

Private & Confidential



October 2019  
CRN:

Dear

## Vote now and have your say on the future of the Equitable

Thank you again if you, like thousands of other Policyholders, have already voted but if you haven't there is still time – you have until 10am on 30 October 2019 to vote online or by post. Your last chance to vote will be in person at the Policyholders' Meeting and Extraordinary General Meeting on 1 November 2019.

The easiest way to vote is online at [www.ersvotes.com/elas19](http://www.ersvotes.com/elas19) using your voting codes:

Code 1:

Code 2:

We need to let you know that we have made some minor technical changes to the Scheme. A brief explanation can be found overleaf and full details can be found on our website.

We also want to remind you that if the Proposal is approved we would like you to decide which Unit-Linked Fund(s) to invest in. There are a range of funds to choose from, to suit different needs, and help is available. Details about where to find this information can be found overleaf.

Some of our Policyholders have been asking for more information about Utmost Life and Pensions. Enclosed is a message from their CEO Stephen Shone, telling you more about who they are.

If you have any questions that need answering before you make a decision, please call our dedicated helpline on 0330 159 1530 or +44 1296 386242 if you are calling from outside the UK.

Yours sincerely

**Simon Small**, Chief Executive

**INFORMATION TO HELP YOU MAKE A DECISION OVERLEAF**



# Information to help you make a decision

## Where you can find more information about the Proposal

- ▶ The pack we sent to you in August provided full information about the Proposal. We have also set up a dedicated section on our website [www.equitable.co.uk](http://www.equitable.co.uk) where you can find further information and the site is regularly updated.

## Deadline for the vote

- ▶ The deadline for us to receive your online or postal votes is 10am on 30 October 2019. Your last chance to vote will be in person at the Policyholders' Meeting and Extraordinary General Meeting on 1 November 2019.

## Where to go for help in making a decision about how to vote

- ▶ We have set up a dedicated helpline on 0330 159 1530 where you will be walked through the Proposal and have the chance to ask any questions you have.

## Where to get help in making an investment choice

- ▶ The pack we sent to you in August provides information about what funds are available and the things you need to think about when making your decision. Our dedicated helpline, 0330 159 1530, will also be able to provide you with information about your investment choices. If you are an individual Policyholder, you may want to get advice from a financial adviser and Equitable may make a contribution to the cost of this advice.

# Minor technical changes to the Scheme

We need to make some small technical amendments to the Scheme. The amendments will only apply to Conventional With-Profits policies (including 'whole of life' policies) and concern the base figure for the calculation of Uplifts. The impact of this on holders of other policies is so small that it doesn't make a material difference to any of them. More details can be found on the website.

**The amendments will not change figures shown on Personal Illustrations sent out with the Decision Packs (including the amount of any Uplift) for any Scheme Policyholders.**

