

Phoenix Life Limited

Alba With_Profits Fund

FSA Returns

31 December 2008

Form 59A

With-profits payouts on maturity.

Name of Insurer:

Phoenix Life Limited

Original Insurer:

Britannia Life

Date of Maturity Value

01 March 2009

Category of with-profits policy	Original term (years)	Maturity Value	Terminal bonus	MVA	CWP/UWP	MVA permitted?	Death benefit
1	2	3	4	5	6	7	8
Endowment Assurance	10	n/a	n/a	n/a	n/a	n/a	n/a
Endowment Assurance	15	9,393			CWP	N	Sum assured plus bonuses
Endowment Assurance	20	15,998	531		CWP	N	Sum assured plus bonuses
Endowment Assurance	25	26,333	1,110		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	n/a	n/a	n/a	n/a	n/a	n/a
Regular Premium Pension	15	45,901	1,051		CWP	N	Return of Fund
Regular Premium Pension	20	81,721			CWP	N	Return of Fund
Single Premium Pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Single Premium Pension	10	n/a	n/a	n/a	n/a	n/a	n/a
Single Premium Pension	15	24,594	1,001		CWP	N	Return of Fund
Single Premium Pension	20	37,628			CWP	N	Return of Fund

Form 59B

With-profits payouts on surrender.

Name of Insurer:

Phoenix Life Limited

Original Insurer:

Britannia Life

Date of Surrender Value

01 March 2009

Category of with-profits policy	Duration at surrender	Surrender value	Terminal bonus	MVA	CWP/UWP	MVA permitted?	Death benefit
1	2	3	4	5	6	7	8
Endowment Assurance	5	n/a	n/a	n/a	n/a	n/a	n/a
Endowment Assurance	10	n/a	n/a	n/a	n/a	n/a	n/a
Endowment Assurance	15	8,249			CWP	N	Sum assured plus bonuses
Endowment Assurance	20	15,451			CWP	N	Sum assured plus bonuses
With-Profits bond	2	n/a	n/a	n/a	n/a	n/a	n/a
With-Profits bond	3	n/a	n/a	n/a	n/a	n/a	n/a
With-Profits bond	5	n/a	n/a	n/a	n/a	n/a	n/a
With-Profits bond	10	n/a	n/a	n/a	n/a	n/a	n/a
Single Premium Pension	2	n/a	n/a	n/a	n/a	n/a	n/a
Single Premium Pension	3	n/a	n/a	n/a	n/a	n/a	n/a
Single Premium Pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Single Premium Pension	10	n/a	n/a	n/a	n/a	n/a	n/a