

With-Profits Annuity - Bonus History Declaration

Renewal Dates

Date Funds Received	03/04/2000 - 31/03/2001	01/04/2001 - 31/03/2002	01/04/2002 - 31/03/2003	01/04/2003 - 31/03/2004	01/04/2004 - 31/03/2005	01/04/2005 - 31/03/2006	01/04/2006 - 31/03/2007	01/04/2007 - 31/03/2008
	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*
03/04/2000 – 27/02/2001	5.5% + 2.0%	5.5% + 2.0%	4.5% + 0.0%	4.0% + 0.0%	3.0% + 0.25%	1.75% + 0%	1.0% + 0.7%	1.0% + 1.4%
28/02/2001 – 10/09/2001	5.0% + 2.0%	5.0% + 2.0%	5.0% + 0.0%	4.5% + 0.0%	3.5% + 0.25%	2.5% + 0%	2.0% + 0.95%	2.0% + 1.7%
11/09/2001 – 31/12/2001		5.0% + 2.0%	5.0% + 0.0%	4.5% + 0.0%	3.75% + 0.5%	2.75% + 0.55%	2.5% + 1.9%	2.75% + 2.65%
01/01/2002 – 27/02/2002 ¹		5.0% + 2.0%	5.0% + 2.0%	4.5% + 0.0%	3.75% + 0.5%	2.75% + 0.45%	2.5% + 1.75%	2.75% + 2.45%
28/02/2002 – 05/07/2002		4.5% + 2.0%	4.5% + 2.0%	4.5% + 2.0%	3.75% + 2.0%	2.75% + 1.4%	2.5% + 2.6%	2.75% + 3.2%
06/07/2002 – 31/12/2002			4.5% + 2.0%	4.5% + 2.0%	4.25% + 2.25%	3.5% + 2.8%	3.5% + 4.65%	3.5% + 5.2%
01/01/2003 – 26/02/2003			4.5% + 2.0%	4.5% + 2.0%	4.5% + 2.5%	3.75% + 3.2%	3.75% + 5.35%	3.75% + 5.85%
27/02/2003 – 31/03/2003 ²			4.5% + 2.0%	4.5% + 2.0%	4.5% + 2.5%	3.75% + 3.2%	3.75% + 5.25%	3.75% + 5.9%
01/04/2003 – 11/11/2003 ³				4.0% + 2.5%	4.0% + 3.0%	4.0% + 3.9%	4.0% + 6.05%	4.0% + 6.15%
12/11/2003 – 25/02/2004				4.0% + 1.75%	4.0% + 1.75%	3.75% + 2.1%	3.75% + 5.2%	3.75% + 6.0%
26/02/2004 – 29/11/2004				4.0% + 1.75%	4.0% + 1.75%	4.0% + 1.75%	4.0% + 6.3%	4.0% + 6.6%
30/11/2004 – 23/02/2005					4.0% + 1.75%	4.0% + 1.75%	4.0% + 5.4%	4.0% + 5.55%
24/02/2005 – 26/07/2005					3.75% + 1.75%	3.75% + 1.75%	3.75% + 3.6%	3.75% + 5.65%
27/07/2005 – 04/01/2006						3.75% + 1.75%	3.75% + 2.25%	3.75% + 4.6%
05/01/2006 – 22/02/2006						3.75% + 1.75%	3.75% + 1.75%	3.75% + 3.05%
23/02/2006 – 15/06/2006						3.75% + 1.75%	3.75% + 1.75%	3.75% + 2.7%
16/06/2006 – 31/07/2006 ⁴							3.75% + 1.75%	3.75% + 2.35%
01/08/2006 – 08/02/2007							3.0% + 2.5%	3.0% + 2.55%
09/02/2007 – 21/02/2007							3.0% + 2.5%	3.0% + 2.5%
22/02/2007 and later ⁵								3.0% + 2.5%

For notes please see next page.

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- Notes: 1 There are some cases which fall into this bonus pool where funds were received up to 17/03/2002 which were written on 03/04/2000 terms and have a 5% Anticipated Bonus Rate selected.
- 2 There are some cases which fall into this bonus pool where funds were received up to 18/04/2003 which were written on 28/02/2002 terms and may have a 4.5% Anticipated Bonus Rate selected.
- 3 There are some cases which fall into this bonus pool where funds were received up to 29/11/2003 which were written on 01/04/2003 terms.
- 4 There are some cases which fall into this bonus pool where funds were received up to 18/08/2006 which were written on 12/11/2003 terms.
- 5 Interim rates.
- * Temporary bonuses shown are the annual amounts and should be multiplied by the number of years the contract has been held.