

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

Name of insurer **PHOENIX LIFE ASSURANCE LIMITED**
 Original insurer **PEARL ASSURANCE PUBLIC LIMITED COMPANY**
 Date of maturity value / open market option **01 March 2014**

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	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	15	10333	1955	n/a	CWP	N	10333
Endowment assurance	20	19189	5900	n/a	CWP	N	19189
Endowment assurance	25	30894	9229	n/a	CWP	N	30894
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	56043	15463	n/a	UWP	N	56043
Regular premium pension	20	79191	26827	n/a	UWP	N	79191
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	17516	4389	n/a	UWP	N	17516
Single premium pension	20	23656	7746	n/a	UWP	N	23656

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

Name of insurer **PHOENIX LIFE ASSURANCE LIMITED**
 Original insurer **PEARL ASSURANCE PUBLIC LIMITED COMPANY**
 Date of surrender value **01 March 2014**

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	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	15	11646	3396	n/a	CWP	n/a	17412
Endowment assurance	20	19291	7647	n/a	CWP	n/a	24859
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

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

Name of insurer **PHOENIX LIFE ASSURANCE LIMITED**
 Original insurer **LONDON LIFE LIMITED**
 Date of maturity value / open market option **01 March 2014**

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	5430	507	n/a	CWP	No	5430
Endowment assurance	15	9015	908	n/a	CWP	No	9015
Endowment assurance	20	13004	n/a	n/a	CWP	No	13004
Endowment assurance	25	20987	1151	n/a	CWP	No	20987
Regular premium pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Regular premium pension	10	30346	2842	n/a	UWP	No	30346
Regular premium pension	15	49796	4675	n/a	UWP	No	49796
Regular premium pension	20	68620	7881	n/a	CWP	No	68620
Single premium pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	10	16458	3308	n/a	UWP	No	16458
Single premium pension	15	15279	n/a	n/a	UWP	No	15279
Single premium pension	20	21211	1928	n/a	CWP	No	21211

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Endowment assurance	5	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	10	3121	1369	n/a	CWP	No	14362
Endowment assurance	15	6562	1614	n/a	CWP	No	16071
Endowment assurance	20	14154	n/a	n/a	CWP	No	16830
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

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

Name of insurer **PHOENIX LIFE ASSURANCE LIMITED**
 Original insurer **AMP UK**
 Date of maturity value / open market option **01 March 2014**

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	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	15	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	20	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	25	20992	n/a	n/a	CWP	No	20992
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	n/a	n/a	n/a	n/a	n/a	n/a
Regular premium pension	20	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
Single premium pension	15	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	20	n/a	n/a	n/a	n/a	n/a	n/a

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Name of insurer **PHOENIX LIFE ASSURANCE LIMITED**
 Original insurer **AMP UK**
 Date of surrender value **01 March 2014**

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	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	15	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	20	n/a	n/a	n/a	n/a	n/a	n/a
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