<Agent name> <Agent address> <Agent address> <Agent address> <Agent address> <Agent address> <Agent address>

14 January 2014

Dear Adviser

Important notification which requires your attention. Please ensure this letter is passed to the adviser who looks after the policies listed overleaf.

Please find enclosed a sample of a policyholder notification that we have issued.

We are writing to you as you have one or more clients that are affected by this notification, as detailed overleaf.

Should you have any general queries about your client's policies, you can contact our Customer Service Team by email: hongkong@rl360.com or by telephone: +852 3929 4333 where our representatives will be able 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

Enclosure: Sample of policyholder letter, copy of each policyholder valuation

Do you want to track your clients' policies online?

Could you benefit from being able to track all of your clients' policies 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. Keep tabs on policies using our adviser dashboard and policy health checker – preventing potential issues before they arise – so no more excuses for credit card expiries impacting on premium payments.

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.

Find out how to register today at www.rl360.com

Policies registered to your agency which are affected by this notification

Policy number

Policyholder name

<Policy number> <Policy number> <Policy number> <Policy number> <Policy number>

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