



Traditional With-Profit Life Policies Terminal Bonus Rates

New Series

Qualifying Year	Effective Date	% of Sum Assured	% of Reversionary Bonus
1992 and later	28/06/2010	0%	50%
1991	28/06/2010	0%	50%
1990	28/06/2010	0%	54%
1989	28/06/2010	0%	57%
1988	28/06/2010	0%	58%
1987	28/06/2010	0%	58%
1986	28/06/2010	0%	60%
1985	28/06/2010	0%	58%
1984	28/06/2010	0%	63%
1983	28/06/2010	0%	64%
1982	28/06/2010	0%	67%
1981	28/06/2010	0%	69%
1980	28/06/2010	0%	81%
1979	28/06/2010	0%	87%
1978	28/06/2010	0%	103%
1977	28/06/2010	0%	123%
1976	28/06/2010	0%	127%
1975	28/06/2010	0%	136%
1974	28/06/2010	0%	167%
1973	28/06/2010	0%	188%
1972	28/06/2010	0%	212%
1971	28/06/2010	0%	212%
1970	28/06/2010	0%	214%
1969	28/06/2010	0%	222%
1968 and earlier	28/06/2010	0%	226%

Old Series

Qualifying Year	Effective Date	% of Sum Assured	% of Reversionary Bonus
1978	28/06/2010	160%	0%
1977	28/06/2010	186%	0%
1976	28/06/2010	207%	0%
1975	28/06/2010	237%	0%
1974	28/06/2010	292%	0%
1973	28/06/2010	363%	0%
1972	28/06/2010	410%	0%
1971	28/06/2010	432%	0%
1970	28/06/2010	449%	0%
1969	28/06/2010	482%	0%
1968	28/06/2010	482%	0%
1967	28/06/2010	482%	0%
1966	28/06/2010	488%	0%
1965	28/06/2010	489%	0%
1964	28/06/2010	491%	0%
1963	28/06/2010	492%	0%
1962	28/06/2010	494%	0%
1961	28/06/2010	495%	0%
1960	28/06/2010	497%	0%



1959	28/06/2010	499%	0%
1958	28/06/2010	500%	0%
1957	28/06/2010	502%	0%
1956	28/06/2010	504%	0%
1955	28/06/2010	505%	0%
1954	28/06/2010	507%	0%
1953	28/06/2010	477%	0%
1952	28/06/2010	427%	0%
1951	28/06/2010	386%	0%
1950	28/06/2010	366%	0%

Product	Effective Date	% of Sum Assured	% of Reversionary Bonus
Minor Profits	28/06/2010	45%	45%
Major Profits	28/06/2010	69%	69%
UK Life	28/06/2010	25%	25%
NZI	28/06/2010	38%	38%