

FSA returns as at 31/12/2008

MCS 2/3/2009

Units £

Name of insurer
Original insurer
Date of Maturity / Surrender

Phoenix Life Limited
Britannic Assurance
1 March 2009

Form 59A With Profits Payout on maturity

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	5838	322		CWP	N	Sum assured plus bonuses
Endowment assurance	15	11231			CWP	N	Sum assured plus bonuses
Endowment assurance	20	19698	1032		CWP	N	Sum assured plus bonuses
Endowment assurance	25	37230	7353		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	27401	720		UWP	N	Return of Fund
Regular premium pension	15	45149	1781		UWP	N	Return of Fund
Regular premium pension	20	79266	8288		UWP	N	Return of Fund
Single premium pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	10	12956			UWP	N	Return of Fund
Single premium pension	15	22158	3291		UWP	N	Return of Fund
Single premium pension	20	36936	6677		CWP	N	Return of Fund

Form 59B With Profits Payout on surrender

Category of with profits policy	Duration at surrender (years)	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	7211	3624		CWP	N	Sum assured plus bonuses
Endowment assurance	15	11048	2852		CWP	N	Sum assured plus bonuses
Endowment assurance	20	17919	3705		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	10851			UWP	N	Multiple of Fund
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	9692	0	3263	UWP	Y	Return of Fund

Notes to Forms

None