



[Salutation] [Surname]

[Address 1]

[Address 2]

[Town_City]

[County]

[Post code]

[Date]

We intend to transfer the business of another insurance company to Omnilife.

Please read this letter and the accompanying documents to understand what this means for you.

How to contact us

Tel: +44 (0) 800 783-3544*

Email: PartViiTransfer@equiniti.com

Letter: Equiniti, Omnilife Insurance Company Limited, PO Box 5267, Aspect House, Lancing, BN99 9HJ

Website: www.omnilife.co.uk

**The phone lines will be open from 9am to 5pm Monday to Friday. Calls are free if calling from the UK but could be charged if calling from abroad. For our joint protection, we may record and/or monitor telephone calls.*

Dear [Salutation] [Surname],

Proposed transfer of business from Hodge Life Assurance Company Limited (“Hodge Life”) to Omnilife Insurance Company Limited (“Omnilife”)

Hodge Life and Omnilife are both UK authorised insurers that are part of the Reinsurance Group of America (“RGA”) business. RGA is one of the largest global life and health reinsurance companies, with assets of over \$92 billion.

The proposed Transfer

We want to transfer Hodge Life’s business into Omnilife so that we simplify the way our business is run. The larger size of the combined business will help us to continue to improve and develop the quality of service we provide to you. We can also be more efficient, for example by eliminating duplication of activity. Your policy will continue to be administered by the same team of people on the same phone number and address as before the transfer.

The terms and conditions of your policy won’t change.

The transfer process

There is a legal process that we must follow for the transfer to happen. It includes things that are designed to look after your interests:

- Appointing an Independent Expert, who is not an employee of either company and has produced a report reviewing our proposal
- Sharing our proposals with our industry regulators
- Giving you the **right to object**
- Getting approval from the High Court in London taking into consideration the items above.

The process is explained in more detail in our **Customer Guide**.

Timetable

The High Court hearing for approval of the proposed transfer is expected to be held on 20 March 2023 at the High Court of Justice, 7 Rolls Buildings, Fetter Lane, London EC4A 1NL. If approved, we expect the transfer to happen on 30 April 2023. If dates change details will be available on our website.

Key points to note

If you have any concerns or would like further information, please get in touch using the details on the first page of this letter.

Remember:

- Please read this letter and the accompanying documents to understand what this means for you.
- You don't have to take any further action in response to this letter.
- You have the right to object if you're unhappy or believe you will be disadvantaged by the proposed transfer.
- Your policy terms and conditions won't change.

If you want to object, details of how to do this are included in the **Customer Guide**.

Yours sincerely,

Jim Jack

Jim Jack
Chairman, Omnilife Insurance Company Limited

FURTHER INFORMATION AVAILABLE TO YOU

Document	Where can I find this?	Why should I read this?
Customer Guide	Enclosed with this letter	It provides more information on the proposed transfer process and mechanics, including a summary of the Scheme.
Summary of the Independent Expert's Report		Report of the Independent Expert on our proposal.
Questions and Answers		It gives answers to some common questions that we think policyholders may have.
Chief Actuary's Report	On our website, or ask us for printed copies which we provide for free	Our Chief Actuary, employed by Omnilife, has prepared a report to assess the impact of the transfer.
Full Independent Expert Report		You have access to the full Independent Expert report.
Full Legal Scheme		You have access to the full legal Scheme document.
Please let us know if you need printed versions of the documents, including large print. They can be sent free of charge.		