_NUMBER_1»	«CLIENT_NAME_1»
«POLICY_TYPE_2»	«POLICY_NUMBER_2»	«CLIENT_NAME_2»
«POLICY_TYPE_3»	«POLICY_NUMBER_3»	«CLIENT_NAME_3»
«POLICY_TYPE_4»	«POLICY_NUMBER_4»	«CLIENT_NAME_4»
«POLICY_TYPE_5»	«POLICY_NUMBER_5»	«CLIENT_NAME_5»
«POLICY_TYPE_6»	«POLICY_NUMBER_6»	«CLIENT_NAME_6»
«POLICY_TYPE_7»	«POLICY_NUMBER_7»	«CLIENT_NAME_7»
«POLICY_TYPE_8»	«POLICY_NUMBER_8»	«CLIENT_NAME_8»
«POLICY_TYPE_9»	«POLICY_NUMBER_9»	«CLIENT_NAME_9»

Should your clients not be happy with the intended course of action they can switch their holding into an alternative fund within the product range at any time.

Should you have any general queries about your client's policy(ies), you can contact our Customer Service Team at Head Office by email: csc@royallondon360.com or by telephone: +44 (0)1624 681682 where our representatives will be able to assist you further.

Kind regards,



Natalie Hall
Head of Marketing

Enclosure: Copy of client letter