



Endowment Questionnaire

For completion if the practice writes or has in the past written any endowment policies (including low cost or low start policies) linked to mortgages.

Endowment Sales

1 Please state the number of policies sold, fees and largest and average mortgage values against which endowments were arranged in the following years:

Table with 6 columns: Year, Total number Sold, Total Fees, Largest, Average, Regulator(s). Rows include 1986-1990, 1991, and 1992 to present.

2 Were written records always kept including 'fact finds' and 'reasons why' letters or equivalent? Yes [] No []

3 What proportion of endowments were written with the maturity date beyond the retirement date of the individual? [] %

4 Were assumed growth rates in line with the regulators guidelines? Yes [] No []

5 Has the firm received any responses to the warning letters or annual reviews issued by the life companies? Yes [] No []

6 Has the practice ever been a tied agent or an appointed representative? Yes [] No []

7 Has the practice advised intending investors (and documented on file) that: a) an endowment cannot be guaranteed to pay off any mortgage loan at maturity? b) other forms of mortgage repayments are available which meet the client's needs? c) an endowment policy involves an investment risk? Yes [] No []

8 Has the firm complied with all relevant regulatory requirements in respect of each sale? Yes [] No []

9 What is the earliest date of the endowment files that you are currently storing in closed files: []

All questions require explanation where appropriate

This form must be signed by a partner/ principal or member of the firm.

Signature []

Date []

Print Name []