EXECUTION POLICYHOLDER COMMUNICATION PLAN

in respect of the transfer of a portion of the insurance business of

OMART LIFE

OLD MUTUAL ALTERNATIVE RISK TRANSFER

FROM OLDMUTUAL

OLD MUTUAL ALTERNATIVE RISK TRANSFER LIMITED

("OMART Life")

to

Hollard.

HOLLARD LIFE ASSURANCE COMPANY LIMITED

("Hollard")

(together "the Parties")

Annexure F **Template letter to Affected Policyholders (email and post)**

Simply Financial Services

<<Title>> <<FirstName>> <<LastName>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Town>>
<<PostalCode>>

<<policy information>>

<<Date>>

Dear <<Title>> <<LastName>>,

TRANSFER OF LIFE INSURANCE POLICY FROM OMART LIFE TO HOLLARD

Your Simply policy, underwritten by Old Mutual Alternative Risk Transfer Limited ("OMART Life") will transfer to Hollard Life Assurance Company Limited ("Hollard") once approved by the Prudential Authority.

We assure you that all your benefits under this policy are secure and unchanged. The transfer of your policy will happen automatically and you do not have to provide your permission. However, if you wish to make any representations regarding the transfer, you can do so within the period specified in the attached document.

If you have any questions, please contact us on (021) 045 1513 (not a toll-free number) or go to www.simply.co.za for more information. More information is also attached to this letter. You may also contact the Financial Sector Conduct Authority (FSCA) directly at Eileen.Baduza@fsca.co.za if you wish to raise any concerns with the regulator.

Please read the attached notification for more details on:

- The transfer process;
- Where to view some of the documents relating to the transfer; and
- Whom to contact if you have any questions.

Kind regards,

_____
Managing Director
Simply Financial Services Pty Ltd.