

«CLIENT_NAME»
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Copy

<Date>

Dear «SALUTATION»

IMPORTANT NOTIFICATION THAT REQUIRES YOUR ATTENTION

Closure of the HSBC Amanah Asia Pacific Ex Japan fund and HSBC Amanah Europe Equity fund Policy number - «POLICY»

We are writing to advise you that we have received notification from HSBC Global Asset Management that following a review they will be closing their HSBC Amanah Asia Pacific Ex Japan fund and their HSBC Amanah Europe Equity fund on the 27 August 2012.

This affects you as you currently invest in the HSBC Amanah <<name of fund>> fund through your <<Product>> policy.

The reason for the closure is that the assets under administration have not grown sufficiently enough to make either fund viable over the long term and therefore in the best interests of investors to liquidate the assets.

Both funds will be removed from the <<Product>> fund range with immediate effect.

What this means

As you have holdings in one of the closing funds it will be necessary to switch those holdings into an alternative fund before the fund closes, and also redirect your future premiums.

You now have the option to choose an alternative fund (or funds) of your choice from the available <<Product>> fund range. An *Investment Guide* is enclosed which details the fund choices available to you. Also enclosed is a *Fund Performance Bulletin* which provides recent performance history for the funds.

Please note that if we do not receive an alternative fund choice from you by the 17 August, 2012, we will take the following course of action, to ensure you remain fully invested:

- i) Your holding in the closing fund will be reinvested across your existing portfolio using the following split;
- <xx.xx>% <fund name>
 - <xx.xx>% <fund name>
 - <xx.xx>% <fund name>

ii) Your monthly premiums will be redirected to invest equally across the other funds that you regularly invest into. The new percentage splits per fund are shown below. All future premiums* will be allocated to these funds until you instruct us otherwise;

<xx.xx>% <fund name>

<xx.xx>% <fund name>

<xx.xx>% <fund name>

* inclusive of your premium due on the «DATE_OF_NEXT_PREMIUM».

We deem this course of action to be the most appropriate as these are the choice of funds you already hold in your policy.

What next

Should you wish to choose an alternative fund (or funds) please complete the enclosed *Fund Switch Request* form as soon as possible and either fax back to us on +44 1624 677336 or post the form back to us to us at the below address:

Royal London 360°
Royal London House
Cooil Road
Douglas
Isle of Man
British Isles IM2 2SP

Alternatively, if you are happy with the course of action we will take in the absence of any switch instructions, you do not need to do anything.

Queries

If you have any queries about your policy and the fund options available please contact your financial adviser in the first instance. A copy of this letter has been sent to the adviser firm who introduced you to Royal London 360° for their information.

Information about <<Product>> can also be located on our website at www.royallondon360.com. Should you have any other general queries about your policy our Customer Service Team can be contacted by email: csc@royallondon360.com or by telephone on: +44 1624 681682, and they will be pleased to assist you.

Kind regards,



Natalie Hall
Director of Marketing

Enclosure: Fund Switch Request form, Fund Performance Bulletin, Investment Guide

cc. «AGENT_NAME»