



**FAX BACK TO AAP**  
**020 87 32 4020**

AAP will pay a cash lump sum to the client that is always greater than the life office surrender value, sometimes up to 35% greater and will also pay you a generous commission. AAP will value with-profits endowment policies that meet the criteria shown on page two.

**TO CHECK IF YOUR CLIENT'S POLICY IS SUITABLE - SEE THE ACCOMPANYING FORM**

**How to complete this form**

Fill in Sections **A** & **B** as best you can but do not worry if you don't have all the information available. As long as your client enters their Full Name and Date of Birth in Section B, and completes and signs Section **C** we can obtain any missing information from the life office.

**ABSOLUTE ASSIGNED POLICIES LIMITED**

TIS House,  
Spring Villa Park  
Edgware Middlesex  
HA8 7EG

Telephone: 0800 072 1920  
Fax: 020 8732 4080  
Email: ifateam@aap.co.uk  
Website: www.aap.co.uk/ifa

Authorised & Regulated  
by the Financial Services  
Authority

Member of the APMM

Section <b>A</b> Broker Details		Address
Company	<input type="text"/>	<input type="text"/>
Contact	<input type="text"/>	<input type="text"/>
Telephone	<input type="text"/>	<input type="text"/>
Fax	<input type="text"/>	<input type="text"/>
E-Mail	<input type="text"/>	<input type="text"/>
Network (if applicable)	<input type="text"/>	<input type="text"/>

Section <b>B</b> Policyholder(s) Details		Ref:	/ISTAN
		1st Named Policyholder	2nd Named Policyholder
Policy Holder Full Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy Holders Address	<input type="text"/>	<input type="text"/>	<input type="text"/>
Post Code	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone Numbers	Daytime	<input type="text"/>	<input type="text"/>
	Evening	<input type="text"/>	<input type="text"/>
Policy Details			
Insurance Co Name	<input type="text"/>	Basic Sum Assured	£ <input type="text"/>
Policy No.	<input type="text"/>	Total Attaching Bonuses	£ <input type="text"/>
Date Policy Started	<input type="text"/>	Date Bonuses Attached To	<input type="text"/>
Maturity Date	<input type="text"/>	Gross Premium	£ <input type="text"/> p
Surrender Value	£ <input type="text"/>	Premium Frequency (ie Monthly etc)	<input type="text"/>
Date Surrender Value Obtained	<input type="text"/>	Current Location of Policy	<input type="text"/>

Section <b>C</b> Authorisation		This section needs to be signed so that the Life Company can provide us with information regarding the policy (policies)	
Insert name of Life Company	To:	Policy No'(s)	
	Please supply Absolute Assigned Policies Ltd or their legal representatives with any information they may require regarding the above policy(ies)		
Signature(s)	<input type="text"/>	<input type="text"/>	
		Signed (Life Assured 1)	Signed (Life Assured 2)

# AAP Policy Selection Criteria

- 1 Start Date**  
The Policies must have been running for at least seven years.
- 2 The Life Office**  
The list of those life offices whose endowment policies are tradeable is opposite.
- 3 Action Required**  
To obtain a free valuation, FAX THIS COMPLETED FORM to AAP, (do not worry if you do not have all the information required); however please ensure that the policy no. has been entered and tht the client enters their full name, date of birth and signs the form in Section C if any information is incomplete.
- 4 Whole of Life Policies & "Paid-Up" Policies**  
We can value these but require the client's signature as referred to in No.3 above

**Once we have all the information available, we will process the data onto our computer system to provide a free valuation. If you require any assistance, please do not hesitate to phone our IFA Team on 0800 072 1920.**

## 10 main reasons why policy holders seek to sell their Endowment Policies

- To repay their mortgage
- Moving House
- Divorce
- Wish to raise capital early, rather than waiting for maturity
- Substantial debts or possible
- Redundancy
- Unable to maintain premium payments
- Fear that endowments will not cover future mortgage repayments
- Rasing finance for specific items or projects
- Life cover and savings superfluous to present requirements

AMP  
AXA Equity & Law  
Britannia  
Britannic Assurance  
Canada Life  
Clerical Medical  
Colonial Mutual  
Commercial Union (CGU)  
Co-Op (CIS)  
Crusader (Britannia)  
Ecclesiatical Insurance  
Eagle Star  
Friends Provident  
General Accident (CGU)  
Guardian (GRE)  
Irish Life  
Laurenthian Life/Imperial (Lincoln)  
Legal & General  
Lincoln  
Life Association of Scotland (Britannia)  
Liverpool Victoria  
London Life  
London & Manchester  
MGM  
National Farmer's Union  
National Mutual  
National Mutual Life of Australasia  
(Friends Provident)  
National Provident Institution (NPI)  
Norwich Union  
Pearl Assurance  
Provident Life/Winterthur  
Provident Mutual (CGU)  
Provincial Life  
Prudential  
Refuge Assurance (United Friendly)  
Royal Life (Royal & Sun Alliance)  
Royal London Mutual  
RNPFN  
Royal Liver  
Scottish Amicable  
Scottish Equitable  
Scottish Life  
Scottish Mutual  
Scottish Provident/Provincial Life  
Scottish Widows  
Standard Life  
Sun Alliance (Royal & Sun Alliance)  
Sun Life of Canada  
Sun Life Assurance  
Swiss Life  
Teachers Provident  
Tunbridge Wells  
UK Provident (Friends Provident)  
United Friendly  
Wesleyan Assurance  
Windsor Life (Gresham)  
Winterthur  
Yorkshire General