

2010 POLICY CHARGES AND EXPENSE DEDUCTIONS - LIFE PLANS

(Effective 1 January 2010)

Product	2009		2010	
	£pm	£pa	£pm	£pa
AEP				
Fixed Policy Amount				
- Saver	5.90	70.80	5.96	71.52
- Level Homebuyer	5.90	70.80	5.96	71.52
- Low Start	3.56	42.72	3.59	43.08
Expense Deduction				
- Codes DEF,DES	2.95		2.98	
- Codes DFF,DFS	3.29		3.32	
HOMEOWNER				
Fixed Policy Amount				
- Level Homeowner	5.90	70.80	5.96	71.52
- Low Start Homeowner	4.24	50.88	4.28	51.36
Expense Deduction	3.29		3.32	
MORTGAGE PROTECTOR				
Fixed Policy Amount	5.90	70.80	5.96	71.52
Expense Deduction	2.95		2.98	
DECREASING MORTGAGE COVER PLAN				
Fixed Policy Amount	4.65	55.80	4.70	56.40
Expense Deduction	2.95		2.98	
DECREASING MORTGAGE COVER PLAN -RPA'S ONLY				
Fixed Policy Amount	2.22	26.64	2.24	26.88
Expense Deduction	1.09		1.10	
DECREASING MORTGAGE COVER (2005 VERSION)				
Fixed Policy Amount	2.50	30.00	2.50	30.00
Expense Deduction	2.95		2.98	
DECREASING MORTGAGE COVER - GUARANTEED (2007)				
Fixed Policy Amount	2.50	30.00	2.50	30.00
Expense Deduction				
DECREASING MORTGAGE COVER - REVIEWABLE (2007)				
Fixed Policy Amount	2.50	30.00	2.50	30.00
Expense Deduction	2.95		2.98	
AIP				
Indexed Policy Charge	2.95	35.40	2.98	35.76
Expense Deduction	2.78		2.81	
ALP (DDS,DDF,DDL)				
Fixed Policy Amount	5.90	70.80	5.96	71.52
Additional ILAB/GIOB Charge	2.95	35.40	2.98	35.76
Expense Deduction				
- Level Plans	2.95		2.98	
- Indexed Plans	5.90		5.96	
ALP / LIFELINE (DBS,DBF,DBL) / LIFESTYLE PLUS				
Fixed Policy Amount	5.90	70.80	5.96	71.52
Indexed Policy Charge	8.85	106.20	8.94	107.28
Expense Deduction				
- Level Plans	2.95		2.98	
- Indexed Plans	7.07		7.14	
ALP (DPS,DPF,DPL)				
Fixed Policy Amount	5.90	70.80	5.96	71.52
Indexed Policy Charge	8.85	106.20	8.94	107.28
Expense Deduction				
-Level Plans	2.53		2.55	
- Indexed Plans	6.66		6.73	
ZALP				

Fixed Policy Amount	4.65	55.80	4.70	56.40
Indexed Policy Charge	7.00	84.00	7.07	84.84
Expense Deduction				
-Level Plans	2.40		2.42	
- Indexed Plans	4.83		4.88	
ZALP - REVIEWABLE (2006)				
Fixed Policy Amount	4.16	49.92	4.16	49.92
Indexed Policy Charge	6.26	75.12	6.26	75.12
Expense Deduction				
-Level Plans	2.40		2.42	
- Indexed Plans	4.83		4.88	
ZALP - GUARANTEED (2006)				
Fixed Policy Amount	4.16	49.92	4.16	49.92
Indexed Policy Charge	6.26	75.12	6.26	75.12
Expense Deduction				
-Level Plans				
- Indexed Plans				
LEVEL PROTECTION PLAN - GUARANTEED (2007)				
Fixed Policy Amount	2.50	30.00	2.50	30.00
Indexed Policy Charge	2.50	30.00	2.50	30.00
Expense Deduction				
LEVEL PROTECTION PLAN - REVIEWABLE (2007)				
Fixed Policy Amount	2.50	30.00	2.50	30.00
Indexed Policy Charge	2.50	30.00	2.50	30.00
Expense Deduction	2.95		2.98	
ATP (High Cover Inclusive)				
Fixed Policy Amount	5.90	70.80	5.96	71.52
Fixed Policy Amount (High Cover Only)	3.13	37.56	3.16	37.92
Indexed Policy Charge	8.85	106.20	8.94	107.28
Expense Deduction				
- Level Plans	2.65		2.67	
- Indexed Plans (Total deduction)	4.44		4.48	
ATP (RPA'S ONLY)				
Fixed Policy Amount	3.76	45.12	3.80	45.60
Fixed Policy Amount (High Cover Only)	2.05	24.60	2.07	24.84
Indexed Policy Charge	6.72	80.64	6.79	81.48
Expense Deduction				
- Level Plans	0.89		0.89	
- Indexed Plans (Total deduction)	2.47		2.49	
ATP (2004 Version - High Cover Inclusive)				
Fixed Policy Amount	4.65	55.80	4.70	56.40
Fixed Policy Amount (High Cover)	3.84	46.08	3.88	46.56
Indexed Policy Charge	7.00	84.00	7.07	84.84
Expense Deduction				
- Level Plans	2.65		2.67	
- Indexed Plans (Total deduction)	4.43		4.47	
ATP (2004 Version - RPA'S ONLY)				
Fixed Policy Amount	2.22	26.64	2.24	26.88
Fixed Policy Amount (High Cover)	2.62	31.44	2.64	31.68
Indexed Policy Charge	4.58	54.96	4.63	55.56
Expense Deduction				
- Level Plans	0.89		0.89	
- Indexed Plans (Total deduction)	2.47		2.49	
ZURICH ATP (2005 VERSION)				
Fixed Policy Amount	2.50	30.00	2.50	30.00
Indexed Policy Amount	2.50	30.00	2.50	30.00
Expense Deduction	0.00		0.00	
WHOLE LIFE PLAN				
Service Premium	3.85	38.50	3.89	38.90
LIFESTYLE (High Cover Inclusive)				
Fixed Policy Amount	5.90	70.80	5.96	71.52
Fixed Policy Amount (High Cover Only)	3.13	37.56	3.16	37.92
Indexed Policy Charge	8.85	106.20	8.94	107.28
Expense Deduction				
- Level Plans	2.95		2.98	
- Indexed Plans	4.93		4.98	
LIFESTYLE(RPA'S ONLY)				
Fixed Policy Amount	3.76	45.12	3.80	45.60
Fixed Policy Amount (High Cover Only)	2.05	24.60	2.07	24.84
Indexed Policy Charge	6.72	80.64	6.79	81.48

Expense Deduction				
- Level Plans	1.09		1.10	
- Indexed Plans	2.84		2.87	
Lifestyle (2004 Version - High Cover Inclusive)				
Fixed Policy Amount	4.65	55.80	4.70	56.40
Fixed Policy Amount (High Cover)	3.84	46.08	3.88	46.56
Indexed Policy Charge	7.00	84.00	7.07	84.84
Expense Deduction				
- Level Plans	2.95		2.98	
- Indexed Plans (Total deduction)	4.92		4.97	
Lifestyle (2004 Version -RPA'S only)				
Fixed Policy Amount	2.22	26.64	2.24	26.88
Fixed Policy Amount (High Cover)	2.62	31.44	2.64	31.68
Indexed Policy Charge	4.58	54.96	4.63	55.56
Expense Deduction				
- Level Plans	1.09		1.10	
- Indexed Plans (Total deduction)	2.84		2.87	
ZURICH LIFESTYLE (2005 VERSION)				
Fixed Policy Amount	2.50	30.00	2.50	30.00
Indexed Policy Amount	2.50	30.00	2.50	30.00
Expense Deduction				
- Level Plans	2.60		2.62	
- Indexed Plans (Total deduction)	4.92		4.97	
MAXIMUM INVESTMENT PLAN				
Expense Deduction	2.95		2.98	
ALL PRODUCTS				
Administration Charge				
- Below Minimum Increase		41.21		41.66
- Switch Fee		38.59		39.01

2010 POLICY CHARGES AND EXPENSE DEDUCTIONS - IPP

(Effective 1 January 2010)

IPP plan	2009		2010	
	£pm	£pa	£pm	£pa
Indexed Policy Charges				
Deferred 1 month	8.12	97.44	8.20	98.40
Deferred 3, 6, 12 months	5.73	68.76	5.79	69.48
Expense Deduction	2.95		2.98	
Indexed Policy Charges Premier/Key (RPA ONLY)				
Deferred 1 month	5.97	71.64	6.03	72.36
Deferred 3, 6, 12 months	3.57	42.84	3.60	43.20
Expense Deduction (RPA ONLY)				
Premier	1.48		1.49	
Key	1.84		1.86	
Claim Admittance Expense		1150.00		1170.00
Claim Payment Expense				
Year 1	27.98		27.40	
Year 2	27.98		27.40	
Year 3 and over	27.98		27.40	
Administration Charges				
Below Minimum Increase		41.21		41.66
Switch Fee		38.59		39.01
Partial Withdrawal		41.21		41.66

2010 POLICY CHARGES AND EXPENSE DEDUCTIONS - TALA

Product	2009		2010	
	£pm	£pa	£pm	£pa
TALA				
Fixed Policy Amount (for all level, decreasing and indexed)	2.88	34.56	2.88	34.56
Expense Deduction	0.00	0.00	0.00	0.00

2010 POLICY CHARGES AND EXPENSE DEDUCTIONS - OLD PENSION PLANS

(Effective 1 January 2010)

Pension Plans	2009		2010	
	£pm	£pa	£pm	£pa
AVCPP Investment only				
Indexed Policy Charge				
- Pre July '88 Plan (VA)	5.91	70.92	5.97	71.64
- Post July '88 Plan (VB)	6.87	82.44	6.94	83.28
Expense Deduction				
- Pre July '88 Plan (VA)	5.13		5.18	
- Post July '88 Plan (VB)	5.95		6.01	
ERP				
Indexed Policy Charge	11.02	132.24	11.14	133.68
Expense Deduction	9.58		9.68	
Additional Charge for Protected Rights Contributions	2.68		2.70	
GERP				
Indexed Policy Charge	11.02	132.24	11.14	133.68
Expense Deduction	9.58		9.68	
Employers Indexed Policy Fee	5.90	70.80	5.96	71.52
Standalone PLP				
Indexed Policy Charge				
- Pre July '88 Plan (DKA)	5.90	70.80	5.96	71.52
- Post July '88 Plan (DL)	6.87	82.44	6.94	83.28
Expense Deduction				
- Pre July '88 Plan (DKA)	5.12		5.17	
- Post July '88 Plan (DL)	5.95		6.01	
PPP Investment only				
Indexed Policy Charge	6.87	82.44	6.94	83.28
Expense Deduction	5.95		6.01	
PRP				
Indexed Policy Charge				
- Pre July '87 Plan (DK)	4.58	54.96	4.63	55.56
- Post July '87 Plan (DKA)	5.90	70.80	5.96	71.52
Expense Deduction				
- Pre July '87 Plan (DK)	4.00		4.04	
- Post July '87 Plan (DKA)	5.12		5.17	
PPP PRO				
Expense Deduction	1.34		1.35	
Additional Charges				
Adding Life Cover (DK DKA DL VA VB Plans)				
- Policy Charge	2.95	35.40	2.98	35.76
- Expense Deduction	2.58		2.60	
Below Minimum Increase		41.21		41.66
Switch Fee (all plans)		55.14		55.74
TIPs				
Expense Deduction	9.58		9.68	

FURBS	2009		2010	
	£pm	£pa	£pm	£pa
Trust Establishment Charge Per Scheme		432.44		437.19
Annual Charge Per Member		172.97		174.87
Reduced Charge For Life Cover Only Members		43.23		43.70

2010 POLICY CHARGES AND EXPENSE DEDUCTIONS - PENSION PLANS

(Effective 1 January 2010)

IRP	2009		2010	
	£pm	£pa	£pm	£pa
Expense Deduction (Pre 19/11/01)				
IRP Regular	3.87		3.91	
ERP Regular	11.27		11.39	
FSAVCRP Regular	3.87		3.91	
Expense Deduction (Post 19/11/01)				
IRP Regular	4.49		4.53	
ERP Regular	11.27		11.39	
FSAVCRP Regular	4.49		4.53	
GIRP Regular	4.49		4.53	
Expense Deduction (Post 26/04/2004)				
IRP	7.55		7.63	

APP	2009		2010	
	£pm	£pa	£pm	£pa
GPPP/PPP/AVC/ERP (includes Life Cover)				
Core Charge	3.37		3.40	
Indexed Policy Charge	6.86	82.32	6.93	83.16
Fixed Policy Amount	6.86	82.32	6.93	83.16
GPPP/PPP/AVC				
Regime Charge	2.57		2.59	
Expense Deduction (Core plus Regime)				
- in Force	5.94		5.99	
- Paid Up	5.94		5.99	
ERP				
Regime Charge	6.17		6.23	
Expense Deduction (Core plus Regime)				
- in Force	9.54		9.63	
- Paid Up	9.54		9.63	
Life Cover (Monthly Expense Deductions)				
Standalone Level	3.97		4.00	
Standalone Indexed	5.94		5.99	
Add-on Level	0.60		0.60	
Add-on Indexed	2.57		2.59	
PRO (Standalone or Add-on)	1.34		1.35	
Additional after CPT (if fund too small)	1.34		1.35	
Initial Charges				
TVs		86.48		87.43
Singles PPP / AVC				
- Initial		86.48		87.43
- Subsequent		69.17		69.93
Singles ERP				
- Initial		129.72		131.14
- Subsequent		103.77		104.91