

Final Bonuses / MVRs applicable from 01 January 2021

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)
2020	2%(0%)	6%(0%)	8%(0%)	0%(0%)	2%(0%)
2019	4% (1%)	6% (10%)	8% (12%)	0% (0%)	2% (6%)
2018	5% (2%)	6% (10%)	8% (12%)	4% (0%)	4% (6%)
2017	7% (3%)	12% (10%)	12% (12%)	10% (4%)	10% (6%)
2016	9% (4%)	25% (19%)	24% (20%)	16% (9%)	16% (10%)
2015	11% (5%)	37% (29%)	36% (30%)	21% (15%)	21% (17%)
2014	13% (6%)	50% (38%)	48% (40%)	27% (22%)	27% (25%)
2013	14% (7%)	62% (48%)	61% (49%)	34% (29%)	34% (32%)
2012	16% (8%)	75% (58%)	73% (59%)	40% (37%)	40% (41%)
2011	12% (9%)	73% (56%)	55% (43%)	36% (32%)	13% (13%)
2010	18% (10%)	82% (65%)	62% (50%)	43% (40%)	17% (17%)
2009	23% (15%)	92% (74%)	76% (62%)	49% (46%)	27% (27%)
2008	32% (23%)	105% (86%)	60% (48%)	59% (55%)	7% (7%)
2007	38% (29%)	114% (94%)	35% (25%)	66% (62%)	0% (0%)
2006	43% (33%)	119% (99%)	47% (36%)	69% (65%)	0% (0%)
2005	47% (38%)	123% (102%)	53% (41%)	74% (70%)	0% (0%)
2004	52% (42%)	130% (109%)	82% (69%)	80% (76%)	1% (2%)
2003	58% (48%)	141% (119%)	86% (72%)	88% (83%)	1% (2%)
2002	65% (54%)	153% (130%)	82% (68%)	97% (93%)	0% (0%)
2001	71% (60%)	89% (75%)	0% (0%)	47% (46%)	0% (0%)
2000	71% (60%)	87% (73%)	0% (0%)	45% (44%)	0% (0%)
Dec 1999	72% (60%)	81% (67%)	0% (0%)	36% (41%)	0% (2%)
1999	72% (60%)	81% (67%)	0% (0%)	0% (0%)	0% (0%)
1998	71% (60%)	79% (66%)	13% (7%)	0% (0%)	0% (0%)
1997	67% (56%)	75% (62%)	42% (34%)	0% (0%)	0% (0%)
1996	67% (56%)	72% (60%)	73% (63%)	0% (0%)	0% (0%)
1995	66% (55%)	66% (55%)	88% (78%)	0% (0%)	0% (0%)
1994	74% (63%)	71% (59%)	87% (76%)	0% (0%)	0% (0%)
1993	45% (36%)	72% (61%)	117% (105%)	0% (0%)	0% (0%)
1992	50% (41%)	75% (64%)	142% (128%)	0% (0%)	1% (3%)
1991	53% (44%)	79% (67%)	132% (119%)	0% (0%)	0% (0%)
1990	59% (49%)	85% (73%)	99% (88%)	0% (0%)	0% (0%)
1989	59% (49%)	85% (73%)	78% (68%)	0% (0%)	0% (0%)
1988	75% (64%)	84% (73%)	110% (98%)	0% (0%)	0% (0%)
1987	76% (65%)	84% (73%)	118% (106%)	0% (0%)	0% (0%)
1986	72% (61%)	88% (76%)	128% (115%)	0% (0%)	4% (6%)
1985	54% (45%)	68% (57%)	102% (91%)	0% (0%)	0% (0%)
1984	57% (47%)	72% (61%)	93% (83%)	0% (0%)	0% (0%)
1983	86% (74%)	77% (65%)	140% (126%)	0% (0%)	0% (0%)
1982	95% (82%)	60% (50%)	206% (188%)	0% (0%)	0% (0%)
1981	92% (79%)	77% (66%)	44% (37%)	0% (0%)	0% (0%)
1980	103% (90%)	89% (70%)	94% (83%)	0% (0%)	0% (0%)
1979	104% (90%)	128% (113%)	104% (93%)	0% (0%)	0% (0%)
1978	119% (105%)	129% (114%)	98% (87%)	0% (0%)	0% (0%)
1977	131% (115%)	103% (90%)	186% (168%)	0% (0%)	0% (0%)
1976	147% (130%)	5% (0%)	241% (220%)	0% (0%)	0% (0%)
1975	150% (133%)	5% (0%)	241% (220%)	0% (0%)	11% (11%)
1974	190% (171%)	5% (0%)	241% (220%)	14% (14%)	77% (77%)
1973	206% (185%)	5% (0%)	241% (220%)	4% (4%)	18% (18%)
1972	216% (196%)	5% (0%)	241% (220%)	8% (8%)	8% (8%)
1971	223% (203%)	5% (0%)	241% (220%)	12% (12%)	32% (32%)
1970	215% (195%)	5% (0%)	241% (220%)	19% (19%)	90% (90%)
1969	236% (215%)	5% (0%)	241% (220%)	25% (25%)	68% (68%)
1968	211% (195%)	5% (0%)	241% (220%)	28% (28%)	83% (83%)
1967	218% (202%)	5% (0%)	241% (220%)	35% (35%)	144% (144%)
1966	181% (168%)	5% (0%)	241% (220%)	35% (35%)	144% (144%)
1965	198% (186%)	5% (0%)	241% (220%)	35% (35%)	144% (144%)
1964	218% (205%)	5% (0%)	241% (220%)	35% (35%)	144% (144%)
1963	255% (236%)	5% (0%)	241% (220%)	35% (35%)	144% (144%)
1962	272% (253%)	5% (0%)	241% (220%)	35% (35%)	144% (144%)
1961	289% (271%)	5% (0%)	241% (220%)	35% (35%)	144% (144%)
1960	321% (286%)	5% (0%)	241% (220%)	35% (35%)	144% (144%)
1959	361% (314%)	5% (0%)	241% (220%)	35% (35%)	144% (144%)
1958	415% (372%)	5% (0%)	241% (220%)	35% (35%)	144% (144%)

Figures in brackets relate to bonuses declared July 2020

PLL Unithised With-Profits - Pension Series 1 & 2		
Units Purchased In	Terminal Bonus	MVR
1996	76.0%	0.0% (0.0%)
1997	50.0%	0.0% (0.0%)
1998	26.0%	0.0% (0.0%)
Pre 01/10/1999	17.0%	0.0% (0.0%)- Series 1
Post 01/10/1999	93.0%	0.0% (0.0%)- Series 2
2000	89.0%	0.0% (0.0%)
2001	92.0%	0.0% (0.0%)
2002	110.0%	0.0% (0.0%)
2003	118.0%	0.0% (0.0%)
2004	102.0%	0.0% (0.0%)
2005	81.0%	0.0% (0.0%)
2006	66.0%	0.0% (0.0%)
2007	59.0%	0.0% (0.0%)
2008	74.0%	0.0% (0.0%)
2009	80.0%	0.0% (0.0%)
2010	62.0%	0.0% (0.0%)
2011	60.0%	0.0% (0.0%)
2012	55.0%	0.0% (0.0%)
2013	41.0%	0.0% (0.0%)
2014	27.0%	0.0% (0.0%)
2015	14.0%	0.0% (0.0%)
2016	12.0%	0.0% (0.0%)
2017	9.0%	0.0% (0.0%)
2018	11.00%	0.0% (0.0%)
2019	10.00%	0.0% (0.0%)
2020	17.00%	0.0% (0.0%)

PLL Unithised 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	128.0%	0.0% (0.0%)
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	82.0%	0.0% (0.0%)
2009	88.0%	0.0% (0.0%)
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	12.0%	0.0% (0.0%)
2019	11.0%	0.0% (0.0%)
2020	17.0%	0.0% (0.0%)

SEDA Personal Pension Maturity Bonuses and Cash Commutation Factors applicable from 1st January 2021						
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%	35.503	35.503
61	45.3%	47.8%	4.6%	6.6%	34.335	34.335
62	44.9%	47.3%	4.2%	6.2%	33.173	33.173
63	44.5%	46.7%	3.8%	5.8%	32.020	32.020
64	44.1%	46.2%	3.4%	5.4%	30.879	30.879
65	43.7%	45.7%	3.0%	5.0%	29.752	29.752
66	42.9%	45.3%	2.4%	4.6%	28.642	28.642
67	42.2%	44.9%	1.8%	4.2%	27.357	27.357
68	41.5%	44.5%	1.2%	3.8%	26.103	26.103
69	40.7%	44.1%	0.6%	3.4%	24.876	24.876
70	40.0%	43.7%	0.0%	3.0%	23.673	23.673
71	40.0%	42.9%	0.0%	2.4%	22.487	22.487
72	40.0%	42.2%	0.0%	1.8%	21.470	21.470
73	40.0%	41.5%	0.0%	1.2%	20.461	20.461
74	40.0%	40.7%	0.0%	0.6%	19.465	19.465
75	40.0%	40.0%	0.0%	0.0%	18.488	18.488

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

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