

ANNEX IV

FSA letter dated 1 August 2007 approving the Independent Expert's appointment	1
FSA letter dated 30 August 2007 approving the form of the Scheme Report	2
Copy of the Scheme Report	3
Copy of the Certificate as to the Margin of solvency	4
Copy of the Certificate of Consent to transfers of long-term insurance business	5
Copy of Policyholder Circular, Part IV, section 2.2 , page 26 - 27	6
Chapter 18 of the FSA's Supervision Manual	7