

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).

The European With Profits Bond and With Profits Bond Plus, together the **Royal London DAC German Bonds**, were transferred from **Royal London** to **Royal London DAC** with effect from 7 February 2019. The legal terms of this transfer are set out in the **Royal London DAC Scheme**. Upon

the transfer they were immediately reinsured back to **Royal London** under the **German Bond Reinsurance Agreement**.

The Principles and Practices in this document apply to the **Royal London DAC German Bonds** in relation to the role of **Royal London** as reinsurer. Their inclusion shall not in any way operate or be interpreted as affecting the role, responsibility and discretion of the **Royal London DAC** Board or the **Royal London DAC** Head of Actuarial Function in respect of the reinsured policies.

The Principles and Practices will not apply to the **Royal London DAC German Bonds** if the **German Bond Reinsurance Agreement** terminates.

Group C: Royal London Funeral Investment Plan taken out after 31 December 2014 and With profit benefits of **Royal London Intermediary** policies that are held outside the **SL Closed Fund**. It covers the following **Royal London Intermediary** 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
Funeral 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

Group G: Unit-linked benefits of **Royal London Intermediary** pension policies taken out after 30 June 2001. It covers the following products (at 31 December 2014):

Crest Growth Final Salary
Crest Growth Money Purchase
Retirement Solutions Group Personal Pension Plan
Retirement Solutions Company Pension Scheme
Income Drawdown
Income Release
Individual Executive Pension Plan
Individual Pension Portfolio
Individual S32 Buyout Bond
Stakeholder Pensions
Group Stakeholder Pensions
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