

**Final Bonuses / MVRs applicable from 01 Jan 2020**

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)
2019	2% (0%)	17% (0%)	21% (0%)	8% (0%)	15% (0%)
2018	4% (2%)	17% (23%)	21% (27%)	8% (14%)	15% (21%)
2017	5% (5%)	17% (23%)	21% (27%)	8% (14%)	15% (21%)
2016	7% (7%)	23% (23%)	24% (27%)	16% (15%)	17% (21%)
2015	9% (9%)	35% (29%)	36% (31%)	24% (23%)	26% (26%)
2014	11% (12%)	47% (38%)	48% (42%)	32% (30%)	35% (35%)
2013	13% (14%)	58% (48%)	60% (52%)	40% (38%)	43% (43%)
2012	14% (16%)	70% (58%)	72% (62%)	48% (45%)	52% (52%)
2011	16% (18%)	68% (56%)	54% (46%)	43% (41%)	22% (23%)
2010	18% (21%)	78% (65%)	62% (53%)	51% (48%)	26% (28%)
2009	24% (23%)	87% (74%)	75% (66%)	58% (55%)	37% (38%)
2008	32% (32%)	100% (87%)	59% (51%)	68% (66%)	16% (18%)
2007	39% (38%)	109% (95%)	34% (28%)	75% (72%)	0% (0%)
2006	43% (43%)	115% (100%)	47% (39%)	79% (76%)	0% (0%)
2005	48% (47%)	118% (103%)	52% (44%)	84% (81%)	0% (0%)
2004	52% (52%)	125% (110%)	82% (72%)	90% (86%)	10% (12%)
2003	59% (58%)	136% (120%)	86% (76%)	98% (95%)	10% (12%)
2002	66% (65%)	148% (131%)	81% (71%)	109% (105%)	0% (1%)
2001	72% (71%)	88% (78%)	0% (0%)	58% (58%)	0% (0%)
2000	72% (71%)	86% (76%)	0% (0%)	56% (56%)	0% (0%)
Dec 1999	72% (71%)	80% (71%)	0% (0%)	52% (45%)	10% (13%)
1999	72% (71%)	80% (71%)	0% (0%)	0% (0%)	0% (0%)
1998	71% (70%)	79% (70%)	15% (12%)	0% (0%)	0% (0%)
1997	68% (66%)	75% (66%)	45% (40%)	0% (0%)	0% (0%)
1996	67% (66%)	72% (63%)	76% (70%)	0% (0%)	0% (0%)
1995	66% (65%)	67% (58%)	92% (85%)	0% (0%)	0% (0%)
1994	75% (74%)	72% (64%)	90% (84%)	0% (0%)	0% (0%)
1993	46% (47%)	73% (65%)	121% (114%)	0% (0%)	0% (1%)
1992	52% (52%)	76% (69%)	146% (137%)	0% (0%)	11% (13%)
1991	54% (55%)	80% (73%)	137% (128%)	0% (0%)	4% (6%)
1990	60% (60%)	87% (79%)	103% (96%)	0% (0%)	0% (0%)
1989	60% (60%)	87% (79%)	81% (75%)	0% (0%)	0% (0%)
1988	76% (75%)	86% (79%)	114% (106%)	0% (0%)	0% (0%)
1987	78% (77%)	87% (79%)	122% (114%)	0% (0%)	4% (6%)
1986	73% (73%)	90% (83%)	132% (124%)	0% (0%)	14% (16%)
1985	56% (55%)	70% (63%)	106% (100%)	0% (0%)	0% (0%)
1984	58% (59%)	74% (67%)	97% (91%)	0% (0%)	0% (0%)
1983	87% (87%)	78% (71%)	143% (134%)	0% (0%)	0% (0%)
1982	95% (95%)	62% (55%)	210% (199%)	0% (0%)	1% (3%)
1981	92% (91%)	79% (71%)	47% (43%)	0% (0%)	0% (3%)
1980	104% (103%)	84% (76%)	98% (91%)	0% (0%)	0% (1%)
1979	104% (103%)	108% (90%)	108% (101%)	0% (0%)	0% (0%)
1978	120% (118%)	131% (120%)	101% (94%)	0% (0%)	0% (0%)
1977	131% (129%)	105% (96%)	189% (178%)	0% (0%)	0% (0%)
1976	148% (145%)	6% (2%)	245% (231%)	2% (4%)	0% (0%)
1975	150% (148%)	33% (27%)	368% (348%)	4% (6%)	20% (24%)
1974	191% (189%)	33% (74%)	368% (361%)	19% (21%)	91% (97%)
1973	207% (204%)	33% (74%)	368% (361%)	8% (10%)	28% (32%)
1972	218% (216%)	33% (74%)	368% (361%)	12% (14%)	17% (21%)
1971	225% (223%)	33% (74%)	368% (361%)	16% (18%)	43% (48%)
1970	217% (215%)	33% (74%)	368% (361%)	24% (26%)	105% (112%)
1969	239% (237%)	33% (74%)	368% (361%)	30% (32%)	82% (88%)
1968	217% (219%)	33% (74%)	368% (361%)	33% (36%)	98% (105%)
1967	225% (227%)	33% (74%)	368% (361%)	40% (43%)	164% (173%)
1966	188% (191%)	33% (74%)	368% (361%)	40% (43%)	164% (173%)
1965	207% (211%)	33% (74%)	368% (361%)	40% (43%)	164% (173%)
1964	228% (233%)	33% (74%)	368% (361%)	40% (43%)	164% (173%)
1963	262% (264%)	33% (74%)	368% (361%)	40% (43%)	164% (173%)
1962	280% (282%)	33% (74%)	368% (361%)	40% (43%)	164% (173%)
1961	299% (303%)	33% (74%)	368% (361%)	40% (43%)	164% (173%)
1960	315% (321%)	33% (74%)	368% (361%)	40% (43%)	164% (173%)
1959	346% (334%)	33% (74%)	368% (361%)	40% (43%)	164% (173%)
1958	408% (367%)	33% (74%)	368% (361%)	40% (43%)	164% (173%)

Figures in brackets relate to bonuses declared July 2019

PLL Unitted With-Profits - Pension Series 1 & 2		
Units Purchased In	Terminal Bonus	MVR
1996	80.0%	0.0% (0.0%)
1997	53.0%	0.0% (0.0%)
1998	29.0%	0.0% (0.0%)
Pre 01/10/1999	20.0%	0.0% (0.0%) – Series 1
Post 01/10/1999	97.0%	0.0% (0.0%) – Series 2
2000	93.0%	0.0% (0.0%)
2001	96.0%	0.0% (0.0%)
2002	114.0%	0.0% (0.0%)
2003	122.0%	0.0% (0.0%)
2004	106.0%	0.0% (0.0%)
2005	85.0%	0.0% (0.0%)
2006	69.0%	0.0% (0.0%)
2007	63.0%	0.0% (0.0%)
2008	78.0%	0.0% (0.0%)
2009	83.0%	0.0% (0.0%)
2010	65.0%	0.0% (0.0%)
2011	63.0%	0.0% (0.0%)
2012	58.0%	0.0% (0.0%)
2013	44.0%	0.0% (0.0%)
2014	30.0%	0.0% (0.0%)
2015	16.0%	0.0% (0.0%)
2016	15.0%	0.0% (0.0%)
2017	11.0%	0.0% (0.0%)
2018	13.00%	0.0% (0.0%)
2019	14.00%	0.0% (0.0%)
2020	0.00%	0.0% (0.0%)

PLL Unitted With-Profits - Life Series		
Units Purchased In	Terminal Bonus	MVR
2001	105.0%	0.0% (0.0%)
2002	124.0%	0.0% (0.0%)
2003	133.0%	0.0% (0.0%)
2004	116.0%	0.0% (0.0%)
2005	94.0%	0.0% (0.0%)
2006	78.0%	0.0% (0.0%)
2007	70.0%	0.0% (0.0%)
2008	86.0%	0.0% (0.0%)
2009	92.0%	0.0% (0.0%)
2010	73.0%	0.0% (0.0%)
2011	70.0%	0.0% (0.0%)
2012	64.0%	0.0% (0.0%)
2013	49.0%	0.0% (0.0%)
2014	33.0%	0.0% (0.0%)
2015	18.0%	0.0% (0.0%)
2016	16.0%	0.0% (0.0%)
2017	12.0%	0.0% (0.0%)
2018	14.0%	0.0% (0.0%)
2019	14.0%	0.0% (0.0%)
2020	0.0%	0.0% (0.0%)

SEDA Personal Pension Maturity Bonuses and Cash Commutation Factors applicable from 1st Jan 2020						
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%	32.470	34.801
61	45.3%	47.8%	4.6%	6.6%	31.368	33.655
62	44.9%	47.3%	4.2%	6.2%	30.273	32.517
63	44.5%	46.7%	3.8%	5.8%	29.187	31.389
64	44.1%	46.2%	3.4%	5.4%	28.113	30.273
65	43.7%	45.7%	3.0%	5.0%	27.053	29.172
66	42.9%	45.3%	2.4%	4.6%	26.008	28.084
67	42.2%	44.9%	1.8%	4.2%	24.979	27.011
68	41.5%	44.5%	1.2%	3.8%	23.966	25.951
69	40.7%	44.1%	0.6%	3.4%	22.967	24.904
70	40.0%	43.7%	0.0%	3.0%	21.979	23.869
71	40.0%	42.9%	0.0%	2.4%	21.001	22.843
72	40.0%	42.2%	0.0%	1.8%	20.031	21.830
73	40.0%	41.5%	0.0%	1.2%	19.069	20.828
74	40.0%	40.7%	0.0%	0.6%	18.120	19.842
75	40.0%	40.0%	0.0%	0.0%	17.186	18.875

*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***