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## Final Bonuses / MVRs applicable from 01 July 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.

New York   Premium   Pre	PLL Conventional With-Profits Terminal Bonuses						
2017	nt	(Endowment	Type (Regular	Type (Single	SEDA (Regular	` •	
2016	2018	2% (2%)	23% (31%)	27% (35%)	14% (0%)	21% (0%)	
2015		5% (4%)	23% (31%)	27% (35%)	14% (21%)		
2014	2016	7% (6%)	23% (31%)	27% (35%)	15% (21%)	21% (28%)	
2013	2015	9% (8%)	29% (31%)	31% (35%)	23% (22%)	26% (28%)	
2012	2014	12% (11%)	38% (36%)	42% (40%)	30% (29%)	35% (33%)	
2011	2013	14% (13%)	48% (46%)	52% (49%)	38% (36%)	43% (42%)	
2010	2012	16% (15%)	58% (55%)	62% (59%)	45% (43%)	52% (50%)	
2009	2011		56% (53%)		41% (38%)		
2008   32% (30%)   87% (83%)   51% (48%)   66% (63%)   18% (16%)   2007   38% (36%)   95% (91%)   28% (25%)   72% (70%)   0% (0%)   0% (0%)   2005   47% (45%)   103% (99%)   44% (42%)   81% (78%)   0% (0%)   2005   47% (45%)   103% (99%)   44% (42%)   81% (78%)   0% (0%)   2004   52% (50%)   110% (106%)   72% (69%)   86% (84%)   12% (11%)   2003   58% (56%)   12% (116%)   76% (72%)   95% (92%)   12% (11%)   2002   65% (62%)   131% (127%)   71% (68%)   105% (102%)   13% (10%)   2001   71% (68%)   78% (75%)   0% (0%)   88% (55%)   0% (0%)   2001   71% (68%)   78% (73%)   0% (0%)   85% (55%)   0% (0%)   2000   71% (68%)   71% (67%)   0% (0%)   85% (55%)   0% (0%)   2000   71% (68%)   71% (67%)   0% (0%)   45% (43%)   13% (11%)   1999   71% (69%)   66% (66%)   40% (10%)   0% (0%)   0% (0%)   0% (0%)   1999   71% (69%)   66% (66%)   40% (10%)   0% (0%)   0% (0%)   0% (0%)   1999   66% (64%)   63% (63%)   70% (63%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1995   65% (63%)   64% (55%)   84% (62%)   0% (0%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   144% (81%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   144% (81%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (63%)   128% (133%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (63%)   128% (133%)   0% (0%)   0% (0%)   13% (12%)   1998   55% (63%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   13% (12%)   1998   55% (63%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   13% (12%)   1998   55% (53%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   13% (12%)   1998   55% (53%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   0% (0%)   1988   75% (73%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   13% (12%)   1998   55% (53%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   0% (0%)   1988   75% (73%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   0% (0%)   1988   75% (73%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   0% (0%)   1988   75% (73%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   0% (0%)   1988   75% (73%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   0% (0%)	2010	21% (19%)	65% (62%)	53% (50%)	48% (46%)	28% (26%)	
2007   38% (36%)   95% (91%)   28% (25%)   72% (70%)   0% (0%)   2006   43% (40%)   100% (96%)   39% (36%)   76% (73%)   0% (0%)   2005   47% (45%)   103% (99%)   44% (42%)   81% (78%)   0% (0%)   2004   52% (50%)   110% (106%)   72% (68%)   88% (84%)   12% (11%)   120% (116%)   72% (68%)   88% (84%)   12% (11%)   12% (11%)   2003   58% (56%)   120% (116%)   76% (72%)   95% (92%)   12% (11%)   2002   65% (62%)   131% (127%)   71% (68%)   105% (102%)   12% (11%)   2001   71% (68%)   78% (75%)   0% (0%)   56% (55%)   0% (0%)   2001   71% (68%)   76% (73%)   0% (0%)   56% (53%)   0% (0%)   2000   71% (68%)   76% (73%)   0% (0%)   56% (53%)   0% (0%)   2000   71% (68%)   77% (67%)   0% (0%)   56% (53%)   0% (0%)   1999   71% (69%)   71% (67%)   0% (0%)   45% (43%)   13% (11%)   1999   71% (69%)   71% (67%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1999   766% (64%)   63% (68%)   40% (10%)   0% (0%)   0% (0%)   1996   66% (64%)   63% (63%)   70% (38%)   0% (0%)   0% (0%)   1996   66% (64%)   58% (60%)   43% (42%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   114% (61%)   0% (0%)   0% (0%)   1993   47% (44%)   69% (52%)   137% (110%)   0% (0%)   0% (0%)   1993   47% (44%)   69% (52%)   137% (110%)   0% (0%)   0% (0%)   1993   47% (44%)   69% (62%)   137% (110%)   0% (0%)   0% (0%)   1990   60% (57%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   19% (0%)   1991   55% (53%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   19% (0%)   1991   55% (53%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1990   60% (57%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1990   60% (58%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1990   60% (57%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1990   60% (58%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1990   60% (57%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1990   60% (57%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1990   60% (58%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)	2009	23% (21%)	74% (71%)	66% (63%)	55% (53%)	38% (36%)	
2006	2008	32% (30%)	87% (83%)	51% (48%)	66% (63%)	18% (16%)	
2005	2007	38% (36%)	95% (91%)	28% (25%)	72% (70%)	0% (0%)	
2004   52% (50%)   110% (106%)   72% (69%)   86% (84%)   12% (11%)   2003   58% (56%)   120% (116%)   76% (72%)   95% (92%)   129% (11%)   2002   65% (62%)   313% (127%)   71% (688%)   105% (102%)   13% (01%)   2001   71% (68%)   78% (75%)   0% (0%)   58% (55%)   0% (0%)   2001   71% (68%)   76% (73%)   0% (0%)   58% (55%)   0% (0%)   2000   71% (68%)   76% (73%)   0% (0%)   55% (53%)   0% (0%)   1999   71% (69%)   71% (67%)   0% (0%)   45% (43%)   13% (11%)   1999   71% (69%)   71% (67%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1998   70% (66%)   66% (66%)   40% (10%)   0% (0%)   0% (0%)   0% (0%)   1998   70% (66%)   66% (66%)   40% (10%)   0% (0%)   0% (0%)   0% (0%)   1996   66% (64%)   63% (63%)   70% (38%)   0% (0%)   0% (0%)   0% (0%)   1995   65% (63%)   64% (55%)   84% (82%)   0% (0%)   0% (0%)   0% (0%)   1995   65% (63%)   64% (55%)   84% (82%)   0% (0%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   114% (81%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   114% (81%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   128% (133%)   0% (0%)   13% (12%)   1991   55% (53%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   19% (0%)   1999   60% (57%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1988   75% (73%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1987   77% (74%)   83% (76%)   124% (110%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1981   91% (88%)   76% (66%)   124% (110%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1986   73% (73%)   1144% (104%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)	2006	43% (40%)	100% (96%)	39% (36%)	76% (73%)	0% (0%)	
2003   58% (56%)   120% (116%)   76% (72%)   95% (92%)   12% (11%)   2002   65% (62%)   131% (127%)   71% (68%)   105% (102%)   11% (05%)   2001   71% (68%)   76% (73%)   0% (0%)   58% (55%)   0% (0%)   2000   71% (68%)   76% (73%)   0% (0%)   58% (55%)   0% (0%)   2000   71% (68%)   76% (73%)   0% (0%)   56% (53%)   0% (0%)   2000   71% (69%)   71% (67%)   0% (0%)   45% (43%)   139% (11%)   1999   71% (69%)   71% (67%)   0% (0%)   9% (0%)   0% (0%)   1997   66% (64%)   53% (66%)   68% (66%)   85% (67%)   0% (0%)   0% (0%)   0% (0%)   1998   66% (63%)   64% (55%)   84% (82%)   0% (0%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   114% (81%)   0% (0%)   0% (0%)   1993   47% (44%)   69% (62%)   137% (110%)   0% (0%)   13% (12%)   1992   52% (49%)   73% (66%)   128% (133%)   0% (0%)   13% (12%)   1991   55% (53%)   79% (70%)   96% (124%)   0% (0%)   0% (0%)   1999   60% (55%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1998   60% (55%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1998   60% (55%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1998   60% (55%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1998   65% (53%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1998   65% (53%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1998   65% (53%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1998   65% (53%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1998   65% (53%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1998   65% (53%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1998   65% (53%)   79% (76%)   100% (120%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1998   1988   75% (73%)   79% (75%)   114% (102%)   0% (0%)   0% (0%)   0% (0%)   1988   75% (73%)   79% (76%)   100% (120%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   0% (0%	2005	47% (45%)	103% (99%)	44% (42%)	81% (78%)	0% (0%)	
2002   65% (62%)   131% (127%)   71% (68%)   105% (102%)   11% (0%)   2001   71% (68%)   78% (75%)   0% (0%)   58% (55%)   0% (0%)   2000   71% (68%)   78% (75%)   0% (0%)   56% (53%)   0% (0%)   2000   71% (68%)   71% (67%)   0% (0%)   56% (53%)   0% (0%)   2000   71% (69%)   71% (67%)   0% (0%)   45% (43%)   13% (11%)   1999   71% (69%)   71% (67%)   0% (0%)   45% (43%)   13% (11%)   1998   70% (68%)   66% (66%)   40% (10%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1997   66% (64%)   63% (63%)   70% (38%)   0% (0%)   0% (0%)   0% (0%)   1996   66% (64%)   58% (60%)   85% (67%)   0% (0%)   0% (0%)   0% (0%)   1996   66% (64%)   58% (60%)   85% (67%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   114% (81%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   114% (81%)   0% (0%)   0% (0%)   1993   47% (44%)   69% (62%)   137% (110%)   0% (0%)   196 (0%)   1999   55% (53%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   1990   60% (57%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   1991   55% (53%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   0% (0%)   1988   60% (58%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   0% (0%)   1987   77% (74%)   83% (76%)   124% (110%)   0% (0%)   0% (0%)   1987   77% (74%)   83% (76%)   124% (110%)   0% (0%)   0% (0%)   1987   77% (74%)   83% (76%)   124% (110%)   0% (0%)   0% (0%)   1988   75% (53%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1988   75% (53%)   79% (76%)   134% (120%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   134% (120%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   134% (120%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   134% (120%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   134% (120%)   0% (0%)   0% (0%)   1986   73% (73%)   79% (76%)   134% (120%)   0% (0%)   0% (0%)   1986   73% (73%)   73% (76%)   134% (120%)   0% (0%)   0% (0%)   1986   73% (73%)   100% (120%)   100% (120%)   0% (0%)   0% (0%)   0% (0%)   1986   73% (73%)   0% (0%)   0%	2004	52% (50%)	110% (106%)	72% (69%)	86% (84%)	12% (11%)	
2001   71% (68%)   78% (75%)   0% (0%)   58% (55%)   0% (0%)   2000   71% (68%)   76% (73%)   0% (0%)   65% (53%)   0% (0%)   0% (0%)   1996   71% (68%)   71% (67%)   0% (0%)   45% (43%)   13% (11%)   1999   71% (69%)   71% (67%)   0% (0%)   45% (43%)   13% (11%)   1999   71% (69%)   71% (67%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1998   70% (68%)   66% (66%)   40% (10%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1997   66% (64%)   63% (63%)   70% (33%)   0% (0%)   0% (0%)   0% (0%)   1996   66% (64%)   58% (60%)   85% (67%)   0% (0%)   0% (0%)   0% (0%)   1995   65% (63%)   64% (55%)   84% (82%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   114% (81%)   0% (0%)   0% (0%)   1993   47% (44%)   69% (62%)   137% (110%)   0% (0%)   14% (0%)   1992   52% (49%)   73% (66%)   128% (133%)   0% (0%)   13% (12%)   1991   55% (53%)   73% (76%)   75% (92%)   0% (0%)   6% (4%)   1990   60% (57%)   73% (76%)   75% (92%)   0% (0%)   0% (0%)   6% (4%)   1988   60% (58%)   73% (76%)   106% (72%)   0% (0%)   0% (0%)   1988   75% (73%)   73% (76%)   106% (72%)   0% (0%)   0% (0%)   1986   73% (70%)   63% (79%)   100% (120%)   0% (0%)   0% (0%)   1985   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   1984   59% (56%)   71% (68%)   134% (183%)   0% (0%)   0% (0%)   1984   59% (56%)   71% (68%)   134% (183%)   0% (0%)   0% (0%)   1984   59% (56%)   71% (66%)   134% (133%)   0% (0%)   0% (0%)   0% (0%)   1984   59% (56%)   71% (66%)   1986   133% (100%)   0% (0%)   0% (0%)   1986   73% (100%)   0% (0%)   14% (102%)   0% (0%)   0% (0%)   1985   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%)   19% (130%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%	2003	58% (56%)	120% (116%)	76% (72%)	95% (92%)	12% (11%)	
2001   71% (68%)   78% (75%)   0% (0%)   58% (55%)   0% (0%)   2000   71% (68%)   76% (73%)   0% (0%)   65% (53%)   0% (0%)   0% (0%)   1996   71% (68%)   71% (67%)   0% (0%)   45% (43%)   13% (11%)   1999   71% (69%)   71% (67%)   0% (0%)   45% (43%)   13% (11%)   1999   71% (69%)   71% (67%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1998   70% (68%)   66% (66%)   40% (10%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1997   66% (64%)   63% (63%)   70% (33%)   0% (0%)   0% (0%)   0% (0%)   1996   66% (64%)   58% (60%)   85% (67%)   0% (0%)   0% (0%)   0% (0%)   1995   65% (63%)   64% (55%)   84% (82%)   0% (0%)   0% (0%)   1994   74% (72%)   65% (61%)   114% (81%)   0% (0%)   0% (0%)   1993   47% (44%)   69% (62%)   137% (110%)   0% (0%)   14% (0%)   1992   52% (49%)   73% (66%)   128% (133%)   0% (0%)   13% (12%)   1991   55% (53%)   73% (76%)   75% (92%)   0% (0%)   6% (4%)   1990   60% (57%)   73% (76%)   75% (92%)   0% (0%)   0% (0%)   6% (4%)   1988   60% (58%)   73% (76%)   106% (72%)   0% (0%)   0% (0%)   1988   75% (73%)   73% (76%)   106% (72%)   0% (0%)   0% (0%)   1986   73% (70%)   63% (79%)   100% (120%)   0% (0%)   0% (0%)   1985   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   1984   59% (56%)   71% (68%)   134% (183%)   0% (0%)   0% (0%)   1984   59% (56%)   71% (68%)   134% (183%)   0% (0%)   0% (0%)   1984   59% (56%)   71% (66%)   134% (133%)   0% (0%)   0% (0%)   0% (0%)   1984   59% (56%)   71% (66%)   1986   133% (100%)   0% (0%)   0% (0%)   1986   73% (100%)   0% (0%)   14% (102%)   0% (0%)   0% (0%)   1985   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%)   19% (130%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   0% (0%)   1988   55% (53%)   67% (60%	2002	65% (62%)	131% (127%)	71% (68%)	105% (102%)	1% (0%)	
2000	2001			_ ,			
Dec-99	2000	. ,	76% (73%)	0% (0%)	56% (53%)	0% (0%)	
1999							
1997   66% (64%)   63% (63%)   70% (38%)   0% (0%)   0% (0%)     1996   66% (64%)   55% (60%)   85% (67%)   0% (0%)   0% (0%)     1994   74% (72%)   65% (61%)   114% (81%)   0% (0%)   0% (0%)     1993   47% (44%)   69% (62%)   137% (110%)   0% (0%)   1% (0%)     1993   47% (44%)   69% (62%)   137% (110%)   0% (0%)   1% (12%)     1991   52% (49%)   73% (66%)   128% (133%)   0% (0%)   13% (12%)     1991   55% (53%)   79% (70%)   96% (124%)   0% (0%)   6% (44%)     1990   60% (57%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)     1989   60% (58%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)     1988   75% (73%)   79% (76%)   114% (102%)   0% (0%)   0% (0%)     1988   75% (73%)   79% (76%)   114% (110%)   0% (0%)   0% (0%)     1986   73% (70%)   63% (79%)   100% (120%)   0% (0%)   0% (0%)     1988   75% (55%)   71% (64%)   134% (88%)   0% (0%)   0% (0%)     1984   59% (56%)   71% (64%)   134% (88%)   0% (0%)   0% (0%)     1983   87% (84%)   55% (67%)   114% (130%)   0% (0%)   0% (0%)     1984   59% (56%)   71% (64%)   134% (88%)   0% (0%)   0% (0%)     1981   91% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (2%)     1981   191% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (2%)     1981   191% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (2%)     1981   191% (88%)   76% (68%)   94% (97%)   0% (0%)   0% (0%)     1977   129% (126%)   2% (92%)   231% (175%)   36% (44%)   24% (22%)     1978   118% (115%)   96% (102%)   178% (91%)   0% (0%)   0% (0%)     1977   129% (126%)   27% (0%)   348% (225%)   4% (3%)   0% (0%)     1971   129% (126%)   74% (104%)   361% (175%)   13% (14%)   173% (169%)     1960   237% (222%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)     1961   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)     1963   264% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)     1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)     1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)     1966   303% (227%)   74% (104%)   361% (175%)   43%	1999						
1997   66% (64%)   63% (63%)   70% (38%)   0% (0%)   0% (0%)     1996   66% (64%)   55% (60%)   85% (67%)   0% (0%)   0% (0%)     1994   74% (72%)   65% (61%)   114% (81%)   0% (0%)   0% (0%)     1993   47% (44%)   69% (62%)   137% (110%)   0% (0%)   1% (0%)     1993   47% (44%)   69% (62%)   137% (110%)   0% (0%)   1% (12%)     1991   52% (49%)   73% (66%)   128% (133%)   0% (0%)   13% (12%)     1991   55% (53%)   79% (70%)   96% (124%)   0% (0%)   6% (44%)     1990   60% (57%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)     1989   60% (58%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)     1988   75% (73%)   79% (76%)   114% (102%)   0% (0%)   0% (0%)     1988   75% (73%)   79% (76%)   114% (110%)   0% (0%)   0% (0%)     1986   73% (70%)   63% (79%)   100% (120%)   0% (0%)   0% (0%)     1988   75% (55%)   71% (64%)   134% (88%)   0% (0%)   0% (0%)     1984   59% (56%)   71% (64%)   134% (88%)   0% (0%)   0% (0%)     1983   87% (84%)   55% (67%)   114% (130%)   0% (0%)   0% (0%)     1984   59% (56%)   71% (64%)   134% (88%)   0% (0%)   0% (0%)     1981   91% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (2%)     1981   191% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (2%)     1981   191% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (2%)     1981   191% (88%)   76% (68%)   94% (97%)   0% (0%)   0% (0%)     1977   129% (126%)   2% (92%)   231% (175%)   36% (44%)   24% (22%)     1978   118% (115%)   96% (102%)   178% (91%)   0% (0%)   0% (0%)     1977   129% (126%)   27% (0%)   348% (225%)   4% (3%)   0% (0%)     1971   129% (126%)   74% (104%)   361% (175%)   13% (14%)   173% (169%)     1960   237% (222%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)     1961   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)     1963   264% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)     1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)     1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)     1966   303% (227%)   74% (104%)   361% (175%)   43%	1998	70% (68%)	66% (66%)	40% (10%)	0% (0%)	0% (0%)	
1995	1997	66% (64%)	63% (63%)	70% (38%)	0% (0%)	0% (0%)	
1995	1996	66% (64%)	58% (60%)	85% (67%)	0% (0%)	0% (0%)	
1993	1995						
1992   52% (49%)   73% (66%)   128% (133%)   0% (0%)   13% (12%)   1991   55% (53%)   79% (70%)   96% (124%)   0% (0%)   6% (4%)   1990   60% (57%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   0% (0%)   1989   60% (58%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   0% (0%)   1988   75% (73%)   79% (75%)   114% (102%)   0% (0%)   0% (0%)   1988   75% (73%)   79% (75%)   114% (102%)   0% (0%)   0% (0%)   1987   77% (74%)   83% (76%)   124% (110%)   0% (0%)   6% (4%)   1986   73% (70%)   63% (79%)   100% (120%)   0% (0%)   16% (15%)   1985   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   1983   87% (84%)   55% (67%)   199% (130%)   0% (0%)   0% (0%)   1982   95% (92%)   71% (64%)   43% (193%)   0% (0%)   3% (2%)   1981   91% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (2%)   1981   91% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (2%)   1977   129% (126%)   22% (92%)   231% (173%)   0% (0%)   0% (0%)   1977   129% (126%)   22% (92%)   231% (173%)   0% (0%)   0% (0%)   1977   129% (126%)   22% (92%)   231% (173%)   0% (0%)   0% (0%)   1975   148% (145%)   74% (25%)   361% (340%)   6% (4%)   24% (22%)   1974   189% (185%)   74% (104%)   361% (175%)   43% (41%)   73% (169%)   1960   237% (228)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   237% (222%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   237% (222%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   237% (222%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   237% (222%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   232% (227%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   231% (238%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   231% (232%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   232% (227%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   232% (227%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   232% (227%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   232% (227%)	1994	74% (72%)	65% (61%)	114% (81%)	0% (0%)	0% (0%)	
1991   55% (53%)   79% (70%)   96% (124%)   0% (0%)   6% (4%)   1990   60% (57%)   79% (76%)   75% (92%)   0% (0%)   0% (0%)   0% (0%)   1989   60% (58%)   79% (76%)   106% (72%)   0% (0%)   0% (0%)   1988   75% (73%)   79% (75%)   114% (102%)   0% (0%)   0% (0%)   1987   77% (74%)   83% (76%)   124% (110%)   0% (0%)   6% (4%)   1986   73% (70%)   63% (79%)   100% (120%)   0% (0%)   6% (4%)   1986   73% (70%)   63% (79%)   100% (120%)   0% (0%)   0% (0%)   16% (15%)   1985   55% (53%)   67% (60%)   91% (96%)   0% (0%)   0% (0%)   0% (0%)   1984   59% (56%)   71% (64%)   134% (88%)   0% (0%)   0% (0%)   0% (0%)   1982   95% (92%)   71% (52%)   43% (130%)   0% (0%)   3% (2%)   1981   91% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (1%)   1980   103% (100%)   90% (73%)   101% (88%)   0% (0%)   3% (1%)   1979   103% (100%)   120% (86%)   94% (97%)   0% (0%)   0% (0%)   1977   129% (126%)   22% (92%)   231% (173%)   0% (0%)   0% (0%)   1976   145% (142%)   27% (0%)   348% (225%)   47% (33%)   0% (0%)   1970   145% (142%)   27% (0%)   348% (225%)   47% (33%)   0% (0%)   1971   223% (219%)   74% (104%)   361% (175%)   148% (145%)   44% (104%)   361% (175%)   148% (145%)   44% (104%)   361% (175%)   148% (145%)   44% (104%)   361% (175%)   32% (30%)   88% (85%)   1966   191% (185%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   237% (232%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   237% (232%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1961   223% (214%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   321% (314%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1962   228% (277%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   321% (314%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   321% (314%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   321% (314%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   321% (314%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1960   321% (314%)   74% (1	1993	47% (44%)	69% (62%)	137% (110%)	0% (0%)	1% (0%)	
1990	1992	52% (49%)	73% (66%)	128% (133%)	0% (0%)	13% (12%)	
1989	1991	55% (53%)	79% (70%)	96% (124%)	0% (0%)	6% (4%)	
1988         75% (73%)         79% (75%)         114% (102%)         0% (0%)         0% (0%)           1987         77% (74%)         83% (76%)         124% (110%)         0% (0%)         6% (4%)           1986         73% (70%)         63% (79%)         100% (120%)         0% (0%)         16% (15%)           1985         55% (53%)         67% (60%)         91% (96%)         0% (0%)         0% (0%)           1984         59% (56%)         71% (64%)         134% (88%)         0% (0%)         0% (0%)           1983         87% (84%)         55% (67%)         199% (130%)         0% (0%)         0% (0%)           1982         95% (92%)         71% (52%)         43% (193%)         0% (0%)         0% (0%)           1981         91% (88%)         76% (68%)         91% (41%)         0% (0%)         3% (1%)           1980         103% (100%)         90% (73%)         101% (88%)         0% (0%)         1% (0%)           1979         103% (100%)         120% (86%)         94% (97%)         0% (0%)         0% (0%)           1971         129% (126%)         22% (92%)         231% (173%)         0% (0%)         0% (0%)           1977         129% (126%)         27% (0%)         348% (225%)         4%	1990	60% (57%)	79% (76%)	75% (92%)	0% (0%)	0% (0%)	
1987         77% (74%)         83% (76%)         124% (110%)         0% (0%)         6% (4%)           1986         73% (70%)         63% (79%)         100% (120%)         0% (0%)         16% (15%)           1985         55% (53%)         67% (60%)         91% (96%)         0% (0%)         0% (0%)           1984         59% (56%)         71% (64%)         134% (88%)         0% (0%)         0% (0%)           1983         87% (84%)         55% (67%)         199% (130%)         0% (0%)         0% (0%)           1982         95% (92%)         71% (52%)         43% (193%)         0% (0%)         3% (2%)           1981         91% (88%)         76% (68%)         91% (41%)         0% (0%)         3% (2%)           1980         103% (100%)         90% (73%)         101% (88%)         0% (0%)         3% (1%)           1979         103% (100%)         120% (86%)         94% (97%)         0% (0%)         0% (0%)           1977         129% (126%)         22% (92%)         231% (173%)         0% (0%)         0% (0%)           1977         129% (126%)         22% (92%)         231% (173%)         0% (0%)         0% (0%)           1978         118% (145%)         74% (10%)         348% (225%)	1989	60% (58%)	79% (76%)	106% (72%)	0% (0%)	0% (0%)	
1986	1988	75% (73%)	79% (75%)	114% (102%)	0% (0%)	0% (0%)	
1985         55% (53%)         67% (60%)         91% (96%)         0% (0%)         0% (0%)           1984         59% (56%)         71% (64%)         134% (88%)         0% (0%)         0% (0%)           1983         87% (84%)         55% (67%)         199% (130%)         0% (0%)         0% (0%)           1982         95% (92%)         71% (52%)         43% (193%)         0% (0%)         3% (2%)           1981         91% (88%)         76% (68%)         91% (41%)         0% (0%)         3% (1%)           1980         103% (100%)         90% (73%)         101% (88%)         0% (0%)         1% (0%)           1979         103% (100%)         90% (73%)         101% (88%)         0% (0%)         1% (0%)           1979         103% (100%)         120% (86%)         94% (97%)         0% (0%)         0% (0%)           1978         118% (115%)         96% (102%)         178% (91%)         0% (0%)         0% (0%)           1977         129% (126%)         2% (92%)         231% (173%)         0% (0%)         0% (0%)           1976         145% (142%)         27% (0%)         348% (225%)         4% (3%)         0% (0%)           1976         148% (145%)         74% (71%)         361% (352%)         1	1987	77% (74%)	83% (76%)	124% (110%)	0% (0%)	6% (4%)	
1984         59% (56%)         71% (64%)         134% (88%)         0% (0%)         0% (0%)           1983         87% (84%)         55% (67%)         199% (130%)         0% (0%)         0% (0%)           1982         95% (92%)         71% (52%)         43% (193%)         0% (0%)         3% (2%)           1981         91% (88%)         76% (68%)         91% (41%)         0% (0%)         3% (1%)           1980         103% (100%)         90% (73%)         101% (88%)         0% (0%)         1% (0%)           1979         103% (100%)         120% (86%)         94% (97%)         0% (0%)         0% (0%)           1978         118% (115%)         96% (102%)         178% (91%)         0% (0%)         0% (0%)           1977         129% (126%)         2% (92%)         231% (173%)         0% (0%)         0% (0%)           1976         145% (142%)         27% (0%)         348% (225%)         4% (3%)         0% (0%)           1975         148% (145%)         74% (25%)         361% (352%)         21% (19%)         97% (94%)           1974         189% (185%)         74% (71%)         361% (352%)         19% (19%)         97% (94%)           1973         204% (200%)         74% (104%)         361% (175%)	1986	73% (70%)	63% (79%)	100% (120%)	0% (0%)	16% (15%)	
1983         87% (84%)         55% (67%)         199% (130%)         0% (0%)         0% (0%)           1982         95% (92%)         71% (52%)         43% (193%)         0% (0%)         3% (2%)           1981         91% (88%)         76% (68%)         91% (41%)         0% (0%)         3% (1%)           1980         103% (100%)         90% (73%)         101% (88%)         0% (0%)         1% (0%)           1979         103% (100%)         120% (86%)         94% (97%)         0% (0%)         0% (0%)           1978         118% (115%)         96% (102%)         178% (91%)         0% (0%)         0% (0%)           1977         129% (126%)         2% (92%)         231% (173%)         0% (0%)         0% (0%)           1976         145% (142%)         27% (0%)         348% (225%)         4% (3%)         0% (0%)           1975         148% (145%)         74% (25%)         361% (340%)         6% (4%)         24% (22%)           1974         189% (185%)         74% (71%)         361% (352%)         21% (19%)         97% (94%)           1973         204% (200%)         74% (104%)         361% (175%)         14% (19%)         97% (94%)           1972         216% (211%)         74% (104%)         361% (175%	1985	55% (53%)	67% (60%)	91% (96%)	0% (0%)	0% (0%)	
1982   95% (92%)   71% (52%)   43% (193%)   0% (0%)   3% (2%)   1981   91% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (1%)   1980   103% (100%)   90% (73%)   101% (88%)   0% (0%)   1½ (0%)   1979   103% (100%)   120% (86%)   94% (97%)   0% (0%)   0% (0%)   1978   118% (115%)   96% (102%)   178% (91%)   0% (0%)   0% (0%)   1977   129% (126%)   2% (92%)   231% (173%)   0% (0%)   0% (0%)   1976   145% (142%)   27% (0%)   348% (225%)   4% (3%)   0% (0%)   1975   148% (145%)   74% (25%)   361% (340%)   6% (4%)   24% (22%)   1974   189% (185%)   74% (170%)   361% (352%)   21% (19%)   97% (94%)   1973   204% (200%)   74% (104%)   361% (175%)   10% (8%)   32% (30%)   1972   216% (211%)   74% (104%)   361% (175%)   148% (16%)   48% (46%)   1970   215% (210%)   74% (104%)   361% (175%)   26% (24%)   112% (109%)   1968   219% (214%)   74% (104%)   361% (175%)   26% (24%)   112% (109%)   1968   219% (214%)   74% (104%)   361% (175%)   32% (30%)   88% (85%)   1966   191% (187%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)	1984	59% (56%)	71% (64%)	134% (88%)	0% (0%)	0% (0%)	
1982   95% (92%)   71% (52%)   43% (193%)   0% (0%)   3% (2%)   1981   91% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (1%)   1980   103% (100%)   90% (73%)   101% (88%)   0% (0%)   1½ (0%)   1979   103% (100%)   120% (86%)   94% (97%)   0% (0%)   0% (0%)   1978   118% (115%)   96% (102%)   178% (91%)   0% (0%)   0% (0%)   1977   129% (126%)   2% (92%)   231% (173%)   0% (0%)   0% (0%)   1976   145% (142%)   27% (0%)   348% (225%)   4% (3%)   0% (0%)   1975   148% (145%)   74% (25%)   361% (340%)   6% (4%)   24% (22%)   1974   189% (185%)   74% (170%)   361% (352%)   21% (19%)   97% (94%)   1973   204% (200%)   74% (104%)   361% (175%)   10% (8%)   32% (30%)   1972   216% (211%)   74% (104%)   361% (175%)   148% (16%)   48% (46%)   1970   215% (210%)   74% (104%)   361% (175%)   26% (24%)   112% (109%)   1968   219% (214%)   74% (104%)   361% (175%)   26% (24%)   112% (109%)   1968   219% (214%)   74% (104%)   361% (175%)   32% (30%)   88% (85%)   1966   191% (187%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)	1983	, ,	` '	, ,	` ,	` '	
1981   91% (88%)   76% (68%)   91% (41%)   0% (0%)   3% (1%)   1980   103% (100%)   90% (73%)   101% (88%)   0% (0%)   1% (0%)   1979   103% (100%)   120% (86%)   94% (97%)   0% (0%)   0% (0%)   0% (0%)   1978   118% (115%)   96% (102%)   178% (91%)   0% (0%)   0% (0%)   0% (0%)   1977   129% (126%)   2% (92%)   231% (173%)   0% (0%)   0% (0%)   0% (0%)   1976   145% (142%)   27% (0%)   348% (225%)   4% (3%)   0% (0%)   0% (0%)   1975   148% (145%)   74% (25%)   361% (340%)   6% (4%)   24% (22%)   1974   189% (185%)   74% (71%)   361% (352%)   21% (19%)   97% (94%)   1973   204% (200%)   74% (104%)   361% (175%)   10% (8%)   32% (30%)   1972   216% (211%)   74% (104%)   361% (175%)   148% (165%)   48% (46%)   1970   215% (210%)   74% (104%)   361% (175%)   18% (16%)   48% (46%)   1970   215% (210%)   74% (104%)   361% (175%)   26% (24%)   112% (109%)   1968   219% (214%)   74% (104%)   361% (175%)   26% (24%)   112% (109%)   1967   227% (222%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1966   191% (187%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1964   233% (228%)   74% (104%)   361% (175%)   43% (41%)   173% (169%)   1965   211% (206%)   74% (104%)   361% (175%)   43% (41%)   173% (169		, ,			` ,	` '	
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1972				, ,			
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1965         211% (206%)         74% (104%)         361% (175%)         43% (41%)         173% (169%)           1964         233% (228%)         74% (104%)         361% (175%)         43% (41%)         173% (169%)           1963         264% (258%)         74% (104%)         361% (175%)         43% (41%)         173% (169%)           1962         282% (277%)         74% (104%)         361% (175%)         43% (41%)         173% (169%)           1961         303% (297%)         74% (104%)         361% (175%)         43% (41%)         173% (169%)           1960         321% (314%)         74% (104%)         361% (175%)         43% (41%)         173% (169%)		191% (187%)	` '	, ,	` '	173% (169%)	
1964     233% (228%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)       1963     264% (258%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)       1962     282% (277%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)       1961     303% (297%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)       1960     321% (314%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)			, ,			173% (169%)	
1963     264% (258%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)       1962     282% (277%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)       1961     303% (297%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)       1960     321% (314%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)				, ,		173% (169%)	
1962     282% (277%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)       1961     303% (297%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)       1960     321% (314%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)						173% (169%)	
1961     303% (297%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)       1960     321% (314%)     74% (104%)     361% (175%)     43% (41%)     173% (169%)	1962		74% (104%)		43% (41%)	173% (169%)	
1960 321% (314%) 74% (104%) 361% (175%) 43% (41%) 173% (169%)			74% (104%)	361% (175%)		173% (169%)	
			74% (104%)			173% (169%)	
,	1959	334% (328%)	74% (104%)	361% (175%)	43% (41%)	173% (169%)	

Figures in brackets relate to bonuses	declared January 2019
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PLL Unitised	PLL Unitised With-Profits - Pension Series 1 & 2			
Units	Terminal Bonus	MVR		
Purchased In	Tommar Bonds			
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	91.0%	0.0% (0.0%) - Series 2		
2000	88.0%	0.0% (0.0%)		
2001	91.0%	0.0% (0.0%)		
2002	109.0%	0.0% (0.0%)		
2003	117.0%	0.0% (0.0%)		
2004	101.0%	0.0% (0.0%)		
2005	80.0%	0.0% (0.0%)		
2006	65.0%	0.0% (0.0%)		
2007	58.0%	0.0% (0.0%)		
2008	73.0%	0.0% (0.0%)		
2009	79.0%	0.0% (0.0%)		
2010	61.0%	0.0% (0.0%)		
2011	59.0%	0.0% (0.0%)		
2012	54.0%	0.0% (0.0%)		
2013	40.0%	0.0% (0.0%)		
2014	26.0%	0.0% (0.0%)		
2015	13.0%	0.0% (0.0%)		
2016	12.0%	0.0% (0.0%)		
2017	8.0%	0.0% (0.0%)		
2018	10.00%	0.0% (0.0%)		
2019	13.00%	0.0% (0.0%)		

PLL Unitised	With-Profits - Life S	eries
Units Purchased In	Terminal Bonus	MVR
2001	99.0%	0.0% (0.0%)
2002	118.0%	0.0% (0.0%)
2003	126.0%	0.0% (0.0%)
2004	110.0%	0.0% (0.0%)
2005	88.0%	0.0% (0.0%)
2006	72.0%	0.0% (0.0%)
2007	66.0%	0.0% (0.0%)
2008	81.0%	0.0% (0.0%)
2009	87.0%	0.0% (0.0%)
2010	68.0%	0.0% (0.0%)
2011	65.0%	0.0% (0.0%)
2012	60.0%	0.0% (0.0%)
2013	45.0%	0.0% (0.0%)
2014	29.0%	0.0% (0.0%)
2015	15.0%	0.0% (0.0%)
2016	13.0%	0.0% (0.0%)
2017	9.0%	0.0% (0.0%)
2018	11.0%	0.0% (0.0%)
2019	14.0%	0.0% (0.0%)



SEDA Personal Pension Maturity Bonuses and Cash Commutation Factors applicable from 1st July 2019						
Pension Age	Maturity Bonuses	S			Cash Commutation Factors	
	01 Dec 1999 - 31 Dec 1999					
	Male	Female	Male	Female	Male	Female
60	45.7%	48.3%	5.0%	7.0%	30.080	31.921
61	45.3%	47.8%	4.6%	6.6%	29.137	30.949
62	44.9%	47.3%	4.2%	6.2%	28.194	29.979
63	44.5%	46.7%	3.8%	5.8%	27.257	29.012
64	44.1%	46.2%	3.4%	5.4%	26.325	28.051
65	43.7%	45.7%	3.0%	5.0%	25.400	27.097
66	42.9%	45.3%	2.4%	4.6%	24.484	26.151
67	42.2%	44.9%	1.8%	4.2%	23.575	25.212
68	41.5%	44.5%	1.2%	3.8%	22.675	24.281
69	40.7%	44.1%	0.6%	3.4%	21.780	23.357
70	40.0%	43.7%	0.0%	3.0%	20.889	22.438
71	40.0%	42.9%	0.0%	2.4%	20.001	21.524
72	40.0%	42.2%	0.0%	1.8%	19.116	20.617
73	40.0%	41.5%	0.0%	1.2%	18.236	19.716
74	40.0%	40.7%	0.0%	0.6%	17.363	18.825
75	40.0%	40.0%	0.0%	0.0%	16.504	17.947

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

Phoenix Ireland