<Policyholder name>
<Policyholder Address>
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<Policyholder Address>

<Date>

Dear <Salutation>

IMPORTANT NOTIFICATION FOR YOUR INFORMATION.
YOU MAY WISH TO TAKE SOME ACTION.

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

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 your policy. As you invest in this fund we are writing to let you know what this means to you and your 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.

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 if you are not be happy with the intended changes, you have the opportunity to switch into any other fund available to your policy free of charge at any time.

Should you wish to consider switching into an alternative fund, we recommend that you speak to your financial adviser in the first instance to discuss your investment options.

Information for the fund range available to your 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?
Should you have any questions about your policy please contact your financial adviser in the first instance. For general queries our Customer Service Team can also be contacted by telephone on +44 (0)1624 681682 or by email csc@rl360.com and will pleased to assist you further.

Kind regards,

Natalie Hall
Director of Marketing

cc. <Agent>

Do you want to track your policy and manage your investments online?

Register today for our Online Service Centre where you can access your policy summary, valuation and see a full transaction history, including premium payments, withdrawals, charges and switches.

Using our online service you can also quickly, easily and securely alter the balance of your 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.

Register now at www.rl360.com