

Final Bonuses / MVRs applicable from 01 July 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	1% (2%)	10% (17%)	12% (21%)	0% (8%)	6% (15%)
2018	2% (4%)	10% (17%)	12% (21%)	0% (8%)	6% (15%)
2017	3% (5%)	10% (17%)	12% (21%)	4% (8%)	6% (15%)
2016	4% (7%)	19% (23%)	20% (24%)	9% (16%)	10% (17%)
2015	5% (9%)	29% (35%)	30% (36%)	15% (24%)	17% (26%)
2014	6% (11%)	38% (47%)	40% (48%)	22% (32%)	25% (35%)
2013	7% (13%)	48% (58%)	49% (60%)	29% (40%)	32% (43%)
2012	8% (14%)	58% (70%)	59% (72%)	37% (48%)	41% (52%)
2011	9% (16%)	56% (68%)	43% (54%)	32% (43%)	13% (22%)
2010	10% (18%)	65% (78%)	50% (62%)	40% (51%)	17% (26%)
2009	15% (24%)	74% (87%)	62% (75%)	46% (58%)	27% (37%)
2008	23% (32%)	86% (100%)	48% (59%)	55% (68%)	7% (16%)
2007	29% (39%)	94% (109%)	25% (34%)	62% (75%)	0% (0%)
2006	33% (43%)	99% (115%)	36% (47%)	65% (79%)	0% (0%)
2005	38% (48%)	102% (118%)	41% (52%)	70% (84%)	0% (0%)
2004	42% (52%)	109% (125%)	69% (82%)	76% (90%)	2% (10%)
2003	48% (59%)	119% (136%)	72% (86%)	83% (98%)	2% (10%)
2002	54% (66%)	130% (148%)	68% (81%)	93% (109%)	0% (0%)
2001	60% (72%)	75% (88%)	0% (0%)	46% (58%)	0% (0%)
2000	60% (72%)	73% (86%)	0% (0%)	44% (56%)	0% (0%)
Dec 1999	60% (72%)	67% (80%)	0% (0%)	41% (52%)	2% (10%)
1999	60% (72%)	67% (80%)	0% (0%)	0% (0%)	0% (0%)
1998	60% (71%)	66% (79%)	7% (15%)	0% (0%)	0% (0%)
1997	56% (68%)	62% (75%)	34% (45%)	0% (0%)	0% (0%)
1996	56% (67%)	60% (72%)	63% (76%)	0% (0%)	0% (0%)
1995	55% (66%)	55% (67%)	78% (92%)	0% (0%)	0% (0%)
1994	63% (75%)	59% (72%)	76% (90%)	0% (0%)	0% (0%)
1993	36% (46%)	61% (73%)	105% (121%)	0% (0%)	0% (0%)
1992	41% (52%)	64% (76%)	128% (146%)	0% (0%)	3% (11%)
1991	44% (54%)	67% (80%)	119% (137%)	0% (0%)	0% (4%)
1990	49% (60%)	73% (87%)	88% (103%)	0% (0%)	0% (0%)
1989	49% (60%)	73% (87%)	68% (81%)	0% (0%)	0% (0%)
1988	64% (76%)	73% (86%)	98% (114%)	0% (0%)	0% (0%)
1987	65% (78%)	73% (87%)	106% (122%)	0% (0%)	0% (4%)
1986	61% (73%)	76% (90%)	115% (132%)	0% (0%)	6% (14%)
1985	45% (56%)	57% (70%)	91% (106%)	0% (0%)	0% (0%)
1984	47% (58%)	61% (74%)	83% (97%)	0% (0%)	0% (0%)
1983	74% (87%)	65% (78%)	126% (143%)	0% (0%)	0% (0%)
1982	82% (95%)	50% (62%)	188% (210%)	0% (0%)	0% (1%)
1981	79% (92%)	66% (79%)	37% (47%)	0% (0%)	0% (0%)
1980	90% (104%)	70% (84%)	83% (98%)	0% (0%)	0% (0%)
1979	90% (104%)	113% (108%)	93% (108%)	0% (0%)	0% (0%)
1978	105% (120%)	114% (131%)	87% (101%)	0% (0%)	0% (0%)
1977	115% (131%)	90% (105%)	168% (189%)	0% (0%)	0% (0%)
1976	130% (148%)	0% (6%)	220% (245%)	0% (2%)	0% (0%)
1975	133% (150%)	23% (33%)	333% (368%)	0% (4%)	11% (20%)
1974	171% (191%)	23% (33%)	333% (368%)	14% (19%)	77% (91%)
1973	185% (207%)	23% (33%)	333% (368%)	4% (8%)	18% (28%)
1972	196% (218%)	23% (33%)	333% (368%)	8% (12%)	8% (17%)
1971	203% (225%)	23% (33%)	333% (368%)	12% (16%)	32% (43%)
1970	195% (217%)	23% (33%)	333% (368%)	19% (24%)	90% (105%)
1969	215% (239%)	23% (33%)	333% (368%)	25% (30%)	68% (82%)
1968	195% (217%)	23% (33%)	333% (368%)	28% (33%)	83% (98%)
1967	202% (225%)	23% (33%)	333% (368%)	35% (40%)	144% (164%)
1966	168% (188%)	23% (33%)	333% (368%)	35% (40%)	144% (164%)
1965	186% (207%)	23% (33%)	333% (368%)	35% (40%)	144% (164%)
1964	205% (228%)	23% (33%)	333% (368%)	35% (40%)	144% (164%)
1963	236% (262%)	23% (33%)	333% (368%)	35% (40%)	144% (164%)
1962	253% (280%)	23% (33%)	333% (368%)	35% (40%)	144% (164%)
1961	271% (299%)	23% (33%)	333% (368%)	35% (40%)	144% (164%)
1960	286% (315%)	23% (33%)	333% (368%)	35% (40%)	144% (164%)
1959	314% (346%)	23% (33%)	333% (368%)	35% (40%)	144% (164%)
1958	372% (408%)	23% (33%)	333% (368%)	35% (40%)	144% (164%)

Figures in brackets relate to bonuses declared January 2020

PLL Unitised With-Profits - Pension Series 1 & 2		
Units Purchased In	Terminal Bonus	MVR
1996	66.0%	0.0% (5.5%)
1997	41.0%	0.0% (5.5%)
1998	19.0%	0.0% (5.5%)
Pre 01/10/1999	11.0%	0.0% (6.0%) – Series 1
Post 01/10/1999	82.0%	0.0% (6.5%) – Series 2
2000	78.0%	0.0% (6.5%)
2001	81.0%	0.0% (6.5%)
2002	98.0%	0.0% (6.5%)
2003	105.0%	0.0% (6.0%)
2004	90.0%	0.0% (6.5%)
2005	71.0%	0.0% (6.5%)
2006	56.0%	0.0% (6.0%)
2007	51.0%	0.0% (6.5%)
2008	64.0%	0.0% (6.5%)
2009	69.0%	0.0% (6.0%)
2010	52.0%	0.0% (6.0%)
2011	51.0%	0.0% (6.5%)
2012	46.0%	0.0% (6.5%)
2013	33.0%	0.0% (6.0%)
2014	20.0%	0.0% (6.5%)
2015	7.0%	0.0% (6.5%)
2016	6.0%	0.0% (6.5%)
2017	3.0%	0.0% (6.5%)
2018	5.00%	0.0% (6.5%)
2019	6.00%	0.0% (7.5%)
2020	0.00%	0.0% (0.0%)

PLL Unitised With-Profits - Life Series		
Units Purchased In	Terminal Bonus	MVR
2001	89.0%	0.0% (6.5%)
2002	107.0%	0.0% (6.0%)
2003	115.0%	0.0% (6.0%)
2004	99.0%	0.0% (6.0%)
2005	79.0%	0.0% (6.5%)
2006	64.0%	0.0% (6.5%)
2007	57.0%	0.0% (6.0%)
2008	72.0%	0.0% (6.0%)
2009	77.0%	0.0% (6.0%)
2010	60.0%	0.0% (6.0%)
2011	57.0%	0.0% (6.0%)
2012	52.0%	0.0% (6.0%)
2013	38.0%	0.0% (6.5%)
2014	23.0%	0.0% (6.5%)
2015	9.0%	0.0% (6.0%)
2016	7.0%	0.0% (6.0%)
2017	4.0%	0.0% (6.0%)
2018	6.0%	0.0% (6.5%)
2019	6.0%	0.0% (7.0%)
2020	0.0%	0.0% (0.0%)

SEDA Personal Pension Maturity Bonuses and Cash Commutation Factors applicable from 1st July 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%	36.151	36.151
61	45.3%	47.8%	4.6%	6.6%	34.942	34.942
62	44.9%	47.3%	4.2%	6.2%	33.741	33.741
63	44.5%	46.7%	3.8%	5.8%	32.551	32.551
64	44.1%	46.2%	3.4%	5.4%	31.375	31.375
65	43.7%	45.7%	3.0%	5.0%	30.214	30.214
66	42.9%	45.3%	2.4%	4.6%	29.071	29.071
67	42.2%	44.9%	1.8%	4.2%	27.751	27.751
68	41.5%	44.5%	1.2%	3.8%	26.463	26.463
69	40.7%	44.1%	0.6%	3.4%	25.206	25.206
70	40.0%	43.7%	0.0%	3.0%	23.973	23.973
71	40.0%	42.9%	0.0%	2.4%	22.759	22.759
72	40.0%	42.2%	0.0%	1.8%	21.720	21.720
73	40.0%	41.5%	0.0%	1.2%	20.689	20.689
74	40.0%	40.7%	0.0%	0.6%	19.673	19.673
75	40.0%	40.0%	0.0%	0.0%	18.677	18.677

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