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(a) a long-term care insurance contract; and (b) (in COBS) a pension policy; unless (2) or (3) apply. (2) In PERG (other than in relation to a firm's permission - see Note 5B to Table 1 in Annex 2, PERG 2) and for the purposes of the financial promotion rules in COBS 4, life policy does not include a long-term care insurance contract.

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