

**Template letter to Affected Policyholders**

[Customer Name]

[Address]

[Date]

Dear Policyholder

**Transfer of insurance policy from Guardrisk Life Limited to Emerald Life Proprietary Limited**

Please note that your policy insured by Guardrisk Life Limited ("**Guardrisk Life**") will transfer to Emerald Life Proprietary Limited ("**Emerald Life**") once approved by the Prudential Authority.

We want to assure you that all benefits and your premium under this policy remain exactly the same and all terms and conditions are unchanged. The transfer of your policy will happen automatically and you do not have to consent to the transfer. However, if you wish to make any representations regarding the transfer, you can do so as explained in the attached document within the period as explained therein.

If you have any questions, please contact Emerald Life on 0861 666 333 or go to [https://emerald.life.co.za/gr\\_transfer](https://emerald.life.co.za/gr_transfer) for more information, or go to the offices of Emerald Life at 86 Edward Street, 3<sup>rd</sup> Floor, Sterling Place, Bellville 7530.

Please read the **Frequently Asked Questions document** at [https://emerald.life.co.za/gr\\_transfer](https://emerald.life.co.za/gr_transfer) for more details on:

- The process that must be followed before the transfer can take place;
- Where to view some of the documents relating to the transfer; and
- Who to contact if you have questions.

Kind regards