

08 April 2015

Dear Intermediary

RAM continues to expand and I am delighted to announce the following appointments:-

- Managing Director Richard Ashley-Davies
- Operations Director Sam Corby (Mrs)
- Administration Director Liz Verity (Mrs)

In addition, I have accepted the role of Chairman and will remain with RAM, providing advice and support to the Board.

These changes have been made with immediate effect following approval by the FCA.

RAM was created almost 15 years ago with the aim of delivering outstanding service standards within the Group Risk market and I am confident that this has been achieved to date. The above appointments are made to enhance RAM's expansion and development plans for the future.

All contact details remain the same and are available on our website, www.RAM-Ltd.co.uk

May I take this opportunity to thank you for your support over the past years and I look forward to continuing our successful working relationship.

Kind regards.

DAVID ASHLEY-DAVIES

U.C acuay-Manies

Chairman

