

**You have to respond to this letter by 22 July 2013**

Dear *[Insert name]*

- **You may be entitled to compensation if you invested in the CF Arch cru investment or diversified funds and they were mis-sold.**
- **You have until 22 July 2013 to complete the enclosed form and return it to us, if you want us to review the way we sold the funds to you.**

The Financial Conduct Authority (FCA) has identified problems with advice to invest in the CF Arch cru investment and diversified funds.

We now have to ask our customers that invested in the funds whether they want us to review the way we sold the funds to them, to determine if they were mis-sold.

If our review finds you were mis-sold the funds you may be entitled to compensation. This will aim to put you in the position you would have been in had you received suitable advice and not been mis-sold the funds.

**Response required by 22 July 2013**

If you want us to review the way we sold the CF Arch cru *[insert fund name(s)]* to you please complete the enclosed form and return it to us as soon as possible, but not later than 22 July 2013.

If you do not respond by 22 July 2013 we will not take any action to review our sale of the funds to you.

**CF Arch cru payment**

If we pay you compensation, we will subtract from the final amount the current value of the funds and the money that you could reclaim from the CF Arch cru payment scheme. You should also consider applying to this scheme which will run until 31 December 2013 and is separate from the review process we are carrying out.

**Why the FCA identified problems with advice to invest in certain Arch cru funds**

The FCA has said the CF Arch cru investment and diversified funds were high-risk products and should only have been recommended to investors who fully understood, and were willing and able to accept the risks.

If you want to contact the FCA you can call its Consumer Helpline on 0800 111 6768 or email [consumer.enquiries@fca.org.uk](mailto:consumer.enquiries@fca.org.uk).

If you have any queries about our review call us on <phone number>. We are available between <times and days that phones answered>.

Yours sincerely,

<signature>

<name of adviser or customer service>

[I/We] have enclosed two copies of this letter. Please complete both copies below, returning one to [me/us] and keeping the other for your records.

Please tick the box below to confirm that you want us to review how we sold the CF Arch cru [insert fund name(s)] to you.

**I want you to review the way you sold the CF Arch cru [insert fund name(s)] to me to see if I am entitled to compensation.**

Signed:

Please print name:

Date:

Alternatively, call us on <phone number> or email us at <insert e-mail address> to confirm you want us to review the way we sold the funds to you.