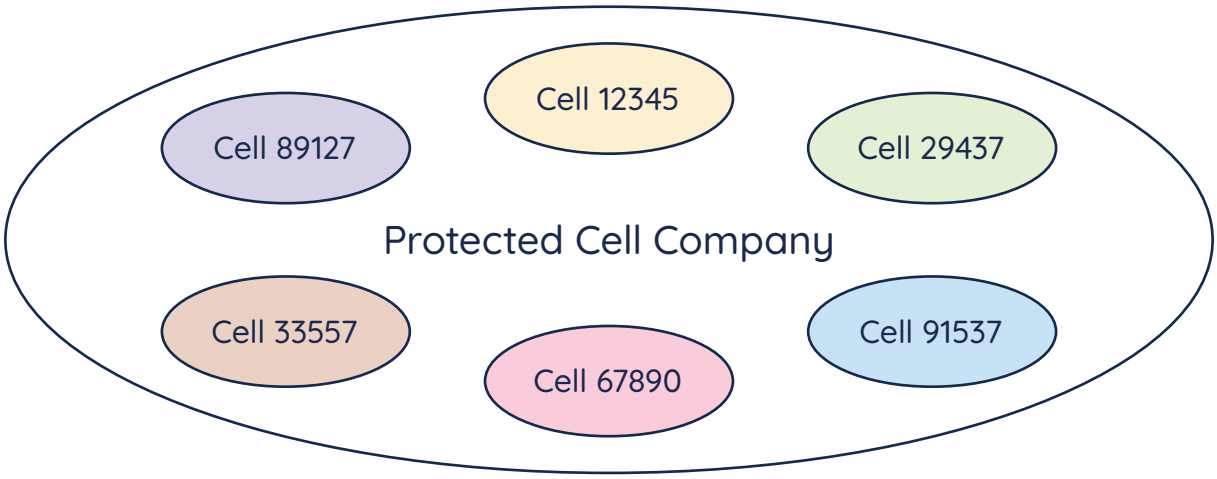
LONDON & COLONIAL

Essential Facts of a Protected Cell Company

London & Colonial Assurance PCC Plc is structured as a protected cell company. But what is a protected cell company and what are the benefits to you?

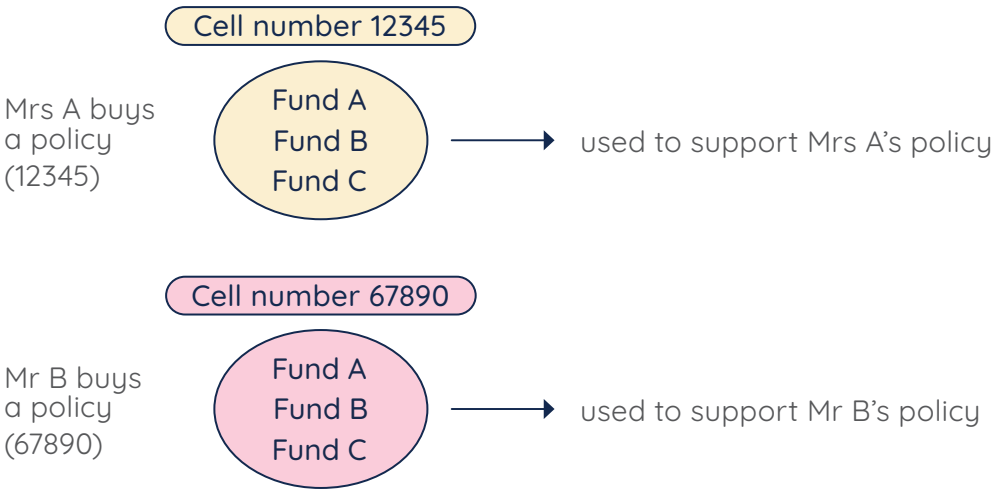
Protected Cell Company Structure

- Company creates individual Cells
- Each individual Cell ('segment') is kept separate
- Recognised by HM Revenue & Customs (International Manual – INTM236500)



How does it work?

- When a customer purchases a policy from London & Colonial Assurance PCC Plc ('LCA'), an individual Cell is linked to the policy
- The Cell designated number corresponds to the policy number
- The individual investments (funds) that LCA purchase on behalf of the customer are placed in their designated Cell
- The funds in the Cell are used to support the customer's policy



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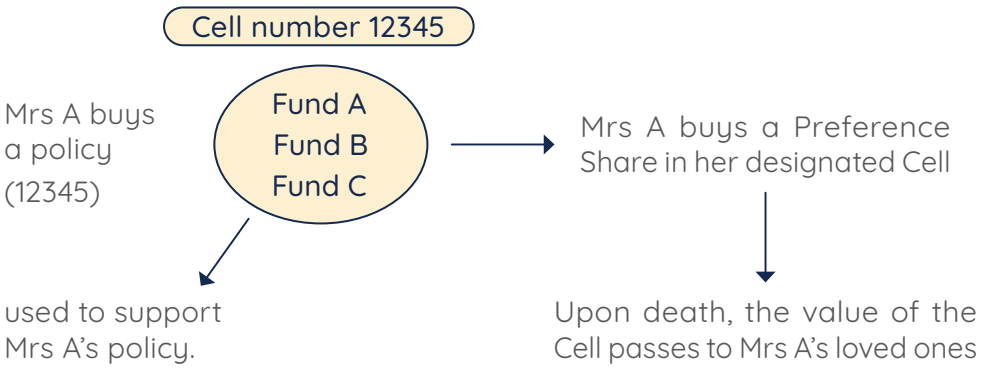
Essential Facts of a Protected Cell Company

Protection for investors

- A high level of protection
- Each Cell is separate and totally distinct meaning that one customer's investments are safeguarded from all other customers
- A creditor of another customer or even LCA itself has no legal claim on any other Cell's investments

On death

- The investments sitting in the Cell remain ringfenced
- At the same time as purchasing a product an investor can purchase a preference share ('Share') in LCA
- The Share is linked to their Cell
- On death the value of the investments can be passed to the deceased's loved ones



Risk Warning

Please note that past performance is not a guide for the future. The value of the investment can fall as well as rise.

Next Steps

For more information on London & Colonial Assurance PCC Plc's products or services please speak to your financial adviser.



LONDON & COLONIAL

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London & Colonial Assurance PCC Plc is a Gibraltar registered company, and is incorporated under the Gibraltar Insurance Companies Act as a Protected Cell Company. London & Colonial Assurance PCC Plc is regulated by The Gibraltar Financial Services Commission - Permission Number: 5191. Registered Office: 3rd Floor, 55 Linewall Road, Gibraltar, GX11 1AA