

**Final Bonuses / MVRs applicable from 01 April 2019**

It should be noted that these Final Bonus rates and Market Value Reductions and any policy value quotations based upon them are not guaranteed and may be changed at any time without prior notice. Products purchased after 31 July 2001 are underwritten by Scottish Mutual International, and these Final Bonus rates vary according to the month in which the units were purchased. Market Value Reductions are reviewed monthly.

PLL Conventional With-Profits Terminal Bonuses					
Commencement Year	Life RP (Endowment Assurance)	Pensions E-Type (Regular Premium)	Pensions E-Type (Single Premium)	Pensions SEDA (Regular Premium)	Pensions SEDA (Single Premium)
2018	2% (0%)	31% (0%)	35% (0%)	0% (0%)	0% (0%)
2017	4% (3%)	31% (41%)	35% (45%)	21% (30%)	28% (37%)
2016	6% (6%)	31% (41%)	35% (45%)	21% (30%)	28% (37%)
2015	8% (9%)	31% (41%)	35% (45%)	22% (30%)	28% (37%)
2014	11% (12%)	36% (41%)	40% (45%)	29% (30%)	33% (37%)
2013	13% (15%)	46% (41%)	49% (48%)	36% (30%)	42% (39%)
2012	15% (18%)	55% (47%)	59% (57%)	43% (35%)	50% (47%)
2011	17% (21%)	53% (46%)	43% (41%)	38% (32%)	22% (21%)
2010	19% (24%)	62% (55%)	50% (48%)	46% (39%)	26% (25%)
2009	21% (27%)	71% (64%)	63% (60%)	53% (47%)	36% (35%)
2008	30% (30%)	83% (76%)	48% (46%)	63% (57%)	16% (16%)
2007	36% (37%)	91% (84%)	25% (24%)	70% (63%)	0% (0%)
2006	40% (41%)	96% (89%)	36% (35%)	73% (67%)	0% (0%)
2005	45% (46%)	99% (91%)	42% (40%)	78% (71%)	0% (0%)
2004	50% (50%)	106% (98%)	69% (67%)	84% (77%)	11% (12%)
2003	56% (57%)	116% (108%)	72% (70%)	92% (85%)	11% (12%)
2002	62% (63%)	127% (119%)	68% (66%)	102% (95%)	0% (2%)
2001	68% (69%)	75% (72%)	0% (0%)	55% (53%)	0% (0%)
2000	68% (70%)	73% (70%)	0% (0%)	53% (51%)	0% (0%)
Dec-99	69% (70%)	67% (65%)	0% (0%)	43% (34%)	11% (12%)
1999	69% (70%)	67% (65%)	0% (0%)	0% (0%)	0% (0%)
1998	68% (69%)	66% (64%)	10% (11%)	0% (0%)	0% (0%)
1997	64% (65%)	63% (61%)	38% (39%)	0% (0%)	0% (0%)
1996	64% (65%)	60% (58%)	67% (69%)	0% (0%)	0% (0%)
1995	63% (64%)	55% (53%)	82% (84%)	0% (0%)	0% (0%)
1994	72% (73%)	61% (59%)	81% (82%)	0% (0%)	0% (0%)
1993	44% (47%)	62% (62%)	110% (111%)	0% (0%)	0% (0%)
1992	49% (52%)	66% (65%)	133% (134%)	0% (0%)	12% (12%)
1991	53% (55%)	70% (69%)	124% (125%)	0% (0%)	4% (5%)
1990	57% (60%)	76% (76%)	92% (94%)	0% (0%)	0% (0%)
1989	58% (60%)	76% (76%)	72% (73%)	0% (0%)	0% (0%)
1988	73% (75%)	75% (76%)	102% (104%)	0% (0%)	0% (0%)
1987	74% (77%)	76% (76%)	110% (112%)	0% (0%)	4% (5%)
1986	70% (72%)	79% (80%)	120% (121%)	0% (0%)	15% (15%)
1985	53% (56%)	60% (61%)	96% (98%)	0% (0%)	0% (0%)
1984	56% (58%)	64% (65%)	88% (90%)	0% (0%)	0% (0%)
1983	84% (87%)	67% (67%)	130% (131%)	0% (0%)	0% (0%)
1982	92% (95%)	52% (52%)	193% (194%)	0% (0%)	2% (4%)
1981	88% (91%)	68% (68%)	41% (43%)	0% (0%)	1% (3%)
1980	100% (102%)	73% (73%)	88% (90%)	0% (0%)	0% (1%)
1979	100% (102%)	86% (86%)	97% (98%)	0% (0%)	0% (0%)
1978	115% (117%)	102% (88%)	91% (92%)	0% (0%)	0% (0%)
1977	126% (128%)	92% (90%)	173% (174%)	0% (0%)	0% (0%)
1976	142% (144%)	0% (0%)	225% (226%)	3% (3%)	0% (0%)
1975	145% (147%)	25% (25%)	340% (341%)	4% (5%)	22% (24%)
1974	185% (187%)	71% (71%)	352% (353%)	19% (19%)	94% (96%)
1973	200% (203%)	104% (104%)	175% (175%)	8% (8%)	30% (31%)
1972	211% (214%)	104% (104%)	175% (175%)	12% (12%)	19% (20%)
1971	219% (222%)	104% (104%)	175% (175%)	16% (16%)	46% (48%)
1970	210% (213%)	104% (104%)	175% (175%)	24% (24%)	109% (111%)
1969	232% (235%)	104% (104%)	175% (175%)	30% (30%)	85% (87%)
1968	214% (221%)	104% (104%)	175% (175%)	34% (34%)	102% (104%)
1967	222% (230%)	104% (104%)	175% (175%)	41% (41%)	169% (172%)
1966	187% (194%)	104% (104%)	175% (175%)	41% (58%)	169% (380%)
1965	206% (214%)	104% (104%)	175% (175%)	41% (58%)	169% (380%)
1964	228% (238%)	104% (104%)	175% (175%)	41% (58%)	169% (380%)
1963	258% (265%)	104% (104%)	175% (175%)	41% (58%)	169% (380%)
1962	277% (284%)	104% (104%)	175% (175%)	41% (58%)	169% (380%)
1961	297% (306%)	104% (104%)	175% (175%)	41% (58%)	169% (380%)
1960	314% (325%)	104% (104%)	175% (175%)	41% (58%)	169% (380%)
1959	328% (340%)	104% (104%)	175% (175%)	41% (58%)	169% (380%)

Figures in brackets relate to bonuses declared July 2018

PLL Unitted With-Profits - Pension Series 1 & 2		
Units Purchased In	Terminal Bonus	MVR
1996	72.0%	0.0% (0.0%)
1997	46.0%	0.0% (0.0%)
1998	23.0%	0.0% (0.0%)
Pre 01/10/1999	14.0%	0.0% (0.0%) – Series 1
Post 01/10/1999	94.0%	0.0% (0.5%) – Series 2
2000	90.0%	0.0% (0.0%)
2001	93.0%	0.0% (0.0%)
2002	111.0%	0.0% (0.0%)
2003	119.0%	0.0% (0.0%)
2004	103.0%	0.0% (0.0%)
2005	82.0%	0.0% (0.0%)
2006	67.0%	0.0% (0.0%)
2007	61.0%	0.0% (0.5%)
2008	75.0%	0.0% (0.0%)
2009	81.0%	0.0% (0.5%)
2010	63.0%	0.0% (0.0%)
2011	61.0%	0.0% (0.5%)
2012	56.0%	0.0% (0.0%)
2013	42.0%	0.0% (0.0%)
2014	28.0%	0.0% (0.5%)
2015	15.0%	0.0% (0.5%)
2016	13.0%	0.0% (0.0%)
2017	9.0%	0.0% (0.0%)
2018	11.00%	0.0% (0.0%)

PLL Unitted With-Profits - Life Series		
Units Purchased In	Terminal Bonus	MVR
2001	101.0%	0.0% (0.0%)
2002	120.0%	0.0% (0.0%)
2003	129.0%	0.0% (0.5%)
2004	112.0%	0.0% (0.0%)
2005	90.0%	0.0% (0.0%)
2006	74.0%	0.0% (0.0%)
2007	67.0%	0.0% (0.0%)
2008	83.0%	0.0% (0.5%)
2009	89.0%	0.0% (0.5%)
2010	70.0%	0.0% (0.0%)
2011	67.0%	0.0% (0.0%)
2012	61.0%	0.0% (0.0%)
2013	46.0%	0.0% (0.0%)
2014	30.0%	0.0% (0.0%)
2015	16.0%	0.0% (0.0%)
2016	14.0%	0.0% (0.0%)
2017	10.0%	0.0% (0.0%)
2018	11.0%	0.0% (0.0%)

SEDA Personal Pension Maturity Bonuses and Cash Commutation Factors applicable from 1st January 2019						
Pension Age	Maturity Bonuses				Cash Commutation Factors	
	01 Dec 1999 - 31 Dec 1999		01 Apr 1986 - 30 Nov 1999		Male	Female
	Male	Female	Male	Female		
60	45.7%	48.3%	5.0%	7.0%	29.968	31.821
61	45.3%	47.8%	4.6%	6.6%	29.025	30.851
62	44.9%	47.3%	4.2%	6.2%	28.086	29.883
63	44.5%	46.7%	3.8%	5.8%	27.153	28.919
64	44.1%	46.2%	3.4%	5.4%	26.227	27.962
65	43.7%	45.7%	3.0%	5.0%	25.308	27.011
66	42.9%	45.3%	2.4%	4.6%	24.396	26.067
67	42.2%	44.9%	1.8%	4.2%	23.490	25.130
68	41.5%	44.5%	1.2%	3.8%	22.589	24.198
69	40.7%	44.1%	0.6%	3.4%	21.691	23.272
70	40.0%	43.7%	0.0%	3.0%	20.794	22.351
71	40.0%	42.9%	0.0%	2.4%	19.899	21.434
72	40.0%	42.2%	0.0%	1.8%	19.007	20.523
73	40.0%	41.5%	0.0%	1.2%	18.121	19.620
74	40.0%	40.7%	0.0%	0.6%	17.247	18.728
75	40.0%	40.0%	0.0%	0.0%	16.388	17.850

*Different scales of maturity bonus apply to policies depending on when they commenced*

*No maturity bonuses apply to policies that commenced before April 1986*

*The same cash commutation factors apply regardless of when a policy commenced*

***This sheet refers solely to the Classic Conventional With-Profits Personal Pension Policy***