Question 1 [Compulsory]

*NAPSA was formed to provide income security against the risk arising from retirement "NAPSA was formed to realidity with a focus on the adequacy of benefits and monthly (old age), death and invester way than the repealed ZNPF -

Discuss

[25 Marks]

Question 2

Sheila and Jedi are trustees of a K300, 000 cash fund for the benefit of their brother Chippy for his life remainder to his sons Shan and Lumwi. Chippy is a widower and his only source of income is the trust. The trust instrument, dated 1st April 2001. States that the trustees are 'subject to the default powers of investment for the time being permitted by the general law'. Sheila and Jedi propose to purchase freehold premises for Chippy to live in. The freehold is valued at K75, 000. They also propose to put aside K20, 000 for investment in Chelsea porcelain figurines, because Jedi collects these, and the remainder is to be put in a bank account.

Advise Sheila and Jedi as to the validity of the proposed investment and explain to them the duties of a trustee.

r25 Marks1

Question 3

This idea of proximity has been incorporated in the Marine Insurance Act 1906 under section 55(1) which reads;

Subject to the provisions of this Act, and unless the policy otherwise provides, the insurer is liable for any loss proximately caused by a peril insured against, but, subject as aforesaid, he is not liable for any loss which is not proximately caused by a peril insured against.

Discuss how the courts determine the proximate cause with aid of relevant case law.

[25 Marks]

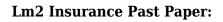
Question 4

In Chartbrook Ltd v Persimmon Homes Ltd [2009] UKHL 38, Lord Hoffmann said

"Where a term of the contract is ambiguous, the process of interpretation does not require one to formulate some alternative form of words which approximates as closely

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- 1. Understanding the eBook Lm2 Insurance Past Paper
 - The Rise of Digital Reading Lm2 Insurance Past Paper
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Lm2 Insurance Past Paper
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Lm2 Insurance Past Paper
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Lm2 Insurance Past Paper
 - Personalized Recommendations
 - Lm2 Insurance Past Paper User Reviews and Ratings
 - Lm2 Insurance Past Paper and Bestseller Lists
- 5. Accessing Lm2 Insurance Past Paper Free and Paid eBooks
 - Lm2 Insurance Past Paper Public Domain eBooks
 - Lm2 Insurance Past Paper eBook Subscription Services
 - Lm2 Insurance Past Paper Budget-Friendly Options
- 6. Navigating Lm2 Insurance Past Paper eBook Formats
 - o ePub, PDF, MOBI, and More
 - Lm2 Insurance Past Paper Compatibility with Devices
 - Lm2 Insurance Past Paper Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Lm2 Insurance Past Paper
 - Highlighting and Note-Taking Lm2 Insurance Past Paper
 - Interactive Elements Lm2 Insurance Past Paper
- 8. Staying Engaged with Lm2 Insurance Past Paper

- o Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Lm2 Insurance Past Paper
- 9. Balancing eBooks and Physical Books Lm2 Insurance Past Paper
 - Benefits of a Digital Library
 - o Creating a Diverse Reading Collection Lm2 Insurance Past Paper
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Lm2 Insurance Past Paper
 - Setting Reading Goals Lm2 Insurance Past Paper
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Lm2 Insurance Past Paper
 - Fact-Checking eBook Content of Lm2 Insurance Past Paper
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - o Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - $\circ \ \ Integration \ of \ Multimedia \ Elements$
 - Interactive and Gamified eBooks

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