

**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.

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% (2%)	23% (31%)	27% (35%)	14% (0%)	21% (0%)
2017	5% (4%)	23% (31%)	27% (35%)	14% (21%)	21% (28%)
2016	7% (6%)	23% (31%)	27% (35%)	15% (22%)	21% (28%)
2015	9% (8%)	29% (31%)	31% (35%)	23% (21%)	26% (28%)
2014	12% (11%)	38% (36%)	42% (40%)	30% (29%)	35% (33%)
2013	14% (13%)	48% (46%)	52% (49%)	38% (36%)	43% (42%)
2012	16% (15%)	58% (55%)	62% (59%)	45% (43%)	52% (50%)
2011	18% (17%)	56% (53%)	46% (43%)	41% (38%)	23% (22%)
2010	21% (19%)	65% (62%)	53% (50%)	48% (46%)	28% (26%)
2009	23% (21%)	74% (71%)	66% (63%)	55% (53%)	38% (36%)
2008	32% (30%)	87% (83%)	51% (48%)	66% (63%)	18% (16%)
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% (69%)	86% (84%)	12% (11%)
2003	58% (56%)	120% (116%)	76% (72%)	95% (92%)	12% (11%)
2002	65% (62%)	131% (127%)	71% (68%)	105% (102%)	1% (0%)
2001	71% (68%)	78% (75%)	0% (0%)	58% (55%)	0% (0%)
2000	71% (68%)	76% (73%)	0% (0%)	56% (53%)	0% (0%)
Dec-99	71% (69%)	71% (67%)	0% (0%)	45% (43%)	13% (11%)
1999	71% (69%)	71% (67%)	0% (0%)	0% (0%)	0% (0%)
1998	70% (68%)	66% (66%)	40% (10%)	0% (0%)	0% (0%)
1997	66% (64%)	63% (63%)	70% (38%)	0% (0%)	0% (0%)
1996	66% (64%)	58% (60%)	85% (67%)	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%)	1% (0%)
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%)
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%)	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% (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%)	10% (8%)	32% (30%)
1972	216% (211%)	74% (104%)	361% (175%)	14% (12%)	21% (19%)
1971	223% (219%)	74% (104%)	361% (175%)	18% (16%)	48% (46%)
1970	215% (210%)	74% (104%)	361% (175%)	26% (24%)	112% (109%)
1969	237% (232%)	74% (104%)	361% (175%)	32% (30%)	88% (85%)
1968	219% (214%)	74% (104%)	361% (175%)	36% (34%)	105% (102%)
1967	227% (222%)	74% (104%)	361% (175%)	43% (41%)	173% (169%)
1966	191% (187%)	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%)
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%)
1959	334% (328%)	74% (104%)	361% (175%)	43% (41%)	173% (169%)

Figures in brackets relate to bonuses declared January 2019

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	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 Unitted With-Profits - Life Series		
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				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%	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***