STATES OF ALDERNEY
CHANNEL ISLAND

Official Gazette of the States of Alderney

IN THE MATTER OF SCOTTISH MUTUAL ASSURANCE LIMITED

Alderney Offical Gazette Volume 15 Number 24 (States ID: 0150048)
Date: 22nd August, 2008

IN THE MATTER OF SCOTTISH MUTUAL ASSURANCE LIMITED

- AND -

IN THE MATTER OF SCOTTISH PROVIDENT LIMITED

- AND -

IN THE MATTER OF PHOENIX LIFE LIMITED

- AND -

IN THE MATTER OF THE INSURANCE BUSINESS (BAILIWICK

OF GUERNSEY) LAW, 2002

(THE "INSURANCE BUSINESS LAW")

TAKE NOTICE that Scottish Mutual Assurance Limited, Scottish Provident Limited and Phoenix Life Limited intend to apply to the Royal Court on 9 December 2008 at 10:15 a.m. for the sanction of the Royal Court pursuant to section 44 of the Insurance Business Law in respect of a scheme (the "Scheme") for the transfer by Scottish Mutual Assurance Limited and Scottish Provident Limited to Phoenix Life Limited of part of the long term insurance business carried on by each of Scottish Mutual Assurance Limited and Scottish Provident Limited.

Copies of the application to the Royal Court and the report on the terms of the scheme by the independent actuary are available for inspection at all reasonable times at the offices of Ozannes, 1 Le Marchant Street, St Peter Port, Guernsey, GY1 4HP.

A copy of the report on the terms of the Scheme prepared by the independent actuary ("the Scheme Report"), booklets containing a statement setting out the terms of the Scheme with a summary of the Scheme Report, and the Scheme document may be obtained free of charge by contacting Scottish Mutual Assurance Limited, Scottish Provident Limited or Phoenix Life Limited using the telephone number or

address set out below. These documents and other related documents (including actuarial reports and sample copies of the communications to policyholders) are available on the website of Scottish Mutual Assurance Limited and Scottish Provident Limited at www.scottishprovident.com/transfer2008.html and on the website of Phoenix Life Limited at www.phoenixlifegroup.co.uk/simplify2008.shtml .

Phoenix Life Limited, Scottish Mutual Assurance Limited or Scottish Provident Limited Funds Merger Team 1 Wythall Green Way Wythall BIRMINGHAM B47 6WG Telephone: 0845 938 0521 or if calling from overseas, +44 (0)1564 20 7057

Any person (including, without limitation, any employee of Scottish Mutual Assurance Limited, Scottish Provident Limited or Phoenix Life Limited) alleging that he would be adversely affected by the carrying out of the Scheme is entitled to oppose the application to the Royal Court at the hearing. Anyone intending to do so is asked to inform Ozannes in writing as soon as possible and preferably before 27 November 2008 setting out their grounds of objection.

OZANNES, Advocates

St Peter Port

Guernsey

GY1 4HP

Ref: JMW/S0014134

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