

Market value reduction (MVR) rates with effect from 1 August 2026

MVR rates are usually reviewed twice a year in February and August, but we can change them at other times if investment conditions change significantly. If this happens, changes may be made at short notice and the following tables may not be updated immediately.

All rates shown are for indicative purposes only and are for unitised with-profits policies. The level of MVR is dependent upon the date the investment was made.

We have distinguished between single pension contributions (e.g. transfer values or one off single contributions) and regular contributions as different rates apply depending on the premium frequency, and when the original investment was made (distinguished by the regular bonus guarantee). Regular bonus guarantees are net of the annual management charge (AMC). Any exceptions, or clarification of which table applies, are shown on the last page.

Year and quarter policy was taken out		Income Bonds taken out from December 2002 %	With-profits Bond %	Single premiums paid to pensions with a 0% regular bonus guarantee %	Single premiums paid to pensions with a 2% regular bonus guarantee %	Single premiums paid to pensions with a 3.75% regular bonus guarantee %	Single premiums paid to pensions with a 4% regular bonus guarantee %
2027	Q1	-	0%	0%	0%	0%	0%
2026	Q4	-	0%	0%	0%	0%	0%
2026	Q3	-	0%	0%	0%	0%	0%
2026	Q2	-	0%	0%	0%	0%	0%
2026	Q1	-	0%	0%	0%	0%	0%
2025	Q4	-	0%	0%	0%	0%	0%
2025	Q3	-	0%	0%	0%	0%	0%
2025	Q2	-	0%	0%	0%	0%	0%
2025	Q1	-	0%	0%	0%	0%	0%
2024	Q4	-	0%	0%	0%	0%	0%
2024	Q3	-	0%	0%	0%	0%	0%
2024	Q2	-	0%	0%	0%	0%	0%
2024	Q1	-	0%	0%	0%	0%	0%
2023	Q4	-	0%	0%	0%	0%	0%
2023	Q3	-	0%	0%	0%	0%	0%
2023	Q2	-	0%	0%	0%	0%	0%
2023	Q1	-	0%	0%	0%	0%	0%
2022	Q4	-	0%	0%	0%	0%	0%

Year and quarter policy was taken out		Income Bonds taken out from December 2002 %	With-profits Bond %	Single premiums paid to pensions with a 0% regular bonus guarantee %	Single premiums paid to pensions with a 2% regular bonus guarantee %	Single premiums paid to pensions with a 3.75% regular bonus guarantee %	Single premiums paid to pensions with a 4% regular bonus guarantee %
2022	Q3	-	0%	0%	0%	0%	0%
2022	Q2	-	0%	0%	0%	0%	0%
2022	Q1	-	0%	0%	0%	0%	0%
2021	Q4	-	0%	0%	0%	0%	0%
2021	Q3	-	0%	0%	0%	0%	0%
2021	Q2	-	0%	0%	0%	0%	0%
2021	Q1	-	0%	0%	0%	0%	0%
2020	Q4	-	0%	0%	0%	0%	0%
2020	Q3	-	0%	0%	0%	0%	0%
2020	Q2	-	0%	0%	0%	0%	0%
2020	Q1	-	0%	0%	0%	0%	0%
2019	Q4	-	0%	0%	0%	0%	0%
2019	Q3	-	0%	0%	0%	0%	0%
2019	Q2	-	0%	0%	0%	0%	0%
2019	Q1	-	0%	0%	0%	0%	0%
2018	Q4	-	0%	0%	0%	0%	0%
2018	Q3	-	0%	0%	0%	0%	0%
2018	Q2	-	0%	0%	0%	0%	0%
2018	Q1	-	0%	0%	0%	0%	0%
2017	Q4	-	0%	0%	0%	0%	0%
2017	Q3	-	0%	0%	0%	0%	0%
2017	Q2	-	0%	0%	0%	0%	0%
2017	Q1	-	0%	0%	0%	0%	0%
2016	Q4	-	0%	0%	0%	0%	0%
2016	Q3	-	0%	0%	0%	0%	0%
2016	Q2	-	0%	0%	0%	0%	0%
2016	Q1	-	0%	0%	0%	0%	0%
2015	Q4	-	0%	0%	0%	0%	0%
2015	Q3	-	0%	0%	0%	0%	0%
2015	Q2	-	0%	0%	0%	0%	0%
2015	Q1	-	0%	0%	0%	0%	0%

Year and quarter policy was taken out		Income Bonds taken out from December 2002 %	With-profits Bond %	Single premiums paid to pensions with a 0% regular bonus guarantee %	Single premiums paid to pensions with a 2% regular bonus guarantee %	Single premiums paid to pensions with a 3.75% regular bonus guarantee %	Single premiums paid to pensions with a 4% regular bonus guarantee %
2014	Q4	-	0%	0%	0%	0%	0%
2014	Q3	-	0%	0%	0%	0%	0%
2014	Q2	-	0%	0%	0%	0%	0%
2014	Q1	-	0%	0%	0%	0%	0%
2013	Q4	-	0%	0%	0%	0%	0%
2013	Q3	-	0%	0%	0%	0%	0%
2013	Q2	-	0%	0%	0%	0%	0%
2013	Q1	-	0%	0%	0%	0%	0%
2012	Q4	-	0%	0%	0%	0%	0%
2012	Q3	-	0%	0%	0%	0%	0%
2012	Q2	-	0%	0%	0%	0%	0%
2012	Q1	-	0%	0%	0%	0%	0%
2011	Q4	-	0%	0%	0%	0%	0%
2011	Q3	-	0%	0%	0%	0%	0%
2011	Q2	-	0%	0%	0%	0%	0%
2011	Q1	-	0%	0%	0%	0%	0%
2010	Q4	-	0%	0%	0%	0%	0%
2010	Q3	-	0%	0%	0%	0%	0%
2010	Q2	-	0%	0%	0%	0%	0%
2010	Q1	-	0%	0%	0%	0%	0%
2009	Q4	-	0%	0%	0%	0%	0%
2009	Q3	-	0%	0%	0%	0%	0%
2009	Q2	-	0%	0%	0%	0%	0%
2009	Q1	-	0%	0%	0%	0%	0%
2008	Q4	-	0%	0%	0%	0%	0%
2008	Q3	-	0%	0%	0%	0%	0%
2008	Q2	-	0%	0%	0%	0%	0%
2008	Q1	-	0%	0%	0%	0%	0%
2007	Q4	-	0%	0%	0%	0%	0%
2007	Q3	-	0%	0%	0%	0%	0%
2007	Q2	-	0%	0%	0%	0%	0%
2007	Q1	-	0%	0%	0%	0%	0%

Year and quarter policy was taken out		Income Bonds taken out from December 2002 %	With-profits Bond %	Single premiums paid to pensions with a 0% regular bonus guarantee %	Single premiums paid to pensions with a 2% regular bonus guarantee %	Single premiums paid to pensions with a 3.75% regular bonus guarantee %	Single premiums paid to pensions with a 4% regular bonus guarantee %
2006	Q4	-	0%	0%	0%	0%	0%
2006	Q3	-	0%	0%	0%	0%	0%
2006	Q2	-	0%	0%	0%	0%	0%
2006	Q1	-	0%	0%	0%	0%	0%
2005	Q4	-	0%	0%	0%	0%	0%
2005	Q3	10%	0%	0%	0%	0%	0%
2005	Q2	10%	0%	0%	0%	0%	0%
2005	Q1	0%	0%	0%	0%	0%	0%
2004	Q4	0%	0%	0%	0%	0%	0%
2004	Q3	0%	0%	0%	0%	0%	0%
2004	Q2	0%	0%	0%	0%	0%	0%
2004	Q1	0%	0%	0%	0%	0%	0%
2003	Q4	0%	0%	0%	0%	0%	0%
2003	Q3	0%	0%	0%	0%	0%	0%
2003	Q2	0%	0%	0%	0%	0%	0%
2003	Q1	0%	0%	0%	0%	0%	0%
2002	Q4	-	0%	0%	0%	0%	0%
2002	Q3	-	0%	0%	0%	0%	0%
2002	Q2	-	0%	0%	0%	0%	0%
2002	Q1	-	0%	0%	0%	0%	0%
2001	Q4	-	0%	0%	0%	0%	0%
2001	Q3	-	0%	0%	0%	0%	2%
2001	Q2	-	0%	0%	0%	0%	5%
2001	Q1	-	0%	0%	0%	1%	6%
2000	Q4	-	0%	0%	0%	2%	7%
2000	Q3	-	0%	0%	0%	3%	9%
2000	Q2	-	0%	0%	0%	4%	9%
2000	Q1	-	0%	0%	0%	4%	9%
1999	Q4	-	0%	0%	0%	2%	7%
1999	Q3	-	0%	0%	0%	1%	7%
1999	Q2	-	0%	0%	0%	0%	6%
1999	Q1	-	0%	0%	0%	0%	4%

Year and quarter policy was taken out		Income Bonds taken out from December 2002 %	With-profits Bond %	Single premiums paid to pensions with a 0% regular bonus guarantee %	Single premiums paid to pensions with a 2% regular bonus guarantee %	Single premiums paid to pensions with a 3.75% regular bonus guarantee %	Single premiums paid to pensions with a 4% regular bonus guarantee %
1998	Q4	-	0%	-	0%	0%	3%
1998	Q3	-	0%	-	0%	0%	2%
1998	Q2	-	0%	-	0%	0%	1%
1998	Q1	-	0%	-	0%	0%	0%
1997	Q4	-	0%	-	0%	0%	0%
1997	Q3	-	0%	-	0%	0%	0%
1997	Q2	-	0%	-	0%	0%	0%
1997	Q1	-	0%	-	0%	0%	0%
1996	Q4	-	0%	-	0%	0%	0%
1996	Q3	-	0%	-	0%	0%	0%
1996	Q2	-	0%	-	0%	0%	0%
1996	Q1	-	0%	-	0%	0%	0%
1995	Q4	-	0%	-	0%	0%	0%
1995	Q3	-	0%	-	0%	0%	0%
1995	Q2	-	-	-	0%	0%	0%
1995	Q1	-	-	-	0%	0%	0%
1994	Q4	-	-	-	-	0%	0%
1994	Q3	-	-	-	-	0%	0%
1994	Q2	-	-	-	-	0%	0%
1994	Q1	-	-	-	-	0%	0%
1993	Q4	-	-	-	-	0%	0%
1993	Q3	-	-	-	-	0%	0%
1993	Q2	-	-	-	-	0%	0%
1993	Q1	-	-	-	-	0%	0%
1992	Q4	-	-	-	-	0%	0%
1992	Q3	-	-	-	-	0%	0%
1992	Q2	-	-	-	-	0%	0%
1992	Q1	-	-	-	-	0%	0%
1991	Q4	-	-	-	-	0%	0%
1991	Q3	-	-	-	-	0%	0%
1991	Q2	-	-	-	-	0%	0%
1991	Q1	-	-	-	-	0%	0%

Year and quarter policy was taken out		Income Bonds taken out from December 2002 %	With-profits Bond %	Single premiums paid to pensions with a 0% regular bonus guarantee %	Single premiums paid to pensions with a 2% regular bonus guarantee %	Single premiums paid to pensions with a 3.75% regular bonus guarantee %	Single premiums paid to pensions with a 4% regular bonus guarantee %
1990	Q4			-	-	0%	0%
1990	Q3			-	-	0%	0%
1990	Q2			-	-	0%	0%
1990	Q1			-	-	0%	0%
1989	Q4			-	-	0%	0%
1989	Q3			-	-	0%	0%
1989	Q2			-	-	0%	0%
1989	Q1			-	-	0%	0%
1988	Q4			-	-	0%	0%
1988	Q3			-	-	0%	0%
1988	Q2			-	-	0%	0%
1988	Q1			-	-	0%	0%
1987	Q4			-	-	0%	0%
1987	Q3			-	-	0%	0%
1987	Q2			-	-	0%	0%
1987	Q1			-	-	0%	0%
1986	Q4			-	-	0%	0%
1986	Q3			-	-	0%	0%
1986	Q2			-	-	0%	0%
1986	Q1			-	-	0%	0%
1985	Q4			-	-	0%	0%
1985	Q3			-	-	0%	0%
1985	Q2			-	-	0%	0%
1985	Q1			-	-	0%	0%
1984	Q4			-	-	0%	0%

Year and quarter policy was taken out		All regular premium pensions (0% regular bonus guarantee) %	All regular premium pensions (2% regular bonus guarantee) %	All regular premium pensions (3.75% regular bonus guarantee) %	All regular premium pensions (4% regular bonus guarantee) %	Employee benefit solutions products (Group Personal Pensions, Group Money Purchase and Group AVC) taken out from July 2001
2027	Q1	0%	0%	0%	0%	0%
2026	Q4	0%	0%	0%	0%	0%
2026	Q3	0%	0%	0%	0%	0%
2026	Q2	0%	0%	0%	0%	0%
2026	Q1	0%	0%	0%	0%	0%
2025	Q4	0%	0%	0%	0%	0%
2025	Q3	0%	0%	0%	0%	0%
2025	Q2	0%	0%	0%	0%	0%
2025	Q1	0%	0%	0%	0%	0%
2024	Q4	0%	0%	0%	0%	0%
2024	Q3	0%	0%	0%	0%	0%
2024	Q2	0%	0%	0%	0%	0%
2024	Q1	0%	0%	0%	0%	0%
2023	Q4	0%	0%	0%	0%	0%
2023	Q3	0%	0%	0%	0%	0%
2023	Q2	0%	0%	0%	0%	0%
2023	Q1	0%	0%	0%	0%	0%
2022	Q4	0%	0%	0%	0%	0%
2022	Q3	0%	0%	0%	0%	0%
2022	Q2	0%	0%	0%	0%	0%
2022	Q1	0%	0%	0%	0%	0%
2021	Q4	0%	0%	0%	0%	0%
2021	Q3	0%	0%	0%	0%	0%
2021	Q2	0%	0%	0%	0%	0%
2021	Q1	0%	0%	0%	0%	0%
2020	Q4	0%	0%	0%	0%	0%
2020	Q3	0%	0%	0%	0%	0%
2020	Q2	0%	0%	0%	0%	0%
2020	Q1	0%	0%	0%	0%	0%
2019	Q4	0%	0%	0%	0%	0%
2019	Q3	0%	0%	0%	0%	0%

Year and quarter policy was taken out		All regular premium pensions (0% regular bonus guarantee) %	All regular premium pensions (2% regular bonus guarantee) %	All regular premium pensions (3.75% regular bonus guarantee) %	All regular premium pensions (4% regular bonus guarantee) %	Employee benefit solutions products (Group Personal Pensions, Group Money Purchase and Group AVC) taken out from July 2001
2019	Q2	0%	0%	0%	0%	0%
2019	Q1	0%	0%	0%	0%	0%
2018	Q4	0%	0%	0%	0%	0%
2018	Q3	0%	0%	0%	0%	0%
2018	Q2	0%	0%	0%	0%	0%
2018	Q1	0%	0%	0%	0%	0%
2017	Q4	0%	0%	0%	0%	0%
2017	Q3	0%	0%	0%	0%	0%
2017	Q2	0%	0%	0%	0%	0%
2017	Q1	0%	0%	0%	0%	0%
2016	Q4	0%	0%	0%	0%	0%
2016	Q3	0%	0%	0%	0%	0%
2016	Q2	0%	0%	0%	0%	0%
2016	Q1	0%	0%	0%	0%	0%
2015	Q4	0%	0%	0%	0%	0%
2015	Q3	0%	0%	0%	0%	0%
2015	Q2	0%	0%	0%	0%	0%
2015	Q1	0%	0%	0%	0%	0%
2014	Q4	0%	0%	0%	0%	0%
2014	Q3	0%	0%	0%	0%	0%
2014	Q2	0%	0%	0%	0%	0%
2014	Q1	0%	0%	0%	0%	0%
2013	Q4	0%	0%	0%	0%	0%
2013	Q3	0%	0%	0%	0%	0%
2013	Q2	0%	0%	0%	0%	0%
2013	Q1	0%	0%	0%	0%	0%
2012	Q4	0%	0%	0%	0%	0%
2012	Q3	0%	0%	0%	0%	0%
2012	Q2	0%	0%	0%	0%	0%
2012	Q1	0%	0%	0%	0%	0%

Year and quarter policy was taken out		All regular premium pensions (0% regular bonus guarantee) %	All regular premium pensions (2% regular bonus guarantee) %	All regular premium pensions (3.75% regular bonus guarantee) %	All regular premium pensions (4% regular bonus guarantee) %	Employee benefit solutions products (Group Personal Pensions, Group Money Purchase and Group AVC) taken out from July 2001
2011	Q4	0%	0%	0%	0%	0%
2011	Q3	0%	0%	0%	0%	0%
2011	Q2	0%	0%	0%	0%	0%
2011	Q1	0%	0%	0%	0%	0%
2010	Q4	0%	0%	0%	0%	0%
2010	Q3	0%	0%	0%	0%	0%
2010	Q2	0%	0%	0%	0%	0%
2010	Q1	0%	0%	0%	0%	0%
2009	Q4	0%	0%	0%	0%	0%
2009	Q3	0%	0%	0%	0%	0%
2009	Q2	0%	0%	0%	0%	0%
2009	Q1	0%	0%	0%	0%	0%
2008	Q4	0%	0%	0%	0%	0%
2008	Q3	0%	0%	0%	0%	0%
2008	Q2	0%	0%	0%	0%	0%
2008	Q1	0%	0%	0%	0%	0%
2007	Q4	0%	0%	0%	0%	0%
2007	Q3	0%	0%	0%	0%	0%
2007	Q2	0%	0%	0%	0%	0%
2007	Q1	0%	0%	0%	0%	0%
2006	Q4	0%	0%	0%	0%	0%
2006	Q3	0%	0%	0%	0%	0%
2006	Q2	0%	0%	0%	0%	0%
2006	Q1	0%	0%	0%	0%	0%
2005	Q4	0%	0%	0%	0%	0%
2005	Q3	0%	0%	0%	0%	0%
2005	Q2	0%	0%	0%	0%	0%
2005	Q1	0%	0%	0%	0%	0%

Year and quarter policy was taken out		All regular premium pensions (0% regular bonus guarantee) %	All regular premium pensions (2% regular bonus guarantee) %	All regular premium pensions (3.75% regular bonus guarantee) %	All regular premium pensions (4% regular bonus guarantee) %	Employee benefit solutions products (Group Personal Pensions, Group Money Purchase and Group AVC) taken out from July 2001
2004	Q4	0%	0%	0%	0%	0%
2004	Q3	0%	0%	0%	0%	0%
2004	Q2	0%	0%	0%	0%	0%
2004	Q1	0%	0%	0%	0%	0%
2003	Q4	0%	0%	0%	0%	0%
2003	Q3	0%	0%	0%	0%	0%
2003	Q2	0%	0%	0%	0%	0%
2003	Q1	0%	0%	0%	0%	0%
2002	Q4	0%	0%	0%	0%	0%
2002	Q3	0%	0%	0%	0%	0%
2002	Q2	0%	0%	0%	0%	0%
2002	Q1	0%	0%	0%	0%	0%
2001	Q4	0%	0%	0%	0%	0%
2001	Q3	0%	0%	0%	0%	0%
2001	Q2	0%	0%	0%	0%	0%
2001	Q1	0%	0%	0%	0%	-
2000	Q4	0%	0%	0%	0%	
2000	Q3	0%	0%	0%	0%	
2000	Q2	0%	0%	0%	0%	
2000	Q1	0%	0%	0%	0%	
1999	Q4	0%	0%	0%	0%	
1999	Q3	0%	0%	0%	0%	
1999	Q2	0%	0%	0%	0%	
1999	Q1	0%	0%	0%	0%	
1998	Q4	-	0%	0%	0%	
1998	Q3	-	0%	0%	0%	
1998	Q2	-	0%	0%	0%	
1998	Q1	-	0%	0%	0%	

Year and quarter policy was taken out		All regular premium pensions (0% regular bonus guarantee) %	All regular premium pensions (2% regular bonus guarantee) %	All regular premium pensions (3.75% regular bonus guarantee) %	All regular premium pensions (4% regular bonus guarantee) %	Employee benefit solutions products (Group Personal Pensions, Group Money Purchase and Group AVC) taken out from July 2001
1997	Q4	-	0%	0%	0%	
1997	Q3	-	0%	0%	0%	
1997	Q2	-	0%	0%	0%	
1997	Q1	-	0%	0%	0%	
1996	Q4	-	0%	0%	0%	
1996	Q3	-	0%	0%	0%	
1996	Q2	-	0%	0%	0%	
1996	Q1	-	0%	0%	0%	
1995	Q4	-	0%	0%	0%	
1995	Q3	-	0%	0%	0%	
1995	Q2	-	0%	0%	0%	
1995	Q1	-	0%	0%	0%	
1994	Q4	-	-	0%	0%	
1994	Q3	-	-	0%	0%	
1994	Q2	-	-	0%	0%	
1994	Q1	-	-	0%	0%	
1993	Q4	-	-	0%	0%	
1993	Q3	-	-	0%	0%	
1993	Q2	-	-	0%	0%	
1993	Q1	-	-	0%	0%	
1992	Q4	-	-	0%	0%	
1992	Q3	-	-	0%	0%	
1992	Q2	-	-	0%	0%	
1992	Q1	-	-	0%	0%	
1991	Q4	-	-	0%	0%	
1991	Q3	-	-	0%	0%	
1991	Q2	-	-	0%	0%	
1991	Q1	-	-	0%	0%	

Year and quarter policy was taken out		All regular premium pensions (0% regular bonus guarantee) %	All regular premium pensions (2% regular bonus guarantee) %	All regular premium pensions (3.75% regular bonus guarantee) %	All regular premium pensions (4% regular bonus guarantee) %	Employee benefit solutions products (Group Personal Pensions, Group Money Purchase and Group AVC) taken out from July 2001
1990	Q4	-	-	0%	0%	
1990	Q3	-	-	0%	0%	
1990	Q2	-	-	0%	0%	
1990	Q1	-	-	0%	0%	
1989	Q4	-	-	0%	0%	
1989	Q3	-	-	0%	0%	
1989	Q2	-	-	0%	0%	
1989	Q1	-	-	0%	0%	
1988	Q4	-	-	0%	0%	
1988	Q3	-	-	0%	0%	
1988	Q2	-	-	0%	0%	
1988	Q1	-	-	0%	0%	
1987	Q4	-	-	0%	0%	
1987	Q3	-	-	0%	0%	
1987	Q2	-	-	0%	0%	
1987	Q1	-	-	0%	0%	
1986	Q4	-	-	0%	0%	
1986	Q3	-	-	0%	0%	
1986	Q2	-	-	0%	0%	
1986	Q1	-	-	0%	0%	
1985	Q4	-	-	0%	0%	
1985	Q3	-	-	0%	0%	
1985	Q2	-	-	0%	0%	
1985	Q1	-	-	0%	0%	
1984	Q4	-	-	0%	0%	

The notes below explain when these rates are applicable.

Notes

1. These rates only apply to unitised with-profits policies.
2. The regular bonus guarantees only apply on certain dates. These are specified in the policy document (e.g. on the selected retirement date for a pension policy, or on death).
3. There are dates when we guarantee that we will not apply MVRs. These are specified in the policy document (e.g. on the selected retirement date for a pension policy, or on death).
4. The table on the next page summarises those policies that have a regular bonus guarantee (excluding Group Money Purchase Plan (GMPP), Group AVC (GAVC), Personal Transfer Account (PTA) and the Flexible Retirement Plan (FRP)).

All life and pension policies with a regular bonus guarantee*

*Excludes Group Money Purchase Plan (GMPP), Group AVC (GAVC), Personal Transfer Account (PTA) and the Flexible Retirement Plan (FRP), please see the second table below for guarantees that apply to these products.

Policy type	Date of investment	Regular bonus guarantee (net of AMC) %
Regular premium life	Pre 20.11.1998	2.25
Pensions	01.01.1995 to 31.05.1999	2.00
Pensions	Pre 01.01.1995	4.00

For Trustee Investment Account (TIA) policies with a start date between 01.03.1999 and 01.06.1999, there is no guaranteed level of regular bonus.

Guarantees that apply to GMPP, GAVC, old PTA and FRP

The regular bonus rate for these products is declared gross of AMC – for other products we declare the rates net of AMC.

Policy type	Date of investment	Guarantee gross of AMC %	AMC %	Regular bonus guarantee (net of AMC) %
Pensions	01.01.1995 to 31.05.1999	3.00	1	2.00
Pensions	01.03.1994 to 31.12.1994	5.00	1	4.00
Pensions	Pre 01.03.1994	4.75	1	3.75

Please contact our customer service department on **0345 788 3333** if you have any questions. If you are calling from outside of the UK, please call **+44 (0)345 788 3333**.

Please have your policy number to hand. We may record your call for quality and training purposes.



You can find extra help and support at www.scottishwidows.co.uk/extra-help

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