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1.2 DIFFERENCE BETWEEN

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This document has two core

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elements: (A) The Principles describe the Society's aims and objectives in the management of the With Profits Fund and are designed to be long-term in nature. (Both the "Principles" and

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which its with-profits business is conducted (or, if appropriate, separate PPFM for each with-profits fund ); and. (b) retain a record of each version of its PPFM for five years. (2) A firm's with-profits principles must:

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