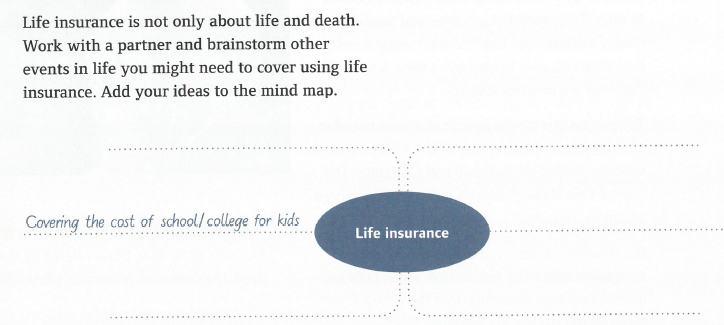
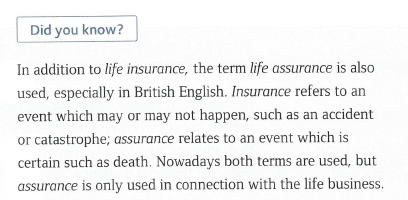
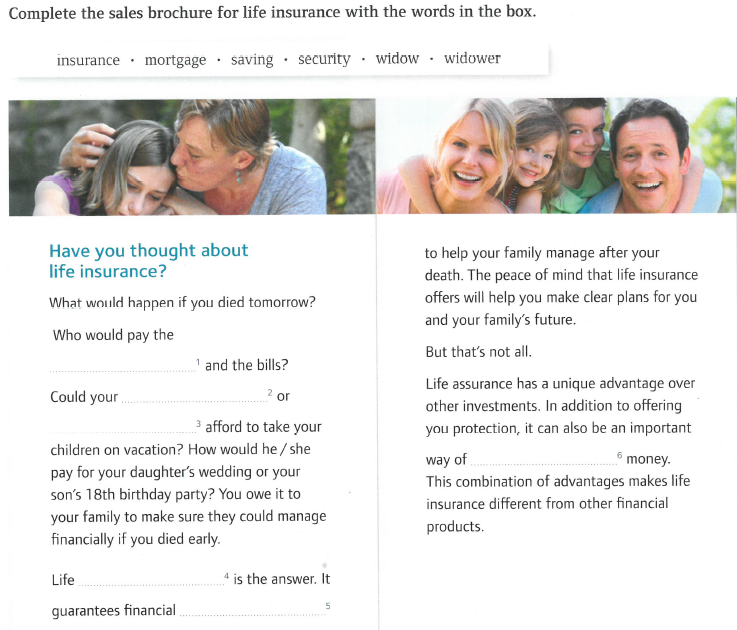
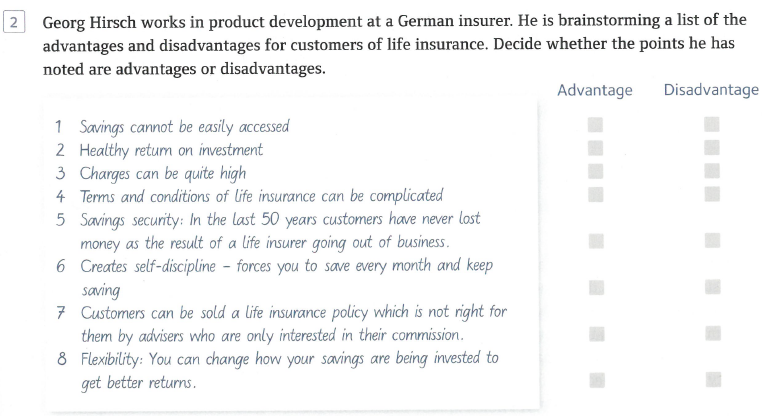
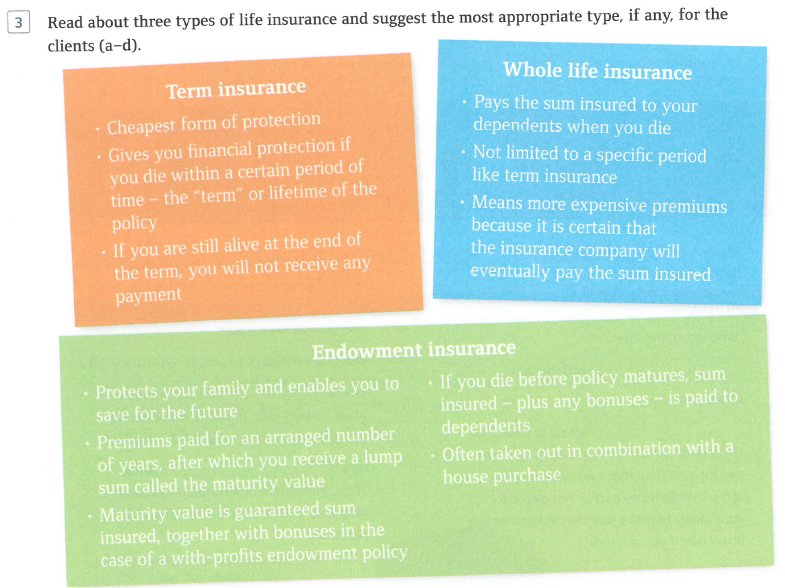
# Unit 4 Life insurance and pensions

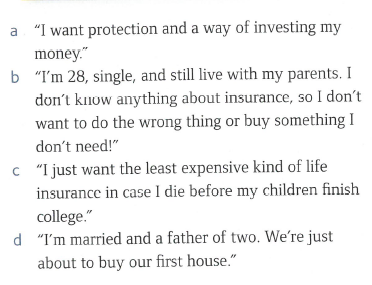


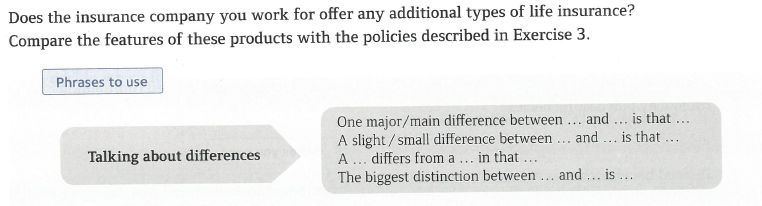




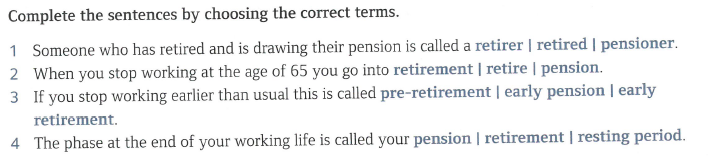


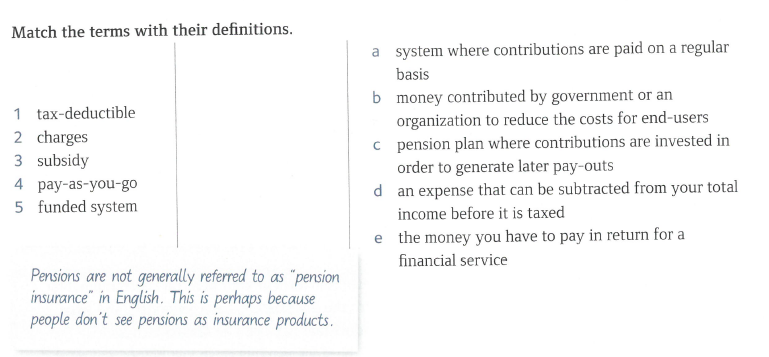




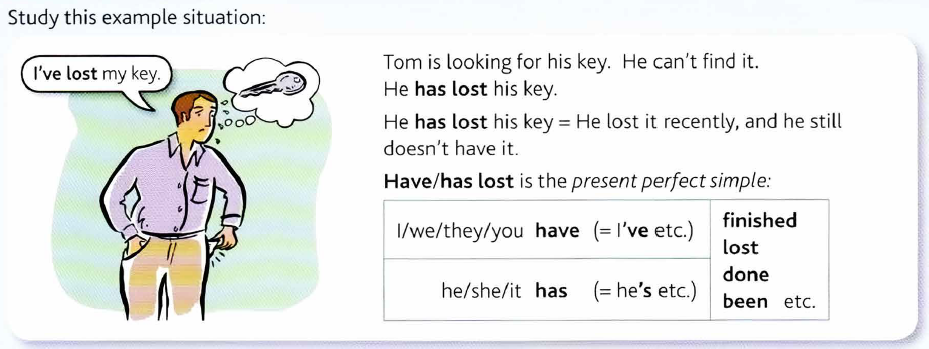


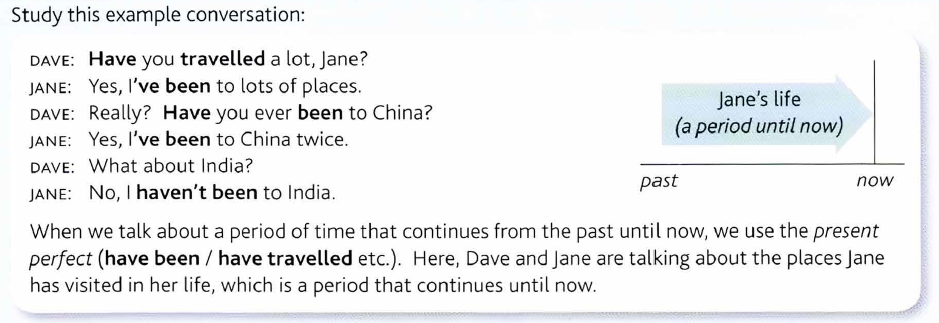
## Vocabulary

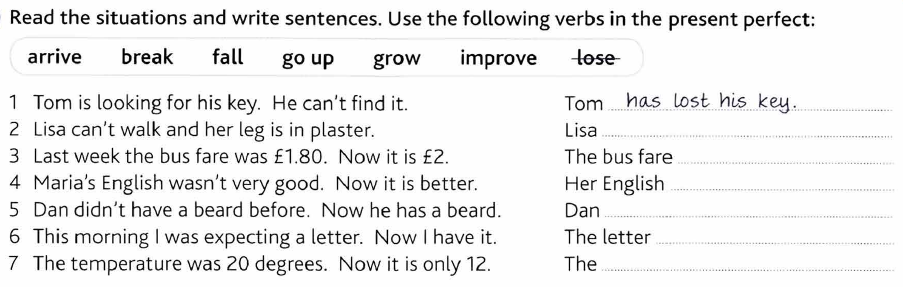


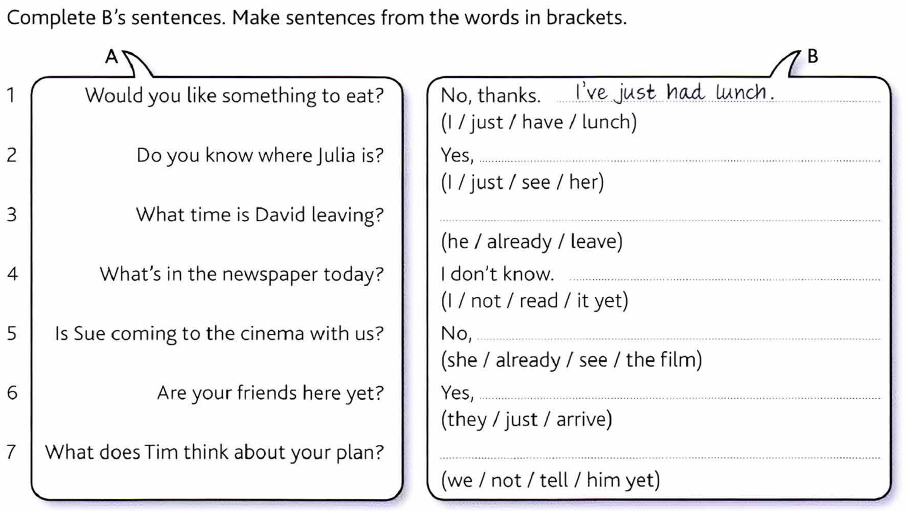


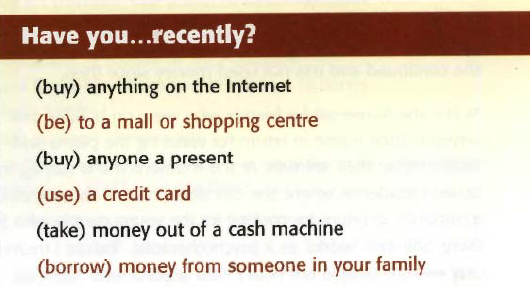
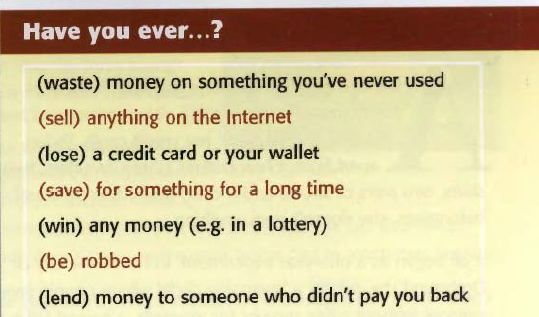
## B Grammar – present perfect











## C Present perfect vs past simple

