

Part VII Department  
Alba Life Limited  
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ALBA WP UK/10120/1



Tel: 0845 9380521

Date: July 2006

Customer Ref: FM06\_42\_1234567

Dear Policyholder

As you have a policy with Alba Life Limited, we are writing to tell you about some changes we are planning, which will enable us to run our business more effectively and efficiently.

### The changes

Following the merger, last year, of Resolution Life Group Limited and Britannic Group plc to form Resolution plc, we are now proposing to transfer the life insurance businesses of the following six companies into Phoenix Life Limited, an existing Resolution company:

- *Alba Life Limited*
- *Britannic Assurance plc*
- *Britannic Retirement Solutions Limited*
- *Britannic Unit Linked Assurance Limited*
- *Century Life plc*
- *Phoenix Life & Pensions Limited*

The transfers will take place on 31 December 2006, subject to High Court approval.

From 1 January 2007, if the transfer goes ahead, your life assurance, pension or investment will be with Phoenix Life Limited. **The terms and conditions of your policy will not change as a result of this transfer.**

So from 1 January 2007, or shortly after, when we write to you the Phoenix logo will be on your letters instead of the Alba 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 information to make sure you understand our proposals.

If you are happy with the proposals you don't need to do anything.

If you have any questions or concerns, you can look at the proposal documents on our website or call us on our helpline. You will find the website address and the helpline number below.

If you remain 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 booklet.

### 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 impact of the transfer on policyholders;
- approval by the High Court.

The High Court must be 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 booklet.

### 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 booklet which includes a summary of the key elements of our proposals and a summary of a report by the Independent Expert into the effect of the proposals on policyholders
- **'Your questions answered'** - a leaflet that answers a number of questions which you may have.

If you have any questions about this letter or the accompanying material, please visit our website at [www.alba-life.co.uk](http://www.alba-life.co.uk) or call our helpline on 0845 9380521 (local rate) and we'll be pleased to help. Our phone lines are open from 8.30am to 5.30pm, Monday to Friday.

If you are ringing from outside the UK please call +44 (0)1564 207057.

If you have any other query regarding your policy please call us on your normal contact number.

We would once again stress that the terms and conditions of your policy will not change as a result of this proposal. We will continue to strive to manage your policy to achieve the best possible results for you.

**Finally, please let us know if you would like us to supply the information to you in Braille, large print or audio tape.**

Yours sincerely

Graham Singleton  
Managing Director  
Resolution Life Division