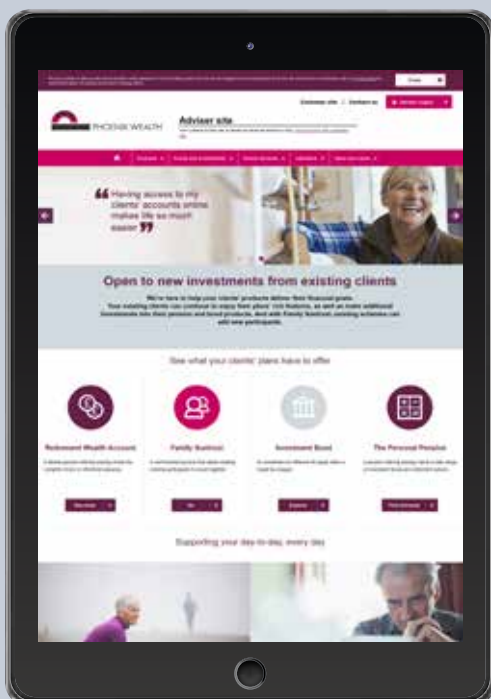


INTRODUCING PHOENIX WEALTH



You can expect to see our new Phoenix Wealth branding from July, including a new logo, new website and a fresh range of product literature. The current AXA Wealth website, www.axawealth.co.uk, will continue to operate until we launch the new brand, after which you'll be directed to our new website, www.phoenixwealth.co.uk. You don't need to do anything, but for details of what's changing with our rebrand in July and what's staying the same, take a look at the checklist below.

What's staying the same	What's changing
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How to contact us

Advisers and clients can continue to contact us...

- on the same customer service number:
 - Embassy/Trustee Investment Plans - 0345 129 9993
 - Family Suntrust - 0345 034 2170
- during the same customer service hours (8.30am to 5.30pm)
- at the same address, but now headed up Phoenix Wealth:

Phoenix Wealth
PO Box 6274
Basingstoke
RG24 4DT

Family Suntrust only

Phoenix Wealth
PO Box 6899
Basingstoke
RG24 4SX

- When you call us, you'll hear us respond with 'Phoenix Wealth'.
- We'll be using a new email address format: firstname.lastname@phoenixwealth.co.uk However if you happen to use the old AXA Wealth email address it will still get through for a short period of time.

What's staying the same

What's changing

Our website

- You'll be able to access the same website functionality for both clients and advisers and you won't need to re-register to access online services.
- If you try to access our old website address through a search engine, or if you've added any of our webpages as 'favourites', you'll be directed to our new website. Once on the new website, you might find it helpful to update your 'favourites'.

- We will have a new website address: www.phoenixwealth.co.uk

Client policies

- There is no change to the features or terms and conditions of client policies.
- Clients with an existing plan can continue making ad-hoc top ups, increasing any regular contributions, or transferring in from other pension schemes. Existing Family Suntrust schemes can also add new members.
- Client scheme reference and policy numbers are unchanged.
- Client income and benefit payments will continue uninterrupted, in the same way as before.

Our investment funds

- There is no change to our well governed, wide investment choice.

- Fund names – 'Phoenix' will replace 'AXA' in all existing fund names. So for example 'AXA Wealth Jupiter Income Plan S3' will be renamed 'Phoenix Wealth Jupiter Income Plan S3'.

Adviser charging arrangements

- All existing adviser payments will continue uninterrupted, in the same way as before.
- Clients will continue to be able to pay their advisers for advice relating to their existing policies in the same way as before.

Customer services

- There is no change to the high standard of service you'll receive.

Our brand name and 'visual identity'

- Our values and commitment to looking after our clients are unchanged.

- New brand name (AXA Wealth will no longer be in use)
- New logo – Phoenix Wealth
- Building signage
- Corporate stationery
- Product literature
- Change to footers to reflect our new Phoenix Wealth brand name

What's staying the same

What's changing

Cheques

- Those writing a cheque to us will still write cheques to AXA Wealth, until December 2017.
- If we receive a cheque made payable to Phoenix Wealth in the interim, our Finance team have arranged that cheques made payable to 'Phoenix Wealth' can be banked.

'AXA Wealth' and 'SunLife' (comprising of the companies Winterthur Life UK Holdings Limited, AXA Wealth Services Limited, AXA Wealth Limited, AXA Trustee Services Limited and AXA Sun Life Direct Limited) have been acquired by Pearl Life Holdings Limited (and now form part of the Phoenix Group - www.thephoenixgroup.com). 'AXA' and 'WINTERTHUR' are trademarks that are owned by AXA SA and will be used for a short period under a licence granted by AXA SA to the Phoenix Group.

Pearl Life Holdings Limited is registered in England (4560778) at 1 Wythall Green Way, Wythall, Birmingham B47 6WG. As part of Phoenix Group AXA Wealth Limited will continue to be authorised by the Prudential Regulation Authority and regulated by Prudential Regulation Authority and Financial Conduct Authority; AXA Wealth Services Limited will continue to be regulated by the Financial Conduct Authority.

AXA Wealth, Winterthur Way, Basingstoke RG21 6SZ. Telephone number: 01256 470707. As part of our commitment to quality service and security, telephone calls may be recorded.

AXA Wealth includes the companies AXA Wealth Services Limited (No. 02238458) and AXA Wealth Limited (No. 01225468). Both of these companies are registered in England and limited by shares. Their registered office is 1 Wythall Green Way, Wythall, Birmingham, B47 6WG. Details of the companies offering specific products are shown in the product literature.