

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

Name of insurer Phoenix Life Limited
 Original insurer 45 Royal Life Insurance Limited
 Date of maturity value / open market option 01 March 2008

| 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 | 5810 | 430 | | CWP | N | Sum Assured + Bonuses |
| Endowment assurance | 15 | 10774 | 798 | | CWP | N | Sum Assured + Bonuses |
| Endowment assurance | 20 | 20493 | 3557 | | CWP | N | Sum Assured + Bonuses |
| Endowment assurance | 25 | 40034 | 10379 | | CWP | N | Sum Assured + 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 | 49378 | 7884 | | CWP | N | Return of Fund |
| Regular premium pension | 20 | 114389 | 34397 | | CWP | N | Return No Interest |
| 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 | 28629 | 4367 | | CWP | N | Return of Fund |
| Single premium pension | 20 | 65330 | 21484 | | CWP | N | Return No Interest |