| Policy Numb | Number: 3212380 | | | |
|-------------|-----------------|------|--|--|
| 17th | March | 2014 | | |
| | Page 1 | of 1 | | |

PRIVATE & CONFIDENTIAL MR AND MRS A. CLEE **85 PARK STREET** PENRHIWCEIBER MOUNTAIN ASH **GLAMORGAN** CF45 3YW

COVERMASTER Partial Surrender

Dear MR AND MRS CLEE

POLICY NUMBERS: 32123801

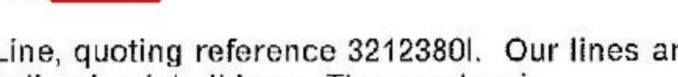
LIVES ASSURED: MR ALAN CLEE

MRS MARGARET CLEE

I refer to an enquiry from .

In order to consider your application, I need to obtain a report from your Doctor. Please complete and initial the enclosed declaration where indicated and return it to me.

For further advice, please contact your financial adviser.



If you have any questions, please contact our Client Line, quoting reference 3212380l. Our lines are open from 9.00 am to 5.00 pm Monday to Friday, excluding bank holidays. The number is 0845 960 0900 (local call rates at all times).

Yours sincerely

Devarajan Krishnaswamy

DK INDIA

CC HOYL INDEPENDENT ADVISERS LTD (PHOENIX (IPN) LTD) PO BOX 46 CROMER

| Policy Number: 32123801 |
|-------------------------|
| 17th March 2014 |
| Page 1 of 1 |

PRIVATE & CONFIDENTIAL
MR AND MRS A. CLEE
85 PARK STREET
PENRHIWCEIBER
MOUNTAIN ASH
GLAMORGAN

COVERMASTER MR MAT50

Dear MR AND MRS CLEE

POLICY NUMBERS: 32123801

LIVES ASSURED:

CF45 3YW

MR ALAN CLEE

MRS MARGARET CLEE

We refer to your above policy.

With effect from 20th March 2014, no further premiums are payable. You may now either convert your plan to a 'paid up' contract or surrender it.

If you decide to make your plan 'paid up', the full sum assured of £12106.00 will remain unaltered. To proceed with this option, please complete and return the request at the bottom of this letter.

Alternatively, you may wish to surrender your plan. The current surrender value (on 19th March 2014) is £10000. This value cannot be guaranteed. To proceed with this option, please complete the enclosed surrender application form and return it.

We look forward to hearing from you shortly.

1/1/

Client Services Division

Yours sincerely

| | AMBASSADOR 50 + PLAN - PAID UP POLICY REQUEST | |
|-------------------------|---|--|
| I wish to make policy 3 | 8212380l a paid up policy. | |
| Signed: | Dated: | |

Policy Number: 3212380 17th March 2014

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PRIVATE & CONFIDENTIAL
MR AND MRS A. CLEE
85 PARK STREET
PENRHIWCEIBER
MOUNTAIN ASH
GLAMORGAN
CF45 3YW

COVERMASTER Maturity Advice Letter

Dear MR AND MRS CLEE

If you have any questions, please contact our Client Line, quoting reference 3212380l. Our lines are open from 9.00 am to 5.00 pm Monday to Friday, excluding bank holidays. The number is 0845 960 0900 (local call rates at all times).

Yours sincerely

Client Services Division

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PO BOX 46
CROMER

MR AND MRS A. CLEE 85 PARK STREET PENRHIWCEIBER MOUNTAIN ASH GLAMORGAN CF45 3YW

17th March 2014

IMPORTANT NEWS ABOUT YOUR COVERMASTER

Dear MR AND MRS CLEE

POLICY NUMBERS:

232-CM-3212380I123456A

LIVES ASSURED :

MR ALAN CLEE

MRS MARGARET CLEE

An important feature of your Abbey Life COVERMASTER is the range of options available at the end of the term, which it reaches on 20th March 2014. As long as premiums continue to be paid up to this date, a 5% bonus will also be added to the value of the plan at that time.

Based on the cash value of the Plan at the time of writing this letter, the options available at the maturity date are briefly as follows:

- * Make regular withdrawals, perhaps to supplement your income.
- * Continue to save if the cash is not required immediately.

Your annuity bond which has been funding your policy ended on 20th March 2014, so if you wish to choose to continue to save, future contributions will need to be paid from an alternative source.

* Take the full proceeds of one or more multi-policies in the Plan.

The surrender value of your Plan as at 20th March 2014 is £10.00

As the price of units to which the Plan is linked may change each day, we are unable to guarantee this value.

Further details of the full range of options available have been sent to your financial adviser, who you should consult before proceeding.

Policy Number: 32123801 17th March 2014

Page 2 of 3

As your Plan is held under Trust, please ensure that the form is signed by ALL of the trustees. Options 1 and 2 may have a serious effect on the potential Inheritance Tax situation of your plan if it was written under a flexible trust.

Once you have chosen your preferred option, please complete and return the appropriate form(s) before 20th March 2014.

For further advice, please contact your financial adviser.

If you have any questions, please contact our Client Line, quoting reference 3212380l. Our lines are open from 9.00 am to 5.00 pm Monday to Friday, excluding bank holidays. The number is 0845 9600 900.

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PO BOX 46
CROMER

| 100 | Policy Number: 32123801 | |
|-----|-------------------------|--|
| | 17th March 2014 | |
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MULTI-POLICY VALUES

POLICY NUMBER

CASH VALUE (£)

These values were calculated using the unit prices as at 20th March 2014 and cannot be guaranteed since unit prices can fluctuate from time to time.