

# With Profits Annuity - Bonus History Applied

Date Funds Received	Renewal Dates				
	01/04/01 - 31/03/02	01/04/02 - 31/03/03	01/04/03 - 31/03/04	01/04/04 - 31/03/05	01/04/05 - 31/03/06
	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*
03/04/2000 - 27/02/2001	5.50% + 2.00%	4.50% + 0.00%	4.00% + 0.00%	3.00% + 1.00%	1.75% + 0.00%
28/02/2001 - 31/03/2001	5.50% + 2.00%	5.00% + 0.00%	4.50% + 0.00%	3.50% + 1.00%	2.50% + 0.00%
01/04/2001 - 10/09/2001	5.00% + 2.00%	5.00% + 0.00%	4.50% + 0.00%	3.50% + 0.75%	2.50% + 0.00%
11/09/2001 - 31/12/2001		5.00% + 0.00%	4.50% + 0.00%	3.75% + 1.50%	2.75% + 2.20%
01/01/2002 - 27/02/2002 <sup>1</sup>		5.00% + 2.00%	4.50% + 0.00%	3.75% + 1.50%	2.75% + 1.80%
28/02/2002 - 31/03/2002		4.50% + 2.00%	4.50% + 4.00%	3.75% + 6.00%	2.75% + 5.60%
01/04/2002 - 05/07/2002			4.50% + 2.00%	3.75% + 4.00%	2.75% + 4.20%
06/07/2002 - 31/12/2002			4.50% + 2.00%	4.25% + 4.40%	3.50% + 8.40%
01/01/2003 - 26/02/2003			4.50% + 2.00%	4.50% + 5.00%	3.75% + 9.60%
27/02/2003 - 31/13/2003 <sup>2</sup>			4.50% + 2.00%	4.50% + 5.00%	3.75% + 9.60%
01/04/2003 - 11/11/2003 <sup>3</sup>				4.00% + 3.00%	4.00% + 7.80%
12/11/2003 - 25/02/2004				4.00% + 1.75%	3.75% + 4.20%
26/02/2004 - 31/03/2004				4.00% + 1.75%	4.00% + 3.50%
01/04/2004 - 29/11/2004					4.00% + 1.75%
30/11/2004 - 23/02/2005					4.00% + 1.75%
24/02/2005 - 31/03/2005					3.75% + 1.75%

- 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 There are some cases which fall into this bonus pool where funds were received up to 05/12/2007 which were written on 01/08/2006 terms.
  - 6 Interim rates.
- \* Temporary bonuses shown are the actual amounts that will be applied at the renewal date. The amounts shown may not be correct if a contract has been either forward or backdated.

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## Renewal Dates

Date Funds Received	01/04/06 - 31/03/07	01/04/07 - 31/03/08	01/04/08 - 31/03/09	01/04/09 - 31/03/10
	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*	Bonus Annual + Temporary*
03/04/2000 - 27/02/2001	1.00% + 4.20%	1.00% + 9.80%	1.50% + 11.60%	1.00% + 0.00%
28/02/2001 - 31/03/2001	2.00% + 5.70%	2.00% + 11.90%	2.25% + 12.80%	1.00% + 0.00%
01/04/2001 - 10/09/2001	2.00% + 4.75%	2.00% + 10.20%	2.25% + 11.20%	1.00% + 0.00%
11/09/2001 - 31/12/2001	2.50% + 9.50%	2.75% + 15.90%	3.00% + 16.45%	1.00% + 0.00%
01/01/2002 - 27/02/2002 <sup>1</sup>	2.50% + 8.75%	2.75% + 14.70%	3.00% + 15.05%	1.00% + 0.00%
28/02/2002 - 31/03/2002	2.50% + 13.00%	2.75% + 19.20%	3.00% + 19.25%	1.25% + 0.40%
01/04/2002 - 05/07/2002	2.50% + 10.40%	2.75% + 16.00%	3.00% + 16.50%	1.25% + 0.35%
06/07/2002 - 31/12/2002	3.50% + 18.60%	3.50% + 26.00%	3.50% + 27.00%	2.25% + 8.40%
01/01/2003 - 26/02/2003	3.75% + 21.40%	3.75% + 29.25%	3.75% + 30.60%	2.75% + 11.55%
27/02/2003 - 31/03/2003 <sup>2</sup>	3.75% + 21.00%	3.75% + 29.50%	3.75% + 29.70%	2.75% + 10.85%
01/04/2003 - 11/11/2003 <sup>3</sup>	4.00% + 18.15%	4.00% + 24.60%	3.75% + 25.75%	2.75% + 10.20%
12/11/2003 - 25/02/2004	3.75% + 15.60%	3.75% + 24.00%	3.75% + 25.25%	2.75% + 6.60%
26/02/2004 - 31/03/2004	4.00% + 18.90%	4.00% + 26.40%	3.75% + 26.25%	2.75% + 4.80%
01/04/2004 - 29/11/2004	4.00% + 12.60%	4.00% + 19.80%	3.75% + 21.00%	2.75% + 4.00%
30/11/2004 - 23/02/2005	4.00% + 10.80%	4.00% + 16.65%	3.75% + 16.80%	2.50% + 0.00%
24/02/2005 - 31/03/2005	3.75% + 7.20%	3.75% + 16.95%	3.75% + 16.80%	2.50% + 0.00%
01/04/2005 - 26/07/2005	3.75% + 3.60%	3.75% + 11.30%	3.75% + 12.60%	2.50% + 0.00%
27/07/2005 - 04/01/2006	3.75% + 2.25%	3.75% + 9.20%	3.75% + 9.15%	2.00% + 0.00%
05/01/2006 - 22/02/2006	3.75% + 1.75%	3.75% + 6.10%	3.75% + 4.80%	1.75% + 0.00%
23/02/2006 - 31/03/2006	3.75% + 1.75%	3.75% + 5.40%	3.75% + 3.90%	1.75% + 0.00%
01/04/2006 - 15/06/2006		3.75% + 5.40%	3.75% + 2.60%	1.75% + 0.00%
16/06/2006 - 31/07/2006 <sup>4</sup>		3.75% + 2.70%	3.75% + 1.70%	1.75% + 0.00%
01/08/2006 - 08/02/2007		3.75% + 2.35%	3.00% + 4.40%	1.25% + 0.00%
09/02/2007 - 21/02/2007		3.00% + 2.55%	3.00% + 3.50%	1.00% + 0.00%
22/02/2007 - 31/03/2007		3.00% + 2.50%	3.00% + 3.70%	1.00% + 0.00%
01/04/2007 - 15/08/2007		3.00% + 2.50%	3.00% + 1.85%	1.00% + 0.00%
16/08/2007 - 17/11/2007 <sup>5</sup>			3.00% + 2.15%	1.00% + 0.00%
18/11/2007 - 21/01/2008			3.00% + 2.50%	1.00% + 0.00%
22/01/2008 - 20/02/2008			3.00% + 2.50%	1.50% + 0.00%
21/02/2008 - 31/03/2008			3.00% + 2.50%	1.50% + 0.00%
01/04/2008 - 01/07/2008				1.50% + 0.00%
02/07/2008 - 25/09/2008				2.25% + 0.00%
26/09/2008 - 13/10/2008				2.75% + 1.50%
14/10/2008 - 21/10/2008				3.00% + 2.05%
22/10/2008 - 18/02/2009				3.00% + 2.50%
19/02/2009 - and later <sup>6</sup>				3.00% + 2.50%