

**Private & Confidential**  
Ms R Dawson  
Scottish Life International  
3 Melville Street  
Edinburgh  
EH3 7PE

2 June 2004

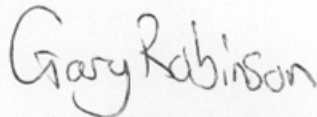
Dear Ms Dawson

Thank you for your E mail of 27 May 2004 about German policyholders with Royal London Mutual.

As requested, I can confirm that for policies issued by an UK insurer through an establishment in the UK, policyholders in an EEA state are protected. This means that German residents who purchase policies from an UK insurer that are issued through an establishment in the UK, are covered by the FSCS.

I hope this has clarified our position. If you have any further queries please contact us again.

Yours sincerely



Gary Robinson  
Claims Officer

**Financial Services  
Compensation Scheme**

7th Floor, Lloyds Chambers  
1 Portsoken Street  
London E1 8BN

**Telephone +44 (0)20 7892 7300**  
Facsimile +44 (0)20 7892 7301  
<http://www.fscs.org.uk>