

Dear Policyholder

Subject: 3A Windrider Fund

Default Policyholder:
SIP01:
Holding:

Please find enclosed a letter received from the managers of the 3A Windrider Fund regarding changes to the currency hedging performed by the Fund.

On receiving this letter Skandia Leben FL AG concluded that the only viable option was to adopt the recommendation of the Fund Manager and convert your EUR Class shares into the USD Class. Unfortunately, due to the short notice given for the conversion deadline, we were unable to communicate these changes in advance. By acting swiftly we were able to make this change before the deadline and therefore save you any costs relating to this conversion.

If you would like to discuss any aspect of this letter, or if you would like any advice relating to your particular investment, you should contact your financial adviser in the first instance. Alternatively, please contact us at Skandia Leben FL AG Customer Service, but please remember that we will not be able to give you investment advice.

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Yours faithfully
Skandia Leben FL AG