



STATES OF ALDERNEY

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The Insurance Business (Bailiwick of Guernsey) Law, 2002

Friends Life WL Limited (FLWL)
Friends Life Company Limited (FLC)
Friends Life and Pensions Limited (FLP)
Friends Life Limited (FLL)

NOTICE is hereby given pursuant to Section 44 of the Insurance Business (Bailiwick of Guernsey) Law, 2002 that:

1. FLWL, FLC, FLP and FLL intend to apply to the Royal Court of Guernsey (the **Royal Court**) for the sanction pursuant to Section 44 of the Insurance Business (Bailiwick of Guernsey) Law, 2002 by the Royal Court of Guernsey of a scheme (the **Scheme**) providing for the transfer to FLP of the entire long term insurance business of FLC and part of the long term insurance business of FLWL and providing for the transfer to FLL of part of the long term insurance business of FLWL, including, in each case, in respect of Guernsey-resident policyholders.
2. FLWL, FLC, FLP and FLL have made copies of:
 - a. the proposed application; and
 - b. the report of an independent actuary (the **Report**)

available for inspection (or for collection free of charge) at all reasonable times at the offices of Mourant Ozannes at the address given below up to and including the date of the court hearing. In addition, copies of the Report can be obtained free of charge from the website of Friends Life Group plc at www.friendslife.co.uk/transfer2013, by writing to the Insurance Business Transfer Department, PO Box 547, Bristol, BS34 9EB or by telephone on 0808 168 6177, until the date on which the Royal Court sanctions the Scheme.

3. The application to sanction the Scheme is due to be heard by the Royal Court at The Royal Court House, St Peter Port, Guernsey on 13 December 2013 at 9.30am.

4. Any person (including any employee of any of FLWL, FLC, FLP or FL) who alleges that he would be adversely affected by the carrying out of the Scheme is entitled to be heard by the Royal Court. If you intend to appear at the hearing before the Royal Court, you are requested to give notice of your intention to do so to Mourant Ozannes no later than 25 November 2013, at the address given below.

Dated 9 August 2013

MOURANT OZANNES
1, Le Marchant Street
St Peter Port
Guernsey
GY1 4HP

(Ref: MO/57205714)

Advocates to FLWL, FLC, FLP and FLL

200042

**The Insurance Business (Bailiwick of Guernsey) Law, 2002
(the "Insurance Law")**

IN THE MATTER OF GUARDIAN PENSIONS MANAGEMENT LTD

- and -

IN THE MATTER OF GUARDIAN LINKED LIFE ASSURANCE LTD

- and -

IN THE MATTER OF GUARDIAN ASSURANCE LTD

(the "**Parties**")

NOTICE IS HEREBY GIVEN that on **TUESDAY 17 SEPTEMBER 2013** Guardian Pensions Management Ltd ("**GPM**"), Guardian Linked Life Assurance Ltd ("**GLLA**") and Guardian Assurance Limited ("**GA**") intend to apply to the Royal Court of Guernsey, pursuant to section 44 of the Insurance Law, for an Order sanctioning a scheme (the "**Guernsey Scheme**") for the transfer to GA of part of the long term insurance businesses carried on by each of GLLA and GPM (the "**Guernsey Business**") and for the making of ancillary provisions in connection with the implementation of the Scheme under section 48 of the Insurance Law (the "**Application**").

The proposed transfer will result in the Guernsey Business which is currently carried on by GPM and GLLA being carried on by GA. All payments in respect of the policies comprised within the Guernsey Business shall, upon the transfer becoming effective, be dealt with by GA.

Copies of the Application and the report on the terms of the Guernsey Scheme prepared by an Independent Expert in accordance with section 45(2)(a) of the Insurance Law (the "**Independent Expert's Report**") and scheme guides (which contain a statement setting out the terms of the Guernsey Scheme and a summary of the Independent Expert's Report) are available for inspection (and in the case of the Independent Expert's Report and scheme guides for collection) during office hours at the Parties' Advocates at the address set out below. These and other documents relating to the Guernsey Scheme (including actuarial reports and sample copies of the communications to policyholders) are also available on the Guardian Financial Services Group website at www.guardianfs.co.uk/partviitransfers or by contacting the Guardian Financial Services Group using the telephone number or address set out below.

Any questions or concerns relating to the proposed transfer should be referred to the Guardian Financial Services Group (GA, GPM and GLLA are all members of the Guardian Financial Services group of companies) using the following telephone number or address:

FREEPOST GFS1

Reference PviiGA13

Guardian telephone: 0800 31601974

Guardian overseas telephone: +44 1253 708 726

If you have a policy with GPM, GLLA or GA, please quote your policy number in any correspondence. This can be found on your policy documents.

The Application is due to be heard before the Royal Court of Guernsey, St Peter Port, Guernsey on Tuesday 17 September 2013 at 09h30 and any person (including any policyholder of GPM, GLLA and GA) who thinks that he or she would be adversely affected by the carrying out of the Guernsey Scheme may attend the hearing in person or by Counsel. Any person intending to attend is requested to give notice of such intention as soon as possible and preferably before 30 August 2013, setting out their grounds of objection, to GPM, GLLA or GA by calling the above number or in writing to the address above or to the Advocates named below.

Any person who objects to the Guernsey Scheme but does not intend to attend the hearing may also make representations about the Guernsey Scheme by giving notice of such representations, as soon as possible and preferably before 30 August 2013, either to GPM, GLLA or GA by calling the above number or in writing to the address above or to the Advocates named below.

Carey Olsen
Les Banques
St Peter Port
Guernsey

Ref: CHK/NK/1000090.0134

Guernsey Advocates to the Guardian Financial Services Group

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