

Ref T5/A9999999/R1/W1
Date: November 2008

Mr Any Sample
Any House
Any Road
Any Town
Any County

Re: Change of Brand Name from “Scottish Provident Ireland” to “Phoenix Ireland”

Dear Policyholder

We are writing to you as you have a Scottish Provident Ireland branded policy (or policies) and we would like to inform you of some changes which will happen at the end of 2008.

Background:

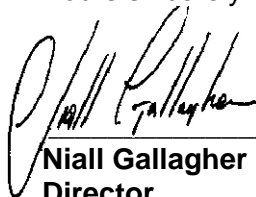
On 1 May 2008, Pearl Group acquired Resolution Life (the parent company of Scottish Provident and Scottish Mutual). Following on from the acquisition Pearl Group is now taking steps to re-brand some of the business acquired, including Scottish Provident. As part of this process all Scottish Provident Ireland business will be re-branded as Phoenix Ireland with effect from 29 December 2008. Phoenix is one of the existing brands within Pearl Group.

What this means for me?

- Your policy is legally issued by Scottish Mutual International. There will be no change to the terms and conditions of your policy as a result of this name change. Only the brand name under which we administer this business will change.
- Your normal contact number and correspondence address will not change.
- The brand name Scottish Provident Ireland will change to Phoenix Ireland on all communications relating to your policy with effect from 29 December 2008.
- When we write to you after 29 December 2008, the Phoenix Ireland logo will be on your letters instead of the Scottish Provident Ireland logo. You will also notice the Phoenix Ireland name on direct debit entries on your bank statement and on any cheques you receive from us.

If you have any queries in relation to the above please contact us on 01 638 2900, Monday to Friday, 9.00am to 5.00pm or by e-mail info@pqlireland.net

Yours sincerely



Niall Gallagher
Director