

Final Bonuses / MVRs applicable from 01 July 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% (1%)	0% (6%)	0% (8%)	0% (0%)	0% (2%)
2019	3% (2%)	0% (6%)	0% (8%)	0% (0%)	0% (2%)
2018	5% (4%)	0% (6%)	0% (8%)	5% (4%)	5% (4%)
2017	6% (5%)	13% (12%)	12% (12%)	10% (10%)	11% (10%)
2016	8% (6%)	25% (25%)	25% (24%)	16% (16%)	16% (16%)
2015	9% (7%)	38% (37%)	37% (36%)	22% (21%)	22% (21%)
2014	11% (8%)	51% (50%)	50% (48%)	28% (27%)	28% (27%)
2013	12% (10%)	64% (62%)	62% (61%)	35% (34%)	35% (34%)
2012	14% (11%)	76% (75%)	74% (73%)	42% (40%)	42% (40%)
2011	15% (12%)	74% (73%)	56% (55%)	37% (36%)	14% (13%)
2010	20% (18%)	84% (82%)	64% (62%)	44% (43%)	18% (17%)
2009	26% (23%)	93% (92%)	78% (76%)	51% (49%)	28% (27%)
2008	35% (32%)	107% (105%)	61% (60%)	61% (59%)	9% (7%)
2007	42% (38%)	115% (114%)	36% (35%)	68% (66%)	0% (0%)
2006	46% (43%)	121% (119%)	48% (47%)	72% (69%)	0% (0%)
2005	51% (47%)	125% (123%)	54% (53%)	77% (74%)	0% (0%)
2004	56% (52%)	132% (130%)	84% (82%)	82% (80%)	3% (1%)
2003	62% (58%)	143% (141%)	88% (86%)	90% (88%)	3% (1%)
2002	69% (65%)	156% (153%)	83% (82%)	100% (97%)	0% (0%)
2001	76% (71%)	90% (89%)	0% (0%)	49% (47%)	0% (0%)
2000	76% (71%)	88% (87%)	0% (0%)	46% (45%)	0% (0%)
Dec 1999	76% (72%)	82% (81%)	0% (0%)	24% (36%)	0% (0%)
1999	76% (72%)	82% (81%)	0% (0%)	0% (0%)	0% (0%)
1998	75% (71%)	81% (79%)	14% (13%)	0% (0%)	0% (0%)
1997	71% (67%)	77% (75%)	43% (42%)	0% (0%)	0% (0%)
1996	71% (67%)	74% (72%)	74% (73%)	0% (0%)	0% (0%)
1995	70% (66%)	68% (66%)	90% (88%)	0% (0%)	0% (0%)
1994	79% (74%)	73% (71%)	89% (87%)	0% (0%)	0% (0%)
1993	49% (45%)	74% (72%)	119% (117%)	0% (0%)	0% (0%)
1992	54% (50%)	77% (75%)	144% (142%)	0% (0%)	3% (1%)
1991	57% (53%)	81% (79%)	135% (132%)	0% (0%)	0% (0%)
1990	63% (59%)	87% (85%)	101% (99%)	0% (0%)	0% (0%)
1989	63% (59%)	87% (85%)	80% (78%)	0% (0%)	0% (0%)
1988	79% (75%)	86% (84%)	112% (110%)	0% (0%)	0% (0%)
1987	81% (76%)	86% (84%)	120% (118%)	0% (0%)	0% (0%)
1986	77% (72%)	89% (88%)	130% (128%)	0% (0%)	6% (4%)
1985	59% (54%)	69% (68%)	104% (102%)	0% (0%)	0% (0%)
1984	61% (57%)	74% (72%)	95% (93%)	0% (0%)	0% (0%)
1983	91% (86%)	78% (77%)	142% (140%)	0% (0%)	0% (0%)
1982	100% (95%)	62% (60%)	209% (206%)	0% (0%)	0% (0%)
1981	97% (92%)	79% (77%)	45% (44%)	0% (0%)	0% (0%)
1980	109% (103%)	99% (89%)	96% (94%)	0% (0%)	0% (0%)
1979	109% (104%)	130% (128%)	106% (104%)	0% (0%)	0% (0%)
1978	125% (119%)	132% (129%)	100% (98%)	0% (0%)	0% (0%)
1977	137% (131%)	105% (103%)	189% (186%)	0% (0%)	0% (0%)
1976	153% (147%)	6% (5%)	244% (241%)	0% (0%)	0% (0%)
1975	157% (150%)	6% (5%)	244% (241%)	0% (0%)	11% (11%)
1974	198% (190%)	6% (5%)	244% (241%)	14% (14%)	77% (77%)
1973	214% (206%)	6% (5%)	244% (241%)	4% (4%)	18% (18%)
1972	225% (216%)	6% (5%)	244% (241%)	8% (8%)	8% (8%)
1971	232% (223%)	6% (5%)	244% (241%)	12% (12%)	32% (32%)
1970	223% (215%)	6% (5%)	244% (241%)	19% (19%)	90% (90%)
1969	245% (236%)	6% (5%)	244% (241%)	25% (25%)	68% (68%)
1968	219% (211%)	6% (5%)	244% (241%)	28% (28%)	83% (83%)
1967	226% (218%)	6% (5%)	244% (241%)	35% (35%)	144% (144%)
1966	189% (181%)	6% (5%)	244% (241%)	35% (35%)	144% (144%)
1965	206% (198%)	6% (5%)	244% (241%)	35% (35%)	144% (144%)
1964	226% (218%)	6% (5%)	244% (241%)	35% (35%)	144% (144%)
1963	264% (255%)	6% (5%)	244% (241%)	35% (35%)	144% (144%)
1962	282% (272%)	6% (5%)	244% (241%)	35% (35%)	144% (144%)
1961	300% (289%)	6% (5%)	244% (241%)	35% (35%)	144% (144%)
1960	333% (321%)	6% (5%)	244% (241%)	35% (35%)	144% (144%)
1959	372% (361%)	6% (5%)	244% (241%)	35% (35%)	144% (144%)
1958	429% (415%)	6% (5%)	244% (241%)	35% (35%)	144% (144%)

Figures in brackets relate to bonuses declared January 2021

PLL Unithised With-Profits - Pension Series 1 & 2		
Units Purchased In	Terminal Bonus	MVR
1996	75.0%	0.0% (0.0%)
1997	49.0%	0.0% (0.0%)
1998	25.0%	0.0% (0.0%)
Pre 01/10/1999	16.0%	0.0% (0.0%)- Series 1
Post 01/10/1999	101.0%	0.0% (0.0%)- Series 2
2000	97.0%	0.0% (0.0%)
2001	100.0%	0.0% (0.0%)
2002	119.0%	0.0% (0.0%)
2003	127.0%	0.0% (0.0%)
2004	111.0%	0.0% (0.0%)
2005	89.0%	0.0% (0.0%)
2006	73.0%	0.0% (0.0%)
2007	66.0%	0.0% (0.0%)
2008	82.0%	0.0% (0.0%)
2009	87.0%	0.0% (0.0%)
2010	69.0%	0.0% (0.0%)
2011	67.0%	0.0% (0.0%)
2012	62.0%	0.0% (0.0%)
2013	47.0%	0.0% (0.0%)
2014	32.0%	0.0% (0.0%)
2015	19.0%	0.0% (0.0%)
2016	17.0%	0.0% (0.0%)
2017	13.0%	0.0% (0.0%)
2018	15.00%	0.0% (0.0%)
2019	15.00%	0.0% (0.0%)
2020	21.00%	0.0% (0.0%)

PLL Unithised With-Profits - Life Series		
Units Purchased In	Terminal Bonus	MVR
2001	108.0%	0.0% (0.0%)
2002	127.0%	0.0% (0.0%)
2003	136.0%	0.0% (0.0%)
2004	119.0%	0.0% (0.0%)
2005	96.0%	0.0% (0.0%)
2006	80.0%	0.0% (0.0%)
2007	73.0%	0.0% (0.0%)
2008	89.0%	0.0% (0.0%)
2009	95.0%	0.0% (0.0%)
2010	76.0%	0.0% (0.0%)
2011	73.0%	0.0% (0.0%)
2012	67.0%	0.0% (0.0%)
2013	51.0%	0.0% (0.0%)
2014	35.0%	0.0% (0.0%)
2015	20.0%	0.0% (0.0%)
2016	18.0%	0.0% (0.0%)
2017	14.0%	0.0% (0.0%)
2018	16.0%	0.0% (0.0%)
2019	14.0%	0.0% (0.0%)
2020	20.0%	0.0% (0.0%)

SEDA Personal Pension Maturity Bonuses and Cash Commutation Factors applicable from 1st July 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%	35.637	35.637
61	45.3%	47.8%	4.6%	6.6%	34.470	34.470
62	44.9%	47.3%	4.2%	6.2%	33.307	33.307
63	44.5%	46.7%	3.8%	5.8%	32.152	32.152
64	44.1%	46.2%	3.4%	5.4%	31.008	31.008
65	43.7%	45.7%	3.0%	5.0%	29.876	29.876
66	42.9%	45.3%	2.4%	4.6%	28.758	28.758
67	42.2%	44.9%	1.8%	4.2%	27.658	27.658
68	41.5%	44.5%	1.2%	3.8%	26.387	26.387
69	40.7%	44.1%	0.6%	3.4%	25.146	25.146
70	40.0%	43.7%	0.0%	3.0%	23.934	23.934
71	40.0%	42.9%	0.0%	2.4%	22.746	22.746
72	40.0%	42.2%	0.0%	1.8%	21.576	21.576
73	40.0%	41.5%	0.0%	1.2%	20.573	20.573
74	40.0%	40.7%	0.0%	0.6%	19.581	19.581
75	40.0%	40.0%	0.0%	0.0%	18.605	18.605

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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