

MetLife Europe Limited  
141 Castle Street  
Salisbury  
SP1 3TB

**MetLife**

MCH Holdings Limited Directors Pension Scheme  
Pension Practitioner .COM  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

30 October 2012

Dear Sir/Madam

Policy Number: L9029115D

**Providing you with more certainty in an uncertain world**

At MetLife, we're committed to offering retirement and long-term savings solutions that provide real customer value. We regularly review product features to ensure they reflect current market demand and investment conditions.

Whilst it's almost 2013, the economic crisis that started in 2008 is ongoing and as a result we've made changes to our guaranteed product suite to address volatile market conditions and ensure we can continue to offer our unique capital and income guarantees now and in the future.

**How does this impact you?**

Your existing investment, including current charges, features and benefits remain unchanged. Any regular contributions which you currently make by direct debit are also not affected.

Your existing terms will apply for any additional investments or switches, providing we receive your completed application by **30 November 2012**. After that, if you wish to make additional investments, or switch existing investments you hold with MetLife into a guaranteed portfolio, our new terms will apply to these additional or switched investments.

If you have any questions about the contents of this letter, please contact your adviser, who is aware of these changes, or you can speak to our Customer Account Management Team on 0845 370 6040 between 9.00 am and 5.00 pm Monday to Friday. Alternatively you can email us at [salesresource@metlife.com](mailto:salesresource@metlife.com)

Yours sincerely,



Peter Carter  
Product Marketing Director

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