

[Name]
[Address]
[Our Reference]

[Date]

Dear Policyholder,

A simpler structure for Norwich Union Life

I am writing to tell you about the proposed changes to create a simpler structure for the Norwich Union Life group because you have a policy with [xyz company], which is a part of Norwich Union Life.

About the changes

We are proposing to move policies from several insurance companies in Norwich Union Life, mainly into one existing company - Norwich Union Life & Pensions Limited (NULAP). There will be other changes, including smaller moves to Norwich Union Annuity Limited (NUA). These are described in further detail in the Summary of the Scheme leaflet.

- Policies with NUA will not move.
- Most UK individual pension policies in NULAP with pensions in payment will move to NUA.
- Other UK pension policies in NULAP will change so that NUA insures most pensions under these policies and NULAP insures other benefits.
- Other types of policy with NULAP will not move or change.

These changes will enable Norwich Union Life to operate with a simpler, more efficient structure. We hope these changes will bring greater clarity to your contact with Norwich Union Life.

How are policyholder interests being safeguarded?

There is a rigorous approval process in place to ensure that your interests are protected.

- We are working in close consultation with our industry regulator, the Financial Services Authority (FSA) throughout this process.
- The process includes the appointment of an Independent Expert to review the impact of the changes on policyholder interests.
- The scheme requires the sanction of the Court. More details of the set legal procedure explaining the process by which we will seek final approval in the High Court are included in the leaflet enclosed - Information for Policyholders.

The policy moves will happen on 1 January 2005, subject to court approval.

Further information

The proposed changes are explained in more detail in the leaflets enclosed:

- Information for Policyholders - about the changes to a simpler structure for Norwich Union Life
- Summary of the Scheme and a summary of the Independent Expert's report.

A copy of the full Independent Expert's report, and other information, can be seen on our website.

If you have any additional questions or you would like to be sent a copy of the full Independent Expert's report please get in touch - by calling our special helpline, or by post. We will be happy to help.

Yours faithfully,



Gary Withers
Chief Executive
Norwich Union Life

Your policy number
[XXXXXXXXXXXX]

Our reference
[99/99/A/9999999]

Please note:

- 1. You don't need to take any action as a result of this letter.**
2. Your benefits will not be affected.
3. Future correspondence will be from Norwich Union.
4. If you have more than one policy which is affected, you will receive a separate letter for each one.

Further information is available

Via our website
www.norwichunion.com/fundmerger

How to contact us

Call us on: 0870 4102 102
available from Monday to Friday
9.00 am - 5.00 pm

or write to:
Jane Sheppard
PO Box 150
Norwich NR1 3UZ

Please quote the reference and policy numbers at the top of this letter.

We may monitor calls to improve our service.

Norwich Union Life Services Limited Registered in England No 2403746 2 Rougier Street York YO90 1UU.
Norwich Union Life Services Limited represents only the Norwich Union Marketing Group,
members of which are authorised and regulated by the Financial Services Authority, for life assurance, pensions and investments.
Members of the Association of British Insurers.

[Name]
[Address]
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[Date]

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I am writing to tell you about the proposed changes to create a simpler structure for the Norwich Union Life group because you have a policy with [xyz company], which is part of Norwich Union Life.

About the changes

We are proposing to move policies from several insurance companies in Norwich Union Life (including [xyz company]), mainly into one existing company - Norwich Union Life & Pensions Limited (NULAP). There will be some other changes, including smaller moves to Norwich Union Annuity Limited (NUA). These are described in further detail in the summary of the Scheme leaflet.

- Most UK individual pension policies with pensions in payment will move to NUA.
- Other UK pension policies will change so that NUA insures most pensions under these policies and NULAP insures other benefits.
- Other types of policy will move to NULAP.

These changes will enable Norwich Union Life to operate with a simpler, more efficient structure. We hope these changes will bring greater clarity to your contact with Norwich Union Life. Please see overleaf for information on the Direct Debit Guarantee, which will continue to apply.

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Gary Withers
Chief Executive
Norwich Union Life

Your policy number
[XXXXXXXXXXXX]

Our reference
[99/99/A/9999999]

Please note:

- 1. You don't need to take any action as a result of this letter.**
2. Your benefits will not be affected.
3. Future correspondence including any direct debit/ bank payments will be from Norwich Union.
4. If you have more than one policy which is affected, you will receive a separate letter for each one.

Further information is available

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Jane Sheppard
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Norwich NR1 3UZ

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A change to your Direct Debit Arrangements

The legal entity that collects your Direct Debit may be changing. You need take no action to continue receiving the benefits of your current Direct Debit arrangement as this change will not affect the service that you receive in any way. We will continue to use your existing Direct Debit and will inform your bank/ building society accordingly and they may also notify you independently. Additionally, some banks/ building societies place a comment on your bank statement advising you on the first payment under the new name or a change of name to Norwich Union Life and Pensions Ltd.

You will also continue to enjoy the benefits of the Direct Debit Guarantee, as detailed below.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Norwich Union will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Norwich Union or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.