

Policyholder Comments Card

What are your views?



We value your views. As part of the consultation process, we would like your opinions on the *Proposed Compromise* and on the principles that underpin it.

Please let us know what you think by filling out this card and returning it to us at:

**The Equitable Life Assurance Society, Compromise Scheme Department
1 Olympic Way, Wembley, Middlesex HA9 0NP, United Kingdom**

Alternatively, log on to our website at www.equitable.co.uk and fill out the on-line comments card posted there.

You can also call us on the Compromise Information Line 0870 906 1762. If you are calling from outside the UK, please call +44 (0)870 906 1762. If you are calling from Germany and would like to speak to someone in German, please call +44 (0)1296 563 008.

Please note that in order to process your comments, we need you to provide the following information:

Name

Address

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Post Code

Client number
(It is very important that you include your client number)

Home Tel. No

Personal e-mail



The principles of the compromise

1. Do you feel the basic principles of Fairness, Clarity, Mutuality and Legality that underpin the proposed compromise are appropriate? (You will find these detailed on page 6 of the *Proposed Compromise*.)

Yes No

1a. If no, how would you change them?

Comments

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The GAR compromise principles

2. Do you agree with the principles for a GAR compromise? (You will find these detailed on page 6 of the *Proposed Compromise*.)

Yes No

2a. If no, how would you change them?

Comments

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The Non-GAR compromise principles

3. Do you agree with the principles for a Non-GAR compromise? (You will find these detailed on page 6 of the *Proposed Compromise*.)

Yes No

3a. If no, how would you change them?

Comments

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The principles for distribution of the Halifax £250 million

4. Do you agree with the principles for distribution of the Halifax £250 million? (You will find these detailed on page 7 of the *Proposed Compromise*.)

Yes No

4a. If no, how would you change them?

Comments.....
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The uplift for GAR policyholders

5. Do you agree with the average uplift percentage and the structure and benefits of the proposed compromise for GAR policyholders? (You will find these detailed on page 8 of the *Proposed Compromise*.)

Yes No

5a. If no, how would you change them?

Comments.....
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The uplift for Non-GAR policyholders

6. Do you agree with the average uplift percentage and the structure and benefits of the proposed compromise for Non-GAR policyholders? (You will find these detailed on pages 8 and 9 of the *Proposed Compromise*.)

Yes No

6a. If no, how would you change them?

Comments.....
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Options available to the Society

7. Do you agree that the available options to the proposed compromise have been fully explored by the new Board? (You will find these outlined on pages 30-37 of the *Background to the Proposed Compromise*.)

Yes No

8. Are there any other options that you think should be considered?

Yes No

8a. If yes, what are they?

Comments.....
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Resolution via compromise

9. Do you agree that resolution via a compromise is the best option to increase stability for the Society?

Yes No

9a. If no, what suggestions do you have?

Comments.....
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Clarity of details

10. Have the details of the proposed compromise been clearly explained in the documents?

Yes No

10a. If no, which parts of the proposed compromise need clarification?

Comments.....
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Herbert Smith

11. The new Board have commissioned the lawyers Herbert Smith to determine if there are significant claims that the Society could pursue against past advisers, directors or regulators. The new Board's intent is to pursue any such claims. Do you agree with the new Board's intent?

Yes No