

ENDOWMENT MORTGAGE QUESTIONNAIRE

<p>1 Have you ever been involved in arranging Endowments? YES/NO</p> <p>If yes, please state the approximate number of policies sold in each of the following years, for both savings and mortgage endowments. If it is easier for you to provide figures for mortgage endowments only, then please do so, stating clearly that this is what you have done.</p>													
1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011

<p>2 Has the firm always advised potential investors that an Endowment cannot be guaranteed to pay off any loan or mortgage sum at maturity and documented this advice on file? YES/NO</p> <p>If no, please provide details on a separate sheet.</p>
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<p>4 Has the firm always ensured Endowment policies mature before the client's retirement date? YES/NO</p> <p>If no, has the firm always looked at the affordability of Endowments after retirement and recorded it on file? YES/NO</p> <p>If no, please explain.</p> <p>Approximate number of Endowment policies maturing after clients' retirement date:</p>

<p>5 Please indicate the approximate proportion (by number of policies) of the total number of policies transacted, which are mortgage Endowments, if this is not evident from your answer to question 1 above.</p> <p style="text-align: right;">%</p>
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6 Please advise the largest mortgage endowment policy arranged in the period above, by reference to the anticipated maturity value. £

7 Have you or any person acting on your behalf **ever** given advice to or supplied a client with a Low Cost Endowment Mortgage? **YES/NO**

If yes, please advise how many such mortgages were sold, by year:

1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011

8a) What was the highest value of any one loan? £

b) What was the average loan value? £

9a) Did you (or your representative) offer a range of mortgage finance options, for the client's consideration? **YES/NO**

If no, please explain reasons

b) Have you retained your records and/or file notes of these alternatives? **YES/NO**

10a) Where these clients chose a Low Cost Endowment Mortgage, were the implications, of the low sum assured and the importance of the life insurer's investment performance, explained? **YES/NO**

b) Have you retained your records and/or file notes of these conversations? **YES/NO**

Signed:

Dated: