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## Contact details:

**Customer Helpline: 0845 607 0585**

Calls may be monitored or recorded.  
Low call rates apply, although costs can vary  
between telecom providers.

Our phone lines are open: **Mon to Fri 09:00 to 17:00**

If you are ringing from outside the UK please call  
+44 (0)141 272 6605

[www.scotprov.co.uk/simplify2008.html](http://www.scotprov.co.uk/simplify2008.html)

Date: August 2008

Customer Ref: 1234567912

Dear Policyholder

As you have a policy with Scottish Provident Limited (Scottish Provident) we are writing to tell you about some changes we are planning.

### The changes

This letter is being sent to you as you have a policy (or policies) that we are proposing to transfer to Phoenix Life Limited (Phoenix), a company within the same group of companies as Scottish Provident. This letter and the enclosed material contain information that is specific to the transfer of that policy (or policies) to Phoenix. The transfer will take place on 29 December 2008, subject to High Court approval.

A description of the policies being transferred can be found in the brochure 'Simplifying our business'. The brochure also explains our proposals in more detail.

You may receive further letters if you have other policies with Scottish Provident or with other companies involved in this or other transfers that are happening at the same time. Please see the enclosed brochure 'Simplifying our business' for more information.

So from 30 December 2008, or shortly after, when we write to you the Phoenix logo will be on your letters instead of the Scottish Provident logo. You will also notice the Phoenix name on direct debit entries on your bank statement and on any cheques you receive from us.

### What you should do next

We would encourage you to read the enclosed material to make sure you understand our proposals.

If you are happy with the proposals **you do not need to do anything.**

If you are concerned that the proposals could adversely affect you, you have the right to raise your concerns with the High Court, as explained in the enclosed brochure.

Continued...../

## Protection for policyholders

Your interests as a policyholder are being protected by a rigorous approval process which includes:

- close consultation with the Financial Services Authority, our industry regulator;
- the appointment of an Independent Expert to review the likely effect of the proposals on policyholders; and
- approval by the High Court.

The High Court will only approve the transfer if it is satisfied that the proposals meet all the necessary legal requirements and are fair to policyholders. The High Court will take into account any representations made by policyholders who are concerned that they would be adversely affected. More detail on this is provided in the enclosed brochure.

## Further information

To help you to understand our proposals and to let you know how you can raise any concerns that you may have, we enclose the following material:

- **'Simplifying our business'** - a brochure which includes a summary of the key elements of our proposals and a summary of a report by the Independent Expert into the likely effect of the proposals on policyholders;
- **'Your questions answered'** - a leaflet that answers a number of questions which you may have; and
- **'With profits changes explained'** (only enclosed if you hold a with profits policy) - a leaflet containing important additional information if you hold a with profits policy.

If you have any questions about this letter or the enclosed material, you can:

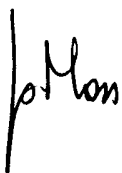
- call our helpline on the number shown overleaf and we'll be pleased to help;
- write to us at the address shown overleaf quoting the customer reference number shown; or
- visit our website at the address shown overleaf.

If you have any other query regarding your policy or wish to advise us of a change of address, please call us on your normal contact number.

There are currently no plans to change your usual contact numbers or correspondence address as a result of this transfer. Any future changes will be notified to you in due course.

**If you would like this information in large print, in Braille or on cassette or CD, please call our Helpline number.**

Yours faithfully



**Jonathan Moss**  
**Managing Director**