

Dear Policyholder / Trustee,

Under the Retail Distribution Review (RDR), the Financial Services Authority recently announced important changes relating to rules around commission paid to your Financial Adviser.

These mandatory legislative changes will have an impact on the terms and conditions of your Hartford Platinum Pension Plan with effect from 1st January 2013.

What does this mean for you?

- Drawdown commission, as noted in your terms and conditions under section 1.6, will no longer be available on your Hartford Platinum Pension Plan. This change will be implemented on 1st January 2013.

Do you need to take any action?

- This change will happen automatically and you do not need to take any action.

The Endorsement outlining the changes to drawdown commission is available on our website www.thehartford.co.uk. Please note that this Endorsement must be read in conjunction with your existing terms and conditions and any other Endorsements.

If you have any questions, we strongly recommend you contact your Financial Adviser. If you would like a copy of the Endorsement, please contact the Customer Service Team by phone on 0800 028 7272, 9:00a.m. to 5:00p.m. from Monday to Friday, excluding public holidays or by email to customer.service@thehartford.co.uk.

Yours sincerely,



Alastair Murray
Customer Service IT & Operations Director