

## Long-term insurance business : With-profits payouts on maturity (normal retirement)

Name of insurer Phoenix Life Limited  
 Original insurer 44 Britannic Assurance  
 Date of maturity value / open market option 01 March 2008

Category of with-profits policy	Original term (years)	Maturity value / open market option	Terminal bonus	MVA	CWP / UWP	MVA permitted?	Death benefit
1	2	3	4	5	6	7	8
Endowment assurance	10	6415	693.56	n/a	CWP	N	Sum assured plus bonuses
Endowment assurance	15	11751.65			CWP	N	Sum assured plus bonuses
Endowment assurance	20	21847.73	2250.08		CWP	N	Sum assured plus bonuses
Endowment assurance	25	45569.16	14359.59		CWP	N	Sum assured plus bonuses
Regular premium pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Regular premium pension	10	28427.2	2008.76		UWP	N	Return of Fund
Regular premium pension	15	51049.18	5837.36		UWP	N	Return of Fund
Regular premium pension	20	132915.86	0		CWP	N	Return of Premiums
Single premium pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	10	14133.4	2492.5		UWP	N	Return of Fund
Single premium pension	15	27364.37	7053.75		UWP	N	Return of Fund
Single premium pension	20	61260.54	0		CWP	N	Return of Premiums