

## APPENDIX 2

### Policies included in this PPFM document

**Group A:** **Conventional** with profits policies issued by **RL** before 1 January 2001.  
It covers **OB** pension business and **IB** and **OB** life business.

Examples of policies include:

#### **OB pension**

Adaptable Personal Pension  
Personal Pension  
Group Personal Pension  
Free Standing Additional Voluntary

#### **OB life**

Peace of mind  
Profitmaker  
Endowment Economy Plus  
Endowment low start  
Endowment Plus  
Cornerstone with profits  
Whole Life  
Orchid

#### **IB life**

Peace of mind  
Cashplan 5  
Endowment with profits  
Option 5  
Family care  
Whole Life

**Group B:** **Unitised** with profits policies issued by **Royal London**. It covers the following products (at 31 July 2007):

Investment Plan - With Profit Bond  
With Profits Bond  
European With Profits Bond (only available in Germany)  
With Profits Bond Plus (only available in Germany)  
Savings Plan  
With Profits ISA (only open for top-ups to existing plans)  
Personal Pension Plan (closed to new business in April 2001).

**Group C:** With profit benefits of **Scottish Life** policies that are held outside the **SL Closed Fund**. It covers the following products (at 31 December 2008):

**OB** pension business:

Crest Growth Final Salary (With Profits)

Crest Growth Money Purchase (With Profits)  
Retirement Solutions Group Personal Pension Plan  
Retirement Solutions Company Pension Scheme  
Individual Executive Pension Plan  
Individual Pension Portfolio  
Individual S32 Buyout Bond  
Talisman Continuation Pension Plan (Versions 1 to 6)  
Talisman Group Pension Plan (Versions 1 to 6)  
Talisman 98 Executive Pension Plan (Versions 1 and 2)  
Talisman 98 Free Standing AVC Plan (Versions 1 and 2)  
Talisman 98 Personal Pension (Versions 1 and 2)  
Talisman 98 S32 Buyout Bond  
Talisman Executive Pension Plan  
Talisman Free Standing AVC Plan  
Talisman Group Personal Pension Plan  
Talisman Phased Retirement Contract  
Talisman Personal Pension  
Crest Secure Final Salary  
Crest Secure Money Purchase

**OB** life business:

Budget Plan (top ups)  
Profitbuilder All Purpose Financial Plan  
Profitbuilder House Purchase Plan  
Profitbuilder Savings Plan

**Group D:** **Conventional** with profits policies issued by **UAG** i.e. with profits policies written by **RA** and **UF**. It covers **OB** pension business and **IB** and **OB** life business.

**OB** pension business originally written by **UF** and issued before 1 August 1997.  
With profits personal pension  
With profits Freestanding AVC  
With Profits APP

**OB** life business originally written by **UF** and issued before 1 August 1997.  
Endowment with profits  
Whole life with profits  
Low cost endowment

**IB** business originally written by **RA** under the Refuge brand and issued before 1 August 1997 and under the United friendly brand and issued from 1 August 1997.

Endowment assurance  
Flying start saver plan  
Cash Back Saver  
Solid growth saver plan  
Shield Plus Protection  
Life Plus Protection  
Whole life plan  
Whole life with 5 yearly cash payments (Tables 30, 32, 39)  
Whole life with 10 yearly cash payments (Table 38)

**IB** business originally written by **UF**: and issued before 1 August 1997.

Whole life

Endowment

Whole life with 5 yearly cash payments (Tables 5, 25)

**Group E: Unitised** with profits policies issued by **RA** before 1 January 2001.

Capital Investment Bond issued under the Refuge brand before 1 August 1997

Capital Investment Bond issued under the United Friendly brand from 1 August 1997

Investment Plan - With Profit Bond issued under the United Friendly brand before 1 January 2001

Personal Pension Plan issued under the United Friendly brand between 1 October 1999 and 31 December 2000.

**Group F: Conventional** with profits policies issued by **RA** before 1 January 2001. It covers **OB** life and pension business.

Policies under the Refuge brand - these were all issued before 1 August 1997.

Policies under the United Friendly brand - these were issued after 31 July 1997 and before 1 January 2001.

Examples of policies include

**OB** life

Child savings plan

Bonus savings plan

Endowment assurance

Capital bonus savings plan

Homesaver

Homestarter

Low cost endowment

Mortgage endowment plan

Moneybuilder

Whole life assurance

Totalife Plus plan

**OB** pension

Personal pension

Free standing Additional Voluntary Contributions plan

With Profit Personal Pension Plan

With Profit Freestanding AVC Plan