

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

Form 59A

Name of insurer: Phoenix Life Limited
 Original insurer: Royal Life Insurance Limited
 Date of maturity value / open market option: 1st March 2009

Category of with-profits policy 1	Original Term (Yrs) 2	Maturity Value / Open Mkt option 3	Terminal Bonus 4	MVA 5	CWP / UWP 6	MVA permitted? 7	Death Benefit 8
Endowment Assurance	10	5,559	264	0	CWP	N	SA + B
Endowment Assurance	15	9,559	0	0	CWP	N	SA + B
Endowment Assurance	20	17,543	1,594	0	CWP	N	SA + B
Endowment Assurance	25	34,154	6,386	0	CWP	N	SA + B
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	42,280	342	0	UWP	N	max(unit value, cost of unit purchase)
Regular Premium Pension	20	79,659	1,503	0	UWP	N	max(unit value, cost of unit purchase)
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	21,653	545	0	UWP	N	max(unit value, cost of unit purchase)
Single Premium Pension	20	44,376	1,722	0	UWP	N	max(unit value, cost of unit purchase)