

Appendix 5: Classes of *Discretionary* and *Participation* Business managed by OMLACNAM

The following is a list of the different *classes* of *discretionary* and *participation* business **currently** managed by OMLACNAM. Where different *classes* are related for bonus and *market value adjustment* purposes, these have been grouped together in a box.

Smoothed Bonus

- Absolute Growth Portfolios
- Core Growth Portfolios
- Group *With-profit Annuities*: OptiPlus
- Group *With-profit Annuities*: OptiSelect
- Conventional *Reversionary Bonus* business
- Flexi *Smoothed Bonus* business
- Retail Affluent Market New Generation *Smoothed Bonus* Funds
 - Retail Mass Market Savings (pre-July 2005)
 - Retail Mass Market Savings (post-July 2005)
 - 2-IN-ONE SAVINGS (Long Term Pocket)
 - FutureInvest Savings

Performance Profits

- Flexi *Performance Profits* Balanced Portfolio
- Flexi *Performance Profits* Stable Fund
- Flexi *Performance Profits* World Wide Equity Portfolio

Notes:

For certain *classes* of *smoothed bonus* business where investment guarantees are given to policyholders, in the normal course of events the cost of such guarantees will be carried by the relevant *class* of policies. Shareholders carry the cost of investment guarantees if the *BSA* becomes unacceptably negative and remains so after appropriate management actions have been taken.