

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

Name of insurer **Phoenix & London Assurance Limited**
 Original insurer **Phoenix & London Assurance Limited**
 Date of maturity value / open market option **01 March 2010**

1	2	3	4	5	6	7	8
Category of with-profits policy	Original term (years)	Maturity value / open market option	Terminal bonus	MVA	CWP / UWP	MVA permitted?	Death benefit
Endowment assurance	10	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	15	9281			CWP	N	sum assured plus bonuses
Endowment assurance	20	15285			CWP	N	sum assured plus bonuses
Endowment assurance	25	25663	965		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	22722			UWP	N	return of fund
Regular premium pension	15	42563			CWP	N	return of fund
Regular premium pension	20	77382			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	11441			UWP	N	return of fund
Single premium pension	15	26251			CWP	N	return of fund
Single premium pension	20	46132			CWP	N	return of fund

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

Name of insurer Phoenix & London Assurance Limited
 Original insurer Phoenix & London Assurance Limited
 Date of surrender value 01 March 2010

1	2	3	4	5	6	7	8
Category of with-profits policy	Duration at surrender (years)	Surrender value	Terminal bonus	MVA	CWP / UWP	MVA permitted?	Death benefit
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	7887		n/a	CWP	N	sum assured plus bonuses
Endowment assurance	20	15087		n/a	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	10869		n/a	UWP	Y	return of fund