

Long-term insurance business : With-profits payouts on surrender

Name of insurer **Scottish Provident Limited**
 Original insurer **Scottish Provident Limited**
 Date of surrender value **01 March 2008**

Category of with-profits policy 1	Duration at surrender (years) 2	Surrender value 3	Terminal bonus 4	MVA 5	CWP / UWP 6	MVA permitted? 7	Death benefit 8
Endowment assurance	5	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	10	5460	451	0	CWP	N	13894
Endowment assurance	15	10579	874	0	CWP	N	19291
Endowment assurance	20	17625	2165	0	CWP	N	26678
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	11729	46	0	UWP	Y	12213
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	10501	0	-4289	UWP	Y	14790

** The Bond has an MVA-free guarantee date on the 10th anniversary