

[000001]/[000001]/INV/[CCUK1a]

PRIVATE & CONFIDENTIAL

Mr Sample
Address 1
Address 2
Address 3
Address 4
Postcode1

www.scottishlife.co.uk

0845 60 50 050

September 2014

Our reference: INV/BAQregional/PH

Dear Mr Sample

**IMPORTANT CHANGE TO YOUR SCOTTISH LIFE INVESTMENT[S]
YOUR PLAN[S]: [1234567 & 3216547]**

We are pleased to let you know that we have been able to renegotiate our business terms on the fund[s] you currently invest in. The change[s] is[are] outlined below:

Plan number	Fund name	Additional investment charge	
		Old	New
1234567	SL/BlackRock Aquila US Equity Index	0.15%	0.00%
3216547	SL/BlackRock Aquila European Equity Index	0.15%	0.00%

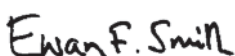
This charge reduction has been automatically applied to your investment[s] and there is no change to the aims and objectives of the fund[s].

Need more information?

You can find more details on our investment options at www.scottishlife.co.uk/consumers/investment or on request.

For general queries relating to your plan[s], please call our Customer Service team on 0845 60 50 050.

Yours sincerely



Ewan Smith
Proposition and Strategy Director, Scottish Life