

Check My Endowment

Security data

| | |
|----------------------------------|---------------|
| Your name (name of policyholder) | Mr A N Other |
| Your date of birth | 11/02/1939 |
| Insurance company | Company Union |
| Policy number | ABC1234567 |

Policy data

| | | |
|---|--------------|-------------------------------------|
| Type of endowment policy | With profits | <input checked="" type="checkbox"/> |
| Is your endowment policy invested in a closed fund? | Yes | <input checked="" type="checkbox"/> |
| Policy sum assured | 40,052.00 | |
| Bonuses earned to date | 8,536.65 | |
| When did you start your policy? (commencement date) | 01/11/1995 | |
| When does your policy pay out? (maturity date) | 01/11/2018 | |

Claim value

| | |
|--|------------|
| Claim value of the policy if you die now | 48,588.65 |
| Date of insurer's quotation | 30/05/2005 |

Maturity proceeds

| | Proceeds | Growth rate % |
|--|-----------|---------------|
| Projected proceeds at lower growth rate | 61,700.00 | 4.00% |
| Projected proceeds at middle growth rate | 70,900.00 | 6.00% |
| Projected proceeds at higher growth rate | 85,300.00 | 8.00% |

Paid-up value

| | |
|--|-----------|
| Current paid-up value - paid-up sum assured plus bonuses to date | 22,450.65 |
|--|-----------|

| Paid-up proceeds projected at: | Paid-up proceeds | Growth rate % |
|--------------------------------|------------------|---------------|
| - lower growth rate | 29,000.00 | 4.00% |
| - middle growth rate | 33,500.00 | 6.00% |
| - higher growth rate | 40,600.00 | 8.00% |

Surrender value

| | |
|---|-----------|
| Amount of surrender value - before deduction of any policy loan | 16,197.00 |
|---|-----------|

Premiums

EITHER the premiums are the same throughout the whole period of the policy, if so, enter the regular premium here:

| | |
|---------------------------|--------------|
| Amount of regular premium | (A) 2,249.97 |
|---------------------------|--------------|

Frequency of premiums (monthly, quarterly, half-yearly, or annual)

annual

ALTERNATIVELY, if premiums have changed or will change during the course of the policy, enter premiums in the Table below.

Starting with the premium at commencement, enter in the following table the year of change, the amount and frequency of the premium at each change until the last known current or future premium:

| Year (on annual renewal date) | Regular Premium | Frequency |
|-------------------------------|-----------------|---|
| 1995 (at commencement) | | - - select frequency <input type="checkbox"/> |
| | | - - select frequency <input type="checkbox"/> |
| | | - - select frequency <input type="checkbox"/> |
| | | - - select frequency <input type="checkbox"/> |
| | | - - select frequency <input type="checkbox"/> |
| | | - - select frequency <input type="checkbox"/> |
| | | - - select frequency <input type="checkbox"/> |

Policy loan

If the Insurance Company has advised you about policy loans

If you have a loan against the policy enter the amount

Will the Insurance Company offer you a loan? Yes

If so, how much can be borrowed against the policy? 8,000.00

What is the annual interest rate on new borrowing? 8.80%

Is the interest rate fixed or variable? variable

Estimated maturity value - original estimates

If you have them, if not leave blank

| | Proceeds | Growth rate % |
|--|------------|---------------|
| Projected proceeds at lower growth rate | 76,300.00 | 5.00% |
| Projected proceeds at middle growth rate | 100,000.00 | 7.50% |
| Projected proceeds at higher growth rate | 131,000.00 | 10.00% |

Current bonus rates

If the Insurance Company has advised you of the figures

Current annual / reversionary bonus rate on sum assured 1.000%

Current annual / reversionary bonus rate on existing bonuses 1.000%

Current terminal / final bonus rate 0

Do the same bonus rates apply to paid-up policies? Yes

Charges in your policy and invested funds

If the Insurance Company has advised you of the figures

Current mortality charge 1.9%

Policy or administration charge

1.00

Frequency of policy or administration charge

per month

Management charge as % of policy value

1.250%

Other charges - enter brief details here

Guarantees

If the Insurance Company has advised you of them

Brief details of any guarantees under your policy