

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

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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

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| <ul style="list-style-type: none"><li>• Group <i>With-profit Annuities</i>: OptiPlus</li><li>• Group <i>With-profit Annuities</i>: OptiSelect</li></ul> |
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| <ul style="list-style-type: none"><li>• Conventional <i>Reversionary Bonus</i> business</li><li>• Flexi <i>Smoothed Bonus</i> business</li></ul> |
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- Retail Affluent Market New Generation *Smoothed Bonus* Funds

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| <ul style="list-style-type: none"><li>• Retail Mass Market Savings (pre-July 2005)</li><li>• Retail Mass Market Savings (post-July 2005)</li><li>• 2-IN-ONE SAVINGS (Long Term Pocket)</li><li>• FutureInvest Savings</li></ul> |
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### **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.