

**Private and confidential**

28 February 2017

Dear Policyholder

In 2015, we met up with many policyholders to seek their views on how we go about managing our unit-linked business.

Following this feedback, you can now find all the information you need about your funds on our website [www.equitable.co.uk/unit-linked-funds](http://www.equitable.co.uk/unit-linked-funds):

- A guide to how we manage unit-linked funds
- Factsheets showing how the funds have performed
- Current prices
- How to switch your unit holdings

Since the beginning of 2016, Investment markets have been very volatile and we fully expect this to carry on for some while yet. You will want to be satisfied therefore that the unit-linked funds in which you are invested remain suitable to your needs, and we strongly recommend that you consider consulting an Independent Financial Adviser. To find a local adviser you should visit [www.unbiased.co.uk](http://www.unbiased.co.uk).

Yours sincerely



**C M Wiscarson**  
**Chief Executive**