

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:

Crusader

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	n/a	n/a	n/a	n/a	n/a	n/a
Endowment Assurance	20	16,135	1,332		CWP	N	Sum assured plus bonuses
Endowment Assurance	25	24,929			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	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

Form 59B

With-profits payouts on surrender.

Name of Insurer:

Phoenix Life Limited

Original Insurer:

Crusader

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	n/a	n/a	n/a	n/a	n/a	n/a
Endowment Assurance	20	14,661			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